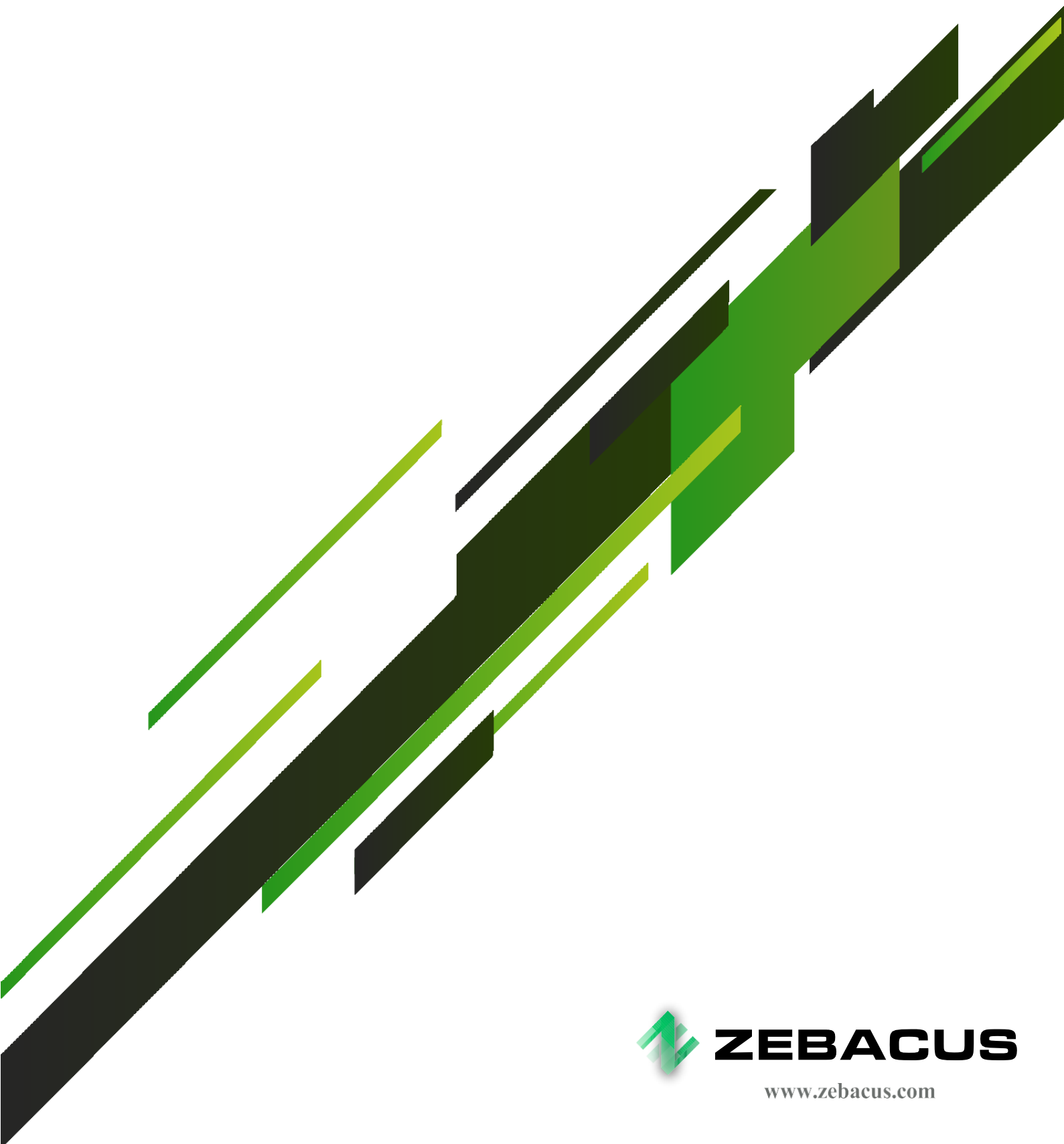




Z Token WHITEPAPER



**ZEBACUS**

[www.zebacus.com](http://www.zebacus.com)

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# **INTRODUCTION - BLOCKCHAIN AND CRYPTOCURRENCIES**

Although the concept of supplemental or digital currencies is not new, the idea of open-source money without a central point of trust, such as a central distribution agency or state-led control is new. A cryptocurrency is a digital asset that uses cryptography to safeguard transactions, govern the production of new value units, and validate asset transfers. The choice of the consensus process, latency, and cryptographic hashing techniques are just a few examples of differences between cryptocurrencies.

This growing business creates an atmosphere that meets the different needs of all market participants, allowing Zebacus to anticipate excellent investment prospects. As a result, Zebacus is taking a more fundamental approach to the digital asset trading market. ZEBACUS develops and operates a digital asset exchange platform in conjunction with experienced industry experts and ecosystem partners that meet the following criteria: Have a safe, compliant, and secure environment.

There are 80 million blockchain wallets globally which is a fraction of the global population of 7.9 billion i.e., only a 1% of total people worldwide. Billions of people still awaiting to join the blockchain revolution which is currently happening. Among the population many have already adopted to the new revolution.

At their core, tokens are entries in distributed ledgers that are assigned to blockchain accounts for which transactions require authorization, ensuring authenticity and preventing modification and tampering without consent. Once authorized by the associated accounts, token transactions are validated, encapsulated, and published to the ledger into blocks by blockchain nodes. In general-purpose smart contract platforms, accounts are either internal to the blockchain (i.e., smart contracts) or external or owned through public-key cryptography (i.e., end user-controlled). In the latter case, authorizations are provided by signing the blockchain transactions with the owner's private key(s), which are generally held in custody in digital wallets.

## **THE PROBLEM - WE SEE**

- Lack of Market Makers
- Illiquid Market
- Less adaptability

- Lack of integration to mainstream transaction
- Lack of CSR initiatives

### **THE OPPORTUNITY – WE HOLD**

Crypto token is growing in value and growth, and are also dogged by inefficient, opaque processes and practices. The introduction of blockchain technology has caused a paradigm shift, allowing for the tokenization of various markets in the form of IEO (initial exchange offering) and STOs (security token offering).

### **THE SOLUTION- WE OFFER**

- Remittance platform
- Point of sales platform
- SWAP and customized blockchain
- Smart Chain
- Charity

*“We live in a world where we can't or don't want to trust other people”*

## **Z TOKEN - INTRODUCTION**

Z Token is an exclusive multi utility token issued for all registered members, clients and users on all of Zebacus digital exchange platform at [www.zebacus.com](http://www.zebacus.com). Tokens can be used to pay trading fees with discounts, stake and access all future services. This whitepaper describes the tokens that will be available for purchase on our Zebacus platform. The tokens are available for purchase for a limited time and quantity before being listed for trading on our exchange. Although all of the information in this whitepaper is in everyone's best interests and knowledge, it is recommended that all members, clients, and users seek advice from an independent financial advisor on the risks of dealing in utility tokens.

The company was founded in 2021 with partners from various global industry segments, with the objective of being a licensed and regulated digital assets exchange. We have offices in most popular business and financial centers in the world.

Our shareholders are part of global conglomerates specializing in operating regulated commodity and forex exchanges. Their global businesses include hotels, malls, resorts and education centers around the world.

This foray into a digital exchange will be the second for Pride Group. Their partners in Pride include professionals who are well versed in digital assets and the blockchain industry.

Zebacus will have a mixture of offerings to cater for all levels of traders. Our products include a cryptocurrencies & digital assets exchange with derivatives such as futures, margin trading etc.

Our team consists of people that have been in the exchange industry for 35 years and above. Our tech team has built many exchanges that are approved at a country level and have been in service for more than 15 years.

### **HIGHLIGHTS OF Z TOKEN**

- User-centric with effective adoption tactics.
- A substantial portion is kept in a cold wallet.
- Two-factor authentication is required for each fund withdrawal request in a multi-sig wallet system.
- Strong anti-money laundering (AML) and Know Your Customer (KYC).

- Security audits are conducted on a regular basis.

## **Z TOKEN ECOSYSTEM**

### **REMITTANCE**

Money transfer across international borders is still costly, time-consuming, and potentially risky. Existing money transfer systems in emerging nations, in particular, are plagued by high transaction costs, protracted delays, counterparty risks and 20th-century bureaucracy. In these areas, an estimated two billion people are underbanked, with limited or no access to financial services. Providing relevant platform and services to these people is an important step toward alleviating poverty and fostering long-term, wealth-generating local economies.

More than 300 million individuals now reside in a country other than their native country, nearly 50 percent rise since 2000. The total number of international migrants was 65 percent, or nearly 165 million, in high-income nations. In comparison to 58 percent of the global population, 74 percent of all foreign migrants are of working age, ranging from 20 to 64. These migrants are responsible for about \$700 billion in annual remittances, where remittance is defined as a money transfer from a foreign worker to an individual in his or her home country. Remittances to low and middle-income countries are projected to have grown a strong 7.3 percent to reach \$589 billion in 2021. Much has changed and much has remained constant since the advent of international remittances.

Despite the current focus on purely digital remittance industry disruptors, a physical agent network is critical to the overall process for the vast majority of senders. Even with the advent of online money transfers, a remittance company cannot compete on a large scale without a strong agent network. Agents assist remittance service providers by acting as a public face for money senders and recipients in local communities. Using the mechanism offered by the Z token, the user themselves can act as an agents to send money. The responsibilities will shift away from collecting money and transferring the funds through the remittance businesses' mechanism to Z token mechanism.

The transfer process moves online and includes the ability of distributing the fund among the transacting parties using digital funds in form of Z token which is controlled by the client and at a very negligible processing and transaction cost and time.

## **ZEBACUS CHARITY**

ZEBACUS is a one-of-a-kind cryptocurrency that allows investors to actively participate in the saving of children's lives.

The donation will be sent directly to the charity wallet. The funds will subsequently be utilized to make various charities, such as "UNICEF."

We are constantly forming new alliances with other charities to expand current and future prospects. As part of ZEBACUS development into mainstream media, we've been in contact with a number of news outlets, allowing us to reach a wider audience than any other charity token project on the market.

Every transaction adds to the frozen liquidity pool by default. This increases the liquidity even further.

The money received for charity is used entirely for philanthropic purposes. It isn't used in any other context. 10% of circulating coin will be distributed for charity.

## **FUTURE EXPANSION**

### **Z SWAP**

Z Swap will be a decentralized exchange that lives on Ethereum Network and the ZEBACUS Smart Chain. It will also use automated market maker (AMM) smart contracts to create liquidity pools of both ERC-20 tokens and Z-20 tokens. This allows users to trade using an algorithm versus an order book used on conventional exchanges. Prices are determined as per the market condition and also this ensures reserves stay in relative equilibrium. Z Swap reserves are pooled amongst liquidity providers who supply the exchange with tokens in exchange for a share of the transaction fee. ZEBACUS Swap utilizes registry contracts to facilitate an exchange between different cryptocurrencies. The system mechanics ensure trades between cryptocurrencies are based on their relative supply.

The platform will be easy to use, supports privacy, and offers lower gas fees. Z swap is currently being developed for market participants and performs exceptionally well. In addition, with the help of the well-designed interactive interface and easy click options on the ZEBACUS platform, it will provide users with a one-stop trading experience.

### **ZEBACUS SMART CHAIN**

ZEBACUS Smart Chain will be a cutting-edge solution that provides programmability and connectivity to the ZEBACUS Chain platform. ZEBACUS Smart Chain will be based on a 21-validator system with Proof of Staked Authority (PoSA) consensus, which allows for faster block times and reduced fees. The new blockchain and ZEBACUS are designed to provide a competitive market for issuing and exchanging digital assets.

### **Z POS PLATFORM**

Globally, about 1.7 billion adults remain unbanked—without an account at a financial institution or through a mobile money provider. In developing countries, that number is even higher. Because account ownership is nearly universal in high-income economies, virtually all unbanked adults live in developing economies. China and India, despite having relatively high account ownership, claim large shares of the global unbanked population because of their sheer size. Home to 225 million adults without an account, China has the world's largest unbanked population, followed by India (190 million), Pakistan (100 million), and Indonesia (95 million).



Indeed, these four economies, together with three others—Nigeria, Mexico, and Bangladesh—are home to nearly half the world's unbanked population.

Despite the advances in financial technology over the last few decades, access to simple, 21st-century financial utilities remains astonishingly limited. Payment terminals have long, inefficient application processes, historically inadequate connectivity, and prohibitively expensive card payment costs to justify functioning in anything other than cash. Likewise, service providers have seen no need to invest in the infrastructure needed to connect these billions of individuals to the current digital financial system.

Z Point of Sale (PoS) Payment Data platforms will enable transactions in Cryptocurrencies. All of our platforms will run on a common Blockchain in order to give a unified experience to merchants and to make their life easier. You can buy or sell your products and services in Cryptocurrencies in Z payment platform more efficiently than ever before.

Consumer buys a product or consumes a service from a merchant using one of our products. For example, a customer orders food in a restaurant using Zebacus payment application.

#### **If the payment is made using Z Token**

- The settlement process is initiated and the payment to the merchant in the form of the Z token is transferred instantly.
- Loyalty points are accumulated for consumers on every purchase of a product and service. Loyalty points for merchants are accumulated on every sale of a product and service.
- Loyalty points are redeemed in the form of Z token.

#### **If the payment is made using other cryptocurrencies**

- Consumer makes a payment for the product or service using Fiat Currency (ex. \$USD) or Cryptocurrency (Bitcoin, Ether or USDT)
- If the payment is made using a credit card in Fiat Currency, the merchant can decide to use Z token in order to receive an Instant Merchant Deposit instead of having to wait the traditional two working days for the settlement to occur.
- Loyalty points can be redeemed when the consumer or merchant collect enough points.

# **FEATURES OF ZEBACUS PLATFORM**

## **HIGH PERFORMANCE ENGINE**

A high-performance trading engine is needed in today's exchanges to handle the higher number of requests and loads from users. It is the heart of Zebacus platforms that has been built and refined over many years of research and development. The engine performance is at levels of 1 million transactions per second, which is much higher than traditional exchanges standards. With this engine, we can guarantee that users' orders are executed without lag or delay during major market movements. Our servers are located in different geolocations to balance the load during peak times as well.

## **FINANCIAL SAFETY**

The safety of our users' funds is our utmost priority; therefore, we have employed bank-level funds segregation, safety precautions and disaster-proof deployments to make sure that the funds are always protected. Keys and passwords are stored in multiple locations with multi-level approval needed and paper trail records always in place. Users can have a peace of mind when it comes to the security of their funds.

## **FIRST-CLASS CUSTOMER SERVICE**

Zebacus employs 24\*7 multi-channel customer service to resolve questions and issues faced by our users' promptly. All technical issues are recorded and thoroughly checked by our tech team. All withdrawals and pre-pay systems are monitored by our AI systems. Once the requests have passed our internal inspections, our system will automatically execute entry and remit instantly, ensuring both convenience and security.

## **SUPPORTS MULTITUDE OF CRYPTOCURRENCIES**

Initially Zebacus will support the most popular and secure cryptocurrencies such as Bitcoin and Ethereum. Primary pairings will be BTC and USDT but we will add in more pairings in the future including Z tokens pairings, depending on liquidity and trading volume. All cryptocurrencies that are listed are thoroughly researched and understood by our team. Due diligence will be performed by the ZEBACUS team in relation to project viability, popularity, community support, and coding that is used in the creation of blockchain or smart contracts.

ERC20, Matic, BEP20 and TRC20 tokens will be gradually supported in different phases.

## **PLATFORM STABILITY**

Prices of digital assets are volatile in nature and we understand that traders also tend to follow trends. The volatility is often paired with high volume trading in a short period of time; thus, our platform is created to be stable during these elevated trading volumes. There will be scheduled maintenance to maintain the system integrity as well as incorporating minor incremental upgrades. These down times caused by maintenance will be notified beforehand to users to prevent unnecessary worry and inconvenience.

Our team comprises of individuals with different backgrounds ranging from blockchain, traditional exchanges, software development and cyber security.

## TOKENOMICS

We have created Z tokens as a medium of exchange for all services on our platforms. Z tokens can be used to pay for trade commissions in our first phase. During later phases, Z can be staked to earn more platform rewards which we will announce on a later date.

Below are the full details of Z tokens:

<b>Token Issuer</b>	Zebacus
<b>Token Name</b>	Z Tokens
<b>Token Symbol</b>	Z
<b>Total Tokens</b>	4,000,000,000,000,000 Z
<b>Target Circulation</b>	2,000,000,000,000,000 Z
<b>Decimals</b>	18
<b>Token Type</b>	ERC-20, Matic, BEP20

Users that have enabled paying trade commission using Z tokens will enjoy a 50% discount.

Example:

If Z's market price is at USD 0.0005

<b>Total Commission</b>	<b>Paid without using Z</b>	<b>Paid using Z</b>
<b>Token Type</b>	USD 10.00	USD 5.00 = 20,000 Z

All calculations are done automatically when trade is executed. If the user does not hold sufficient Z Token at the time of trade, the full trade commission will be charged instead.

The discount value will be reduced after the 1st Year of our launch and subsequent years based on the schedule below:

<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>	<b>4th Year</b>
<b>50% Discount</b>	<b>25% Discount</b>	<b>12.5% Discount</b>	<b>To be reviewed</b>

In the 4th Year, we will review whether to discontinue the discounts or maintain at a certain percentage based on our user feedback and Zebacus recommendations.

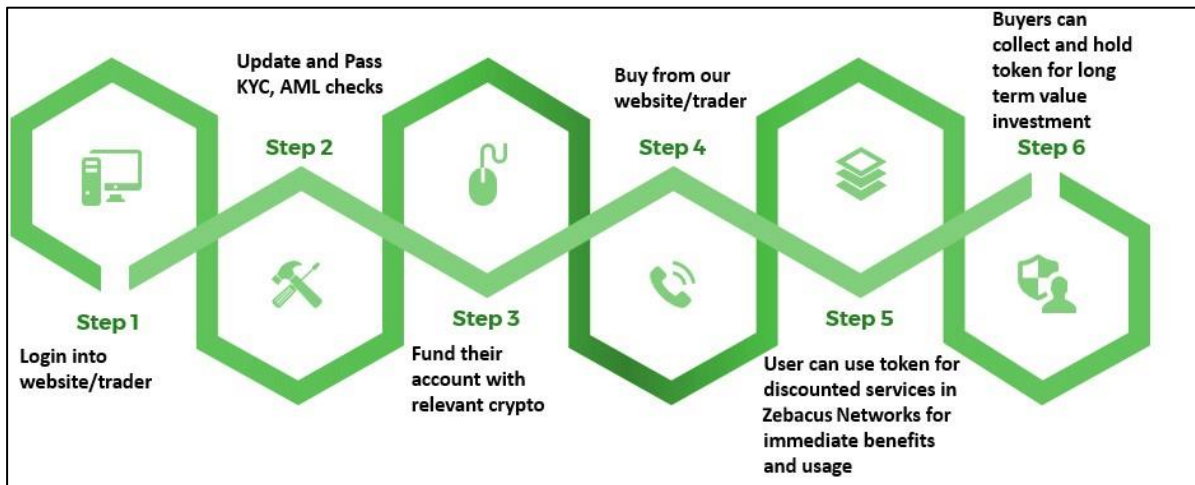
## ACQUIRING Z TOKENS

Z Tokens are available for sale in [www.zebacus.com](http://www.zebacus.com) with the following \*schedule below:

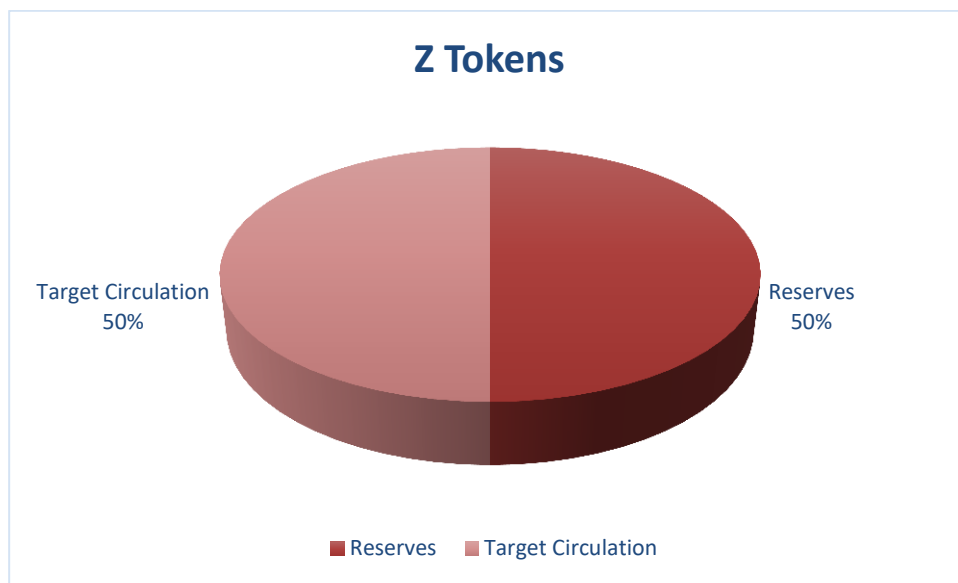
	Price (\$)/Token
<b>Whitelisted Public sale</b>	0.0005

\*Zebacus reserves the right to amend this schedule. The latest sale schedule will be available in [www.zebacus.com](http://www.zebacus.com)

## TOKEN FLOW PROCESS



## TOKENS BREAKDOWN



50% of the total supply or 2,000,000,000,000,000 tokens are allocated to the reserve. These reserves tokens are used to burn an equivalent number of tokens that is sold during various stages of platform sale. Moreover, these tokens will be used for the purpose of replenishing the burnt tokens.

Tokens will be offered for sale in each phase as per the market scenarios and subsequently listed in an exchange platform.

## **TOKEN BURNING**

We believe that maintaining a market equilibrium is very important therefore our target circulation for Z tokens is 2,000,000,000,000,000 tokens. Our reserve tokens will be used to help with the token burning schedule. Trading commissions generated will be burned and reserve tokens will be used to replenish the corresponding number of tokens. This will continue for another 5 years, or until the total sale and commission for all tokens hits 50%. If there are any tokens remaining in the wallet at the completion of the five years, the remainder will be burned at the 5th year end.

All token burns will be announced, and transaction ID will be posted as well as the associated dead wallet address. Zebacus reserves the right to amend the schedule based on the number of circulating tokens at the time.

## **LISTING IN OTHER EXCHANGES**

While it is not normal for exchange tokens of one platform to be listed in another platform, nevertheless we are planning to have some tokens swaps with other platforms. For example, Exchange A will list our tokens and in return we will list Exchange A's platform tokens. This is subjected to our regulator's approval on the listing of Exchange A's tokens and we will perform our due diligence as well on wherever our tokens are listed.

## **PRODUCT HIGHLIGHTS**

- Regular security audits
- Major chunk of funds in cold storage
- Multi-sig wallet system
- Each fund withdrawal request needs a two-factor authentication
- Strong KYC/AML guidelines
- Engine for instant and automatic matching
- Low fees
- Excellent user experience
- Communication that is responsive

*You deserve the most powerful cryptocurrency trading software available*

## **FUTURE PLAN**

- 2022** ----- Launching of zebacus.com
- Referral Program
- Platform Sale of Z tokens
- Listing of major coins and assets
- 2022** ----- API endpoints opens for public, more digital assets listed
- Global promotions via brokers and partners
- 2022** ----- Mobile Apps launched for iOS and Android
- Z swap for Swap, earn, and build on the leading decentralized crypto trading protocol.
- 2023** ----- Staking and Crypto Lending
- Listing of Security Tokens
- 2023** ----- 100 major cryptocurrencies listing
- Fund-raising via Security Tokens becomes available on ZEBACUS
- 2023** ----- Approval & Listing of 10 security tokens
- 2024** ----- ZEBACUS to become Top 10 world digital assets platform
- 2024** ----- Z chain own blockchain



## **IMPORTANT NOTICE**

Z Tokens are utility tokens created solely for usage in Zebacus Limited's platforms. Z tokens are not intended to constitute as a security in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of Z Tokens to purchase any Z Tokens nor shall it or any part of it nor the fact of its presentation form the basis of or relied upon in connection with, any contract or investment decision.

If you are in any doubt as to the action you should take, you should consult your legal, financial, tax or other professional advisor(s). Zebacus Limited shall not be liable for any decision you make based on the information presented in this Whitepaper.

Please read the above section & the Risk Disclosure at <https://www.zebacus.com/riskdisclosure> carefully.

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