

DECENTRALISED PAYMENT PROJECT

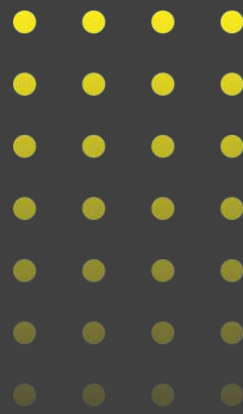


ZEROPAY
FINANCE

WHITEPAPER

zeropayfinance.io

ZEROPAY



ABOUT ZEROPAY

ZEROPAY finance is a decentralised payment token which is a frictionless, high-yield, deflationary token held on the Binance Smart Chain.

ZEROPAY enables to use convenient and rapid payment service anytime and anywhere with all digital asset including crypto currency. ZEROPAY is an open payment system for every main agent of economic systems such as E commerce, business owner, finance company, retail shop, Distribution Company, and fin-tech Company.

The growth of technology and information system encourages change to individual and company in many aspects. One of them is digitalization in commerce. E-commerce payments are the first use case for ZEROPAY as a currency, and a primary path to achieve mass adoption.



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A variety of large e-commerce platforms throughout worldwide are partnering with ZeroPay Finance to drive initial adoption. Merchants can save potentially hundreds of millions of U.S. dollars-worth of transaction fees annually, and stand to gain additional market share from competitors. In this way, ZEROPAY will begin creating a more useful and trusted decentralized marketplace with its existing alliance of e-commerce partners.

With the frictions and pains working with traditional centralized payment networks such as Visa, MasterCard, Union Pay and other switching network, Zero Pay payment network adheres to the concept of “decentralization” from payment currency, technical architecture, operation system and governance mechanism for our visions and goals.

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NEW FORM OF MONEY

In our view, there are currently three types of money in existence:

1. **Cash:** Cash is a public payment infrastructure that anyone can use to do transactions in the physical world. Cash allows for full ownership.
2. **Digital Money:** Digital money is the money in your bank account or favourite challenger bank. Compared to cash, it is run and operated by private institutions who can decide whom they want as a customer as well as which services they want to offer to their customers. This brings big limitations to the availability of digital money in the world. The need for digital money - the money that is currently held in banks for example - is clear, but there are limitations.

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It does not come with ownership, as it always requires an intermediary to manage the money on the customer's behalf and this impacts day-to-day efficiency as well as potential for this type of money.

3. Programmable Money: Programmable Money, also known as cryptocurrencies or New Money, solves the problems stated above by giving people full ownership and control as well as allowing them access to this money anytime, anywhere, and in a borderless manner. With its programmable nature, it is already used as a base for innovation and allows us to build a global economy that is truly inclusive by being built on top of money that has no borders.

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UTILITY OF TOKEN

ZEROPAY Token can be utilized in many ways:

1. convenient and rapid payment service anytime and anywhere
2. open payment system for e-commerce
3. save transaction fee
4. combination of block chain technology and network
5. provide payment cards
6. consumer protection system
7. Globally accepted payment token
8. Improve transparency of transaction

Using Block chain as e-commerce platform can lead to more secure, efficient, faster, cheaper, transparent, reliable and low-risk e-commerce platform. The financial service sector uses block chain's security, immutability, transparency, and ability to cut out third party or middleman while in commercial service focused on securing data and identity & legitimacy object.

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WHY CHOOSE ZEROPAY

As mentioned above, Block Chain has big potential to provide more secure, efficient, and transparent in many fields and offer an innovation that can create a new model, platform, and system for the better. Block chain as e-commerce platform offers a new model and concept that solve the disadvantage of e-commerce.

ZEROPAY enables to use convenient and rapid payment service anytime and anywhere with all digital asset including crypto currency. ZEROPAY is an open payment system for every main agent of economic systems such as E commerce, business owner, finance company, medium sized company, retail shop, Distribution Company, and fin-tech Company.

We suggest you to choose ZEROPAY as a payment token for secured, transparent transactions and to save transaction fee.

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ZEROPAY CRYPTO CARDS

BENEFITS:

- ◆ Zero card issue charges
- ◆ Zero yearly fee
- ◆ No hidden charges/taxes
- ◆ Easy to Use



The zero pay card allows users to spend their cryptocurrency balance on the zero pay wallet with ease by paying at any supported payment point or withdrawing at supported ATMs worldwide, as conveniently as local currency is used today.

A user is also able to select the cryptocurrency with which they would like to make payment. For enhanced card security, users can choose to receive real-time notifications upon the completion of each zeropay card transaction, and lock or unlock their zeropay card at any time. Full transaction details of payment and withdrawals using the zeropay card can also be viewed on the zeropay wallet.

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DECENTRALISATION

ZeroPay Finance achieves the decentralization of payment Networks by integrating with decentralizing Cryptocurrency wallets, deploying decentralized Technical structures, along with relevant operation And governance mechanisms.

With the frictions and pains working with traditional centralized payment networks such as Visa, Mastercard, UnionPay and other switching network, ZeroPay payment network adheres to the concept of “decentralization” from payment currency, technical architecture, operation system and governance mechanism for our visions and goals

As a decentralized open ecosystem, the ZeroPay payment network provides access to various assets that can be liquidated, including but not limited to various cryptocurrencies, tokens, credit payments and points of credit service providers, various forms of digital assets, and fiat currencies; ultimately helping to open up options for transactions and not limit them to one single form of currency.

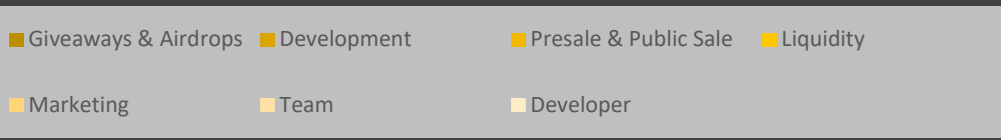
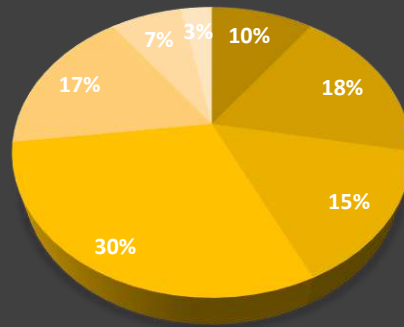
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TOKEN STRUCTURE

- ◆ **TOKEN NAME** : ZEROPAY FINANCE
- ◆ **TOKEN SYMBOL** : ZEROPAY
- ◆ **TOKEN DECIMALS** : 18
- ◆ **TOKEN NETWORK** : BINANCE SMART CHAIN
- ◆ **TOTAL SUPPLY** : 40 Million
- ◆ **INITIAL CIRCULATING SUPPLY** : 10 Million
- ◆ **CONTRACT ADDRESS** :
0x1317844b72a14be861e0eb8b9d427cf3feb84a24

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TOKEN ALLOCATION



- ◆ Giveaways & Airdrops : 10%
- ◆ Development : 18%
- ◆ Presale & Public Sale : 15%
- ◆ Liquidity : 30%
- ◆ Marketing : 17%
- ◆ Team : 7%
- ◆ Developer : 3%

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ROADMAP

Q1 2021

- ◆ Getting started with the development of the ZEROPAY TOKEN
- ◆ Complete the assembly model and start testing the platform
- ◆ Token Generation Event

Q3 2021

- ◆ Start of mobile application development
- ◆ Start of the program to encourage active investors
- ◆ Start of Airdrops & Giveaways token distribution.

Q1-Q2 2022

- ◆ Formation of a development team, development of technical documentation
- ◆ Conducting market research, creating a project team
- ◆ Beginning of functional development

Q2 2021

- ◆ Airdrops & Giveaways start
- ◆ ZEROPAY Token Pre-sale start
- ◆ Exchange Listing

Q4 2021

- ◆ Wide marketing plans
- ◆ Launching of zeropay crypto cards for payments
- ◆ Development continue....

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For Reaching Zeropay's Whitepaper



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