

ZT. *Tokenizing the World*

Building an ecosystem with high quality projects

A true decentralized autonomous organization (DAO) participated with users



Background

ZT.COM was born in the tenth year of Satoshi's famous Bitcoin whitepaper. Inherited by Bitcoin's spirit to use the decentralized network to realize the value of zero-cost transaction, ZT.com mission is to maximize the value of liquidity and minimize the cost of transaction for all assets in the world.

Currently, the market of cryptocurrency has reached over 250 billion dollars. Though it has advanced greatly than 10 years ago, the 250 billion dollars market cap was less than many publicly companies on the traditional stock exchange. The current stage is still far away from ZT's ultimate vision. ZT.COM's team will strive to accomplish the goal of tokenizing the global asset to maximize the value of liquidity and minimize the cost of transaction.

Current Industry

Consider the current level of market size, the exchanges are high monopolized. According to incomplete statistics, top ten exchanges dominate over 65% of the global trading volume in cryptos. The daily profit has exceeded over million dollars per day.

As the top exchanges gaining the market power, it soon exert its pressure to the listing projects. Hiking up the listing fees, such high cost listing fees has greatly impeded the development of the startup projects. It not only contradicted to Satoshi's version in minimize the liquidity cost, but also limited the long-term development of the blockchain industry.

For the users who held assets in these top exchanges, it surely was not safe to centralize their crypto assets in a few exchanges. The hackings and scamming events occurred frequently. From Mt. Gov to the current hackings of Binanace, due to a lack of government regulation and a highly nontransparent centralized setting of the crypto exchange mechanism, we do not even know whether these hacking events are true or scam from the exchange insiders.

ZT.COM was born to solve these issues. Our exchange will

deeply connect with the high-quality projects, grow alongside with these startup projects and ensure the health growth of the blockchain industry in long run. As for users, we strive to use a transparent proof of stake (POS) mechanism to let our users participated in the governance of the exchange. We aimed to build a decentralized autonomous organization (DAO) for ZT.COM.

About ZT.COM

As a crypto exchange continue to grow, ZT.COM's top three strategic goals are to provide users with highly efficient, community based and secure trading platform for all. We provide convenient trading experiences for users, secure place to store and deposit the crypto assets, and ultimately making the platform a community-based DAO.

Under our POS system, ZT.COM will share 70% of the operation profit to the community. Holders of ZT token will have rights to participate to the future governance and decision-making process of the platform. ZT.COM will truly build a three-in-one trading platform for users, stakeholders and managers.

ZT.COM's community will participate in the management process of the trading platform by holding the ZT token. Their rights include but not limited to: voting, deciding the future of operation of ZT.COM, dividend, and token buyback of ZT.COM. As an enabler, the team of ZT.COM will ensure the profit maximization of the community.

Brand

ZT.COM loosely translated to “token” in Chinese. The platform hopes one day, all global assets will be store on blockchain and flow free amongst themselves. As the token of ZT.COM, holding ZT token will help users to freely connect to the global assets. Through ZT.COM, ZT community will break the geographical and physical limitation, freely trade any form of assets in any geographical area. ZT.COM will aim to develop the largest self-organized autonomous trading platform organization in the globe.

Characteristics of the trading platform Frontend matchmaking trading engine

ZT.COM exchange adopts advanced distributed cluster architecture and microservice development mode. It has strong scalability and can support over millions of online users with smooth and stable transactions at the same time. ZT.COM independently developed its matchmaking engine. Using a distributed architecture which enables each trading pairs to be matched on different servers to achieve linear expansion. The engine can handle up to 130,000 transactions per second concurrently.

Backend distributed cluster system

ZT.COM is fully open to its franchised partners in the field of crypto assets trading experiences and technologies. Any team or community wants to create a crypto exchange will only need to focus on the management and operation promotion of

the exchange. The ZT global technology team will provide the full package technical supports ranging from research and development, operation and maintenance according to the needs. Through the distributed cluster system, the depth and mobility of the whole network will be shared among the ZT franchises.

Autonomous Community

Among different ZT community, the ZT token will be the unified community assets. It is the proof of stake of the ZT community users. By holding the ZT token, users will have the rights to participate in the governance of the crypto exchanges. Holders of ZT token shared to rights to join the quarterly dividend of the exchange, participate in the decision making process of the ZT operation, and vote on the future operation direction of the ZT.COM. Using the ZT POS mechanism, ZT.COM is striving to build a three-in-one trading platform for users, stakeholders and managers. We believe that way, ZT.COM is truly able to solve the problem of black box operation and the information asymmetry between users and managers.

Deeply binding the high-quality projects, creating a co-growth ecosystem

ZT.COM deeply understand the importance of the quality projects to crypto exchanges. At the current stage whereas market is highly illiquid for most startup projects, our priority is to identify the best-in-class projects and help them to grow. The relationship between projects and exchanges are like the ones between fish and water, only helping the high-quality projects to grow will enable the exchange to establish its visionary ecosystem.

In order to unify the mission of both exchange and the project, ZT.COM will deeply bind the quality project using the ZT token. The chosen projects will also share the rights to vote, co-governance of the platform, and share the profit.

Security

ZT.COM owns the bank level security system with the following security measures:

Frontend security system

1. User's data encryption and dynamic authentication
2. Multilevel risk identification control, machine learning user behavior analysis to detect suspicious login activities.
3. Extra layer of supervisory KYC review to preempt the illegal registered users

Backend security system

1. Intelligent monitoring of abnormal activities
2. Automatic freezing of capital outflow of any suspicious accounts
3. Separation of cold and hot wallet
4. Distributed system for DDOS defense and traffic cleaning
5. Real-time monitoring of deposit and withdrawal activities

POS of ZT token

The POS of ZT.COM will have two stages. In the first stage, the ZT will be given as credits. ZT.COM only supports the trading of the ZT credit, it does not support the deposit or withdraw of ZT credit. In the second stage, ZT credit will transform to ZT token. All can be freely traded, deposited, and withdrew. Users are able to search, deposit and withdraw the ZT token as other

crypto assets.

ZT token is based on public blockchain, the ZT Chain with a total supply of 3 billion ZTs. With no-inflation schedule, the total supply of ZT token will remain 3 billion. The ZT credit users obtained will be transformed to ZT token in 1:1 ratio. Users do not need making any additional operations.

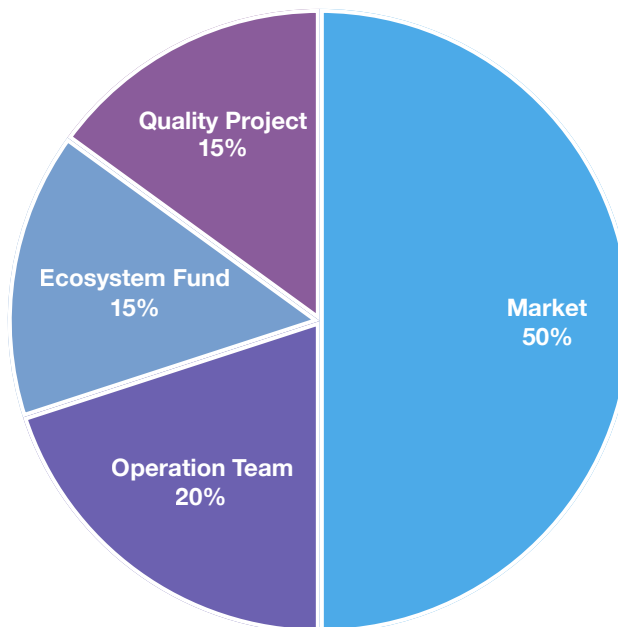
ZT stake

ZT token, as a liquid proof of the stake of ZT community, represents the rights of the entire ZT ecosystem. It is the path of the ZT community to its DAO goal. The rights included:

1. Redistribution of the platform profit. ZT.COM will give out a portion of its profit to the community members according to the proportion of the ZT token each member holds.
2. Participating rights. Community will launch a smart contract voting mechanism, let the ZT holders to participate in all significant operation event. Those include voting to list the quality project, adjust the fee scheduling policy, decide the business partnership and etc.
3. Voting supervision. ZT community commission members will change terms regularly. ZT holders can participate in the voting, admission, and dismiss of the ZT commission members.
4. Participate in all form of the platform events (including IEO, trading competition and etc.)

ZT distribution policy

ZT will distribute 50% of the tokens to the market, 20% to the operation team, 15% to the ZT ecosystem fund, and 15% to quality project.



Graph 1. ZT token distribution

Market distribution (1.5 Billion)

ZT will distribute its token to market through registration mining, trade mining, community champion promotion, and third-party partnership. The total supply to the market will be 50% of the total supply, equivalent to 1.5 billion ZT token. The ZT community member will participate in the co-governance of the decision-making process of the operation. At the same time, they have the rights to share the profit of the ZT exchange.

In order to prevent excessive circulation, the initial release of market issuance was 250 million , and the remaining 1.25 billion was unlocked at the end of each five-year period by 250 million .

Time	Quantity
Initial release	250 million
End of the first year	250 million
End of the second year	250 million
End of the third year	250 million
End of the fourth year	250 million
End of Fifth Year	250 million

Operation team (600 millions)

The operation team of the trading platform will hold 20% of the total supply. These 600 million tokens are meant to incentivize the team members contribution to the long-term development of the exchange project.

Team exercise plan

The team holds an initial release of 50 million ZT, and the remaining 550 million points are released in five years and the linear unlocking is 20% at the end of each year, as shown in the following table.

Time	Quantity
Initial release	50 million
End of the first year	110 million
End of the second year	110 million
End of the third year	110 million
End of the fourth year	110 million
End of Fifth Year	110 million

Vesting schedule

The ZT token held by the operation team will be locked up for 4 years until it is fully vested. The vesting amount will be 25% per year, it will be released in the end of the fiscal year as it shown in the table below:

Time	Releasing Proportion	Amount
1 st Year (EOY)	25%	150 million
2 nd Year (EOY)	25%	150 million
3 rd Year (EOY)	25%	150 million
4 th Year (EOY)	25%	150 million

Table 1 Vesting Schedule Table

Ecosystem fund (450 millions)

ZT.COM will invest 15% of the ZT token to its ecosystem fund. The portion of the dividend received from the trading platform will be fully invested to the blockchain related non-for-profit organization such as blockchain transparency institution (BTI)

etc. The ecosystem fund is meant to promote the transparency and the long-term healthy development of the blockchain industry.

Quality project fund (450 millions)

ZT.COM will invest 15% of the ZT token to the quality project. The fund is meant deeply bind with the quality projects and support them. The quality project who holds the ZT token will have the rights to participate in the governance of the ZT.COM, they have the rights to vote and share the profit of the exchange.

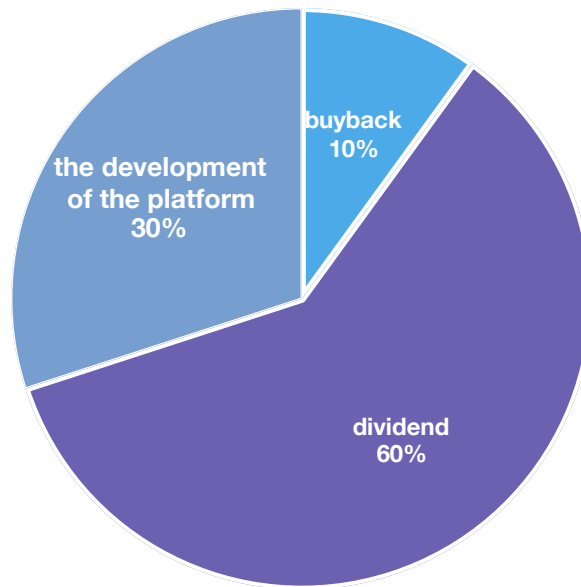
The high-quality project fund will be unlocked in 2020, with 45 million unlocked at the end of each year in 10 years.

Time	Quantity
End of 2020	45 million
2End of 2021	45 million
End of 2022	45 million
End of 2023	45 million
End of 2024	45 million

End of 2025	45 million
End of 2026	45 million
End of 2027	45 million
End of 2028	45 million

ZT buyback and dividend policy

ZT.COM will spend 70% of the total profit for buyback and dividend. Among these, 60% will be used for dividends and 10% for buyback. The proportion of the dividend given to each ZT holder will be proportionate to the amount of the ZT token each holds.

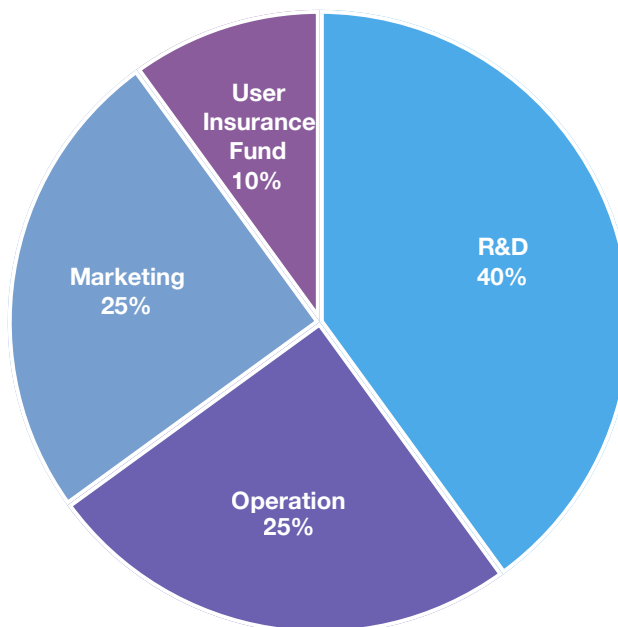


Graph 2 Buyback and dividend distribution

The remaining 30% will be used for the development of the platform. The use of fund will be following:

1. Research and development (R&D): Knowing the importance of the technology development, ZT will distribute 40% of the remaining funds to the R&D for the platform. These includes systemic upgrade, trading experience enhancement, and security insurance and etc.
2. Marketing: 25% of the fund will be used for marketing campaign. To increase the ZT brand exposure and attract new members to the ZT community.
3. Operation: 25% of the fund will be used for sales and operation of the platform. To ensure the level of active members of the ZT community.

4. User insurance fund: the remaining 10% of the fund will be distributed to the user insurance fund in order to reimburse and compensate any loss due to an emergency event.



Graph 3 Use of the remaining profit

HISTORY OF ZT.COM AND FUTURE PLAN

History

Time	Significant event
Aug. 2018	ZT.COM Launched online
Oct. 2018	ZT App and ZGK App Launched
Oct. 2018	ZT Cloud Platform officially begin
Nov. 2018	ZT lab established
Dec. 2018	ZT.COM listed on Mytoken and feixiaohao
Jan. 2019	ZT.COM listed on 20+ app stores
Jan. 2019	ZT.COM received seed round funding over million dollars
Jan. 2019	ZT Group opened sites in over 5 countries including Japan, Australia and Singapore.
Feb. 2019	ZT Global Franchisees monthly volume broken 10 billion dollars
Mar. 2019	ZT exchange ranked 14 th on feixiaohao
Apr.2019	The number of registered users of ZT Exchange exceeded 1.5 million, covering 158 cities
May.2019	The daily trading volume of ZT Exchange exceeded 600 million, and the daily activity exceeded 50,000

Development plan

Time	Development plan
2Q. 2019	ZT.COM ranked top 10 globally. ZT chain officially launches as decentralized autonomous organization (DAO).
2020	ZT Chain mainnet, site, and wallet officially launched. ZT Chain ecosystem officially established
2021	The ecosystem of ZT.COM is basically shaped. The entire operation of the ZT.COM is transitioning to a community-based autonomous organization
2022	Help over 10 ZT franchisees enter top 50 exchange globally on CMC.

Core team members

Cofounder: Kong Fang, growth hacker. Founder of Yanma. Continuous entrepreneur. 6 years of successful startup experience.

Cofounder: Mike Jay, former data analyst of Investopedia.com. 5 years of experience in big data. Serve in numerous financial institution on Wall Street.

CEO: Chris Steckel, former Amazon operation executive.

COO: Meteor Yet, Expert in product user experience, over 10 years experiences in product development, participated in multiple internet product R&D, an earliest member and participator of the blockchain community in China. Has a unique understanding of the project. He has participated in many community operation, and has great experience in community management.

CTO: Victor Viswanathan, former Google tech architecture. Over 10 years of tech related experience. Early member of blockchain technology developer and committer.

Lead independent consultant: Joel A Gallo, 25 years of experience in international capital market. Member of the board of the directors for a Chinese industrial firm that will IPO on NASDAQ. Former senior executive at Deloitte; PwC; E&Y; Dell EMC; and Deutsche Bank Asset Management

Disclaimer

This document is only for the purpose of conveying information. It does not constitute the relevant opinion on the related purchasing decision of the ZT token or the participation on the investment decision on ZT.COM platform. The above information and analysis do not constitute relevant investment decision making recommendations. Interested ZT users should clearly understand the risk of ZT token and ZT.COM. Once an investor participates in the investment, he knows and accepts the risk of the project.

At present, many countries around the world has their regulation policy towards the cryptocurrency investment. Investors have the responsibility to understand the policy of their own resident countries before investing. There are also political risk involves policy change. Investors should bear the corresponding consequences due to such change. The risks include but not limited to: policy risk, regulatory risk, compliance risk, business cycle risk, network hacker attack risk, technology development delay or failure risk, management risk, industrial risk, price fluctuation risk and all the risks that are not listed.

As a form of encrypted asset, there is high uncertainty in

trading on ZT.COM. Under the existing industrial restriction, the price of cryptocurrencies fluctuates greatly. Investors should make reasonable investment choice according to their own financial situation and investment experience.

If you are a citizen of a country with restricted crypto policy such as mainland China or the U.S., please do not participate in any form of the investment related to ZT token or ZT.COM. If project development fails due to market demand, technology or other uncontrollable factors, the worst scenario for your investment may be that all your crypto-assets will be lost and cannot be recovered. Please make cautious investment decision beforehand.