Blockchain Payment Ecosystem

White Paper & Roadmap V1.5 - Q4 2024

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Introduction

The Zypto ecosystem is developing and promoting next-generation technologies, products, and services to enable blockchain-based digital assets to fulfil their original purpose: to ultimately replace local currencies as the standard means of transaction in our daily lives, or at the very least, to act as a viable alternative alongside them.

Zypto (company) comprises companies and strategic partnerships across the European Union, North America, the Middle East, Asia, Latin America, and Africa. Our strategy emphasises cooperation over competition, favouring collaborations with established local experts over forceful takeovers.

In collaboration with the Zypto Foundation (representing $Zypto holders), we are bridging the gap between traditional finance and the global crypto community.

Zypto Products and Services

The Zypto ecosystem is made up of 4 main components:

1. Zypto App defi wallet and payments application (Available on iOS and Android)
2. Zypto Pay (**formerly known as FCF Pay -** V2 launching Q1 2025**)**
3. Zypto Payments Solutions - Physical and virtual prepaid cards, gift cards, bill payments and more.
4. Zypto Foundation; token and blockchain community

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?

Learn more on zypto.com/app

Zypto App is our flagship mobile crypto wallet and payments application for Android and iOS.

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 economy.

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 wallets
- Local currency payments
    - Physical and virtual prepaid cards
    - On and off-ramping (fiat <> crypto)
    - Virtual prepaid cards
    - Gift cards
    - Bill payments
- ZYP Rewards System
- Zypto Pay merchant functions (date TBA)

Zypto DeFi Wallets; Your keys, your crypto

Learn more on zypto.com/wallet

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.

DeFi wallets are generally considered to be more private than centralised wallets.

DeFi wallets are required in order to access the booming DeFi economy. In Zypto App, you can do this using our integrated dApp browser or the decentralised exchanges (DEX) that have been built into our user interface.

Zypto App and Zypto Pay Compatibility

Zypto App will work seamlessly with Zypto Pay v2 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.

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

Learn more on zypto.com/how-to-buy

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

Learn more on https://zypto.com/personal/physical-crypto-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

Learn more on https://zypto.com/personal/virtual-crypto-cards/ or https://zypto.com/personal/reloadable-virtual-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

Learn more on https://zypto.com/personal/gift-cards-crypto/

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.

Available on Zypto.com and coming soon to Zypto App.

Crypto Bill Payments

Learn more on https://zypto.com/personal/bill-payments-crypto/

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 and Mexico, but more countries will be added in the near future.

Available on Zypto.com and coming soon to Zypto App.

Cash-In and Cash-Out with MoneyGram

Learn more on https://zypto.com/usdc-to-cash/

Zypto has partnered with MoneyGram and Stellar Development Foundation in order to provide users of Zypto App with yet another convenient way to easily move their funds between the blockchain economy and the local economy.

Very simply, users can exchange their USDC on Stellar to physical cash at select MoneyGram locations around the world or convert physical cash to USDC on Stellar.

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 v2

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, for example:
  - Sign up to our newsletter
  -
  - 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.

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.

Download the app today and get started!

Zyptopia ($ZYPTO Holders Club)

We work together with the $ZYPTO token holders community as this collaboration provides massive opportunities for viral marketing, expanding the reach of our brand and products far and wide amongst the grassroots crypto community.

As a thank you for their incredible contribution to Zypto, users holding $ZYPTO in the app are eligible to receive rewards based on their holdings and the revenue generated by the ecosystem. Holding $ZYPTO in another defi wallet or hardware wallet? No problem! Simply connect your wallet to verify your holdings and you too will be able to join the benefits of Zyptopia.

$ZYPTO rewards are 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

The reward distribution method is designed to create value for the whole ecosystem by increasing 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, the previous day's $ZYPTO rewards will be added to the daily pool.
- You can claim your daily rewards with a simple click of a button.
- You have 7 days to enter Zyptopia and claim your rewards.

$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

Zypto Pay Blockchain Payment System

Learn more on https://zypto.com/business/zypto-pay-crypto-payment-gateway/

V1 of the Zypto Pay Blockchain Payment System includes:

- 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 completely refactor the Zypto Pay system to be fully compatible with Zypto App, rebranding and adding additional features (Zypto Pay v2).

Zypto Pay will continue to operate until this refactor is complete and there will be no interruption in the existing services.

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 adhesion 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 v2 will 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 Pay 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

Learn more on https://zypto.com/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 address is:

0x7A65CB87F596Caf31a4932f074c59c0592bE77D7

Trading began on 20th February 2024

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

Exclusive $ZYPTO Token Benefits

Holders of $ZYPTO Token also 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 are always prioritised.

By holding $ZYPTO, your Rewards Hub level is boosted depending on the USD value of the tokens you hold. This means you get more cashback and other perks that you would otherwise.

$ZYPTO Holders Rewards

$ZYPTO Token holders benefit from:

- Zyptopia
  - By holding $ZYPTO Tokens and opting into Zyptopia via Zypto App, holders can claim a proportional share of the daily $ZYPTO Token Rewards Pool, which is replenished from revenue generated by Zypto products and services.
- Zypto Buyback and Burn (or added to Token Fund for other uses)
  - As well as ZYP rewards in Zypto App, the Zypto Company has an agreement with the Zypto Foundation (representing $Zypto token holders) to send part of the rewards (based on a revenue sharing model) to the Token Fund

community wallet. By default, this is used to buy and burn (send to the dead wallet) $Zypto tokens, although at times it may be retained in said wallet in order to help fund other initiatives.

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.

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.

$ZYPTO 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.

2% of each buy and sell on DEX will be directed towards two essential uses:

1. **1% 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. **1% Token Fund.** This is a wallet that is used for CEX listing fees and other token-specific expenses, full details of which will be provided to the community.

The tokenomics are limited to 4% buy/sell maximum in the smart contract, but the Foundation intends to lower them, not raise them.

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

$ZYPTO token is currently listed on MEXC and more exchange listings are expected in the near future. Please consult zypto.com/zypto-token.

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.

Roadmap 2024

A dynamic roadmap will be added to www.zypto.com

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.

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/