

# ZAC FINANCE

### **ZAC FINANCE WHITE PAPER V2**

SEPTEMBER 2020

## Introduction

ZAC is a modern-age project designed to meet the demand for financial innovation and improved financial system efficiency through Defi and blockchain technology. It strives to create a decentralized financial ecosystem by offering a complete range of Defi based products and solutions. ZAC platform is on the forefront of Defi based fintech innovation by being among the pioneers in combining a variety of defi products and solutions, under a unified ecosystem, enabling consumers to execute financial activities in a trustless and cost effective way. It is important to note that to enable complete decentralization within the ecosystem, the founding body at ZAC Finance holds no token, allowing full authority to the community to decide about what allocation does the operation team deserves.

### **Key Products**

The ZAC Defi Protocol offers a variety of products and solution that includes:

### ZAC Token:

ZAC Token is the native token of the ZAC Financial ecosystem whereby it allows transaction processing, as a swapping token, and allow peer to peer exchange and transfer of value. The ZAC Token has already been Listed on Uniswap, whereby the token has only one Pair i.e. ZAC/ETH.

It is important to note that the liquidity of the ZAC Token has been locked for a year, which can be tracked at the following link. <a href="https://uniswap.info/pair/0x7e819d36cabdb4eb8c6c6f13b9bd5a28c6b01376">https://uniswap.info/pair/0x7e819d36cabdb4eb8c6c6f13b9bd5a28c6b01376</a>.

### Z-Farm:

Z-Farm offers crypto currency owners with the opportunity to grow their cryptocurrency holdings by sending it to a shared for offering liquidity. This way, while at one end a participant assist in providing liquidity, as a return he gets lucrative rewards directly into the wallet.

### Z-Stake:

Z-Stake is a state-of-the art platform that allows its token holders to stake/store their holdings in a non-custodial wallet which is connected with the blockchain network, and in turn contributed towards consensus and authentication process in the ecosystem. As a return, the staking users gets periodic tokens, directly into the wallet.

### Z-Trade:

Z-Trade is an innovative non-custodial crypto exchange that allows trading of stable crypto assets while also allowing users to avail up to 500X. By using blockchain based decentralized architecture, Z-Trade ensures transparency and authenticity of trades at minimal costs.

### Z-Swap:

ZAC also features a dedicated one-side utomated market maker that uses decetralised autonomous organization or smart contracts for enabling quick, efficient and low cost token swapping (or market making). It is completely decentralized and acts as an open source market maker, with no central token or platform fee. Moreover, it also ensures to support all Er20 based tokens, with preference being given to a specific set of users or projects.

### Z-Vault:

Z-Vote offers decentralized platform that allows community to perform on-chain voting. All this voting data is record on blockchain which acts as a decentralized, immutable ledger, leaving no place of bureaucratic manipulation or rigging.

### Z-Vote:

Z-Valut is a protocol that automates yield farming. It uses AI and BigData to look for innovative farming strategies, with the objective of bringing maximum yield to the community.

### **Standout Features**

- One-Stop Platform: A one-stop platform for all sorts of Defi products.
- **Decentralized Governance:** With deployment on the blockchain and tokenization enabled, the ZAC Finance offers a decentralized business model.
- Nominal Transactional and Trading Fee: Easy transactions with minimal processing and trading fee
- **Tokenization:** Enabling businesses to tokenize their businesses using the native ZAC Token

**Security:** All transactions in ZAC Finance ecosystem are secured by smart contracts

- **Token Utility:** ZAC Token has native utility derived from acceptance of the token in all of the products and services within the ZAC Financial Ecosystem.
- Unique and futuristic: The products offered by ZAC Finance and its business model innovative.
- **Liquidity offered:** Liquidity of the token offered through swapping and exchange listing

### Problems we solve?

- Security issues in finance tackled by decentralized blockchain based financial model
- Role of centralized entities removed through dis intermediation and smart contracts based decision making
- Manipulation by controlling authorities and single point of failure issues tackled through decentralized governance and distributed architecture
- Liquidity in trading activities offered through instant swapping and decentralized market making

### Tokenomics: Token Allocation

The pie-chart below gives an overview of how are tokens allocated within the ZAC financial ecosystem. In order to offer complete transparency and decentralization to the project, the founders hold no token: giving the community the authority to decide what token allocation does the ZAC management deserves for their efforts.



### Roadmap

The chart below gives an overview of the multiple milestones the ZAC Finacial ecosystem will achieve with the passage of time.



#### **ZAC Contract Deployed**

ZAC Contract was deployed on Main Network on 04 September. 2020.



#### **ZAC Finance Presale**

Our First Pre-Sale started on 15th September, 2020 and we sold almost 5130



#### **Listing on UniSwap**

On 19th September, 2020 -ZAC Finance was listed on Uniswap



#### Whitepaper V2

Whitepaper V2 with updated metrics and values will be provided to the



#### **CMC & Coingecko**

Submitted the form for listing on CMC and Coingecko - September, 2020.



#### **Liquidity Locked**

Locked Liquidity on Uniswap for 1 year on 19th September, 2020



#### **ZAC Contract Audited**

ZAC Contract is audited by callisto Network in October, 2020.



#### Launch Z-Farm

Z-Farm will be launched in October, 2020



#### Launch Z-Stake

Z-Stake will be launched in October, 2020



#### Launch Z-Swap & Z-Trade

December, 2020 will be the time when we launch Z-Swap and Z-Trade for ZAC Finance



#### **Partnerships**

PArtnerships will start in November, 2020 for ZAC Finance



#### Launch Z-Vote & Z-Vault

After the successful launching of Z-Stake and Z-Farm, we will proceed launching Z-Vote and Z-Vault in October, 2020

### **Contact**

Website: https://zac.finance

Email: support@zac.finance

Twitter: https://twitter.com/FinanceZac

**Discord:** https://discord.com/invite/ryBgXAm

Telegram: @ZACFinanceP

Telegram Ann Channel: @zacfinanceann

Medium: https://medium.com/@zac.finance.token

# **Key Token Information**

Name: ZAC Token

Symbol: ZAC

Type: ERC20

Blockchain Network: Ethereum

#### **Contract Address:**

https://etherscan.io/token/0x98a90499b62Ae48E151a66B0F647570b5a473B1c

**Contract Audit:** Approved auditor from Callisto network. #mrcrambo network:

https://github.com/EthereumCommonwealth/Roadmap/issues/59#issuecomment-503571629

### **Audit report:**

https://gist.github.com/MrCrambo/6768fb93bfae9e3bb993c67c87958810