



Blockchain Payment Ecosystem

White Paper & Roadmap V1.3 - Feb 20th 2024

Contents

Contents	1
Introduction	3
Zypto Products and Services.....	3
Our Values.....	3
Agility.....	3
Innovation.....	4
Community.....	4
Integrity.....	4
Zypto App	5
What is Zypto App?.....	5
Zypto CeFi Wallet and DeFi wallets.....	5
Zypto Wallet: Convenience, speed and economy.....	6
Zypto DeFi Wallets; Your keys, your crypto.....	6
Zypto App and Zypto Pay Compatibility.....	7
P2P Closed Loop Transfers.....	7
Local Currency Options.....	7
Local Currency On and Off Ramping.....	7
Prepaid Physical Cards.....	8
Virtual Prepaid Cards.....	8
Branded Gift Cards.....	8
Crypto Bill Payments.....	8
Zypto Rewards and Referral Program.....	9
ZYP Rewards Hub.....	9
Referral program.....	9



\$ZYPTO Holders Club.....	9
Reward distribution.....	10
\$ZYPTO Prize Pool.....	10
NFTs on Zypto App.....	11
NFT Marketplace.....	11
Zyptoid NFTs.....	11
Zyptoverse.....	11
Zypto Pay Blockchain Payment System.....	12
Multichain Payment Gateway System.....	12
Custodial wallet infrastructure.....	13
Simple Yet Powerful API.....	13
Closed-loop Payment System.....	13
Prepaid Payment Products.....	14
Ecommerce Plugins.....	14
Offramp Integrations.....	14
Smart Swap and Smart Offramp.....	14
Zypto Token.....	15
\$ZYPTO allocation to \$FCF Token holders.....	15
\$ZYPTO Launch/Migration Roadmap.....	16
Community Marketing.....	16
Exclusive \$ZYPTO Token Benefits.....	16
\$ZYPTO Holders Rewards.....	17
Rewards Distribution.....	17
ZYP Vault.....	17
Zypto Community Rewards Pool.....	17
Processing fees.....	18
Product fees.....	18
DeFi Tokenomics.....	18
Transfer and CEX Taxes.....	20
Centralised Exchange Listings.....	20
Zypto Network.....	21
Declaration from Zypto Sp Zoo.....	21
Roadmap 2024.....	22
Zypto App.....	22
Zypto Pay.....	22
Zypto Token.....	23



Introduction

Zypto is building the next generation of technologies, products and services to allow blockchain-based digital assets to fulfil their original purpose; to ultimately replace local currencies as the standard way to transact in our day to day lives or, at the very least, to act as a viable alternative in parallel.

Zypto is made up of companies and strategic partnerships in multiple locations, including The European Union, the USA, Canada, the Middle East, Asia, LatAm and Africa. Our strategy emphasises cooperation over competition, favouring collaborations with established local experts over forceful takeovers.

Zypto Products and Services

The Zypto range of products and services is made up of 3 main components:

1. [Zypto App](#) Mobile application (Beta ongoing, live in app stores Q1 2024)
2. [Zypto Pay](#) (formerly known as FCF Pay - v2 launching Q2 2024)
3. [Zypto Network](#); token and blockchain community

There are, of course, overlaps and shared elements between all three.

Our Values

The main pillars of the Zypto culture are:

- Agility
- Innovation
- Community
- Integrity

Agility

Large corporations have been slow to accept the inevitability of the blockchain payments revolution. When given a choice between state-controlled local currencies and decentralised global currencies, we are confident that a well-educated public will choose the latter. For this to happen, we need to work quickly and decisively to provide the right tools for the job.



Innovation

Some copy, others lead. At Zypto, the only roadmap we follow is our own. The path to mainstream crypto adoption will not be simple, but by keeping our eyes on the objective, no obstacle is insurmountable.

Community

One of the main factors that makes cryptocurrencies different to local currencies is the community aspect. While the fiat system is imposed by central authorities, cryptocurrencies grow organically from shared belief in a better future. This is something we remember in everything we do, working in symbiosis with the \$Zypto community and the crypto community as a whole. This is viral marketing on a whole new level, built on the shared values of millions of people.

Integrity

The traditional finance system has a trust issue following decades of boom and bust. The blossoming blockchain economy has also been through some rocky times due to bad actors. It is our solemn promise to lead by example with the utmost transparency, integrity and fairness.



Zypto App

What is Zypto App?

Zypto App is our flagship mobile application for Android and iOS. At the time of publication, it is in Beta stage (volunteers testing functions as they are added progressively). The app is scheduled for launch in app stores late Q1 or early Q2 2024.

Zypto App has been designed and built from the ground up to make cryptocurrencies at least as easy to use as local currencies, while at the same time providing convenient ways to move funds between the traditional system and the blockchain.

Zypto App supports many blockchains and local currencies, with more being added regularly as the demand arises.

The main functions of the app are:

- DeFi and CeFi wallets
- Zypto Pay closed loop payments
- P2P transfers (DeFi and CeFi)
- Local currency payments
 - Physical prepaid cards
 - On and off-ramping (fiat <> crypto)
 - Virtual prepaid cards
 - Gift cards
 - Bill payments
- Zypto Pay merchant functions (to be added later in 2024)
- ZYP Rewards System

Zypto CeFi Wallet and DeFi wallets

Our application provides two different kinds of wallet; managed (also known as “centralised” or “CeFi”) and decentralised (or DeFi). At Zypto, we believe in personal choice and gladly accept our role as educators. Below we discuss the advantages and disadvantages of each kind of wallet.

Please note that many services such as our prepaid cards, gift cards and bill payments do not require users to hold funds within the app itself. Payment options are also provided using funds from exchanges or other wallet apps.



Zypto Wallet: Convenience, speed and economy

Zypto Wallet is the name we have given to the managed wallet that is available to users of our application.

Managed wallets are held on our crypto vault system. Essentially, Zypto is taking care of the funds for you and our system controls the balances in each person's account. In this way, it is somewhat similar to a more traditional banking arrangement.

When you transfer funds from one account to another, this can be done instantly and you won't have to pay gas fees (fees charged on the blockchain). This means that you can send crypto to other users, or even via email, SMS, whatsapp or social media.

Similarly, you can use Zypto Wallet to pay merchants that accept Zypto Pay without having to pay gas fees or wait for the blockchain to confirm the transfer. This is especially useful for in-person purchases, for when speed and convenience are a priority or when the user isn't experienced with DeFi payments.

Also, unlike DeFi wallets, when you send funds via Zypto Wallet, your balance is kept secret. All transactions on DeFi wallets are visible to others (although the owner of each wallet is generally anonymous).

Zypto DeFi Wallets; Your keys, your crypto

Apart from the managed wallet option, Zypto App provides easy-to-use DeFi wallets.

The main advantage of DeFi wallets is that only you hold the keys to your funds. In the crypto community, the phrase "not your keys, not your crypto" is often used to describe this.

While it is certainly true that depending on a centralised system means that one's funds are only as secure as the operator, the contrary is also true. If one were to lose the private key to a DeFi wallet, the funds could never be recovered.

DeFi wallets are generally considered to be more private than centralised wallets, but this is only the case until you transfer funds to someone from this wallet. At this point, your balance and your entire transaction history is visible via the blockchain.

DeFi wallets are required in order to access the booming DeFi economy. In Zypto App, you can do this using our integrated dApp browser.



Zypto App and Zypto Pay Compatibility

Zypto App will work seamlessly with Zypto Pay for both on-chain and closed-loop payments.

This means that users of the app will be able to pay even faster and even more easily than users of other wallets.

This is the case for both online and in-person payments. Can you imagine using ANY crypto currency to pay instantly and with no gas fees? With this technology, day-to-day payments in crypto will become at least as quick and easy as using a card.

P2P Closed Loop Transfers

While it is of course possible to send peer-to-peer payments over the blockchain on Zypto App (this is the main use case of blockchain technology), there are some downsides to this:

- The sender has to pay gas fees (charged by the blockchain itself). This is especially inconvenient on networks with high fees such as Ethereum and Bitcoin and/or when the payments are of smaller amounts.
- You need to know the wallet address of the recipient, which is a long string of characters.
- As the recipient, giving your wallet address means that the sender can see your balance and all of your transactions.

Our closed-loop system essentially moves balance from one Zypto account to another. The funds are available to the recipient instantly - and can be withdrawn straight away on the blockchain - but there is no blockchain event.

Moreover, this system allows users to send funds using only the recipient's email address, phone number or even by sending a link or redeem code over social media.

While we are great believers in the blockchain, we also believe that this solution adds an undeniable level of convenience.

Local Currency Options

When merchants don't yet accept Zypto Pay, users can make use of our convenient crypto to local currency payment solutions such as crypto > local currency offramping, physical and virtual prepaid cards, gift cards and our Crypto Bill Payments system.

Local Currency On and Off Ramping

If you have crypto in your Zypto balance, but would like to move it to your bank account, for example, Zypto App is the most convenient way for you to do this.



Likewise, if you'd like to convert some of your bank account balance to cryptocurrency, Zypto App makes it simple.

Using a selection of specialised partners, as well as proprietary systems, moving crypto to your bank account or local currency to the blockchain couldn't be easier.

Prepaid Physical Cards

Payment cards have been one of the main ways people have paid and been paid for decades now. Our physical cards provide a simple, familiar way for users to convert their crypto currencies into local currency to pay at millions of establishments worldwide.

Virtual Prepaid Cards

If you prefer a virtual payment card, Zypto App has you covered!

The quickest way to convert your crypto to local currency online or for POS terminals with NFC chip enabled devices. Order your card and start spending right away.

Branded Gift Cards

If you want to send a gift to a loved one, or to simply treat yourself, the integrated Gift Card Store in Zypto App makes it as simple as a few clicks.

With top brands from around the world, we are sure there is something to suit anyone, all in a beautiful and easy-to-navigate interface.

Crypto Bill Payments

We all have bills to pay. With our system, the customer can pay in crypto and the bill payee - any one of the over 21 thousand companies we currently cover - receives local currency. Simple as that.

This service is currently only available for payees in the USA, but more countries will be added in the near future.



Zypto Rewards and Referral Program

ZYP Rewards Hub

Zypto App includes an exciting gamified rewards and bonuses system, allowing users to earn ZYPs (Zypto Points), climb the ranks and earn cashback rewards, special offers and participate in prize draws.

ZYPs are in-app points, not a cryptocurrency. They cannot be redeemed or swapped outside of Zypto App or Zypto Pay.

When you earn ZYPs, you can use them for purchases within our system or exchange them for boosts to your cashback perks, for example.

There are multiple ways to earn ZYPs, such as:

- Refer your friends
- Complete quests
 - Hold specific NFTs
 - Hold specific tokens
- Follow Zypto on social media and share our posts
- Purchase Zypto products and services

Users will reach different tiers as they earn more ZYPs. Perks such as cashback, discounts and offers will be given to users depending on their tier. Details will be announced before launch on app stores.

Referral program

When users refer others to use Zypto App, they will earn a referral bonus in ZYPS, but also a rolling reward on the other users' purchases.

Details of the exact figures will be announced closer to the launch date.

\$ZYPTO Holders Club

\$ZYPTO token holders form the core of our community and viral marketing strategy. As a thank you for their incredible contribution to Zypto, users holding \$ZYPTO in the app will be eligible to receive rewards based on their holdings and the revenue generated by the ecosystem. Holding \$ZYPTO in another wallet? No problem! Simply connect your wallet to verify your holdings and you too will be able to join the benefits of \$ZYPTO Holders Club.



\$ZYPTO rewards will be credited as ZYPs, which can then be exchanged for crypto rewards, prepaid card balance, gift cards, etc. within Zypto App.

Please refer to the section on the Zypto Community Rewards Pool for more information on how the rewards are generated.

Reward distribution

As always, the reward distribution method is designed to create value for the whole ecosystem by raising engagement and incentivising users to actively promote Zypto on social media and word of mouth.

Holders of \$ZYPTO can claim rewards in a few moments:

- Connect your wallet containing \$ZYPTO to claim ZYPs (or hold them in a Zypto App Wallet - your \$ZYPTO tokens will be automatically detected)
- Each day at 00:00 UTC, the previous 24hrs \$ZYPTO rewards will be added to the daily pool.
- You can claim your daily rewards with a simple click of a button.
- Each consecutive day you claim, your collection rate goes up by 10% until you reach the maximum.
- Each day you don't claim, your collection rate goes down by 5% until it hits the 50% minimum.
- As you climb the tiers, you will have to claim with less frequency... Or even not at all!

\$ZYPTO Prize Pool

As a way of rewarding \$ZYPTO holders that are active and engaged, unclaimed ZYPs are added to a Prize Pool which will be used for giveaways and games that are only available to the \$ZYPTO token community.

- Unclaimed ZYPs go into the **\$ZYPTO Prize Pool**
- There will be giveaways and contests both in-app and on social media.
- Keep an eye on the \$ZYPTO Holders Club for more giveaways and games with prizes from the \$ZYPTO Prize Pool



NFTs on Zypto App

NFT Marketplace

Apart from providing simple access to all the major NFT marketplaces via the dApp browser and a built-in NFT gallery that makes it easy to enjoy the NFTs users already own, Zypto App will also include its own multichain NFT gallery.

Zyptoid NFTs

Zyptoid NFTs will give holders exclusive access to perks and bonuses via the Rewards Hub, but they will really come alive in the Zyptoverse!

Details of the first generation of Zyptoids will be announced soon after the launch of the app in app stores.

Do you hold a FrenchFellas NFT? Well you're in luck! The FrenchFellas will get you VIP access as the Zypto NFT Universe grows.

Zyptoverse

The Zyptoverse will make Zypto App the go-to place for web3 gamers.

- P2E games
- Races
- Challenges
- Battles...

Level up your Zyptoid NFTs to get an edge over your friends and keep them healthy for optimum performance!

More details will be added in future releases of this white paper.



Zypto Pay Blockchain Payment System

In November 2023, Zypto Group acquired the FCF Pay Blockchain Payment System (fcfpay.com) and its associated products and services:

- Multichain payment gateway system
- Custodial wallet infrastructure
- Simple yet powerful API
- Closed-loop payment system
- Prepaid payment products
 - Prepaid physical and virtual Visa/Mastercard
 - Gift cards
 - Bill payments system
- E-commerce plugins
- Offramp integrations
- Smart Swap (coming soon)
- Smart Offramp (coming soon)

At the time of publication of this White Paper, the Zypto development team is working to refactor the FCF Pay system to be fully compatible with Zypto App, rebranding and adding additional features.

FCF Pay will continue to operate until this refactor is complete and there will be no interruption in the existing services. A simple migration tool will be provided for users that wish to use Zypto Pay once FCF Pay is discontinued.

Multichain Payment Gateway System

Zypto Pay (formerly known as FCF Pay) offers a simple way for merchants to accept crypto payments, without needing any previous blockchain/crypto experience. Moreover, the system supports dozens of cryptocurrencies on multiple blockchains, yet no specialised knowledge is needed by the merchant.

By using our system, you can easily provide crypto as an alternative payment method, thereby adhering to the first rule of business; always make it easy for your customers to pay.

No matter what kind of business you have, our payment gateway makes it simple to add an additional payment method that opens your company to >500m cryptocurrency holders worldwide, a group of people that are substantially wealthier than the average.



Custodial wallet infrastructure

Zypto is a licensed Virtual Asset Service Provider in the EU (Licence no. RDWW-874). Moreover, we work with local licensed partners and suppliers when needed.

Our payment system is built around a custodial blockchain wallet system, meaning that merchants' digital assets are held securely in a state-of-the-art MPC (multi-party computation) vault.

Zypto Vault uses the highest level of security on the market today, with CCSS Level-3 QSP, SOC and ISO Certification.

Automated AML and CFT scanning is carried out on every incoming and outgoing transaction, ensuring adherence to compliance rules.

Simple Yet Powerful API

The Zypto Pay API makes it simple to integrate our payment system and/or wallet infrastructure with any kind of existing system:

- POS terminals
- Ecommerce
- Mobile applications
- Banking and other Fintech services

As our API and Vault do the heavy lifting, the API is incredibly easy to implement, providing ultra fast to-market times with minimal or no development required.

Closed-loop Payment System

While we are great proponents of blockchain payments as a whole, we are also aware that there are shortcomings. Specifically, gas fees (fees charged by the blockchain) and slow transaction times that can make it impractical for certain applications.

For this reason, Zypto App and Zypto Pay include a closed-loop payment system which allows users to transact instantly and with no gas fees, regardless of the cryptocurrency that is used.

This system can be used to great effect for:

- P2P transactions
- B2C transactions
- B2B transactions



- Customer refunds
- Payroll
- Affiliate marketing payouts
- Customer rewards
- Etc

Despite closed-loop payments not going through the blockchain, the assets are available to withdraw, swap to a different digital asset or local currency immediately. We believe it's important that your funds are always available to you right away.

Prepaid Payment Products

Zypto has built the ability to offer our prepaid products, including gift cards, physical Visa cards and virtual Visa and Mastercard into the dashboard itself.

Ecommerce Plugins

We have already built and published plugins for several popular ecommerce platforms:

- WooCommerce (the world's most popular ecommerce platform with 4.4 million stores)
- Adobe commerce
- Prestashop

In 2024, we plan to add several more, including Shopify and OpenCart.

Offramp Integrations

Zypto Pay currently includes integrations with Coinify, Banxa and Enigma, allowing merchants to convert the cryptocurrencies to local fiat currencies and send them to their bank accounts with ease.

We also already offer a service for premium customers that makes this process even easier and faster. This will be rolled out as standard to all users in the near future.

Smart Swap and Smart Offramp

This service, which is already live for certain VIP users, does two things:

1. All incoming digital assets are automatically converted into stablecoins (cryptocurrencies that are pegged to a the value of a local fiat currency)



2. Adds rules that will automatically convert these assets to local currency and credit it to the merchants' bank account.

In this way, companies can choose to entirely remove any of the perceived risk of volatility between crypto and fiat currencies.

Zypto Token

Zypto Token is a decentralised Ethereum (ERC20) token that has several utilities within the Zypto ecosystem, even before the long-term vision of Zypto Network.

Long-term, Zypto Token will play a pivotal role in Zypto Network, our blockchain. More details are available in the section that has been included on this subject.

The \$ZYPTO contract has been deployed:

0x7A65CB87F596Caf31a4932f074c59c0592bE77D7

Trading will be enabled on Uniswap at 8pm UTC on 20th February 2024

<https://app.uniswap.org/#/swap?outputCurrency=0x7A65CB87F596Caf31a4932f074c59c0592bE77D7>

\$ZYPTO Launch/Migration

The vast majority of \$ZYPTO tokens that had been pledged as part of the agreement with the \$FCF community have already been sent via "airdrop".

Once again, the contract address of \$ZYPTO is:

0x7A65CB87F596Caf31a4932f074c59c0592bE77D7

The remaining tokens (wallets containing a low \$ value that are more likely to be inactive) have been deposited into the following service, from which they can be claimed at any time:

<https://massdrop.multisender.app/airdrop/q1jgrmo1c>



Community Marketing

By working together with our community, Zypto has a much broader reach than it would have otherwise. Each member of the \$ZYPTO Token community is an important brand ambassador. In simple terms, if each member brings just one additional user of our products and services, the growth will be exponential. It is primarily for this reason that Zypto allocates funds to the \$ZYPTO Holders Club in Zypto App.

Exclusive \$ZYPTO Token Benefits

Holders of \$ZYPTO token will have priority access to perks such as cashback, discounts, special offers and prize draws in Zypto App. While many of these benefits will be available to all users of our products, \$ZYPTO Token holders will always be prioritised.

For example, one of the ways Zypto App attracts new users is by offering ZYPs to holders of partner projects' tokens and NFTs. \$ZYPTO will be permanently featured in this section and the requirements to earn rewards will be more affordable as compared to others.

\$ZYPTO Holders Rewards

\$ZYPTO Token holders benefit from:

- \$ZYPTO Holders Club
 - By holding \$ZYPTO Tokens and opting into the \$ZYPTO Holders Club via Zypto App, holders will be able to access a proportional share of the \$ZYPTO Token Rewards Pool, which is replenished from revenue generated by Zypto products and services.
- Zypto Buyback and Burn
 - In order to trigger the addition of ZYPs to the \$ZYPTO Rewards Pool, Zypto will purchase \$ZYPTO tokens from the open market and send them to the dead/burn wallet, permanently removing them from circulation.

Rewards Distribution

Rewards will be distributed via a dApp or the dedicated Holders Club section on Zypto App.

Holder rewards will only be available by holding \$ZYPTO Tokens in Zypto Wallet or by holding in a DeFi wallet (in Zypto App or elsewhere).

ZYP Vault



When a user earns ZYPs in the Rewards Hub or claims them in the Holders Club, this allocation is recorded on the ZYP Vault and is 100% backed by cryptocurrency in our MPC Vault. Likewise, when they are spent in Zypto App or via Zypto Pay, a detailed record is kept of every transaction.

Zypto Community Rewards Pool

Zypto charges different fees on different kinds of transactions. There are two types of fees:

- Processing fees
 - Charged for processing crypto payments
 - Product fees
 - Charged on Zypto products
- ❖ 33% of processing fees will be used to fund the rewards pool.
 - ❖ 33% of processing fees will be used for buyback of \$ZYPTO tokens to be permanently taken out of circulation.

Processing fees

The processing fees charged to Zypto Pay customers (merchants and white label customers) are dependent on the monthly volume they process.

White Label tenants of Zypto Pay get a discounted rate, allowing them to upsell their processing fees to their customers.

Monthly volume	Processing fee	White label rate
<\$100,000	1.5%	1%
\$100,000-\$249,999	1.25%	0.75%
\$250,000-\$499,999	1%	0.5%
\$500,000-\$999,999	0.75%	0.5%
>\$1m	0.5%	0.5%

Product fees

Product fees on Zypto Products are defined individually below in order to ensure sustainable operation:



- Physical card loads: 0.2%
- Virtual card purchases: 0.5%
- Gift card purchases: 0.1%
- Bill payments: 0.2%
- On and off-ramping fees: TBC
- Spot trading: TBC

Please note that the above quoted product and processing fees are subject to change in order to ensure the optimal balance between sustainability and an attractive rewards pool.

DeFi Tokenomics

Tokenomics taxes are functions that are built into a token's smart contract and are triggered when certain conditions are met.

Commonly, this is used as a mechanism to incrementally increase the liquidity pool (the "pot" available for trading on decentralised exchanges; higher liquidity leads to greater stability), contribute communally to marketing and development efforts or to reward holders in other ways.

\$ZYPTO tokenomics are designed for long term stability and will be incrementally reduced over time.

At launch (Phase 1), 4% of each buy and sell will be directed towards two essential uses:

1. **2% LP (Liquidity Pool).** This is the pool that is available to trade on a decentralised exchange. The larger the LP, the more stable the price becomes. Directing tokenomics taxes towards LP ensures that it will become more stable over time.
2. **2% Token Fund.** This is a wallet that will be used for exchange listing fees and other token-specific expenses, full details of which will be provided to the community.

The tokenomics will be limited to 4% maximum in the smart contract.

The decision to move to lower tokenomics (phases 2-4) will be based on various factors such as:

- Trading volume on centralised and decentralised exchanges.
- Amount of funds available in the Token Fund.
- The ratio of LP:Market Cap
- Centralised exchange listings

Phase 2 tokenomics will be 3%:

3% buy

- 1.5% LP
- 1.5% Token Fund



3% sell

- 1.5% LP
- 1.5% Token Fund

Phase 3 tokenomics will be 2%:

2% buy

- 1% LP
- 1% Token Fund

2% sell

- 1% LP
- 1% Token Fund

Phase 4 tokenomics will be 1%

1% buy

- 0.5% LP
- 0.5% Token Fund

1% sell

- 0.5% LP
- 0.5% Token Fund

Transfer and CEX Taxes

- **Transfers will always have 0% tokenomics tax.**
- **Tokens bought and sold on centralised exchanges do not incur tokenomics taxes.**

Centralised Exchange Listings

As discussed above, holders of \$ZYPTO Token will only receive community rewards via Zypto Wallet on Zypto App or by connecting a DeFi wallet to the dApp for this purpose.

However, Centralised exchanges (CEX) are a very convenient way to purchase or swap Zypto Tokens or for people looking to trade in an environment that is free of tokenomics taxes and/or gas fees.

Zypto Token will be listed on multiple centralised exchanges in 2024. The emphasis will be on tier 1 exchanges, although lower ranking CEX may also be included in the roadmap for additional reach, bearing in mind that every part of the ecosystem helps promote the rest.



Zypto Network

Zypto Network is the working title of our mid to long-term goal of creating a blockchain that is specifically designed to solve the issues we deal with every day in the blockchain payments space;

- Gas fees
- Who pays network/transaction fees
- Tendency towards centralisation
- Compatibility
- Speed
- Regulatory issues
- Insufficient data attached to transactions
- Etc.

The exact details of the Zypto Network Blockchain will only be released once we are confident that we are well placed to solve the challenges that arise from merging the blockchain and fiat economies, while taking steps towards further decentralisation of the world economy; insights that we are uniquely positioned to compile and act upon.

\$ZYPTO Token - or its successor on the Zypto Network (with the current token in this regard being a placeholder for the Zypto Network Coin) - will be central to our blockchain.

Declaration from Zypto Sp Zoo

A declaration from Zypto Sp Zoo regarding its relationship with Zypto Token has been added on the following URL:

<https://zypto.com/zypto-company/zypto-token-declaration/>



Roadmap 2024

Zypto App

- Q1
 - Beta phase 2
 - Increase from 100 beta testers
 - Addition of new DeFi features for testing and feedback
 - Beta phase 3
 - Addition of CeFi features
 - New blockchain integrations on DeFi
 - Beginning of pre-launch marketing
 - Beta phase 4
 - Roll out of remaining features
 - Ramping up of pre-launch marketing
- Q2
 - Full public launch. Exact date will depend on feedback from beta.
 - Major marketing campaigns across many regions and channels
- Q3
 - Addition of Zypto Pay functionality, allowing merchants to manage their business from within Zypto App and use any compatible device as a POS terminal.
 - Expansion of the NFT section and Zyptoverse
- Q4
 - Continued marketing and scaling actions.

Zypto Pay

- Q1
 - Continued transition from the FCF Pay to fully refactored Zypto Pay
 - Inclusion of the all new Zypto Pay back end functionality for wallets and payment processing on Zypto App.
 - Onboarding of key individual merchants and partners using Zypto Pay core functionality.
 - Partnership announcements
- Q2
 - Launch and roll out of the public Zypto Pay dashboard.
 - Release of Zypto Pay's white label system for existing and new clients.
 - Major marketing push across multiple regions and channels, mainly targeting larger merchants, PSPs, financial institutions, etc.



- Q3
 - Inclusion of Zypto Pay functionality on Zypto App.
 - Ramping up of marketing efforts targeting small businesses and sole traders/freelancers now that Zypto App includes everything a small business needs to process their payments from any Android or iOS device.
- Q4
 - Ongoing marketing and scaling actions

Zypto Token

- Q1
 - Release of White Paper v1
 - Launch of \$Zypto on the Uniswap decentralised exchange
 - Focused marketing and community building actions
 - Preparation for CEX listings
- Q2
 - Activation of rewards program on Zypto App
 - First CEX listings
- Q3
 - Additional CEX listings
 - Continued marketing and community building
- Q4
 - Ongoing marketing and scaling actions

The contents of this white paper may change periodically without notice. Important changes will be notified on social media, on zypto.com and possibly in a press release.

