



Zebec Network

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Executive Summary

Zebec is a pioneering decentralized infrastructure network that facilitates real-world value flows, enabling seamless, blockchain-powered applications for both traditional and digital economies.

Founded in 2021 and backed by \$35 million in investments from leading investment funds and fintech firms, Zebec empowers businesses and individuals by eliminating inefficiencies inherent in traditional financial systems.

Today, the Zebec Network orchestrates RWA payments, data management, and physical infrastructure (DePin), integrating blockchain technology into daily operations and enhancing economic efficiency across web2 and web3 economies.

This White Paper V2. describes Zebec's innovative approach, technological advancements, tokenomics, and strategic vision.

We operate in a fast paced environment of continuous technological, regulatory and cultural innovation, this version provides just a current snapshot of the story of Zebec Network and its vision and product portfolio. It is best to be viewed as a living document and as the technology and the world evolves, so will the chapters in this document.

To stay current on Zebec's news and announcements, please follow us on:

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Introduction

Since its inception, Zebec has been at the forefront of decentralized finance applying blockchain efficiencies to real world payments and payroll flows. Traditional financial systems are often burdened with high transaction fees, slow processing times, and reliance on intermediaries that can create bottlenecks and reduce transparency. This is especially problematic in the context of global payments, payroll systems, and real-time financial transactions, where the need for speed, efficiency, and security is paramount.

Zebec addresses these challenges using its pioneering multi-blockchain infrastructure, which is capable of powering uninterrupted flows of real world value.

Zebec's infrastructure and technology drastically increases the scale and speed of real time payments and greatly reduces fees to provide consumers and businesses with complete control over their financial affairs, fostering a more dynamic and responsive economic interaction. Dismantling traditional barriers, allowing for more fluid movement of capital and empowering businesses to operate globally with reduced overhead and greater scalability.

Part I: Zebec Network Today

Zebec is a decentralized infrastructure network for real-world value flows. Founded in 2021, Zebec has quickly established itself as a key player in the DeFi sector, attracting \$35 million in investments from notable firms such as Circle, Coinbase, Solana Ventures, Breyer Capital, Republic, and Lightspeed Venture Partners.

Originally developed as a continuous settlement protocol on the Solana blockchain, Zebec has significantly expanded its technological framework. It now consolidates multiple protocols and integrates a comprehensive portfolio of blockchain-enabled Real World Asset (RWA) payment and payroll products into an interconnected and interoperable network. This evolution positions Zebec on a trajectory to become a full-fledged financial infrastructure powerhouse.

Today, the Zebec Network services hundreds of companies across both web2 and web3 economies, integrating blockchain technology into everyday financial operations. Zebec's vision is centered on enabling freer movement of money, providing individuals, businesses, investors, and teams with quicker and easier access to funds and tokens. The core mission is to continue developing transformative blockchain-based consumer applications that significantly improve people's lives.

Zebec's current lineup of fintech products includes real-time payroll systems, a traditional payroll app enhanced with web3 features, payment cards, and treasury management tools specifically designed for web3 companies. These products are crafted to bridge the gap between cryptocurrency and fiat payments, offering employees enhanced flexibility in how they receive their salaries.

Part I: Zebec Network Today

To realize these innovations, Zebec invests in traditional payroll service companies through its investment arm, Payroll Growth Partners (PGP). PGP is rapidly expanding and licensed to operate across multiple states, positioning Zebec to blend cutting-edge blockchain technology into conventional payroll services effectively. This initiative includes direct integrations and partnerships with major financial platforms like Circle and Stellar, through which Zebec enables features such as near-zero cost cross-border remittances and USDC payroll via its WageLink application. WageLink also offers advanced payroll tools like early pay access, budgeting, bill payments, and pay cards within a unified application.

In late 2023, Zebec launched the Zebec Instant Card, the industry's first non-custodial, multi-chain, no-fee card. Available in 138 countries and supported by the global Visa and Mastercard networks, the Zebec Instant Card allows users to seamlessly and instantly spend cryptocurrency in their chosen fiat currency on everyday purchases without transaction fees.

Zebec's expansion includes the development of its own L3 chain, the Nautilus Chain, in 2023. Designed as a high-performance, modular blockchain, Nautilus is optimized to support Zebec's global RWA payment flows and DePin infrastructure. As Zebec continues to expand to other blockchains like Base, BNB Chain, NEAR, and Ethereum, it evolves beyond mere payment flows to also encompass data and physical infrastructure (DePin), and is preparing for the launch of a Point of Service device to enhance its product portfolio."

The Evolution of the Mission and the Company

Founded in 2021, Zebec embarked on its mission to transform financial transactions with a decentralized infrastructure built on the Solana blockchain, renowned for its exceptional throughput and minimal transaction costs. The foundational technology of Zebec, its continuous settlement protocol, enabled real-time, perpetual streams of money, addressing the inefficiencies rife in traditional payment systems—such as delays, excessive fees, and dependence on intermediaries.

The name 'Zebec,' inspired by the swift and versatile Mediterranean sailing ship, symbolizes the protocol's efficiency, speed and ability to manage multiple financial transactions simultaneously. This agility mirrors Solana's attributes, whose name refers to the 'eastern wind,' and the "sun" highlighting the platform's capacity to offer a fresh and powerful approach to blockchain technology.

Zebec's earlier technology allowed for the facilitation of microtransactions with negligible fees, supporting innovative applications like real-time payroll systems. In these systems, employees can access their earnings on a second-by-second basis, significantly enhancing transparency and control for both employers and employees. This technological innovation has paved the way for a wide array of financial services that capitalize on blockchain technology to boost efficiency and empower users.

The Evolution of the Mission and the Company

From its inception, Zebec's approach focused on alleviating fundamental pain points in the financial sector through blockchain solutions. The continuous settlement protocol automated transactions and settlements, revolutionizing payroll processes by eliminating the typical delays associated with traditional banking.

As the complexity and interconnectedness of digital and real-world financial systems grew, Zebec recognized the necessity to broaden its technological horizon.

It enhanced its portfolio to include not only payment processing but also comprehensive solutions for data management and physical infrastructure. The launch of the Nautilus Chain in 2023 was a pivotal development, optimizing Zebec's infrastructure to support global RWA payment flows and DePin services, thereby boosting scalability and versatility.

This expansion was accompanied by a strategic rebranding and a shift in tokenomics to better reflect Zebec's expanded vision and capabilities. As a result, Zebec has established itself as a premier infrastructure platform in the blockchain space, capable of supporting a diverse ecosystem of financial activities. Through ongoing strategic partnerships and continuous innovation, Zebec is committed to further integrating blockchain technology into everyday financial operations, striving to make transactions more accessible, efficient, and secure for a global audience.

Technology: Ultimate Abstraction Layer

Changing the Way Money Moves

Around the world, blockchain technology is being adopted at a rapid pace. Our decentralized infrastructure network is built to create a future where real world value moves freely and seamlessly, giving individuals, businesses, investors, and teams immediate access to funds and tokens; providing immediate financial control and fostering a more inclusive and accessible financial environment.

At the heart of our technology is the goal to continue to deliver transformative blockchain-based consumer applications that significantly impact and improve people's lives.

Our integrated products – real time payroll apps, on-chain payments infrastructure and networked DePIN – serve companies of all sizes, merchants and individuals and help transcend the boundaries of traditional banking and diminish the role of financial intermediaries.

Nautilus Chain and the Abstraction Layer

The technological backbone of Zebec's network is its advanced Nautilus Chain, which supports a broad spectrum of Web3 functionalities, from basic transactions to complex financial applications, significantly enhancing Zebec's scalability and versatility.

Technology: Ultimate Abstraction Layer

Nautilus is a high-performance, modular L3 blockchain designed to support global payment flows, DePIN infrastructure and accommodate projects and decentralized applications (dApps) that demand high performance and security, such as DeFi applications, payment systems, and gaming, among others.

This abstraction layer acts as a middleware that simplifies the integration and interaction of various systems and applications within the Zebec Network to enable:

Cross-chain Interoperability

By abstracting the complexities of individual blockchain protocols, the modular structure of the Nautilus Chain allows applications to perform cross-chain operations seamlessly. This is crucial for applications involving multi-chain transactions such as token swaps, decentralized finance operations, and cross-chain collateralization.

Simplified Application Development

Developers can build applications that interact with multiple blockchains without needing detailed knowledge of each chain's specific protocols. This reduces development time and opens up new possibilities for innovative financial products.

Enhanced Security and Efficiency

The abstraction layer ensures that all cross-chain interactions are secure and efficient, minimizing the risks associated with interoperability, such as double-spending and relay attacks.

Zebece's Products and Applications

Zebece's portfolio of blockchain-based financial solutions is designed to streamline transactions and enhance efficiency across various sectors. This section elaborates on how Zebece's suite of products is transforming the traditional financial landscape:

Real-Time Payroll

Building on Zebece's start of the original continuous settlement protocol on Solana, Zebece has expanded to other blockchains and built its own payments-focused chain.

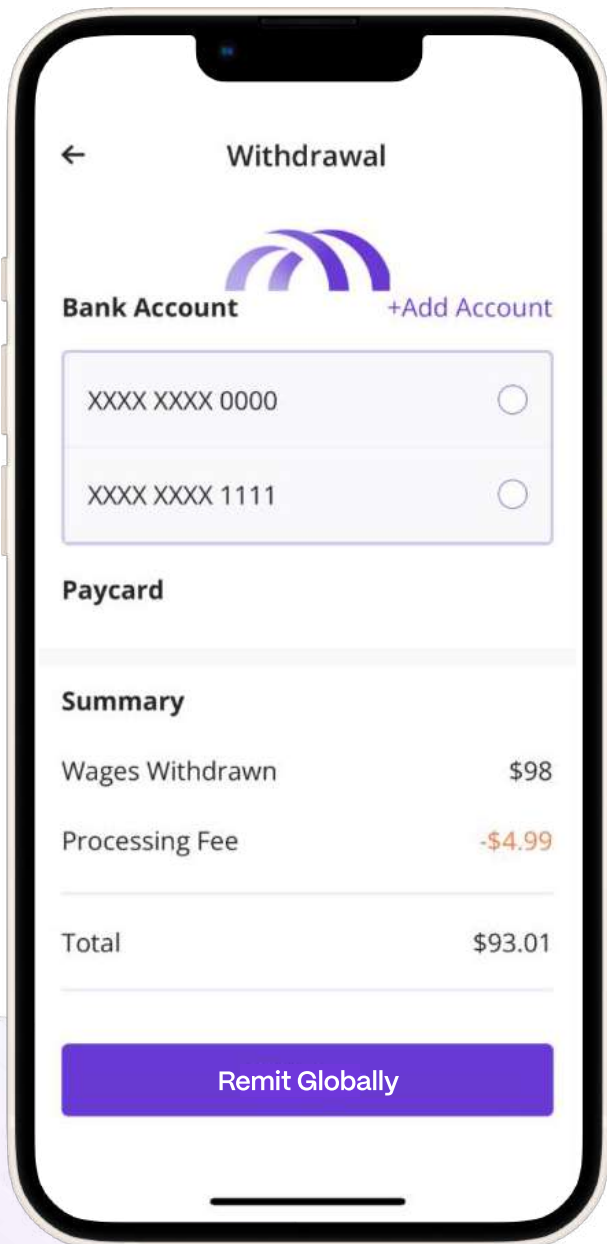
Utilizing the continuous settlement protocol, Zebece's payroll App allows employers to pay their employees on a per-second basis, fundamentally changing the dynamics of wage access and financial planning.

Our Zebece 2.0 streaming payroll app leverages the Nautilus Chain to offer streamlined and efficient payment solutions. With nearly 600 partners and paying clients, along with 355,000 unique users, our chain has proven to be a robust operational platform for financial applications and the transfer of real-world assets through blockchain and smart contract-based digital mechanisms.

Nautilus stands out by providing a viable and efficient blockchain-based solution for streaming DeFi applications anchored in real-world assets and scenarios. Its core innovation lies in its performance and security features, which are ready to support a wide range of financial activities.

This robust infrastructure is supported by over 4,400 node holders, ensuring a stable and secure network for our users and partners. Through these innovations, Zebece continues to lead the way in integrating blockchain technology with real-world financial applications.

Zebec's Products and Applications



Treasury Management for Web3 Companies

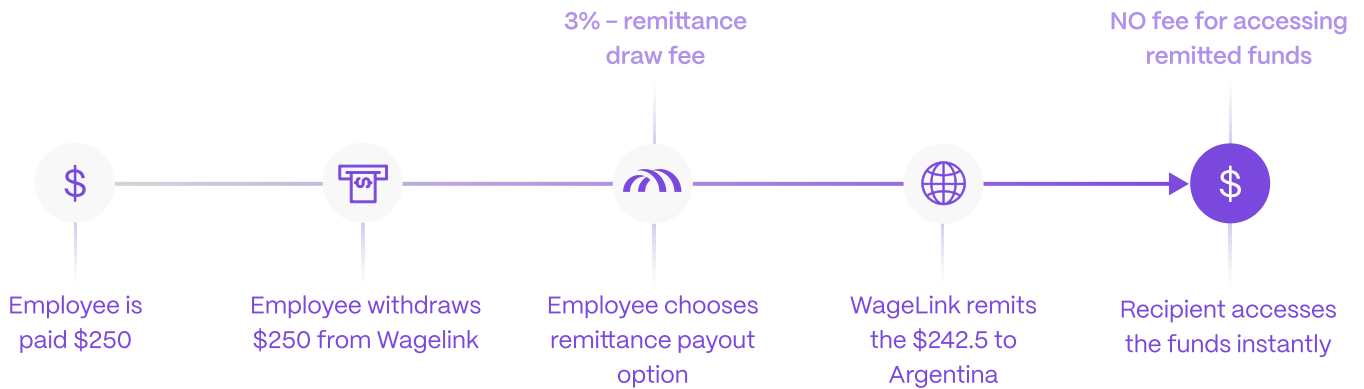
Tailored for enterprises operating within the blockchain ecosystem, this set of tools helps companies manage their finances, combining traditional financial practices with the innovations of blockchain technology.

WageLink Payroll Application

This application integrates blockchain technology into traditional payroll services, offering features like near-zero cost cross-border remittances and USDC payroll, making it ideal for global businesses.

Our payroll app, WageLink, is integrated within the Human Capital Management (HCM) systems of several leading US payroll service providers. Its launch represents a significant modernization of the traditional payroll technology stack and introduces new financial tools to the workforce of over 200 enterprise-level client companies.

WageLink Payroll Application



Licensed to operate across multiple states and expanding fast, Zebec is in a unique position to fuse cutting-edge innovation into conventional payroll services.

As the first compliant traditional payroll app with an advanced blockchain backend, WageLink introduces web3 features like near-zero cost cross-border remittances and USDC payroll. It also offers advanced payroll tools such as early pay access, budgeting, bill payments, and pay cards, all within a single, unified application.

By merging the strengths of web2 payroll technologies and web3 payment rails, WageLink delivers a transformative financial experience for employees. It makes blockchain technology accessible and user-friendly, serving as a portal to a frictionless financial future, again fostering broader adoption of web3 technologies.

WageLink leverages the efficiency, security, and speed of blockchain technology to provide a comprehensive solution for daily financial activities, from receiving salaries to managing mobile bill payments and budget tracking. It integrates with various payment infrastructure networks and forms a part of Zebec's extensive financial network ecosystem.

Zebec's Products and Applications

Zebec Instant Card

An off-ramp and payment card product, the Zebec Instant Card facilitates the immediate conversion of varied cryptocurrencies and popular memes coins into multiple fiat currencies without transaction fees, supported globally by Visa and Mastercard.

Industry-first no-fee, multi-chain prepaid crypto card, has achieved global acceptance and steady growth. Now serving thousands of clients, with transactions poised to reach millions in purchases worldwide.

The card can be activated in seconds, with those supported by Mastercard easily added to Apple Pay or Google Pay for immediate use online or in retail. Zebec's team continuously enhances and adds new features and conveniences based on card users feedback.



ZebeC's Products and Applications

DePIN and Financial Infrastructure

DePINs are reshaping traditional infrastructure in data, AI, compute, and telecommunications by integrating blockchain technology, cryptography, and crypto-economic incentives. In a similar vein, DePINs in payments hold the potential to transform global commerce systems that transact over 3 trillions dollars annually.

ZebeC Network is at the heart of both RWA and DePIN sectors, integrating physical and digital infrastructure that enable real world value (RWV) flows, thus driving innovation and adoption of blockchain technology in real life.

At the center of DePIN is the idea that physical infrastructure can be managed and incentivized through blockchain technology and crypto rewards.

Similar to use cases in telecommunications and energy, by decentralizing the deployment and operation of ZebeC Network's DePIN empowers ecosystem participants to take part in building a more sustainable and equitable future for payments.

Decentralization challenges traditional finance by eliminating intermediaries. Traditional payment infrastructures are centralized, restricting innovation, access, adding costs and control to financial flows. DePIN for payments distributes this power, reducing risks and fostering greater transparency and security.

ZebeC's high-throughput blockchain infrastructure is designed for seamless real-world value flows, optimized for everything from payroll to vendor payments, enhancing both speed and trust in transactions.

ZebeC's Products and Applications

The upcoming launch of ZebeC's PoS terminal, integrated directly with its decentralized networks, marks a significant expansion in its decentralized infrastructure, allowing merchants to process crypto payments directly, thus integrating blockchain technology more deeply into everyday commerce.

With the launch of the PoS terminal, ZebeC enhances its infrastructure, ready to serve not just digital-first businesses, but also traditional merchants eager to step into the crypto space.

PoS Terminal (launching Spring 2024)

The upcoming launch of the ZebeC point-of-sale (PoS) device, powered by the ZebeC Network, represents a significant leap forward in retail transaction technology. Tailored for the modern marketplace, the device offers merchants and consumers a convenient, instant, and all-in one crypto payment processing solution.

Benefits for Merchants

DePINs are reshaping traditional infrastructure in data, AI, compute, and telecommunications by integrating blockchain technology, cryptography, and crypto-economic incentives. In a similar vein, DePINs in payments hold the potential to transform global commerce systems that transact over 3 trillions dollars annually.

Zebec's Products and Applications

Zebec's PoS Device Features

Modern and compact device with wireless and satellite connectivity for processing crypto payment in versatile retail settings



Universally Compatible

Gateway to decentralized infrastructure, allowing for direct, secure, and transparent peer-to-peer transactions.

The upcoming launch of the Zebec point-of-sale (PoS) device, powered by the Zebec Network, represents a significant leap forward in retail transaction technology. Tailored for the modern marketplace, the device offers merchants and consumers a convenient, instant, and all-in one crypto payment processing solution.

Part II: ZBCN Tokenomics

Introduction

ZBCN Token is the governance and utility token of the Zebec Network. Holders of ZBCN have voting rights in the governance system and vote on critical decisions that affect the network and the ecosystem. Their influence is proportional to the amount of ZBCN they hold or control. In addition to voting rights and influencing the priorities of Zebec business ventures, the ZBCN token unlocks a variety of benefits and incentives for holders.

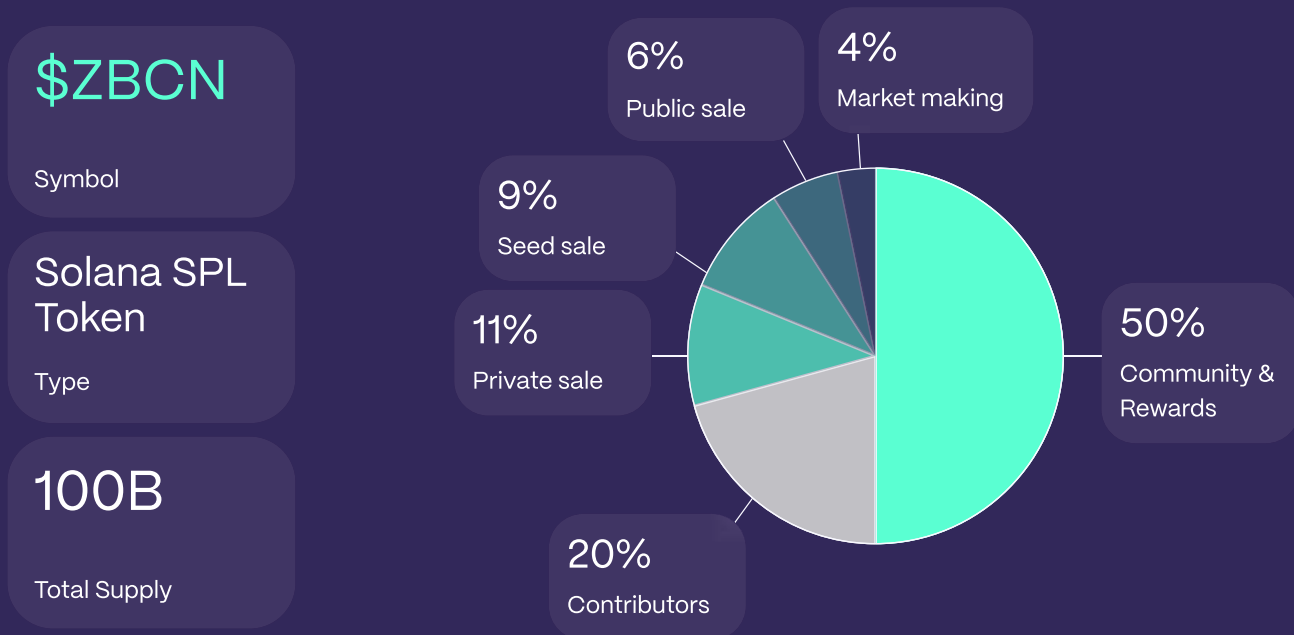
At its Core

ZBCN is not a new token. It is the next generation of the original token of the Zebec Protocol – ZBC. The transition to the ZBCN ticker represents a strategic shift, better reflecting our business's growth and the broader portfolio of products and infrastructure that powers it. And better optimized for our decentralized network, as its utilization significantly expands from supporting payment flows to also include data and physical Infrastructure (DePin).

The only difference in the new generation token is the split 1:10 to streamline the gas fee structure, setting it 1 ZBCN per transaction. There will be no additional supply minted and each ZBC in circulation is swapped to 10 ZBCN.

Once the [migration](#) is completed, ZBCN is the exclusive native token of the Zebec Network, maintaining the foundational tokenomics established by ZBC. For reference: [Tokenomics of ZBC](#)

Token distribution



ZBCN Vesting Schedule

Allocation	Lockup Period	Vesting Period
Seed Round	6 Months	3 Years
Private Round	6 Months	3 Years
Public Sale	Variable	Variable*
Market Making		3 Years
Contributors	6 Months	3 Years
Community & Rewards		4 Years

*For Public Sale:

165M is fully unlocked, with the remainder being locked for the next 6 and 12 months.

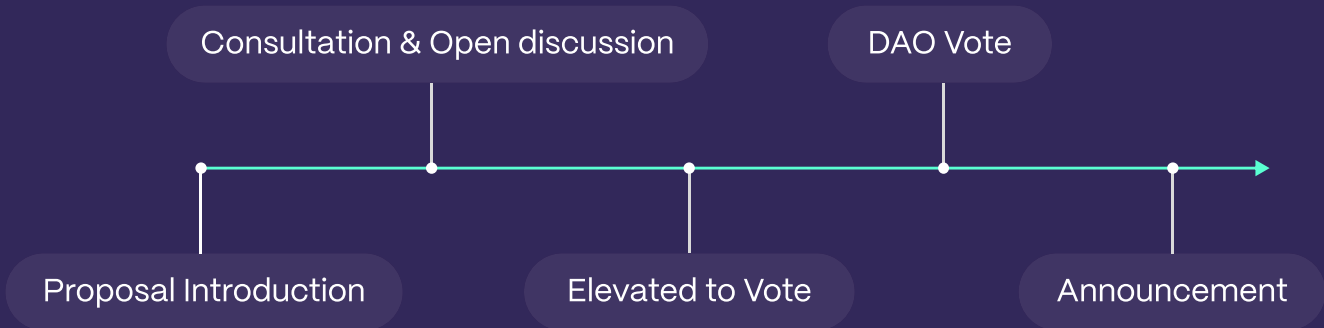
Part II: ZBCN Tokenomics

Governance Model: Hybrid

The Zebec DAO operates under a hybrid governance model, merging on-chain and off-chain decision-making. This approach leverages blockchain's transparency and immutability alongside the adaptability of traditional governance, reflecting a growing trend in the blockchain domain for a more nuanced and flexible governance structure.

ZBCN governance combines ZBCN token holders' direct on-chain voting on proposals with extensive off-chain consultations, proposal vetting and informal consensus building across various formats, forums and social channels. This allows for a thorough exploration of proposals before they are formalized through on-chain votes. Visit the Governance hub.

DAO Governance Process



Governance Process

The governance process and vote works as follows:

Community members initiate discussions on Zebec's platforms and channels, or investors and partners put forward proposals for consideration. Off-chain activities such as briefings, discussions, and consultations are compiled into articles and reports, shared through Zebec's channels and community boards. Proposals gaining significant engagement, and informal consensus after consultation with investors and ZBCN holders, proceed to a voting phase. The DAO conducts a vote on-chain, with outcomes subsequently published and announced to the broader community.

ZIPs (Zebec Improvement Proposals) are typically allotted a 3 to 5 days voting period, during which addresses with voting power can cast their vote for or against the proposal. If enough votes are cast to reach a quorum – set at 33% of circulation – the proposal is considered passed and the execution phase follows.

The ZBCN governance process is transparent, inclusive and permits sufficient time for substantive evaluation, discussion and consideration.

Utility of ZBCN



ZBCN in gas and bridging fees: As a unified and versatile token, ZBCN streamlines transactions and network interactions within our integrated RWA payments, data, and physical infrastructure (DePIN).

Fee structure of 1ZBCN per transaction supports the token's deflationary aspect. When used as a gas fee to bridge assets into the Zebec Network, the fee is automatically distributed to validators and a portion automatically burned.

Native Collateral: ZBCN can be used as native asset liquidity or collateral to applications built on within the Zebec ecosystem to incentivise broader adoption of the Zebec Infrastructure as a core DePIN network. As Zebec expands its network beyond payment flows to data and physical infrastructure (DePin), especially with the anticipated launch of our Zebec Point of Service (PoS) device, the use cases for ZNBC will continue to evolve with the needs of the growing ecosystem and network. Which in its turn further advances the value of the ZBCN token for holders.

Part II: ZBCN Tokenomics

Incentives for ZBCN Holders

Beyond governance participation and influencing the priorities of Zebec business ventures, the ZBCN token unlocks a variety of benefits and incentives, including, but not limited to:

Access to VIP, no-fee premium Zebec products, and reduced fees for the Zebec App's safe, treasury, and streaming features. ZBCN holders gain access to the premium Zebec Instant Card product, which offers increased spending limits, as well as priority access to the forthcoming reloadable version of the Zebec Instant Card. Moreover, higher spending limits on Zebec Instant come with automatic enrollment into Rewards programs with up to 5% ZBCN back on spending.

Payments and fees markets: ZBCN is integrated into our card and RWA payments infrastructure, allowing it to be used for fees on applications built on the Nautilus and within the Zebec Network. In an event of network congestion, users have the option to tip the sequencer for transaction prioritization, a benefit that extends to those delegating to the sequencer. This system aims to enhance token's demand and value.

Exclusive Airdrops and Incentives from partner projects – ZBCN holders qualify for exclusive airdrops from partner projects. Zebec Card has become a vehicle to provide utility with most popular memecoins of Solana, Base and Ethereum ecosystems. Zebec's contacts to integrate these tokens into Zebec Card are structured in a way that allocates tokens for ZBCN holders.

As Zebec expands its network beyond payment flows to data and physical infrastructure (DePin), especially with the anticipated launch of our Zebec Point of Service (PoS) device, the use case for ZNBC will continue to evolve with the needs of the growing eco-system and network. Which in its turn further advances market position, stability and value of the ZBCN token for holders.

Future Roadmap

DePIN expansion through partnerships:

With the upcoming introduction of the PoS device the team will refocus on expanding its DePin (Decentralized Physical Infrastructure Network) partnerships, bringing blockchain solutions to a broader real-world context.

By forging strategic alliances with key industry players in the logistics, retail, and supply chain sectors, Zebec aims to integrate its blockchain infrastructure into physical points of service and PoS devices. Zebec plans to not only extend its technological reach but also deepens the impact of blockchain in everyday business practices, supporting a more cohesive integration between digital assets and their physical counterparts.

Continued Web3 Integrations and Global Remittances in WageLink App:

Zebec's WageLink App is set to incorporate enhanced Web3 features, offering salary disbursements in stablecoins like USDC and facilitating cross-border remittances across multiple cryptocurrencies. The planned expansion includes direct integrations with leading Human Capital Management systems, such as ADP and UKG, streamlining payroll processes globally and extending Zebec's reach within the enterprise payroll space.

Zebec Instant Card Expansion:

The Zebec Instant Card is expected to undergo significant upgrades to support a broader array of blockchains, including integration with Coinbase Pay. The expansion aims to provide users with additional currency options, complemented by a "top up" feature designed to bolster platform volume and enhance global acceptance of the card.

Future Roadmap

Enhancement of the Zebec Treasury App:

Plans are underway to integrate the Zebec Treasury App with tokenized real-world assets (RWA), taking a decisive step towards a comprehensive multi-chain ecosystem. This will provide users with a more robust platform for asset management and financial operations across different blockchain networks.

AI-driven Payroll and Crypto Products:

Zebec's vision includes leveraging generative AI to develop payroll and crypto products that harness the potential of streaming finance. These innovative solutions aim to provide real-world applications and financial inclusion for the unbanked and underbanked populations, bringing the advantages of modern financial tools to a broader audience.

Each of these milestones in Zebec's roadmap demonstrates a commitment to enhancing interoperability, expanding services, and leveraging cutting-edge technologies to provide comprehensive blockchain-based financial solutions. These initiatives promise to reinforce Zebec's position as a leader in decentralized finance, driving forward the adoption and practical application of blockchain technology in everyday financial activities.

Appendices & References

Glossary of terms and acronyms

Abstraction Layer: A middleware that simplifies the interaction with various blockchain protocols, enabling applications to operate across different blockchain systems.

Blockchain: A digital ledger that records transactions across many computers to ensure that the registered transactions cannot be altered retroactively.

Continuous Settlement Protocol: A technology enabling real-time, perpetual streams of money, allowing for instantaneous settlements.

DAO (Decentralized Autonomous Organization): An organization represented by rules encoded as a computer program, transparent, and controlled by its members.

DApps (Decentralized Applications): Applications that run on a peer-to-peer network of computers, decentralized and outside the control of a single authority.

DeFi (Decentralized Finance): Financial services on public blockchains, such as lending, borrowing, trading, without traditional financial intermediaries.

DePin (Decentralized Physical Infrastructure Network): Infrastructure integrating blockchain technology into physical infrastructures and IoT devices for operational efficiencies.

Generative AI: Artificial intelligence capable of generating predictions, decisions, and content.

L3 Blockchain: A blockchain layer that builds upon existing Layer 2 solutions, providing additional scalability and application-specific functionalities.

Memecoin: A cryptocurrency that stems from an internet meme or possesses humorous characteristics, often without inherent value.

Modular Blockchain: A blockchain structure where core functions are compartmentalized into distinct modules for flexibility and targeted optimization.

Appendices & References

Glossary of terms and acronyms

Nautilus Chain: Zebec's high-performance blockchain optimized to support global RWA payment flows and DePin infrastructure.

PoS Terminal (Point of Sale Terminal): A device that processes transactions within a blockchain network at retail points, including cryptocurrency transactions.

RWV (Real World Value) Flows: The movement and integration of tangible asset values into the blockchain ecosystem for digital financial transactions and applications.

RWA (Real World Assets): Assets with tangible value in the physical world that are digitally represented and utilized on a blockchain.

Stablecoin: A cryptocurrency designed to have a stable value by being pegged to a reserve asset like a fiat currency or gold.

Tokenomics: The economic principles and models that govern the issuance, distribution, and overall economy of a cryptocurrency or token.

USDC (USD Coin): A type of stablecoin pegged to the US dollar and used for digital transactions to maintain stable value.

WageLink: Zebec's application that integrates blockchain features into traditional payroll systems for enhanced global operations.

Web3: The third generation of internet services that leverages blockchain-based technologies for a decentralized user environment.

ZBCN Token: The governance and utility token of the Zebec Network, used for transaction fees and enabling governance participation within the ecosystem.

Zebec Instant Card: A multi-chain prepaid card that allows users to spend cryptocurrency in real-time, accepted globally.