TNV User Guide / FAQ

AI-Driven Lending & Risk Management Protocol for Multichain Assets

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(Below are answers to frequently asked questions about how to use the TN Vault platform. The guide is based on the functionality embedded in the platform and takes into account the experience of popular DeFi protocols such as Aave and Compound.)

What is TN Vault and what opportunities does it provide?

TN Vault is a next-generation decentralized financial platform (DeFi) that combines a multichain wallet, a crypto lending protocol, and a rewards system managed by artificial intelligence. Simply put, TN Vault allows users to securely store their digital assets while simultaneously receiving instant liquidity (USDT stablecoins) backed by these assets, without selling them. The platform is built on multiple blockchains simultaneously (TON, Solana, BNB, Ethereum, and others), which allows users to work with various cryptocurrencies in one place and perform cross-chain operations without unnecessary complexity.

The main idea of TN Vault is to provide a convenient tool for managing investments: you retain full control over your tokens but can quickly obtain a loan in stablecoins when you need funds. All operations are executed via smart contracts, which means they are performed automatically according to transparently programmed rules, without intermediaries (banks, etc.). For example, if you need money, you can deposit your coins (TON, SOL, BNB, ETH, and other supported assets) into TN Vault – the smart contract will lock the collateral and instantly issue a USDT loan (usually up to 50% of the current value of the collateral). Importantly, your deposited coins remain your property – you just cannot withdraw them temporarily until the loan is repaid. This approach is especially useful if you believe in the future growth of your crypto assets and do not want to sell them, but need liquidity: TN Vault solves this by preserving the growth potential of your portfolio.

In addition to lending, TN Vault offers income opportunities for investors. Users who have spare stablecoins can provide them to the platform's liquidity pools and earn – both as interest from borrowers using their liquidity and as additional rewards in $TVLT tokens. Thus, TN Vault connects those who temporarily need funds with those willing to provide liquidity in exchange for income – all through smart contracts, without trust in centralized entities. Key parameters (interest rates, limits) are managed by AI, which monitors the market and optimizes conditions according to the current state (for example, in high volatility, it may reduce lending limits to protect collateral).

Finally, the $TVLT token serves as the “glue” of the ecosystem: you can earn it for activity on the platform, and by holding it – participate in community voting on project development (a DAO decentralized governance model). For user convenience, TN Vault is developing its own wallet application. This is a multichain wallet (a mobile app for iOS/Android), through which you can store various cryptocurrencies and interact directly with TN Vault functions

The app will support major blockchains, so you won’t need to switch between multiple wallets – all operations (deposit, loan, repayment, staking, voting) will be available from a single interface. Thus, TN Vault is positioned as a universal tool for managing your digital assets and generating additional profit from them, while remaining fully transparent and decentralized (thanks to blockchain).
To summarize: **TN Vault — Multichain. Intelligent. Secure**. – a multichain infrastructure, intelligent management, and user security, giving you access to the finance of the future.

How to get a loan (liquidity) secured by cryptocurrency?

To quickly get liquidity through TN Vault, follow these steps:

Prepare a compatible wallet: First, you will need a crypto wallet supported by the platform (for example, the built-in TN Vault wallet or an external wallet that can be connected). Make sure your wallet contains assets accepted by TN Vault as collateral – initially the platform works with popular coins such as TON, SOL, BNB, ETH, and others (the list will be expanded). Also, make sure you have a small amount of cryptocurrency to pay network fees (gas) in the corresponding blockchain.

Deposit the collateral: In the TN Vault app, select the “Get Liquidity” function or similar. You will be prompted to deposit collateral: choose the crypto asset you want to use and specify the amount. The TN Vault smart contract will lock your collateral – meaning the asset will be transferred to the contract address, where it will be stored until the loan terms are fulfilled. For example, you can deposit 10 SOL – the contract will lock these 10 SOL and hold them until the loan is repaid. After depositing, you will receive confirmation that the collateral has been accepted.

Receive a USDT loan: Based on your deposited assets, the system will automatically calculate the maximum loan amount you can receive. Typically, TN Vault allows you to borrow up to 50% of the current market value of your collateral (this is called LTV – Loan-to-Value). The LTV percentage may slightly decrease if the market is highly volatile, as the AI platform may lower limits to increase reliability (for example, during sharp price swings, the threshold may temporarily drop to ~40% for some assets). You can take a loan in USDT up to the maximum limit or a smaller amount, as needed. After confirming the transaction, the smart contract will issue you USDT – these stablecoins will be sent directly to your wallet. Now you are free to use the received funds: transfer them, exchange them for fiat through exchangers, reinvest in other crypto assets, etc. – while your collateral remains yours and "works" for you, waiting for the loan to be repaid.

Loan use and monitoring: After receiving liquidity, it is important to monitor your loan status. The TN Vault app will show the current value of your collateral, the borrowed amount, and the "health factor" – an indicator of your position's reliability (similar to Aave/Compound). Since cryptocurrencies are volatile, if your collateral drops significantly in price, there may be a risk that the collateral will not be sufficient to cover the loan. TN Vault implements an automatic liquidation mechanism: if the value of the collateral falls below a certain level, the platform will partially or fully sell (unlock) your collateral to repay the corresponding part of the debt and avoid losses for the liquidity pool. This is a standard protection mechanism (similar to what Compound and Aave use) and is triggered only in extreme cases. To prevent liquidation, you are advised to maintain sufficient collateral – you can add more collateral or partially repay the loan if your margin becomes small. Under normal conditions, as long as the collateral value does not drop critically, you can keep the loan as long as you need – even indefinitely. Unlike traditional loans, there is no fixed monthly repayment schedule; the main thing is to pay the fee for continuing the loan use (explained below) and monitor your position's health.

Loan repayment and collateral return: When you're ready to repay the loan, go to your TN Vault account and initiate the USDT repayment. You need to return the loan amount + the accumulated fee (interest). Once the smart contract records the return of funds, your collateral will be immediately unlocked – the pledged coins will be returned to your wallet, and you can use them freely again. Thus, the cycle is complete: you received liquidity without selling the asset, then repaid the debt and got your crypto back. If you want to repay only part of the loan – that will also be possible: by returning part of the USDT, you reduce the debt and improve your position metrics (this can be useful if the collateral has dropped in value and you want to reduce the risk of liquidation).

Important: When taking a loan via TN Vault, instead of traditional interest, a **Dynamic Asset Redemption Fee** is applied. This fee is set at the time of loan issuance (usually from ~1% to 4% of the amount) and gradually increases while the loan is active. The maximum fee is capped at 5.5%, after which the system will automatically deduct the accumulated fee and, if necessary, partially repay your debt using the collateral, resetting the fee counter and starting a new cycle. In essence, this is an analogue of loan interest, but it is charged not constantly, but once upon position closure (or once a year upon renewal). You can voluntarily repay the accumulated fee at any time (in USDT or in $TVLT tokens – also an option) without fully closing the loan, to reset the fee growth timer and avoid partial collateral sale.

This approach provides flexibility: you can keep the loan for as long as you wish, periodically paying the fee, without worrying about endless interest accrual. For example, the fee started at 2% and grew to 5.5% over a year – the system will deduct this 5.5% (or you pay it yourself), after which the loan continues, but the fee counter restarts at ~1%. This mechanism is transparent and managed by AI based on market conditions. In the interface, you will always see the current fee rate and the next increase date, allowing you to plan payments. As a result, the loan cost in TN Vault is competitive with other platforms, and the absence of strict lending terms is a great convenience for crypto holders.

How to provide liquidity and earn on the platform?

TN Vault is beneficial not only for those who take out loans, but also for those who want to earn from their assets. Providing liquidity is essentially the reverse side of lending. When you deposit your funds into the platform, you help issue loans to others and receive rewards for this. In TN Vault, you can deposit primarily USDT stablecoins into liquidity pools (in the future, possibly other stable or highly liquid tokens) – loans are issued in USDT, so the platform needs USDT liquidity to meet borrower demand.

What do you get as a liquidity provider?

Interest income from borrowers: Every time someone takes out a loan secured by collateral, a redemption fee gradually accrues, as previously mentioned. Part of this fee is essentially a payment for the use of your funds and is distributed to the liquidity pool. Thus, by providing USDT, you will receive a share of the fees borrowers pay when repaying their loans. The yield depends on platform activity: if loans are in demand, the pool earns more. Income is displayed in real time, and you can withdraw it in proportion to your share in the pool.

$TVLT rewards for liquidity: In addition to the base interest income, TN Vault generously rewards liquidity providers with its native tokens. As noted in the tokenomics, 29% of the total $TVLT supply is reserved specifically to incentivize liquidity providers.
These tokens are distributed among pool participants according to their contribution. The more and the longer you provide liquidity, the greater share of $TVLT you will receive. Rewards are automatically sent to your account and may unlock periodically (distribution is planned over several years).
This is similar to yield farming in other DeFi protocols: you “farm” new tokens by participating in the protocol.

How to become a liquidity provider?

The TN Vault app will include a section called “Provide Liquidity” or similar. After connecting your wallet, you select a pool (e.g., USDT on a specific blockchain such as Solana or TON) and deposit the amount. The smart contract adds your funds to the shared pool, and you start earning. Note that the yield may change dynamically: TN Vault uses AI to balance different pools. If there is a shortage of USDT in a certain blockchain, the system will increase rewards for providers on that chain to attract more liquidity.
Conversely, if there is a surplus of funds in the pool, new deposits may receive slightly lower returns until borrower demand increases. This model ensures efficient capital allocation across networks and protects against idle liquidity. For you as a user, this means you can maximize your earnings by tracking where the highest demand is – the platform will itself suggest which pools offer increased bonuses.

Overall, providing liquidity in TN Vault is similar to depositing funds to earn interest, but with enhanced conditions due to token rewards. The risks are minimal: borrower collaterals always exceed loan amounts, and liquidation mechanisms protect providers from default. Additionally, $TVLT rewards may increase in value if the project succeeds, giving you double income – in stablecoins and in potentially growing tokens. Many DeFi projects (Compound, Aave, etc.) have successfully used such a liquidity attraction model, and TN Vault improves it through AI-based real-time parameter adjustments. Thus, if you have spare capital in stablecoins, TN Vault offers a convenient opportunity for passive income through interest and bonuses, while supporting the operation of a decentralized financial ecosystem.

What fees and interest do I pay when using the platform?

For borrowers: As mentioned, TN Vault does not charge traditional interest that accrues continuously on the loan balance. Instead, a dynamic asset redemption fee applies. When taking out a collateralized loan, a base fee rate is fixed upfront, usually in the range of 1–4% of the loan amount. This fee does not need to be paid immediately – it accrues when the loan is repaid. However, if you keep the loan open for a long time, the fee gradually increases over time. The mechanism is as follows: approximately every 2 months, the rate increases by ~1% until it reaches the 5.5% ceiling. Once this limit is reached, further fee growth stops – so after around ~12 months, you will have "accumulated" 5.5%.

To continue using the loan beyond one year, you must pay the accumulated fee. TN Vault automates this process: if you do not repay the loan, then after reaching 5.5%, the system will deduct the fee. The deduction method: either you pay the equivalent in USDT from your balance, or (if no funds are available) the smart contract will sell a small part of your collateral in the amount of the fee. After this, the fee counter resets to ~1%, and a new accrual cycle begins. As a result, you don't need to worry about endless interest accrual – once a year, the fee is simply fixed. The fee can also be paid earlier manually: the platform allows payment in both USDT and $TVLT tokens (if you hold tokens and want to cover the debt with them). This may be advantageous, for example, if you have accumulated reward tokens.

Thus, for a borrower, the effective interest rate ranges from 1–5.5% per annum, which is very competitive compared to other DeFi platforms (where lending rates for popular assets may range from 2–10% annually, depending on the market). The major advantage of TN Vault is flexibility: there is no strict loan term, no monthly payments, you decide when and how much to repay, and the cost of borrowing remains predictable and low. All fee details are transparent: when opening a loan, you will see the initial rate, its growth schedule, and the date of auto-deduction – so there are no surprises.

For liquidity providers: The platform does not charge direct fees for providing liquidity – on the contrary, you earn (see previous section). The only potential costs are network fees (gas) for depositing/withdrawing from pools, as transactions occur on-chain. TN Vault strives to optimize these interactions, for example by aggregating operations to reduce gas fees or by using cheaper L2/alternative networks (TON, Solana are known for low fees). In the future, a platform fee on income may be introduced (e.g., a small percentage of liquidity providers' earnings), as Aave does – to provide sustainable income for the project's tokenomics. But at the early stage, the focus is on attracting participants, so there are no fees for deposits/withdrawals of liquidity

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What is the $TVLT token and how can it be used?

$TVLT is the native token of the TN Vault ecosystem, playing a central role in the platform's economy and governance. Essentially, $TVLT performs several functions:

Governance token (project governance): $TVLT grants you voting rights in the decentralized autonomous organization of TN Vault. Token holders can participate in votes on important development matters: choosing new features and integrations, changing protocol parameters (e.g., rates or limits), distributing token reserves, etc.
Each token represents a certain "voting weight" (the more tokens you hold, the greater your contribution to decisions, although mechanisms may be introduced to balance the influence of large and small holders). Participation in the DAO is the key way to influence the platform's future: following the example of Compound and Aave, where communities actively decide which assets to list and how to distribute rewards, TN Vault will transfer governance to the $TVLT community. See the Governance & DAO section for more details.

Utility token within the ecosystem: $TVLT serves as a means of payment for certain platform services. For example, loan repayment fees can be paid with $TVLT tokens. There may also be discounts or bonuses when using $TVLT: the project may implement a mechanic where paying the fee in $TVLT is cheaper than in USDT, thereby encouraging borrowers to hold the token.
In the future, $TVLT may be used for other services – for example, paying for premium wallet features, fees for fast liquidity withdrawal, etc. Thus, the token gains internal value – demand for it is supported not only speculatively, but also functionally (using the platform becomes more beneficial if you hold $TVLT).

Rewards and staking: $TVLT is distributed to active community members: you can receive this token by participating in airdrops, loyalty programs, referral campaigns, or by providing liquidity, as described earlier. It is a reward tool that allows interested users to accumulate $TVLT. In turn, accumulated tokens can be staked or simply held in your balance to receive additional bonuses.

TN Vault plans to implement long-term holder reward mechanisms: for example, if you do not sell the tokens and hold them for a certain period, you may receive holding bonuses – additional tokens as a reward for loyalty to the project. Staking of $TVLT is also under discussion: this is when you lock your tokens in a special contract to perform a specific role (e.g., an insurance fund) and receive rewards for it.

This approach is implemented in Aave (Safety Module, where AAVE stakers insure the protocol and earn income) and in several other DeFi projects. In the context of TN Vault, staking could enhance the platform's security: for example, part of the liquidity reserves could be formed from locked $TVLT, and stakers would receive a percentage of the protocol's fees. At the time of launch, such functionality is not yet available, but the team is considering staking as a way to provide token holders with another earning option and to reinforce the token's value in the ecosystem.

Speculative and investment asset: Like any cryptocurrency token, $TVLT will be traded on the market, and its price will be determined by supply and demand.

TN Vault users are interested in the token's value growth, as they receive rewards in it and use it for governance. The platform's success (growth in user base, liquidity volume, revenue) will positively influence the value of $TVLT, since the token represents a share of "influence" and utility in this ecosystem. At the early stages, the token will be available through airdrops and sales, and after listing, anyone will be able to buy $TVLT on exchanges (or sell it). If you believe in the TN Vault project, it makes sense to hold $TVLT tokens long-term: in addition to participating in governance, you potentially benefit from the token's price growth as the platform develops.

The project is taking measures to prevent volatility and price collapse: investor and team vesting, multi-year reward distribution, and holding bonuses – all are aimed at forming a sustainable upward trend in the $TVLT token's value. However, as with any crypto investment, be aware of the risks – the price may fluctuate.

How to acquire and store $TVLT?

At this stage (2025), you can obtain $TVLT by participating in official TN Vault activities: airdrop (by completing tasks), private/public sale (for investors), or by providing liquidity and earning rewards.
After the TGE and listing, the token will be traded on DEXs (decentralized exchanges such as PancakeSwap or similar on Solana/TON networks) and on some CEXs. You will be able to buy $TVLT for USDT or other cryptocurrencies.

The best way to store the token is in the TN Vault multichain wallet (or any compatible self-custody wallet that supports the corresponding network). Since $TVLT will likely be issued on multiple networks (e.g., as a TIP-3 token in TON, BEP-20 in BNB Chain, ERC-20 in Ethereum, SPL token in Solana, via bridges), the TN Vault wallet will eliminate the hassle – it will automatically display your $TVLT balance across all networks.

Of course, follow general security practices: protect your wallet's seed phrase, enable 2FA, and beware of scammers offering to "send you $TVLT for free" outside official channels.

In summary, $TVLT is the "circulato ry system" of TN Vault. With this token, the platform incentivizes users, distributes voting rights, and connects all services together. Holders of $TVLT don't just own an asset – they participate in the project's economy and governance.

If TN Vault achieves its development goals (see Roadmap), the $TVLT token may take its place among well-known DeFi tokens with high demand and an active community.