Pantonefi Protocol

Your DeFi Savings Account

What is the Pantonefi Protocol?

Pantonefi Protocol is building your DeFi Savings Account.
Pantonefi Protocol maximizes your lending rates and saves you time. It finds the best interest rates by checking different lending dApps on the ethereum network and automatically moves your funds for you. Users get the best rate without any hassle or manual workflows.

Pantonefi Protocol will also accrue rewards just as if you deposited directly with any of the dApps integrated. This gives users a powerful way to maximize interest, accrue rewards, and manage deposits across ethereum all from one place.

Why Pantonefi Protocol?

Our Advantages

- Maximize your lending rates automatically
- Earn rewards on all the dApps you use via Pantonefi Protocol
- Access everything in a simple and personalized app

Main Features
Unified Interface
Manage deposits and rewards across multiple dApps all from one easy interface.
Automated Rate Maximizer
Pantonefi Protocol will automatically move your deposits to the highest rate across the top dApps on ethereum every hour.

Personalized
Pantonefi Protocol provides deep customization and personalization to users. Users can choose which dApps they want to optimize..

Earn Rewards
Users continue to earn any rewards the underlying dApps are giving (i.e. tokens, points, nfts) when depositing through Pantonefi Protocol.

How does it work?

Pantonefi Protocol automatically routes deposits to the highest rate.

Pantonefi Protocol orchestrates user funds in order to maximize interest. There are three main actions Pantonefi Protocol cant take: deposit, move, and withdraw. Pantonefi Protocol has been designed to minimize any need for user funds to sit in Pantonefi Protocol smart contracts.

Create a deposit

Deposits into Pantonefi Protocol are automatically routed to the highest rate available at the time. Money flows directly from the user's wallet to the chosen dApp, it does not need to be deposited into Pantonefi Protocol.
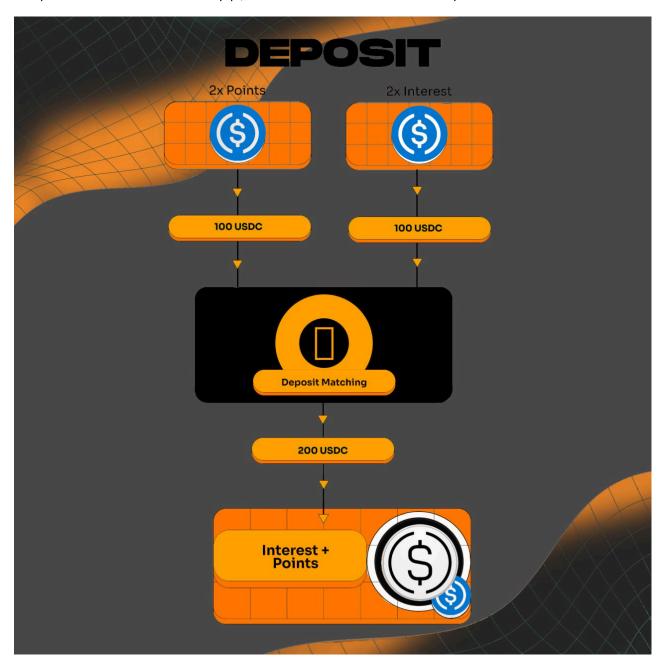
Smart Routing

Putting all your funds in the same dApp is not always the best choice. As more deposits flow into a dApp, the interest rates go down. If you put too much money at once into a single dApp, you end up working against yourself and not earning the best rate.

With Routing, Pantonefi Protocol splits your balance across multiple dApps in order to minimize the negative impact your funds have on rates. This means you earn even more. From there, Pantonefi Protocol will rebalance every hour to keep your in the most optimal allocation. By utilizing several dApps at once you maximize your rates and lower your exposure to a single dApp.

Moving deposits

Periodically, Pantonefi Protocol will check to see what rates are available on the ethereum network and move user deposits if a higher rate is available. Pantonefi Protocol automatically withdraws from the existing dApp and deposits into the new dApp, no user intervention is required.

Example of how we generate a new deposit transaction (or transactions), which the sending wallet can sign and submit.

```javascript
const { ethers } = require('ethers');

const request = {
    owner: '0xAddress',
    mintAddress: '0xTokenContractAddress',
    depositAmount: ethers.utils.parseEther('0.5'),
};

const provider = new ethers.providers.JsonRpcProvider('https://mainnet.infura.io/v3/INFURA_ID');
const wallet = new ethers.Wallet(process.env.ETHEREUM_PRIVATE_KEY, provider);

const response = await fetch(`https://api.twistprotocol.finance/generate/account/deposit`, {
    method: 'POST',
    headers: {
        'Accept': 'application/json',
        'Content-Type': 'application/json',
        'x-wallet-pubkey': request.owner,
        'x-api-key': process.env.twistprotocol_API_KEY,
    },
    body: JSON.stringify(request),
});

const { data: { transactionMeta } } = await response.json();

const transaction = {
    to: request.mintAddress,
    value: request.depositAmount,
    ...transactionMeta,
};

const signedTransaction = await wallet.signTransaction(transaction);
const txResponse = await provider.sendTransaction(signedTransaction);
const receipt = await txResponse.wait();

console.log('Transaction receipt:', receipt);
```

Withdraw to your wallet

A withdrawal can be initiated by the original depositor. Only the original wallet that was used to create the deposit can receive the withdrawn funds. Pantonefi Protocol initiates a direct withdrawal from the dApp holding the funds to the user wallet, it does not hold funds itself in between.

Rewards

Earn the best rates and accumulate rewards along the way
Pantonefi Protocol automatically accrues lending rewards on behalf of
users. Each user is given a unique Flex Account that acts as their
depositing address. This account accrues rewards such as points, tokens,
airdrops, etc.

As LigherpoolProtocol moves deposits across ethereum dApps, those
deposits accrue rewards. The rewards are the same as if a user deposited
directly in that dApp! As a result, users can end up accruing rewards from
multiple places all from one Pantonefi Protocol deposit.

Rewards claimable by the LigherpoolProtocol Account will be available
directly in the LigherpoolProtocol app.

Homebase

Advanced control over your deposits

Users who wish to further control how their deposits are lent out can set a Homebase. A Homebase will is a dApp (or wallet) Twist Protocol should deposit to whenever a user's minimum rate is not available. Whenever the minimum rate is available, funds will leave the Homebase to earn interest and then return once the minimum rate is lost.

Minimum rate met

Deposits will flow to whichever dApp can provide the minimum rate. If multiple dApps meet the minimum rate, deposits will go to the highest rate among them. Deposits stay in dApps as long as the minimum rate is available.

Minimum rate not met

If no dApp can meet a minimum rate or the minimum rate is lost, funds are returned to the Homebase, even if it is not the highest rate available.

Risks

DeFi is a novel technology with promising UX and performance. However, it has risks that must be understood in order to make proper decisions about its use.

Pantonefi Protocol Risk

Pantonefi Protocol uses a smart contract to route funds across integrated ethereum dApps. If a hack were to occur, this could pose a risk to user funds.

Pantonefi Protocol is designed to minimize the need for user deposits to sit in Pantonefi Protocol smart contracts. Most deposits and movements are done directly with integrated dApps. This reduces the attack surface and risk of Pantonefi Protocol smart contracts.

Integrated dApp Risks

Pantonefi Protocol deposits ultimately sit with integrated dApps. If any of these dApps were to be hacked or compromised, there could be a loss of user funds.

Pantonefi Protocol monitors and attempts to safeguard against possible compromises on all the dApps we integrate. However, there is no guarantee Pantonefi Protocol will be able to save or recover user funds if an exploit were to occur on an integrated dApp. All the dApps we integrate are open source, audited, and backed by reputable teams and investors.

Points Boost

Points Boost allows users to exchange the interest they would normally earn in exchange for double the points.

Rewards are a large motivator for DeFi users. Often, users resort to leverage and "looping" in order to increase the amount of rewards they are accumulating. Looping introduces risk of liquidation and can incur unexpected costs to users. Points Lift allows users to gain more points without looping.

Deposit
Pantonefi Protocol automatically matches users interested in doubling their points with users interested in maximizing their interest. The deposit power of both users is combined to earn double the interest and rewards.

Withdraw
Users can withdraw at any time and collect their initial deposit and rewards. Pantonefi Protocol automatically splits the earned interest and points between the two counterparties. Users doubling their points will earn no interest!