

# USDTZ – Whitepaper Lite

---

Token BEP-20 for OTC Operations and Collateral Systems on Binance Smart Chain

Version: v1.1 – September 2025

Project USDTZ – <https://www.usdtz.tech>

## 1. Introduction

USDTZ is a BEP-20 token deployed on Binance Smart Chain (BSC) to serve as a reliable digital asset, suitable for OTC workflows, collateralized trading environments, and flexible DeFi integrations.

## 2. Purpose & Use Cases

USDTZ is designed as a versatile token with applications including:

- Use as collateral in OTC and trading desks
- Liquidity simulation and market making
- Integration in DeFi test systems
- Professional or academic education on tokenized finance

## 3. Technology

- Standard: BEP-20
- Blockchain: Binance Smart Chain (BSC)
- Verified Contract: 0x5a90Ec8873969982b82B80d246F70898c0b6A0BC
- Compatible Wallets: MetaMask, Trust Wallet, Binance Wallet
- Gas: BNB
- Audit available via IPFS (see section 8)

## 4. Tokenomics

Total Supply: 1,000,000,000

- 60% Operational Reserve
- 25% Collateral & Training
- 10% Marketing & Partnerships
- 5% Development & Audit

No mint/burn or redistribution mechanics are implemented.

## 5. Roadmap

- Q4 2025: Contract deployment, BscScan verification, PancakeSwap pair
- Q1 2026: Website, TTM, public documentation
- Q2 2026: DeFi academy & OTC partnerships
- Q3 2026: Demo platform integrations
- Q4 2026: Full audit, multi-language rollout

## 6. Security & Transparency

The smart contract is verified on BscScan with no owner or admin privileges. No minting, burning, or transfer fees are embedded. All liquidity operations are manually managed.

## 7. Communication & Contact

Project team maintains a low-profile, focused on technical transparency.

- Website: [www.usdt-z.cloud](http://www.usdt-z.cloud)
- Email: [info@usdt-z.cloud](mailto:info@usdt-z.cloud)
- GitHub: <https://projectusdtz.github.io/usdtz-site/>

## 8. Legal Notice & Audit

USDZ is not a regulated financial instrument. Its usage as collateral or DeFi tool is at the discretion of counterparties. The audit report is publicly available via IPFS.

Audit IPFS Link: [ipfs://Qmb2s3y7q2nUUufNLjui3yeiPzNPVmnJdFwGtffdF1GCTW](https://ipfs://Qmb2s3y7q2nUUufNLjui3yeiPzNPVmnJdFwGtffdF1GCTW)

Public Viewer: <https://harlequin-dear-capybara-57.mypinata.cloud/ipfs/Qmb2s3y7q2nUUufNLjui3yeiPzNPVmnJdFwGtffdF1GCTW>

Universal Gateway:  
<https://ipfs.io/ipfs/Qmb2s3y7q2nUUufNLjui3yeiPzNPVmnJdFwGtffdF1GCTW>

Prepared by Project USDZ – September 2025