

# Zaynoa (ZAY) - One Page Whitepaper

## Overview

Zaynoa (ZAY) is a next-generation ERC-20 token built on the Polygon network. It is designed to function as a versatile utility token in both decentralized finance (DeFi) and real-world retail environments. ZAY enables fast, low-cost transactions and bridges the gap between crypto and everyday commerce.

## Vision

"To be everywhere." Zaynoa aims to become a universally accepted digital currency - integrated across point-of-sale systems, Web3 apps, and DeFi protocols, enabling real-world crypto adoption at scale.

## Tokenomics

- Total Supply: 10,500,000,000 ZAY
- Circulating Supply: 10,000,000,000 ZAY
- Dev Reserve: 500,000,000 ZAY (held in dev wallet for future upgrades and ecosystem use)
- Blockchain: Polygon (Chain ID: 137)
- Standard: ERC-20
- Decimals: 18
- Contract: 0x5038EfB6aB390eF574AA7fb71aB7664330F9387c

## Fee Structure

A 5% transaction fee supports Zaynoa's growth:

- 3% profit wallet (ecosystem, growth, operations)
- 2% compliance/IRS wallet

## Utility

ZAY can be used for:

- Peer-to-peer payments
- In-store and online retail purchases
- DeFi integration, tipping, and subscription payments
- Utility in games, NFTs, and merchant rewards

## Roadmap Highlights

- Real-world POS integration (e.g. QR + wallet apps)

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- Virtual debit card support
- Listing on wallets and token trackers
- Expansion into Web3 apps and platforms