



# REFLECTO V2

**The Ultimate Reward Cryptocurrency**

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# INTRODUCTION TO REFLECTO V2

Reflecto Technologies OÜ, based in Tallinn, Estonia, launched its first cryptocurrency called Reflecto (REFLECTO) in November of 2021 on the Binance Smart Chain (BSC). Reflecto's revised contract (Reflecto V2) is the next generation of reflection tokens that rewards holders with multiple other tokens and is the only cryptocurrency that enables users to select their reward tokens.

Our investors do not only own the tokens but also a chunk of the company and its utilities that are optimized to generate profits both now and in the future.

Simply hold Reflecto (RTO) cryptocurrency to automatically receive a proportional share of every transaction in another crypto of your choosing or Reflecto (RTO).

Additionally, as mentioned above, profits from our products are integrated into our rewards system through the Buyback & Burn mechanism, making us stand out from the crowd. More information about the Buyback & Burn mechanism is in the text below.

With Reflecto V2, we are introducing multiple innovations that will set new standards in the DeFi space. Reflecto V2 contract is created to stimulate price growth, protect investors from dumps, and at the same time reward holders with high APY in the token(s) of their choosing.

This has been accomplished with multiple new concepts that have never been seen or used in the crypto space before. We will describe all concepts briefly in the chapters below.



## SELECT YOUR REWARD TOKENS AND CLAIM THEM GASLESSLY

Being the first cryptocurrency that allows users to select their own rewards, Reflecto is the front runner in the crypto space in that regard. By default, holders get Reflecto's stablecoin - \$RUSD, the first stablecoin with auto-staking and gasless transactions. However, holders can also replace it or add a new reward token(s) to diversify their assets portfolio.

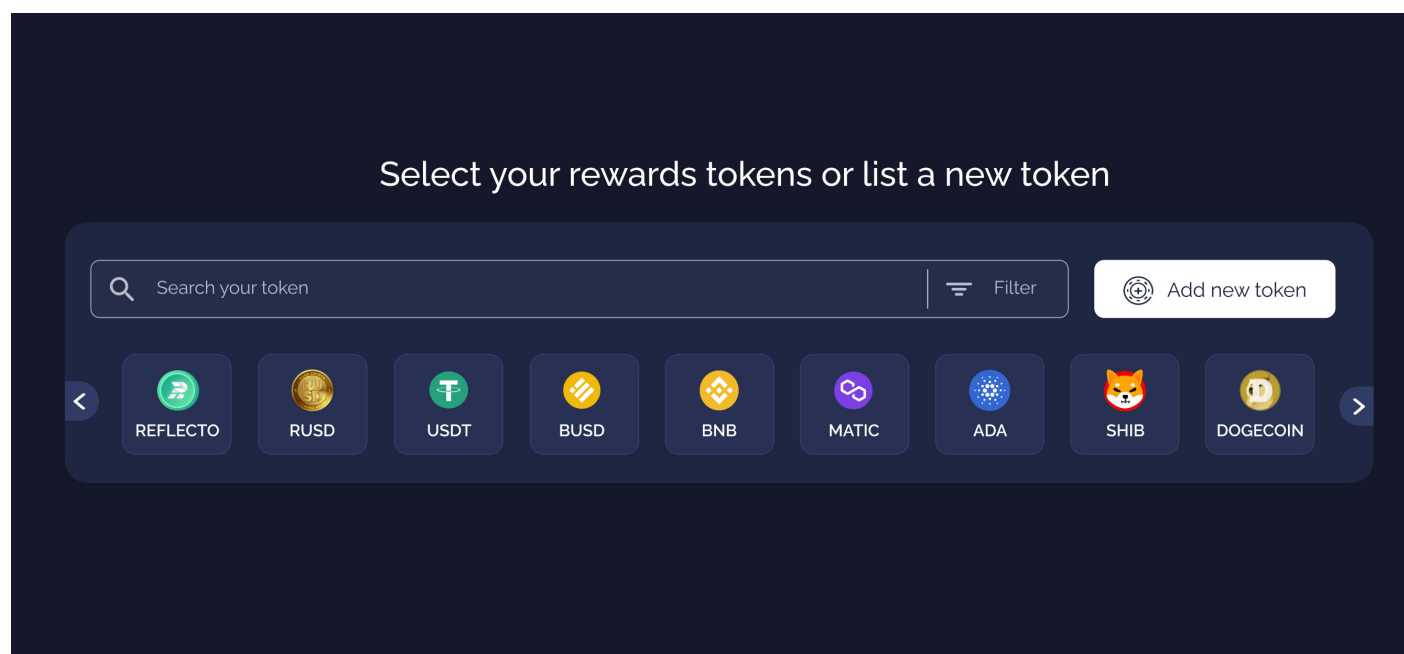


Figure 1 - Select your reward token

We'll collect fees for adding all tokens other than RUSD and RTO. Additionally, the fees will be used for buybacks and burns, producing more rewards and highlighting green candles on the charts in the process.

Rewards are distributed automatically periodically, but there is also a new feature that allows users to claim rewards manually without paying the gas fee, also known as "Gasless Claim" functionality.

## DOUBLE REWARDS SYSTEM WITH AUTO-STAKING

Reflecto V2 is the first token with a double rewards system - one half of the system produces rewards based on a trading volume, whilst the other half produces rewards from the moment an investor starts holding Reflecto (RTO). This is possible due to the implementation of auto-staking contracts on top of the basic rewards system.

The staking pools are funded in two different ways:

1. Calculator.sol contract's algorithms measure buy/sell pressure, and during certain events, the pool is funded from the trading volume.
2. The other one is by listing new tokens on the platform.

This is very beneficial for holders because auto-staking comes into effect during times of low trading volume in order to produce a decent amount of rewards.

## HIGH PROTECTION FROM DUMPS AND THE STIMULATION FOR INCREASING TOKEN'S VALUE ON THE MARKET

Reflecto V2 is designed to reward those who hold the token and discourage those who sell. That way, we can together achieve the long-term goal of creating cutting-edge tech products that will generate passive income for all of us through the Reflecto rewards system.

One big benefit over other cryptos on the market is that when you invest in Reflecto (RTO), you don't only own the cryptocurrency but also a chunk of

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all products built by the Reflecto company.

That is possible because each product directly or indirectly feeds a rewards system that distributes rewards to Reflecto (RTO) holders. At the time of writing this whitepaper, we have launched five products successfully. More information about the products can be found in the text below.

High protection from dumps and the stimulation for increasing token's value on the market is achieved through new contract features that will limit daily sales per holder and a dynamic fee system that will set fees according to buy/sell pressure.

The daily sales limit will be set to 300B Reflecto (RTO) and will be adjusted over time. That way, we will prevent panic sales and will have better protection from market manipulations that are very common in the crypto space.



**Figure 2 - Multiple tokens that have the same pattern of market manipulation.**

It is a widespread pattern that is the result of market manipulations. Whales that have entered early into project(s) usually dump their whole bags after the prices have risen, causing project(s) to collapse.

Our two new innovative features will prevent this from happening, ensuring our current and future investors have the best protection amongst all cryptocurrencies out on the market.

The dynamic buy/sell fees system is another ground-breaking innovation

that aims to optimize fee allocation and stimulate RTO's growth in value.

Buy and sell fees are treated separately and are algorithmically adjusted to fit perfectly into the current market situation.

An example can be during high sales pressure. The selling fee would increase, and the buy fee would be decreased; the more significant percentage of the fees would feed buyback and burn, resulting in RTO's value increase. All this process happens automatically inside the contracts. The current buy/sell fees can be tracked via Reflecto's dApp.

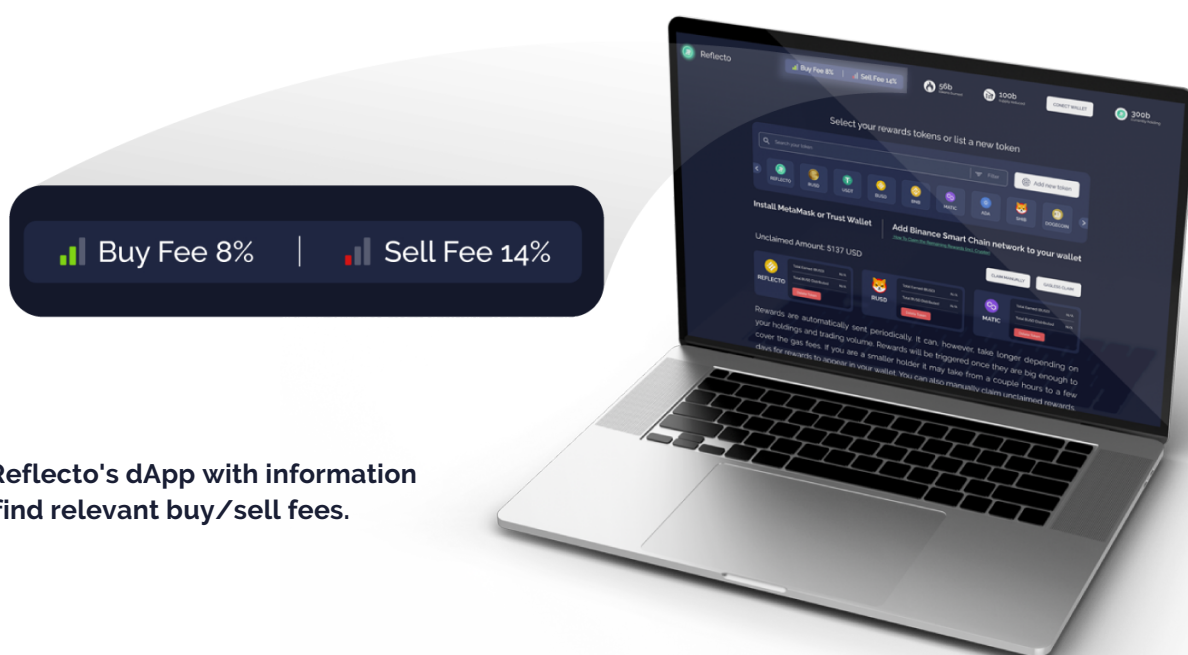


Figure 3 - Reflecto's dApp with information on how to find relevant buy/sell fees.

## PRICE INCREASE WITH HYPER BURN MECHANISM

Reflecto (RTO) has a limited total supply of 1,000,000,000,000,000 Reflecto (RTO), 50% of which are tokens that have been sent to the burn address from the initial release.

Compared to other reflection tokens, we are the first token with a double burn mechanism.

## WHAT DOES THAT MEAN FOR YOU AS AN INVESTOR?

When tokens are burnt, they are removed from circulation forever, making Reflecto (RTO) much more valuable over time.

Our first burning mechanism is an improved BuyBack and Burn system, which is common amongst reward tokens.

Our improved Buyback and Burn mechanism is triggered automatically with a specialized algorithm rather than manually as it is done with other reward tokens - more about this in the chapters below.

The second burn is exceptional and has never been implemented before; each time a contract sale happens, a burn will occur and that will reduce the total supply. This kind of burn mechanism is much faster than the Buyback and Burn and will make Reflecto (RTO) valuable much faster.

Total supply and token burn with buyback and burn can be tracked via our dApp.



Figure 4 - Reflecto's dApp with information on RTO's total reduced supply as well as tokens that have been burnt.



# CONTRACT SALES THAT ARE BENEFICIAL TO HOLDERS

Traditional reward contracts hurt the chart and decrease the value of their tokens to provide rewards for their holders. This happens because each time the reward contract needs to sell its own tokens to provide rewards for its holders, these sales reduce the price of the token and usually create panic amongst holders, which additionally reduces tokens' value.

Buy	18,756,367,567	\$153.18 0.5000 BNB
Sell	6,066,666,667	\$49.26 0.1608 BNB
Sell	6,066,666,667	\$49.27 0.1608 BNB
Buy	17,762,461,661	\$144.95 0.4731 BNB
Sell	6,066,666,667	\$49.24 0.1607 BNB
Sell	6,066,666,667	\$49.26 0.1608 BNB

**Figure 5 - One example of the excessive automated sales from one smart contract (traditional reward tokens).**

You can see a random reward token and four sales that happened in one hour only in the image above; each of those sales decreased the value of their own token.

We still believe sales are helpful because they generate volume, but the main issue is that our token shouldn't lose value from contract sales, and contract sales should be optimized based on buy/sell pressure. In other words, contract sales shouldn't happen the same way during high sales and high buys pressures. These are the exact problems that we have solved with the Reflecto V2 contract.

The contract sales in Reflecto V2 are highly beneficial to its holders because the total supply is reduced on each contract sale, and the price is returned to its previous state when the sale happens. Reducing the total supply will make Reflecto (RTO) more valuable over time because fewer tokens will be in circulation.

You can read more about contract sale optimizations in the next chapters:

1. Algorithmic sell threshold
2. Algorithmic buybacks and burns and back to pool features
3. Round robin router

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# ALGORITHMIC SELL THRESHOLD

All traditional BUSD reward contracts have a sell threshold, the fixed amount that the smart contract will sell to generate rewards for its holders (refer to the image in the previous chapter). The problem with this is that the same amount is always sold, which can hurt liquidity at times of low volume, making new investors wary because those contract sales look like automated bot sales that can discourage them from making sound investments.



Our team developed a dynamic sell threshold that is guided by a specialized algorithm to decrease or increase the threshold at specific times. That way, we have fixed two important issues that most reward tokens have: threshold will increase/reduce, which will result in not hurting the liquidity, and also, since they are dynamic, sales will not look like automated bot sales.

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# ALGORITHMIC BUYBACKS AND BURNS AND BACK TO POOL FEATURES

If you are not familiar with buybacks and burns, here is a quick explanation. When this feature is enabled, it purchases Reflecto (RTO) directly from decentralized exchanges. Then, it permanently removes purchased tokens from the circulating supply while simultaneously making green candles on the price chart.

All token purchases are made directly from the smart contract; the smart contract usually stores native currency; in the case of the BSC blockchain, the Reflecto contract will keep BNBs that will be used for buybacks and burns at a later date.

This feature is called manually in all reward contracts, which is not the best solution because buybacks are not optimized. With the Reflecto V2, we have introduced algorithmic buybacks and burns that will happen automatically during specific events only. They are designed to optimize the burn and counter the sale pressure.

Additionally, we have added an auto-staking pool similar to our RUSD stablecoin ([reflectousd.com](https://reflectousd.com)) that will be fed with Reflecto (RTO) during high sales pressure or when the pool falls under the minimum level.

That way, Reflecto (RTO) will be able to provide high APY even during low volume because our second rewards system auto-staking is not volume dependent but on the amount of Reflecto (RTO) a person is holding and how long the token is being held.

An algorithm also controls the Rewards system, so periodically, during high sales pressure, the pool will be fed, and that will additionally reduce the pressure from contract sales.

# THE ROUND-ROBIN ROUTER

Our products and tokens are designed to act as one organism; one example is how we leverage our decentralized exchange router from [reflectoswap.com](https://reflectoswap.com) to be used directly via our wallet ([reflectowallet.com](https://reflectowallet.com)). That way, each swap that happens throughout our wallet will also feed our rewards system with buyback and burn. This is possible because our decentralized exchange is the first exchange that returns its fees back to Reflecto (RTO) holders.

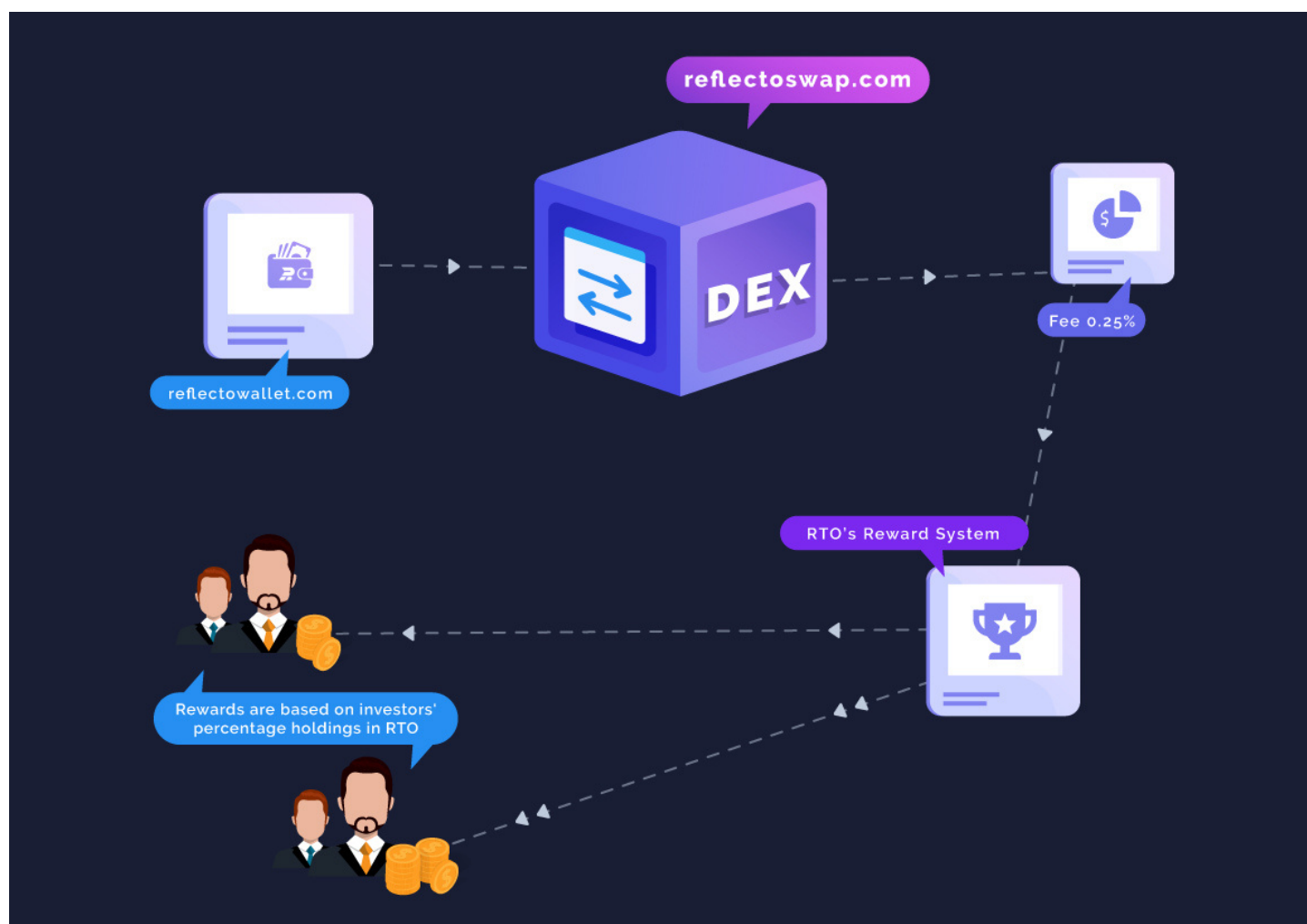


Figure 6 - One example on how passive income is made via Reflecto Wallet ([reflectowallet.com](https://reflectowallet.com)).

During rewards contract interactions, multiple calls are sent to the decentralized exchange for swap purposes; all traditional reward tokens at the time of writing are limited to one decentralized exchange only such as PancakeSwap for that purpose. That is not beneficial for token holders because of multiple limitations, some of which are that the liquidity cannot be improved on other decentralized exchanges, and contract sales pressure would not be spread across multiple decentralized exchanges. In other words, all transactions will go through PancakeSwap instead of their own router.

The Reflecto team solved that by introducing the new concept of a round-robin router. As in the example above, our decentralized exchange router from reflectoswap.com will also be directly used in the Reflecto smart contract V2 whenever it is possible; each swap will also be directly beneficial to Reflecto (RTO) holders because, as we have described before, reflectoswap.com is the first decentralized exchange that returns its fees back to Reflecto (RTO) holders. If that is not possible, for example, in case Reflecto Swap does not have a specific liquidity pair, multiple DEX routers will be rotated. That way, we will ensure the contract sales pressure is spread across multiple exchanges while making sure the liquidity is added equally.

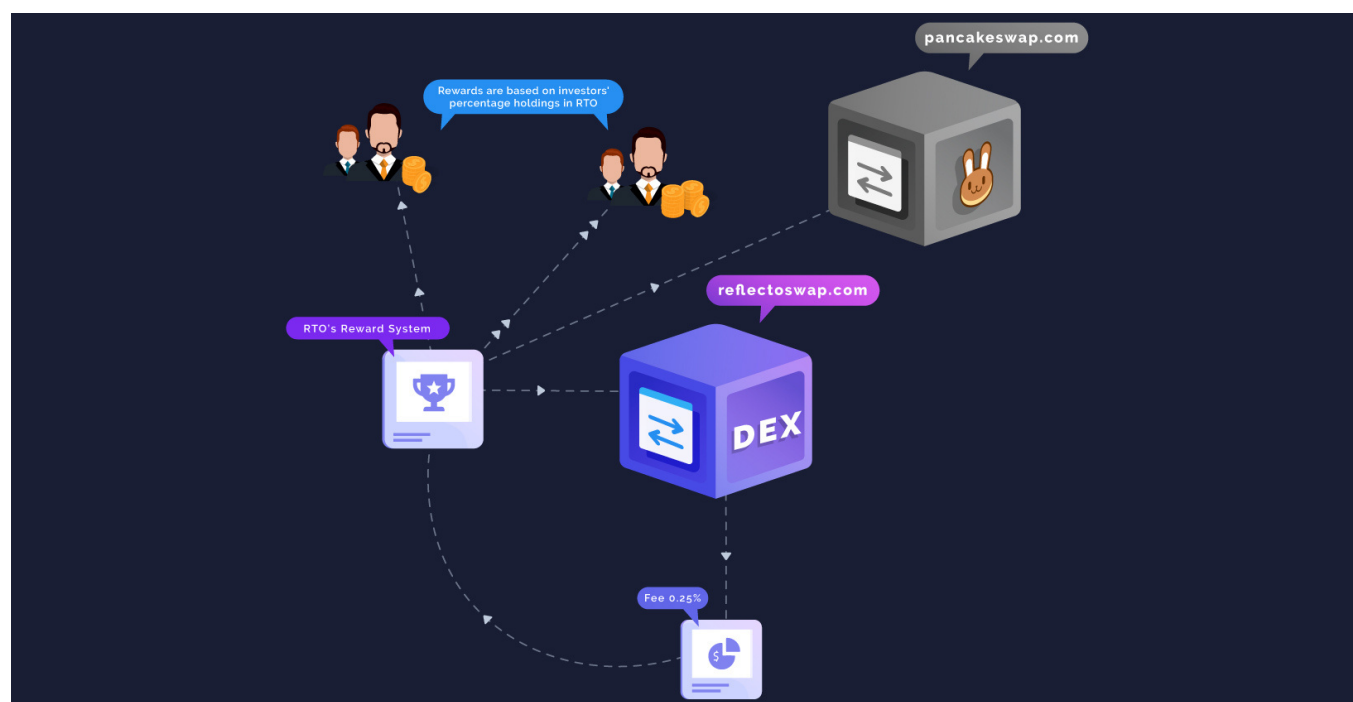


Figure 7 - Reflecto's round robin router

## REFLECTO AND ITS UTILITIES

As you have probably realized by now, Reflecto (RTO) is not a meme token. Instead, our goal is to provide holders with a robust ecosystem that people will want to use on a daily basis.

At the time of writing, Reflecto Technologies has launched five utilities that have been developed in less than five months, which proves our team's exceptional expertise and capabilities.

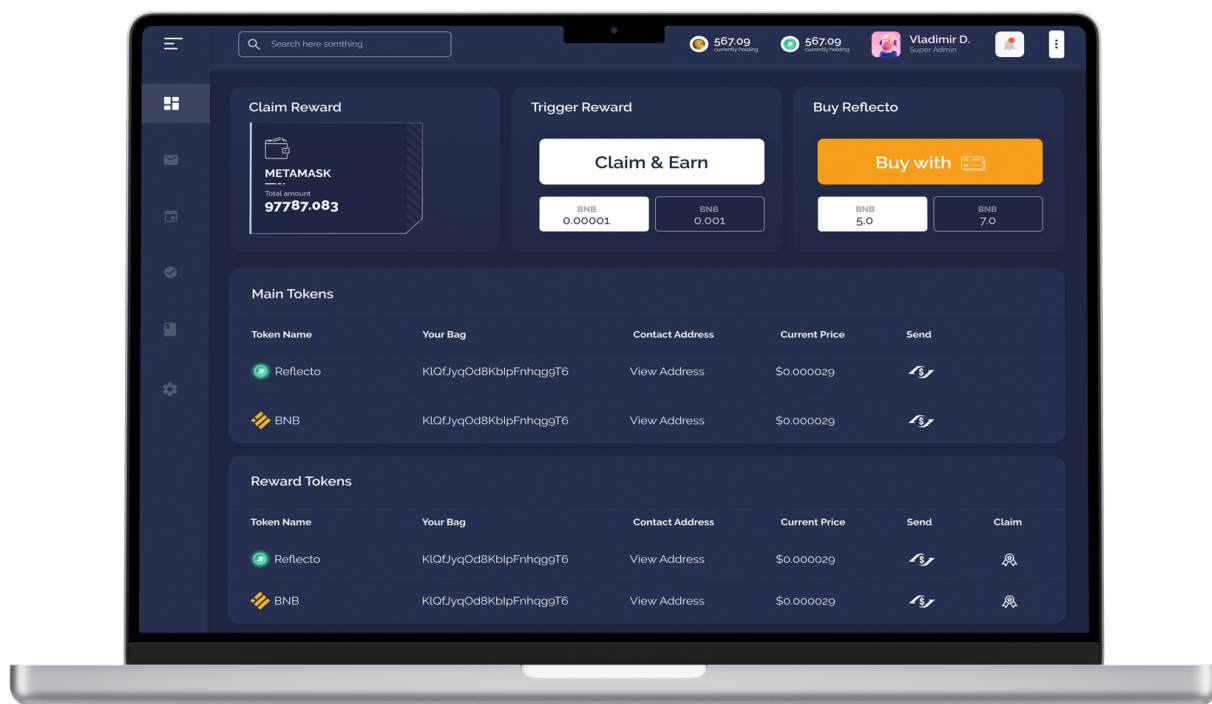
All utilities are interconnected to provide profits for Reflecto (RTO) holders throughout the rewards system as well as to provide a better service and easier access to the crypto world.

The text below will briefly describe how you benefit as an investor from RTO's utilities.

### REFLECTO WALLET

Our first launched utility is Reflecto Wallet (aka Gasless Wallet), the first wallet that can be used to send free transactions. That is possible with the meta-transactions feature that has been integrated into both RUSD and Reflecto (RTO) tokens. The gasless feature is enabled by default as long as tokens support meta-transactions.

Additionally, the wallet is unique because we have mixed traditional web development and web3, so even people who are not familiar with crypto can start using the wallet just by registering via [reflectowallet.com](https://reflectowallet.com).



**Figure 8 - Reflecto Wallet dashboard.**

The most exciting part for you as a Reflecto (RTO) investor is that Reflecto Wallet uses reflectoswap.com decentralized exchange under the hood. As we have described before, fees from the Reflecto Swap are sent back to the Reflecto rewards system through the buyback and burn feature.

In other words, by investing in Reflecto (RTO) cryptocurrency, you also earn passive income from transaction fees that have been initiated on the Reflecto Wallet. And that is the beauty of the Reflecto ecosystem; that is exactly what we meant when we said that you don't own only our cryptocurrency but our products as well.

## REFLECTO STABLECOIN

The next utility is our stablecoin RUSD (reflectousd.com), which is pegged 1:1 with the USD, and it is the first stablecoin with auto-staking features.

In other words, by holding RUSD, investors can also earn passive income from auto-staking.

But what is interesting for Reflecto (RTO) investors is that RUSD collects fees during each buy/sell transaction, which are then sent back to the Reflecto rewards system for buyback and burn. So by investing in Reflecto (RTO) you inherently have part of the ownership of the RUSD stablecoin as well.

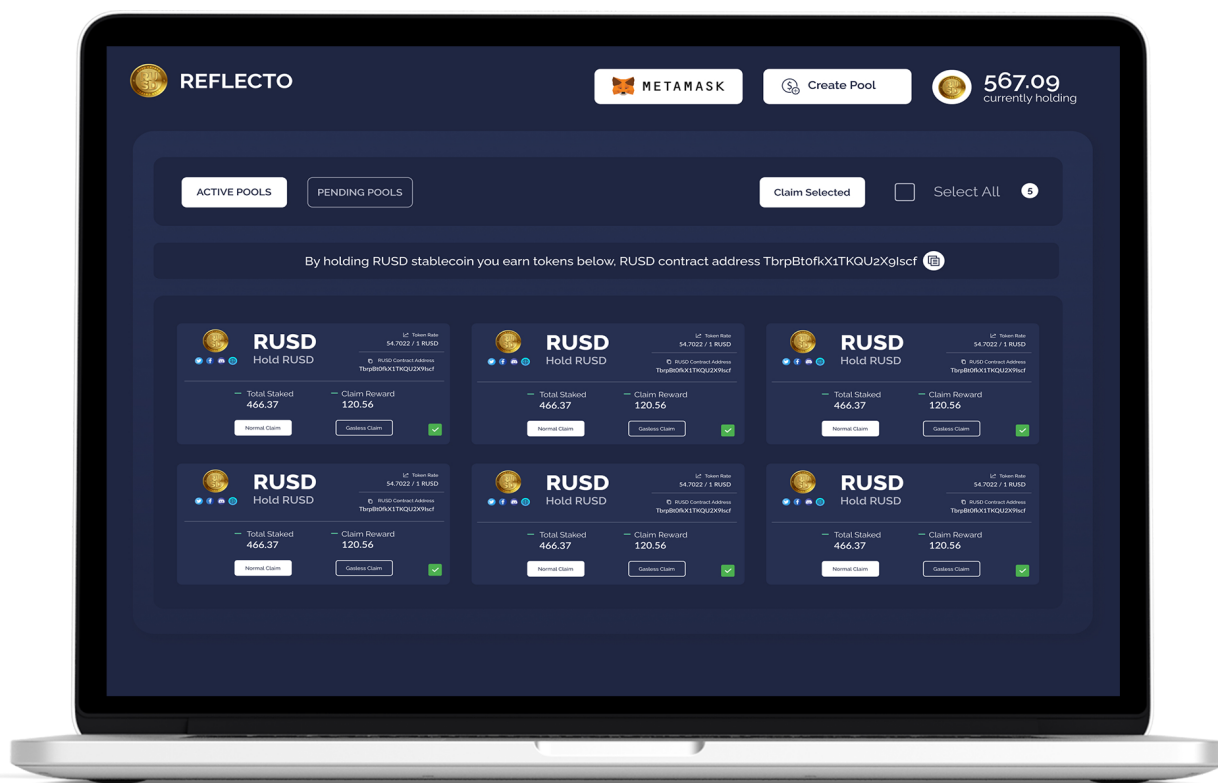
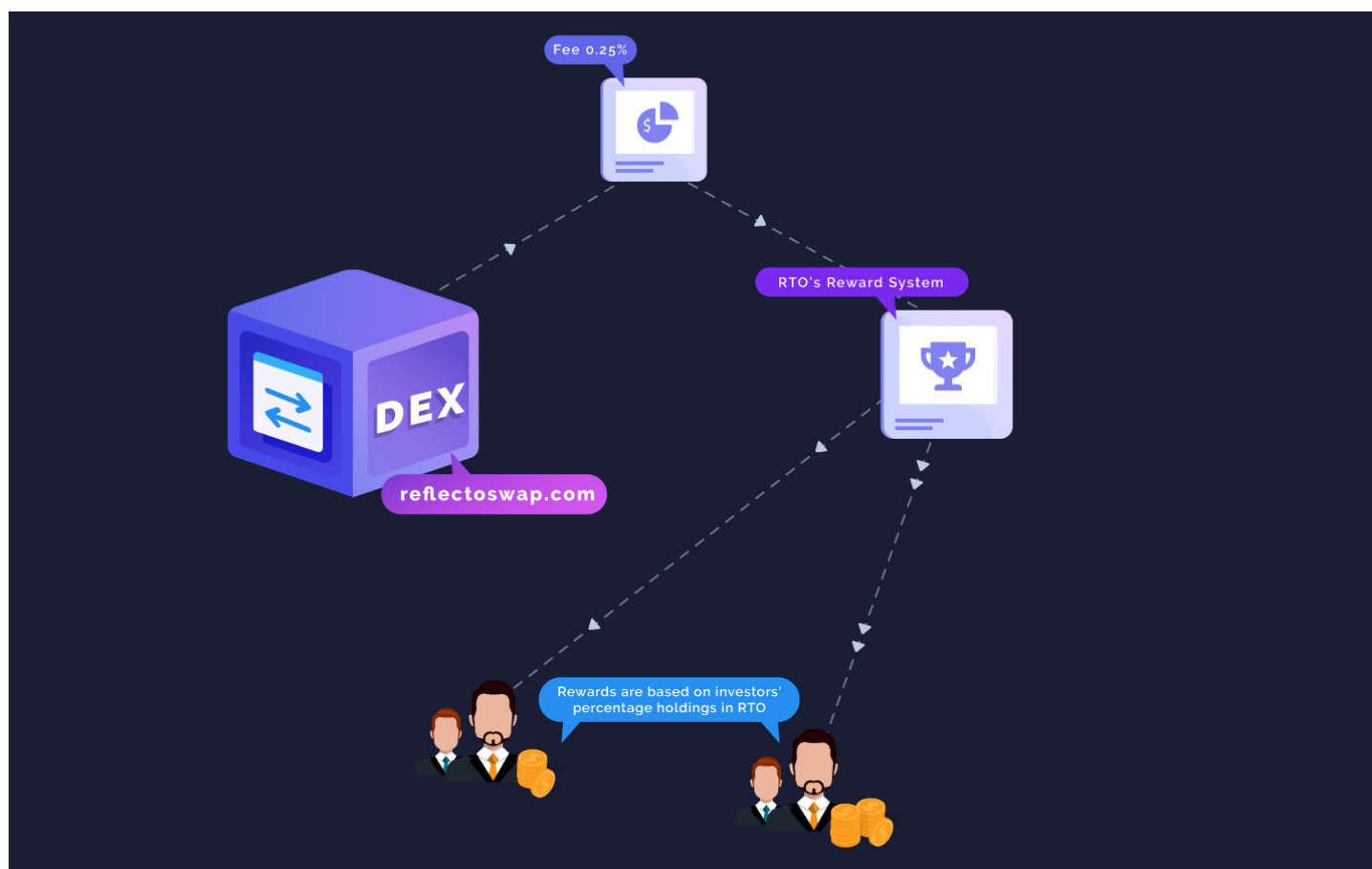


Figure 9 - RUSD stablecoin auto-staking pools.

## REFLECTO SWAP

We have already talked about Reflecto Swap ([reflectoswap.com](https://reflectoswap.com)); it is Reflecto's decentralized exchange, the first exchange that sends its fees back to its holders.

When you are doing swaps on other decentralized exchanges like PancakeSwap or Uniswap, those fees go directly to the respective project owners; in comparison, if you are using Reflecto Swap, the fees are sent back to Reflecto (RTO) holders through the Reflecto rewards system.



**Figure 10 - One example on how passive income is made via Reflecto Swap (reflectoswap.com).**

In the Reflecto Wallet section, we have discussed how we leveraged this functionality to integrate it into the wallet directly; in the text below, we will discuss how our decentralized exchange is used inside the Reflecto V2 smart contract.

All traditional reward token smart contracts use one decentralized exchange on multiple events during trades; it is usually PancakeSwap, and PancakeSwap decentralized exchange is hardcoded (not possible to change) into smart contracts. This is a significant limitation because those tokens cannot leverage their decentralized exchanges.

One huge advantage of the Reflecto V2 smart contract is that Reflecto's decentralized exchange (reflectoswap.com) is integrated into the smart contract. Therefore, during Reflecto V2 trades, its fees will not go to PancakeSwap like other reward tokens do but instead will go directly into the Reflecto rewards system via buyback and burn.

## SMART CONTRACT OF REFLECTO

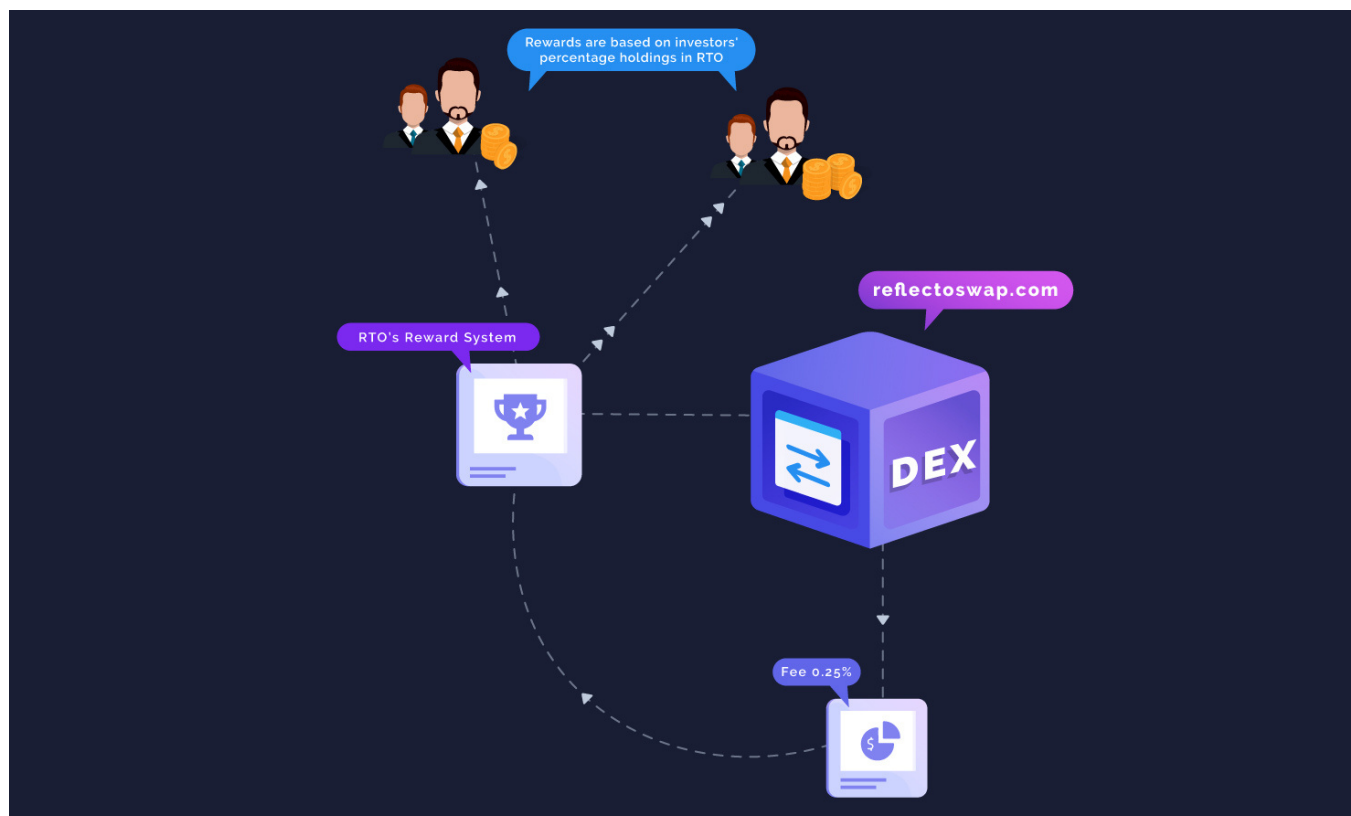


Figure 11 - Graphical representation on how Reflecto's DEX makes additional rewards for RTO cryptocurrency holders.

## OTHER'S SMART CONTRACTS

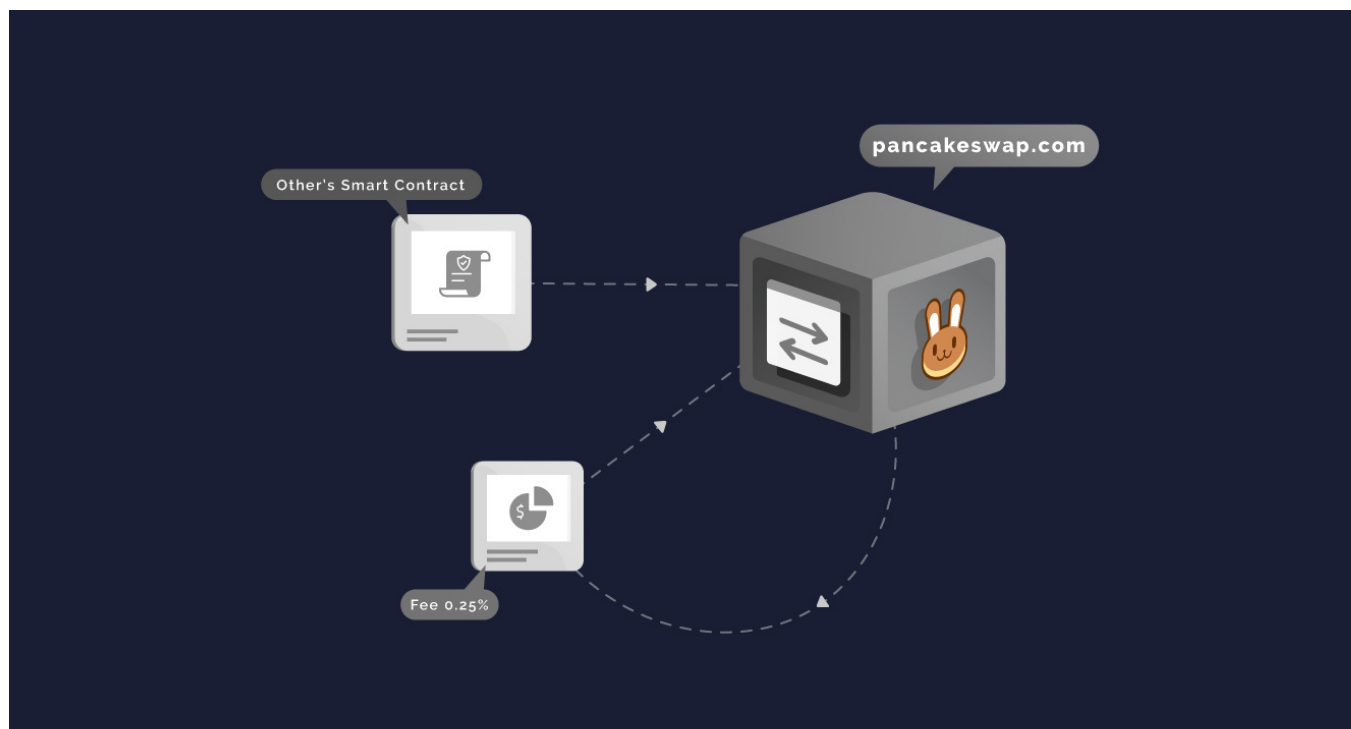


Figure 12 - Graphical representation on how traditional reward tokens use PancakeSwap instead of their own DEX, which results in fees not being collected for their investors.

## REFLECTO DAPP

Reflecto V2 rewards are also an integral part of Reflecto's dApp. Other tokens can now be listed on our dApp as reward tokens. And the most exciting feature for our investors is that we are the first cryptocurrency that allows investors to select their reward tokens.

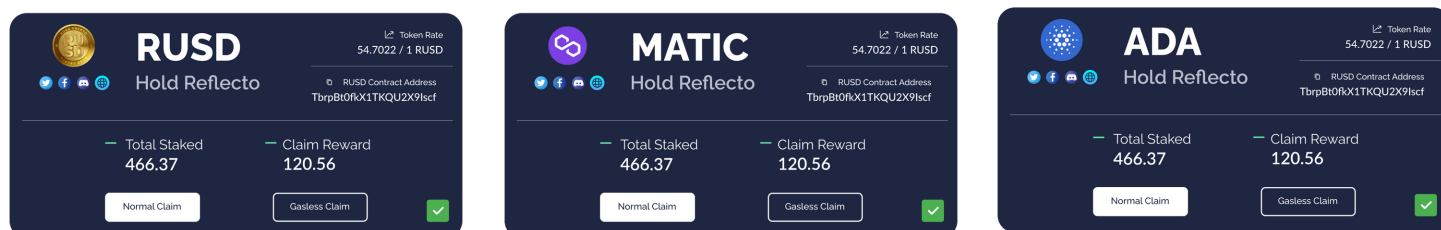


Figure 13 - Reflecto V2 pools for auto-staking.

## REFLECTO SALE

Our launchpad ([reflectosale.com](https://reflectosale.com)) is a utility created to promote new projects that we believe have high potential. We are very selective and transparent and only highly skilled teams will get an opportunity to be listed on our launchpad.

What is beneficial for our investors is that those who hold Reflecto (RTO) will also have access to our upcoming private sale based on their Reflecto (RTO) holding percentage.

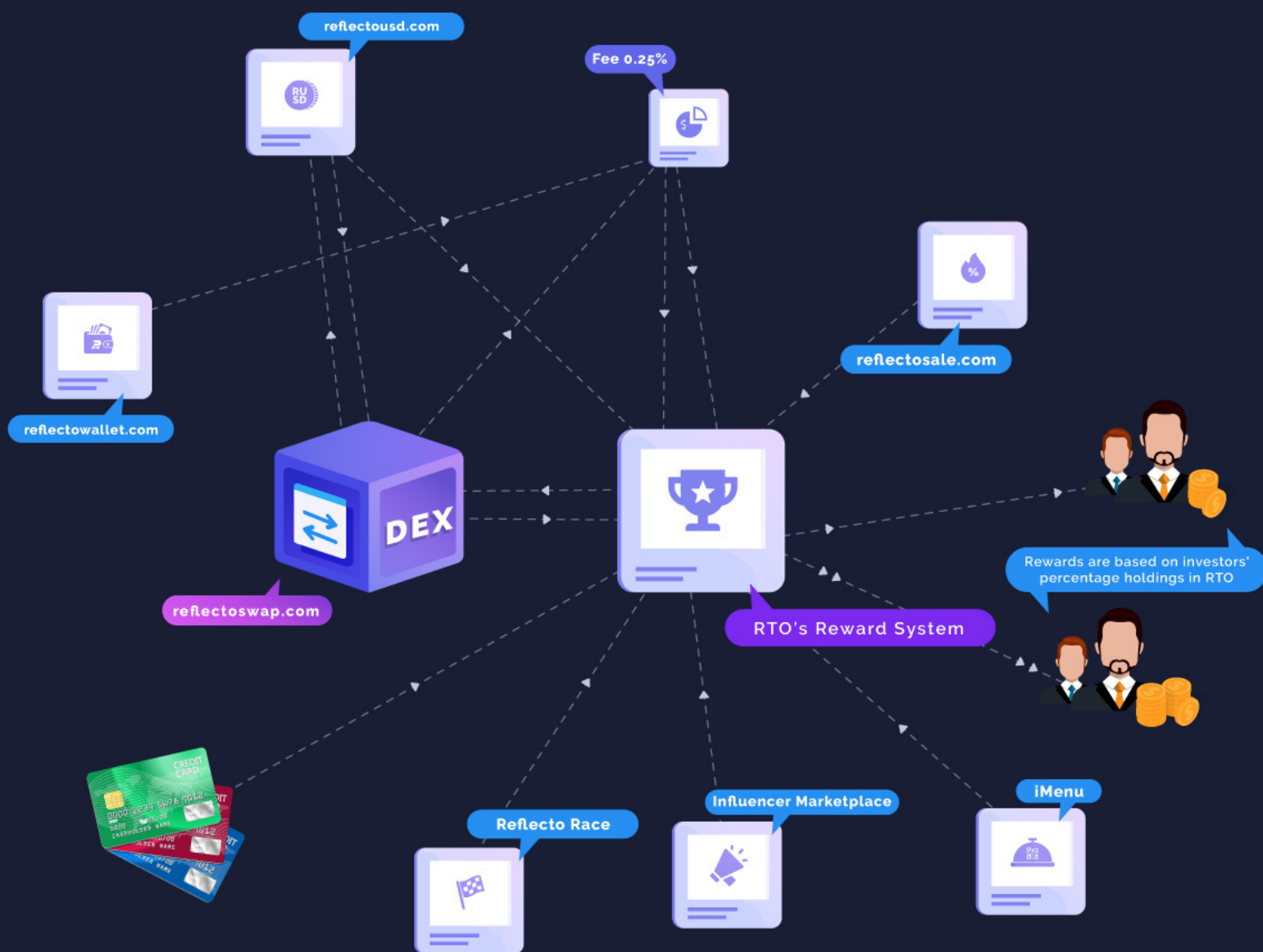


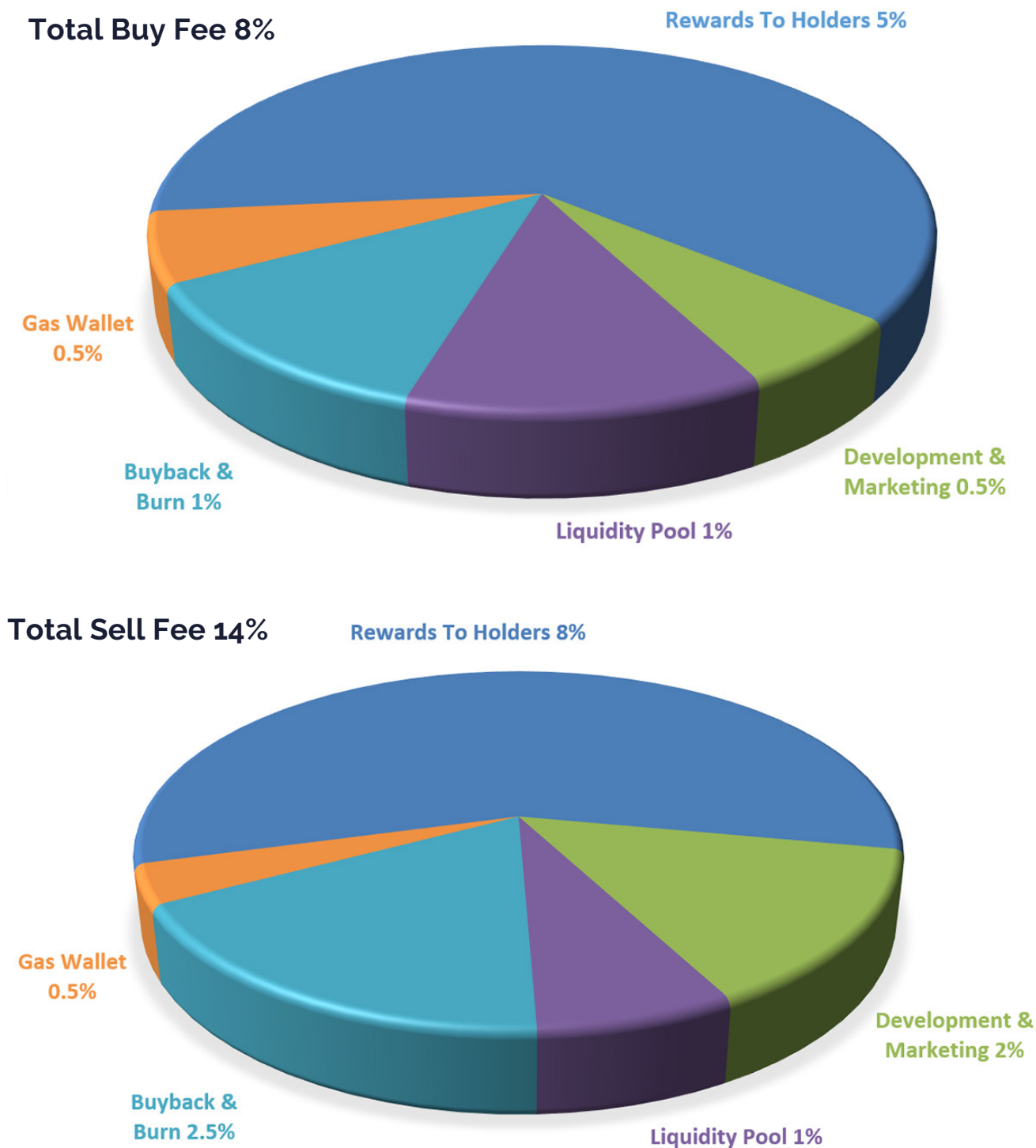
Figure 14 - Reflecto ecosystem.

# TOKENOMICS



Reflecto v2 smart contract introduced the first dynamic tokenomics that is automatically adjusted by the contract algorithm. The benefit of dynamic tokenomics is that it will promote RTO's value growth and optimize tokenomics allocation depending on multiple different factors.

Initial tokenomics have different buy and sell fees - the sell fee is 14% whilst the buy fee is 8%. Here is a graphical representation of how those fees are allocated:



**Figure 15 - Fees distribution.**

Fees are excluded for token transfers from one wallet to another, which is highly beneficial since Reflecto (RTO) can be sent for free using Reflecto Wallet's gasless feature or any other wallet that supports meta-transactions.

# CEX LISTING & REFLECTO

Listing to centralized exchanges is one of our primary goals in the near future so that we can introduce this incredible technology to a broader audience.

Due to the complexity of our smart contract, some features might not work on the centralized exchanges since those exchanges operate off-chain during transactions. Some of those features are the dynamic fee system or select your reward. Considering that CEX does not support every feature, investors will need to fund their wallets (Reflecto Wallet, Metamask, Trust Wallet) with RTO to unlock all features of our smart contract.

reflectowallet.com and receiver address where you can send Reflecto to enable all features

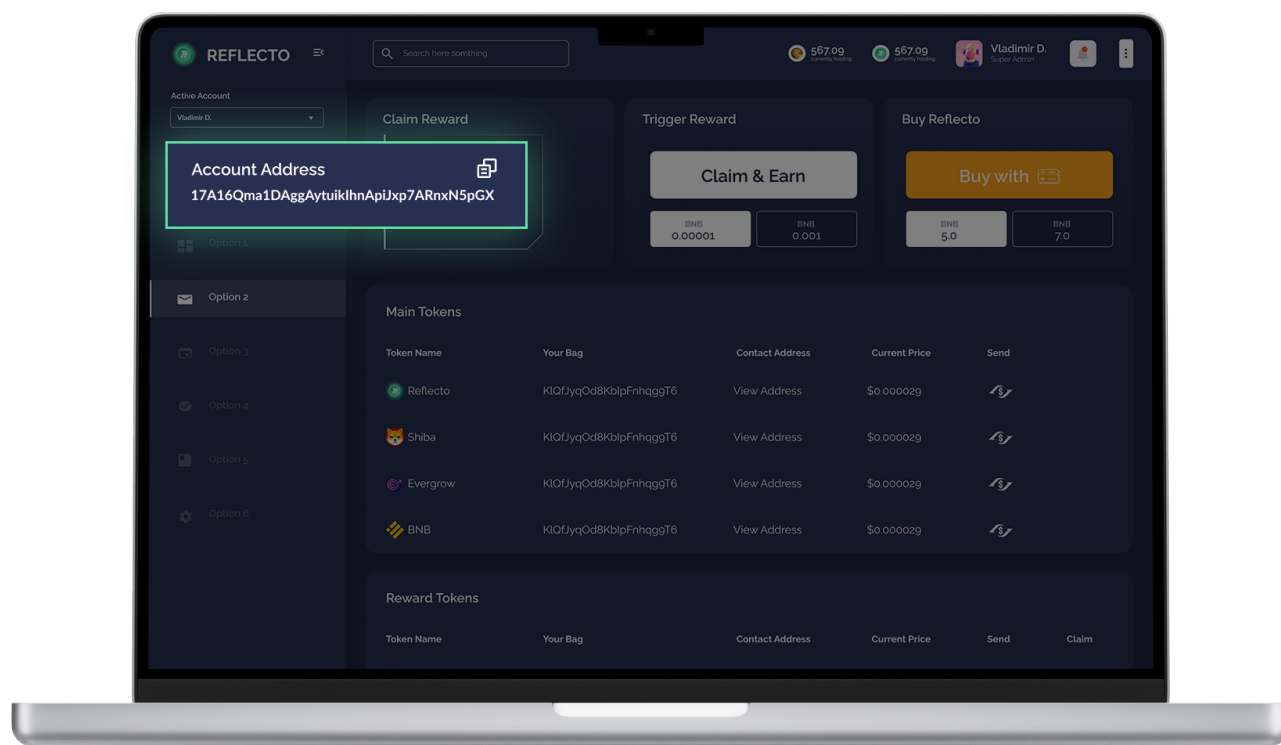


Figure 16 - How to receive tokens via Reflecto Wallet.

CEXs are also adopting tokenomics albeit slowly, and we believe our innovation will soon be supported on many centralized exchanges.

Our primary goal is to get listed on as many exchanges as possible that support relatively simple tokenomics at least, which means holders of Reflecto (RTO) would get one cryptocurrency as a reward - BUSD, RUSD, or any other crypto that is supported by the CEX (i.e., RTO, USDT, ADA, MATIC, etc.).

## MATH

This chapter has been created to showcase exact numbers on the efficiency of the Reflecto V2 contract when compared to traditional BUSD reward tokens.

Firstly, we will focus on the rewards mechanism. We will exclude any kind of external factors for easier understanding. The initial liquidity will be used as a constant, and decentralized exchange fees will be excluded in the process as well.

We have got a liquidity pool formula  $x * y = k$  from Uniswap's whitepaper which helps us calculate the price change that occurs from constant contract sales.

$$x + \text{threshold} * y - z = k$$

$z$  is the unknown variable

From the formula above, we will get the following:

$$z = k / x - y$$

We are now able to create an algorithm using the formula that will tell us

about the price changes from contract sales only.

```

1  let i = 0;
2  let p1 = 0
3  ▼ function calculatePriceDecrease(priceTokenNew, priceBNBNew, interactions) {
4      i = i + 1;
5      const [bnb, to, p] = calculateChage(priceBNBNew, priceTokenNew);
6
7  ▼  if(i < interactions) {
8      calculatePriceDecrease(to, bnb, interactions)
9  ▼  } else {
10     p1 = p
11 }
12 }
13
14 ▼ function calculateChage(a, b) {
15     let x=((a*b/(b+thresh))-a)*(-1)
16
17     let c=(b+thresh)/a-x
18     return [a-x, b+thresh, c]
19 }
20
21 const p = initialReflectoAmount/initialBNBAmount
22
23 calculatePriceDecrease(initialReflectoAmount,initialBNBAmount, 12*10)
24
25 console.log(p1,p)
26 const dec = p1-p
27 const perc = (dec/p)*100
28 console.log(perc)

```

If we run that algorithm, we will notice that the price will decrease by 12.19% in 10 days from smart contract sales only without additional factors such as panic sales.

Reflecto V2 not only eliminates price decrease from smart contract sales but also eliminates panic sales and removes tokens from circulation making Reflecto (RTO) much more valuable over time.

As we have already mentioned multiple times before, traditional reward tokens that use PancakeSwap DEX to distribute rewards send transaction fees back to PancakeSwap.

On the contrary, our V2 smart contract uses reflectoswap.com DEX to

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distribute fees back to the Reflecto rewards system, which, in turn, sends them to Reflecto (RTO) holders depending on the percentage of RTO holdings.

And as our next example demonstrates, we can calculate the number of fees that are collected during this process.

Let's say our decentralized exchange processed \$1,000,000 worth of transactions, which, in reality, can be much higher; the next calculation demonstrates the following:

$$1000000 * 0.0025 = 2500$$

It amounts to \$2,500 of rewards per day for transactions that happened within Reflecto's V2 smart contract via Reflecto's DEX only.

# FOUNDERS



## Željko Radić

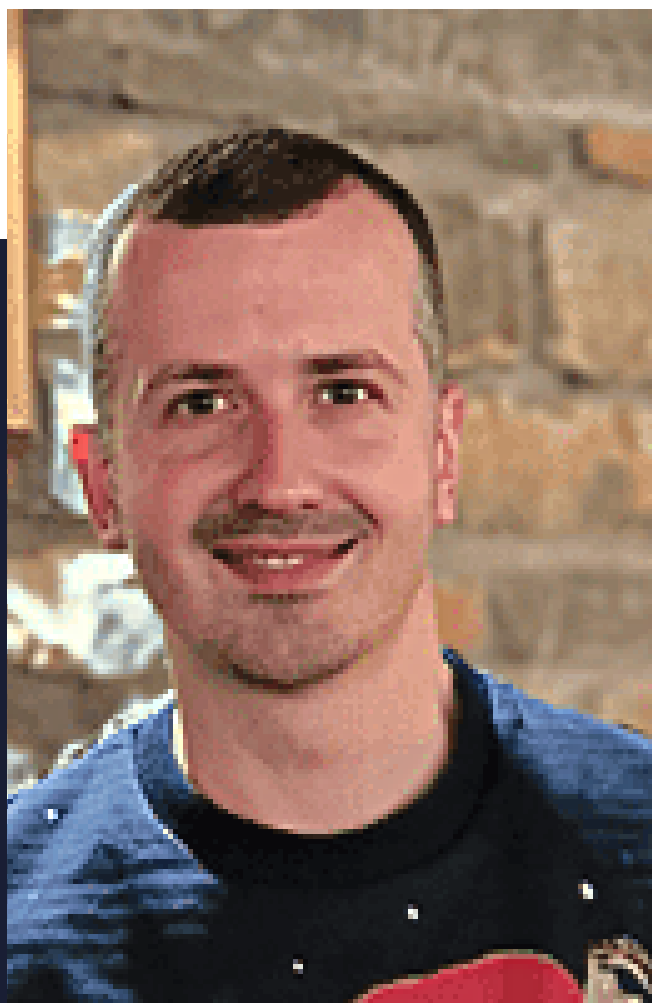
CIO & Co-Founder

Željko is responsible for front-end development, SEO, and the creation of business values through technology.

## Vladimir Đukić

CTO & Founder

Vladimir is responsible for innovation, research, IT architecture, as well as leading development efforts.



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Vladimir's and Željko's joint experience encompasses more than 30 years in the IT sector. Having worked together on relatively small WordPress sites to huge enterprise software with more than a hundred microservices and millions of hits per day, they have managed to sharpen their skills in both traditional web development as well as web3.

They also led efforts in building robust NetBanking, AML, and KYC systems utilizing their strong web development, project management, and business skills in the process. As a result, the transition to crypto and web3 technologies was natural.


Both Vladimir and Željko have strong IT backgrounds; Vladimir was working as a technical lead on Zoom-Zendesk integrations, and Željko was the CIO of a fintech company.



# REFLECTO

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