



ZANTEPAY

WHITEPAPER

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The White paper does not constitute any relations between you (hereinafter – “you” or “Holder”) and the Distributor. Acquiring of the ZNX tokens is available only after accepting the Terms of token sale (hereinafter – “T&C”).

Acquisition of ZNX cryptographic tokens does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of ZNX cryptographic tokens is not entitled to any guaranteed form of dividend. Holders of ZNX tokens are only entitled to certain rights within the T&C.

ZNX tokens are not intended to constitute securities in any jurisdiction. This White paper does not constitute a prospectus or offer document of any sort, and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

This White paper is for information purposes only. The contents of this White paper are not a financial promotion. Therefore, none of the contents of this White paper serves as an invitation or inducement to engage in any sort of investment activity.

Prospective acquirers of ZNX tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, Zantepay Ltd and their respective businesses and operations, the ZNX tokens and the ZNX Initial Coin Offering. Make yourself familiar with all the information set out in this White paper, Risk Notice and the T&C prior to any purchase of ZNX tokens.

Ensure that you are aware of all of the would be risks prior to obtaining ZNX. The Risk Statement details all potential risks that you should consider. We recommend that you seek out independent financial advice before engaging in any sort of business endeavour.

RISK STATEMENT

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For the avoidance of doubt, The Distributor expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (I) reliance on any information contained in this document, (II) any error, omission or inaccuracy in any such information, (III) any action resulting therefrom, or (IV) usage or acquisition of products, available through the website.

You acknowledge and agree that you are not purchasing ZNX tokens for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale or other financial purposes.

Some of the statements in the White paper include forward-looking statements which reflect the Distributor's current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to the Distributor and the sectors and industries in which the Distributor operates.

Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Distributor's actual results to differ materially from those indicated in these statements. These factors include but are not limited to those described in the part of the T&C entitled "Risks", which should be read in conjunction with the other cautionary statements that are included in the T&C. Any forward-looking statements in the White paper reflect the Distributor's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Distributor's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of the White paper.

Prospective buyers of the ZNX tokens should specifically consider the factors identified in the White paper and T&C which could cause actual results to differ before making a purchase decision. No statement in the White paper is intended as a profit forecast and no statement in the White paper should be interpreted to mean that the earnings of the Distributor for the current or future years would be as may be implied in this White paper.



INTRODUCTION

As the popularity and mainstream acceptance of blockchain and digital assets increase, traditional investors have been looking for more exposure to these digital assets and blockchain based technologies. However, many things can be "lost in translation" when it comes to integrating the digital currency world and the world of traditional finances. Providing a seamless exchange between crypto and conventional assets is the underlying philosophy behind Zantepay Initial Coin Offering (ICO).

Investors, who use digital currencies, currently have to interact with several counter parties to successfully manage their risks and portfolio. These counter parties being traditional banks, payment networks and financial services companies. The majority of them don't understand the nature of digital currencies, which can cause frustration, account freezes, losses and not to mention the various inefficiencies that come with moving between the different asset classes.

With the emergence of blockchain, a growing number of users and businesses are beginning to struggle leveraging the existing infrastructure in order to manage the transfer of funds between physical and virtual platforms.

Zantepay would provide the ability to spend, save, and transact digital currencies. Zantepay wallet would allow users to effortless trade between BTC and fiat currencies, specifically the USD and the EUR. This wallet service is complemented by a prepaid debit card that would let users quickly access funds stored in more than 50+ crypto currencies.

ABOUT THE COMPANY

Zantepay has been established in 2017 and is designed to become one of the fastest growing digital currency service providers worldwide. It aims to offer a broad range of services for the digital currency world - starting with merchant services for BTC transactions and building on that to a full digital assets multicurrency wallet with debit card and payment services. We are now raising funds to finance the development of new products, acquire appropriate licenses in Europe and Asia and provide necessary marketing funds to attract users for the Zantepay products and eco system.

ZANTEPAY TEAM

MARDO SOO

Founder

Mardo is a visionary, investor and entrepreneur, his expertise in sales and marketing is more than 10 years. He ran a couple of successful web projects in Estonia. His latest passion is blockchain and cryptocurrency. Mardo's talent is to find and recognize the best people for the job to make something great. He believes cryptocurrency and AI is the the next big thing.



LENA ELVBAKKEN

Co-Founder

Lena, BAA, has an impressive global product marketing and sales background. Previously worked in media, technology and telecom branch for the brands like HP and Nokia. She then moved on to online-based consulting business and recently into the fin tech branch. Lena believes that her corporate experience, leadership and passion for the technology make her a valuable asset for the team.



DEVELOPMENT TEAM

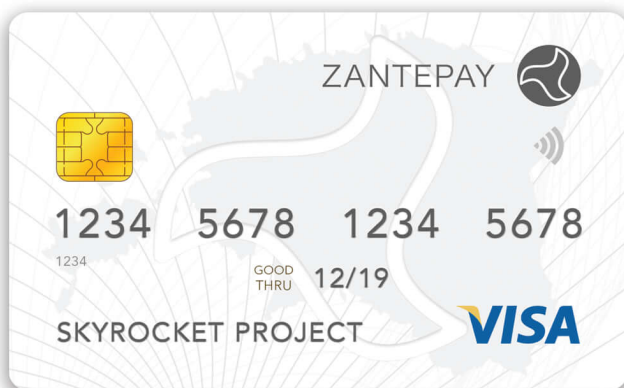


Zantepay development team consists of high skilled and driven developers, coders and designers. Our goal is to understand our customer's needs and deliver the best product. We engage with the open source community and welcome any feedback. We believe in crypto currencies, blockchain and the huge potential of the industry.

ZANTEPAY PRODUCTS

50+ CRYPTO CURRENCIES ZANTEPAY MULTI WALLET

The Zantepay Wallet is the core product that lays as the foundation to all existing fee-generating services. We will offer a hosted crypto multiwallet (50+ Altcoins) and integrated simple exchange services.



ZANTEPAY DEBIT CARD

The Zante debit card is going to be launched in early 2018, to become one of the fastest penetrating digital currency cards on the market. It will allow any BTC or other crypto currency holder to spend their coins, online or otherwise, anywhere that accepts traditional payment cards. This, paired with the digital wallet, allows users to utilize their crypto currency in day-to-day life.

Zantepay will act as an intermediary that links the card issuer, the Zantepay wallet, compliance services and the crypto exchange. Zantepay allows users to have a single point of access to the complex financial and technical infrastructure in a user-friendly way.

Zantepay debit card is:

- ◆ NFC enabled - contactless BTC debit card;
- ◆ Has higher ATM withdrawal limit and is shipped all over the world;
- ◆ Zantepay verification will take less than one business day and won't require any review by the issuing bank.

ZANTECOIN ZNX

An Initial Token Sale or Initial Coin Offering (hereinafter - "ICO") is the event at which a crypto currency project sells part of its crypto currency tokens to early adopters and enthusiasts in exchange for funding. For the party offering the tokens for sale, this provides a proven methodology for raising funds and ensuring adoption of the tokens once they are in circulation and is a popular way to upscale an existing product or service. On the other hand, for the purchasers of tokens, ICO is an opportunity to participate in the early development of crypto currency business.

Initial Coin Offerings ("ICOs") have quickly grown to account for more startup funding in blockchain-based companies than all of Venture Capital. Nearly \$2.3 billion has been raised to date in ICOs, with the large majority of that taking place in the first half of 2017.

The massive increase in the value of crypto currencies significantly contributed to the growth of ICO market during the last year. The market capitalization of all crypto currency has risen from \$7 billion in January of 2016 to over \$130 billion as of now in September 2017.



Ether has appreciated more than 100X since August of 2015 (\$2.83 USD), reaching over \$300 in September of 2017. In part, this has been due to Ether's role as the core utility token of Ethereum - the most widely used blockchain-based computing platform for ICO's / token sales.

ICOs are a way for early crypto currency holders to diversify their holdings using the crypto currency itself.

In the last year we've seen an incredible move by startups and founders towards use of blockchain technology and tokenized models. Rather than building new products on centralized architectures and database structures, an incredible wave of new development and innovation is happening on blockchain technology to kick off new decentralized services and models.

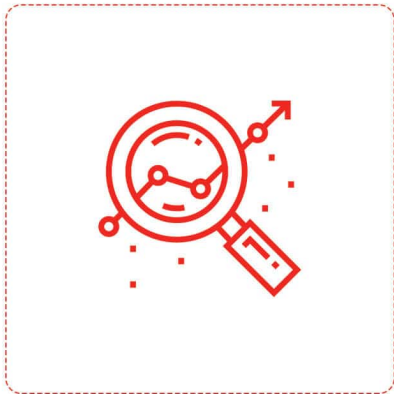
There's a deep technical community running full speed towards a blockchain-based future, with experienced technology company founders jumping in to the fray with blockchain. A majority of the ICOs you're seeing today are for new companies, who are yet to launch their products to the market. We're also starting to see the ICO and tokenization model start to catch up with more mature and established companies.

PURPOSE OF ZANTEPAY ICO

Developing a product, entering new markets, and hiring experts to help build the business, obtain of licenses requires huge investment. The funds raised during the ICO will allow us accelerate the building of our platform.

Offering a token instead of a traditional venture capital round enables the community to participate in the ZANTEPAY success story, rather than limiting it to a small, selected number of traditional venture capital funds. By acquiring ZNX tokens, token holders will benefit from our future success. A token sale is fast, transparent, and efficient for exactly this purpose.

The main advantages of the ICO model of business expansion:



- ◆ Token sales are a cost effective mechanism for raising funds;
- ◆ The ICO will be not only a fundraising event, but also a great marketing opportunity;
- ◆ Token sales provide an opportunity to engage with the community and build products in consultation with token holders and experts - delivering products that are best-of-breed to customers.

MILESTONES

Depending on the amount raised, ZANTEPAY will reconsider the current roadmap and publish a new one based on the amount of funds raised.



VISA DEBIT CARD LAUNCH

2018, 3Q

50+ cryptocurrencies integration with Debit card and Wallet.

PRE-ICO STARTS

December 1st, 2017

30.000.000 of the ZNX tokens will be distributed during pre-ICO to determine the price of the ICO.

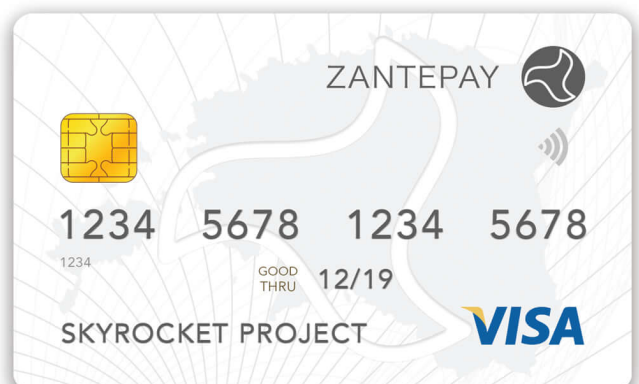
Start of pre-ordering DEBIT CARD.

ICO PART I-III

January 1st - March 31st

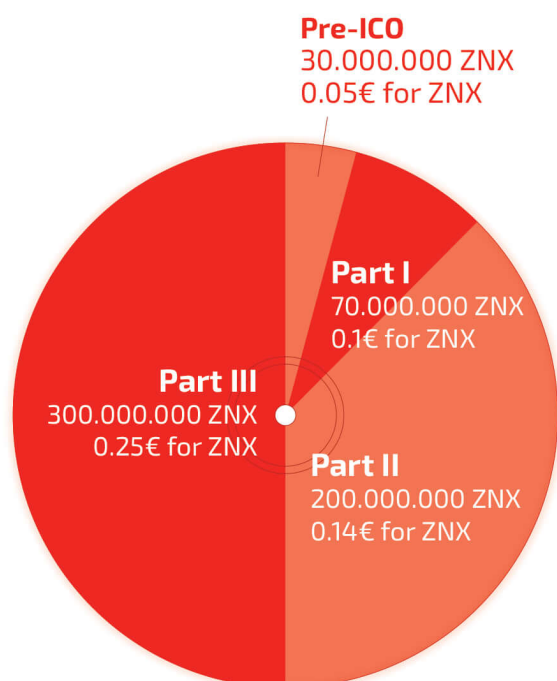
LAUNCH OF ZANTEPAY WALLET

2018. 2Q



ZANTEPAY PRE-SALE ICO

To implement ZANTEPAY vision, we are launching an initial coin offering (ICO) to issue Zantepay tokens on the public blockchain. The tokens called ZanteCoin (ZNX) will be issued during the pre-ICO and ICO.



On the 1ST of December 2017 at 12PM London time, Zantepay will launch its pre-ICO to distribute 30,000,000 ZNX (all unsold tokens will be added to marketing budget). The price of a token during the pre-ICO will be 5 euro cents (there is no minimum purchase amount). The price during the ICO will depend on the total number of tokens issued during the pre-ICO according to the table below.

During the ICO total of 600.000.000 tokens will be distributed to users. There will be no further ZNX tokens created after the ICO - the amount will be capped as per this document.

COMPETITORS OVERVIEW

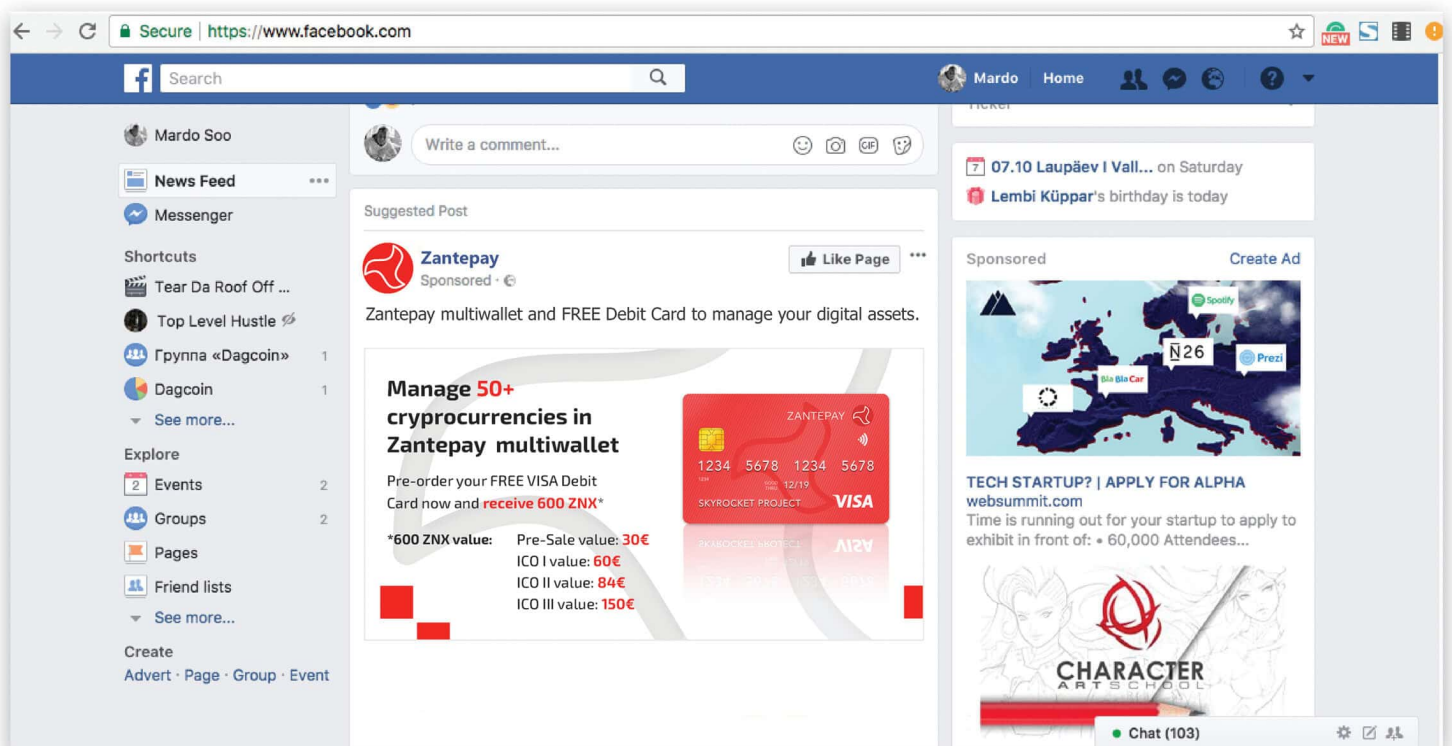
	 ZANTEPAY	 CRYPTOPAY	 MONACO	 TenX	 token
Money raised	0	15+ mln	26,7 mln	34 mln	12,7 mln
Cards issued	0	87747	0	0	0
Cards pre-ordered	0	-	19100	-	0
Tradable	No	No	Yes	Yes	Yes
ICO final price	0,25	ICO ongoing	2,25	1,12	0,97
Highest price on coinmarketcap	-	-	26,2	5,88	3,04
Referral bonus plan	Yes	No	Yes	No	No
Card cost (USD)	Free	15	Free	15	-
Coin support	50	Bitcoin	3	4	Bitcoin

ZANTEPAY ICO MARKETING STRATEGY

To rapidly penetrate the market we would use social media like Twitter, Facebook, Telegram, Instagram, as well as forums, f. exc. Bitcointalk and Google AdWords.



We will be targeting crypto enthusiasts to also pre-order our debit card. For the marketing purpose we use only the best people with the best knowledge of each media to guarantee the best result.



DISTRIBUTION STRUCTURE

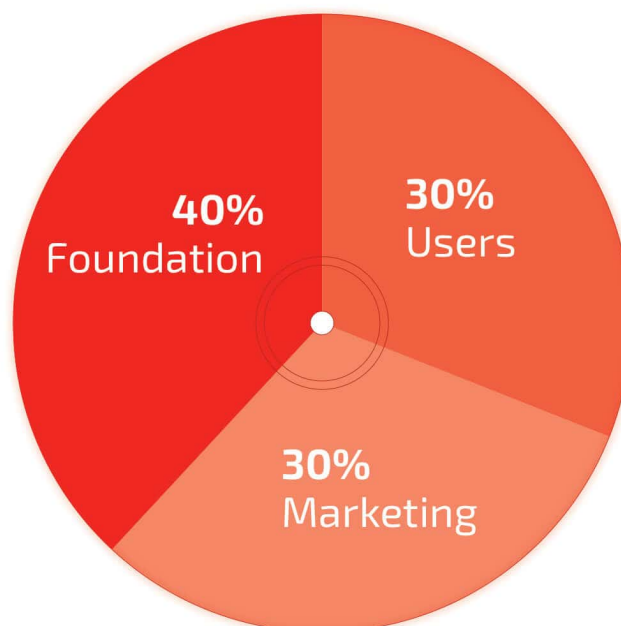
30% of all ZNX tokens will be for sale to the public between the phases of the ICO pre-sale and the ICO sale to the general public.

A further 70% of ZNX tokens will be retained by the Distributor, and will be used for various purposes. Purposes such as, community initiatives, business development, academic research, education and market expansion or future token sales. The Distributor considers this as a testament to the fact that Zantepay wants to be transparent and inclusive for the community at large, which Zantepay perceives as its most valuable asset.

At the same time, Zantepay feels that it is essential that the interests of Zantepay are aligned with those of the ecosystem in the long-term. In order to support long term growth in a sustainable way, Zantepay foundation will reserve 40% of tokens in exchange for the future development of the Zantepay products.

(*) - tokens issued during the ICO pre-sale and ICO sale to the general public together will constitute 30% of all ZNX tokens. The upper-mentioned percentage will be reached in the event that maximums (fixed limits) are reached on both stages.

No further ZNX will be issued after the ICO period is over.



ZNX BONUS SCHEDULE

Each holder of ZanteCoin (ZNX) tokens will be entitled to a referral commission, paid weekly; this will be constituted of 20% net transaction revenue. The payout can be paid in BTC.

Debit cards total	Pre-ordered cards	ZNX distributed as referral bonus	Pre-order value, EUR	ICO Part I value, EUR	ICO Part II value, EUR	ICO Part III value, EUR
0-1000	1000	1000	50	100	140	250
1000-5000	4000	80	40	80	112	200
5000-10000	5000	60	30	60	84	150
10000-15000	5000	40	20	40	56	100
15000-25000	10000	20	10	20	28	50
25000-50000	25000	10	5	10	14	25
50000-75000	25000	10	5	10	14	25
75000-100000	25000	5	2,5	5	7	12,5
100K - 1 mln	900000	5	2,5	5	7	12,5
1 - 5 mln	4000000	4	2	4	5,6	10

ZanteCoin cashback on purchases via Debit Card:

- ◆ Each cardholder will get 20% ZNX cashback (*) on all purchases via Zante debit card;
- ◆ Each cardholder will be able to spend ZNX in the local currency with Zante card;
- ◆ Each cardholder will be able to exchange to BTC and other crypto currencies.

(*) Limits apply

ZNX INITIAL TOKEN SALE PROCEDURE

REGISTRATION

You must be a verified Zantepay user to participate in the ZNX ICO. Users without a Zantepay account should sign up on www.zantepay.com before they can proceed to the ZANTEPAY account, where the ICO participation link will be distributed. Upon following the participation link, the ICO Terms & Conditions should be accepted - after that user is redirected to the ICO participant personal account.

PURCHASING ZNX TOKENS

Each ZNX token will be sold for 0.50 USD. ETH, Bitcoin (BTC), Litecoin (LTC) and Ripple (XRP) will also be accepted. The amount of ZNX tokens granted for them will be calculated using a daily exchange rate of these currencies to USD.

ZNX tokens will be available for purchase in the ICO participant personal account. The user will be able to see the addresses and QR codes of various crypto currency wallets to which he/she can send funds to purchase tokens. Information on the total amount of tokens purchased, the ICO schedule, token cap, and the percentage of the total amount of tokens sold will also be available in the ICO participant personal account. Calculate the number of tokens for purchase, including bonuses, and the applicable exchange rate depending on the chosen crypto currency on this page as well.

The details of the transfer will become available in the user's transaction list in the ICO participant personal account, after the transaction confirmation is received. Transaction details contain the confirmation time, transaction amount, the number of tokens received, and the number of bonus tokens depending on the ICO phase.

Tokens will be delivered to the user's specified wallet shortly after the the ICO concludes. The ZANTEPAY team will make their best effort to promptly summarise and reconcile all the necessary statistics that will be needed for the correct token delivery to all ICO participants.

ZNX TOKEN LISTING

ZNX tokens will trade under the ticker symbol ZNX and will be listed on major exchanges shortly after the ICO. Transferability will start from the first day of trading, which is planned to commence anytime from April 2018.

Management will use its best endeavours to list ZNX token on reputable digital currency exchanges prior to the token sale event in order to increase liquidity. There is, however, no guarantee that this will occur as it is out the management's control.

FINANCIAL PROJECTIONS & CONCLUSIONS

Starting from the last months of 2018 FY business plans to begin launching new products in accordance with the established roadmap. After a certain initial period the following new revenue streams will respectively follow:

- ◆ Trading fees;
- ◆ Interest on leverage provided;
- ◆ Monthly management fees;
- ◆ International payment transaction fees;
- ◆ Platform fees for listing, running and escrow of ICOs;
- ◆ Value added services for companies listing their ICOs.

CONCLUSION

Since the fiat currency has been a poor long-term store of value, traditional banking is out of reach for the poorest and the cost of electronic payments is high, we believe that blockchain and crypto currencies are the payment method of the future.

We aim to deliver the opportunity to make such payments possible for all consumers with maximum convenience and offer an easy-to-use interface to any of the blockchain and traditional assets.

With the ICO to be conducted by the Distributor, a wide range of individuals will have the opportunity to participate in our long-term growth and success story to fundamentally change the world of payments, brokerage and banking.