

MATRIX Whitepaper

1. Introduction

MATRIX is the first innovative project based on Proof of Green (PoG) blockchain technology, developed by a quantum computer and powered by artificial intelligence. Our goal is to build a sustainable and efficient ecosystem for cryptocurrency trading and various decentralized applications. The MATRIX platform is designed to function as a decentralized exchange (DEX), offering a streamlined and efficient experience for users. The native token of the project, NZT48, plays a central role in the ecosystem, offering its holders the opportunity to receive dividends and actively participate in the development and success of the MATRIX platform. Website: <https://www.nzt48.app/>

2. The Purpose of MATRIX

MATRIX aims to create a platform that allows anyone to participate in the financial revolution offered by blockchain technology. By combining the power of green technologies, smart contracts, and a decentralized platform, MATRIX will make it easier and more accessible for everyone to trade cryptocurrencies and enjoy the benefits of a decentralized ecosystem.

3. The NZT48 Token

NZT48 is the native token of the MATRIX platform and is created on the Polygon network according to the ERC-20 standard. NZT48 offers its holders the following benefits:

- Regular dividends: Users holding more than 100,000 tokens will receive dividends.
- Participation in governance: Holders can vote on important changes and decisions regarding the platform.
- Exclusive benefits: Reduced transaction fees, staking opportunities, and other perks within the platform.

4. Blockchain Technology – Polygon (ERC-20)

Polygon is a scaling solution for Ethereum, allowing fast and low-cost transactions, essential for the efficient operation of DEXs and decentralized applications (DApps).

- Low fees: Polygon is known for its affordable transactions, making DEX use attractive.
- Scalability: Polygon's ability to handle a high volume of transactions makes MATRIX ideal for a large number of users.

- Ethereum compatibility: MATRIX benefits from the security and robustness of the Ethereum network, but at a much lower cost.
- Security and reliability: Polygon uses advanced validation mechanisms to maintain the security and stability of the ecosystem.

Dividends

An innovative aspect of the NZT48 token is the distribution of dividends to holders with more than 100,000 tokens. These dividends are powered by transaction fees, encouraging long-term holding and the creation of a healthy ecosystem. Dividends are distributed periodically, proportional to the number of tokens held.

MATRIX LENDING PROTOCOL

Overview

The MATRIX project introduces a new standard of digital value anchored in the real world: property NFTs. These NFTs are automatically generated for people who purchase physical properties (apartments, land, houses), providing them with a unique, verifiable and tradable digital representation on the blockchain.

This functionality paves the way for a real integration between DeFi, staking and traditional investments, providing users with a bridge between the classical financial world and the decentralized economy.

How it works

1. **Purchase of the property** – The user purchases an apartment or other physical property in the real world and provides proof of purchase through a verified form on the MATRIX platform.
2. **Participation in the MATRIX ecosystem** – The user is eligible to receive the NFT only if they purchase a minimum of 2% of the property value in \$NZT48 tokens.
3. **Mandatory staking** – The 2% in \$NZT48 tokens are locked for 12 months, generating rewards.
4. **Issuance of the Property NFT** – An ERC-721 NFT is generated with metadata including ownership, location, value, staking details, and verification status.
5. **Use as collateral** – The NFT can be used in Matrix Bank/DAO protocols or with partner banks.

Strategic Benefits

- Personalized NFT with real value

- Possibility to access funding
- Proof of ownership on the blockchain
- Staking rewards
- Demand for \$NZT48 tokens
- Stability through staking
- Link between physical assets and DeFi
- Innovation and competitive advantage

Security and verification

All property NFTs undergo a manual or automated verification process (KYC + document validation) before issuance via partnerships, APIs, and decentralized oracles.

The Future: Matrix Lending Protocol

Once issued, NFTs can be used for:

- Matrix Lending Protocol loans
- Partner banking projects
- Secondary market trades

This turns \$NZT48 into an asset backed by real property, encourages long-term retention, and bridges blockchain with the physical world.

Roadmap

- Q4 2024: NZT48 token launch on Polygon (ERC-20)
- Q4 2025: MATRIX DEX on Telegram
- Q4 2025: Staking system & first dividends
- Q4 2025: Expansion to more exchanges

Link: <https://polygonscan.com/token/0x5062629d8d97dab7817405e160ba2ff9bf6a1d96>

Advanced Smart Contract Features

- Staking function

- Automatic fee distribution
- Adjustable fees
- Burn mechanism

Conclusion

MATRIX is a unique opportunity in decentralized transactions and blockchain governance. Polygon offers scalability and low fees, while NZT48 ensures active participation. MATRIX DEX on Telegram plus staking and dividends make it a strong DeFi player.

Powered by MATRIX | Built on Polygon Blockchain