

# Your own virtual currency!

A token which comprises of the crypto universe in one place, at one go!

WHITEPAPER



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## **Abstract**

Utility tokens are cryptocurrencies that represent access to a product or service, hence their name justifies them. While holding this type of cryptocurrency, the investor often has access to special deals within a company that they might get at a heftier price or not be able to access at all without it. This does not mean that utility token holders have stock or any form of ownership in the company behind it. Instead, their value depends on the demand for the product or service they represent.

These tokens could be easily used to purchase product/service anytime and anywhere. We have launched **Zax** in order to make it as a safe option of transaction and utility exchange.

**Zax** is a simple utility token created with an existence on Binance Smart Chain! As the name suggests, this token encompasses the entire crypto universe in one circle. It can be used to transact directly among the users. It is available on DEX and CEX platforms. The token has been curated in such a way that it solves multi purposes in one go! The primary function being paying for different kinds of transactions flawlessly. **Zax** is not restricted to any particular domain, it can be utilised for all sorts of online payments.

### Zax is a simple to use token, which ensures:

- ✓ Safe transactions
- √ Faster processing
- ✓ All time availability
- ✓ Worldwise use
- ✓ Great response in Dubai and Singapore



## Disclaimer

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## Background

Blockchain technology was introduced in 2008 with the launch of the Bitcoin currency, and since then entrepreneurs and developers have attempted to generalize the technology to support a wider range of applications on a single blockchain platform.

While a number of blockchain platforms have struggled to support functional decentralized applications, application specific blockchains such as the BitShares decentralized exchange (2014) and Steem social media platform (2016) have become heavily used blockchains with tens of thousands of daily active users. They have achieved this by increasing performance to thousands of transactions per second, reducing latency to 1.5 seconds, eliminating per-transaction fees, and providing a user experience similar to those currently provided by existing centralized services.

Existing blockchain platforms are burdened by large fees and limited computational capacity that prevent widespread blockchain adoption.



### How does it work?

Zax is a form of digital token that gives the users to access product or service in the blockchain network. It allows the entire business to gain interest from investors. These tokens are often safe to use and offer transparency in their functioning methodology.

Zax helps the companies to build a secure environment that provides discounts and gives a huge scope of inducting different payment methods. If the products or services are in high demand, therefore, this can work well in the market. By holding Zax, you gain access to the platform.

Utility tokens are known to have an advantage over all as they provide ease in all sorts of transactions.

You simply have to add them to the wallet and make the transactions for all sorts of products/ services.

Zax token is in tie up with many trending brands of automobiles for the purchasal on credit and full payment basis. This, in turn, would give a boost to all sectors.

We have also tied up with trending food chains, restaurants, retail stores and salons for the utility purpose of Zax!



## **Market Analysis**

The global Utility Tokens Market size in 2025 is expected to be \$35 million and is expected to grow at 20% CAGR during the period till 2030. The global Utility Tokens Market is segmented into North America, Europe, APAC & the Rest of the world.

The research reports all over present a detailed analysis of the Utility Tokens Market with country-wise market statistics, qualitative insights, and market player analysis. One of the prime objectives of the report is to provide an assessment of the market potential, market revenue, growth, and business opportunities for the Utility Tokens Market in each country.

### **Utility Tokens Market Demand and Supply Side Analysis**

The report analyzes Utility Tokens Market from the demand as well as the supply side. In supply-side analysis, we reach out to the Utility Tokens Market players to collect information on their portfolio, revenue, target customers, and other insights. During this process, paid interviews and surveys are conducted for obtaining and validating the data pointers. We also deep dive into the available paid industry databases, research studies, white papers, and annual reports.

As a part of our demand-side analysis, we reach out to the end-users of the Utility Tokens Market, to gauge the application areas, demand trends, and similar insights.

This report on the Utility Tokens Market presents a regional as well as country-level analysis. The regions covered in the report are — North America, Europe, Asia Pacific, and the Rest of the World. In these four regions, all the countries have been covered in detail with information on Utility Tokens Market size, trends, and forecast.



## **Market Analysis**

The report covers Utility Tokens Market revenue and forecast for the period (till 2030), by regions, (further split into countries) and the regions where it might trend in near future!

- North America (United States, Canada, Mexico)
- Asia Pacific (China, Japan, South Korea, India, Indonesia, Vietnam, Rest of APAC)
- ▶ Europe (UK, Germany, France, Italy, Spain, Benelux, Poland, Rest of Europe)
- ▶ Latin America (Brazil, Argentina, Rest of Latin America)
- Middle East & Africa



## What are utility tokens used for?

A utility token can serve just about any purpose a developer wants it to. In general, utility tokens provide access to a specific service or product with a blockchain ecosystem. In other words, you might need a certain utility token to be able to perform actions on an altcoin's network.

While cryptocurrencies are a form of digital money, utility tokens might be better described as pieces of software. They can be used to transfer value, but that's generally not their main purpose.

To swap tokens on a decentralized exchange (DEX), or do any number of decentralized finance (DeFi) activities, users may need a specific DEX token. Alternatively, such a token could be used to reward users of the platform or to pay out interest to those who deposit funds that the platform then lends out to borrowers.

Non-fungible tokens (NFTs) serve as a type of unique utility token, too. An NFT token is a one-of-a-kind digital piece of art, although NFTs can also be applied to things like music.

Utility tokens that have been used in Initial Coin Offerings (ICOs) could even be used for malicious or fraudulent reasons. For example, during the ICO craze of 2017-18, some new blockchain projects offered utility tokens to investors with promises of great returns.

In reality, the projects were fake, and there wasn't even any new software application being built. Investors who decided to buy ICO tokens like these often had no recourse and lost everything.



## **Utility token Vs Security Token**

Both utility and security tokens can increase in value if their prices appreciate within the market. Therefore, they can both earn users' and holders' profit, which makes it a little challenging for people to differentiate them. For this reason, the SEC created the Howey Test to enable people to classify a token as either a security token or a utility token.

With that said, here are some of the major differences between utility tokens and security tokens.

### **Utility Tokens**

- They serve a unique utility such as use on a platform to access a particular service or receive preferential treatment when it comes to services on the system.
- The value of the token doesn't necessarily relate to the current state of the company's valuation.
- Due to insufficient regulation around utility tokens, there is a high potential for scam activities.
- There is currently little to no consensus regarding utility token regulation.

### **Security Tokens**

- They represent legal ownership of a physical or digital assets, verified with the help of the Blockchain.
- The value of this token relates directly to the issuing company's valuation.
- Thanks to regulation around security tokens, there is a low potential for scam activities.
- Companies and investors have to be in compliance with the Howey Test.



## What does Zax do?

Zax utility token has a clear purpose, including access permission (Usage) and governance (validation and Voting). The Token will also generate value for the ecosystem stakeholder as rewards. Token holders will have the right to the unit of value exchange in an internal system. It will act as a de facto payment method for the platform services. The behavior of the Token will be spendable

- Utility token holders will have real-time stable currency rewards on every transaction done through the app.
- Shopping Discount **5%**. The discount will be applied directly to the listed prices at checkout.
- Utility tokens can be used for all services.
- It can be redeemed for fiat if a customer is unlikely to use their balance of Utility tokens. This scenario may occur if a customer closes their account or earns Utility tokens through rewards or bounties that they are unlikely to spend through standard usage.

Zax uses a token to pay for the services within the system. These tokens can be either purchased through the app or via an integrated partner. They can also be earned via the bounty program or as rewards under our customer rewards program.

Utility tokens can only be used to pay for all the services subscription. Zax Token will be needed to access and interact with the Portdex Platform and to use stable currency.

The Token will act as an internal token payment method to subscribe to more products and services.



## What does Zax do?

Businesses as token holders will benefit from the Token.

### Users will be able to save 5% on shopping

Portdex token can be earned in rewards and exchanged with stable currency for spending, savings, and other products.

**Universal Rewards:** The platform user will be able to claim real-time rewards through stable currency. The rewards will be redeemable in stable currency.

Users do not need to hold Token to receive rewards, any user who use the Zax Platform will be able to claim rewards in a stable currency.



## **Zax Platform**

Zax' aim is to be a community governed decentralised platform that eliminates third-party platforms charges such as Software as a service, transactional platforms, and high fee payment gateways.

- 1. Zax will enable direct real-time peer-to-peer business and consumer connectivity, service delivery, and low fee stable currency and Cryptocurrency payment processing at a fraction of a cost.
- 2. It will enable free cross-chain asset transfer for retail payments and rewards.
- 3. Zax is all in one decentralised platform will enable small retailers to create free online stores with one click and connect with consumers in real-time without needing the third-party platform. The platform will enable real-time business payment settlement. The platform will charge a fixed transaction fee of 0.57%, whereas token holder will only pay 0.47%.
- 4. Zax will be the blockchain for e-commerce and point of sale transactions.
- 5. Zax Mobile application will be integrated with stable currency infrastrcuture to process low fee payments.
- 6. Zax Security token holders will be able to claim discounts and 30% share of the platform profit.
- 7. Zax dedicated app and wallet will allow customers to connect with businesses in real time.
- 8. Zax decentralised Autonomous organisation (DAO) will empower the community to govern the platform.
- 9. Zax will enable real-time communication, real-time payment settlement, and real-time stable currency rewards.



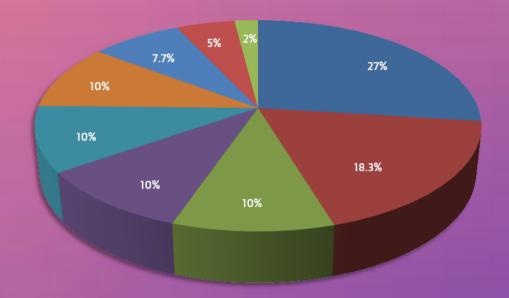
## Retailers

- 1. Zax offers small retailers a free native E-commerce platform. Small retailers such as grocery stores, food stores, restaurants, sole traders, bakery shops, and coffee shops will be able to interact with consumers in real time free of cost and without paying the subscription fee.
- 2. Zax will eliminate third-party SAAS platform charges by offering a free online store without charing subscription and transaction fees.
- 3. Zax, through Augmented Reality and MR, will enable the consumer to interact with the products.
- 4. Real-time stable currency rewards for the consumers
- 5. Zax will merge the physical layer with the virtual and give the consumer the ability to visualize products in their own homes.
- 6. The utility token of Zax will enable the consumers to have discounts and instant payment settlement for the merchant.
- 7. Zax Blockchain & Smart contracts infrastructure will enable stable currency payment processing, Platform governance, and cross-chain asset transfer for retail transactions.
- 8. As a regulated digital security platform, Zax' long term plan is to offer retailers invoice tokenisation, and property agents to tokenised assets. The long term plan is to make invoices, real estate Assets available to investors as new class asset through the wallet.

## Zax Tokenomics



In this segment you can see exactly how we plan to distribute the funds we raise from the token sale.



27%	PRE SALE	56,70,000 ZAX
18.3%	LIQUIDITY LOCKED	38,43,000 ZAX
10%	DEVELOPMENT	21,00,000 ZAX
10%	CROSS PLATFORM INTEGRATION	21,00,000 ZAX
10%	STAKING REWARDS	21,00,000 ZAX
10%	TEAM TOKEN	21,00,000 ZAX
7.7%	MARKETING	16,17,000 ZAX
05%	CEX LISTING	10,50,000 ZAX
02%	AIRDROP/GIVEAWAY	4,20,000 ZAX

Symbol	ZAX
Total supply	21000000 ZAX
Soft Cap	600 BNB
Hard Cap	1000+ BNB
Min. Buy	0.15 BNB
Max. Buy	07 BNB

## TAX DISTRIBUTION

**TOTAL TAX - 12%** 

**3%** Reflection

3% Liquidity

3% Buy Back

3% marketing

370 Buy Back



## Roadmap of Zax

Our strategy for coming years



#### Jun-Jul, 2022

- Project planning
- Zax token landing page
- PRE-SALE
- Launch zillionxo.io
- Logistics services

#### Aug-Nov - 2022

- Fundraising plan for Zax utility token
- Blockchain integration for zillionxo.io

### Dec - 2022

- IDOs for Zax utility token
- DEXs/CEXs listing

#### Jan-Mar - 2023

- Launching "dropping to earn"
- Crypto payment integration
- 7ax mobile wallet
- DeFi staking for Zax toker

#### Apr-Jun - 2023

- Raise fund for ZAX Governance token
- Launch live Streaming platform
- Onboard KOLs/Influencers
- Prepare FGT Governance token

#### Jul-Sep - 2023

- IEO for FGT Governance token
- DeFi Staking for FGT token

#### Oct-Dec - 2023

- Buy now, pay later
- DeFi lending for Zax token
- Zax starter
- Launch full service in Canada
  & UK (G7 market)

#### Jan-Mar - 2024

- Community group buying
- Daily play-to-earn games
- Shopping metaverse
- Launch full services in France
  & Italy (67 Market)

#### Apr-Jun - 2024

- Complete all main features ready for market expansion
- Develop Physical goods NFTs marketplace
- E-commerce franchising
- Rebranding & Market expansion planning

### Jul-Sep - 2024

- Market expansion to SEA
- Market expansion to South Asia

### Oct-Dec - 2024

- More market expansion
- More operational



# Thank You!

# Zillion Aakar Xo

www.zillionxo.io

