



WHITE PAPER

APRIL 2021

INTRODUCTION

ZCore Finance is a decentralized finance project (DeFi) that aims to unite two generations of financial tools in a single solution that is accessible, profitable and easy to use: payments with resources from yield farming.

The proposal requires technological and business development fronts, both of which are explained in detail in this white paper.

The first front is comprised of the decentralized exchange (DEX) ZCore Finance, which runs on Binance Smart Chain and Pancake Swap, and brings features that allow users to earn and receive tokens through investments in liquidity pools.

It works with the main objective of offering income in ZEFI, a perpetual deflationary token that has continuous emission combined with a strategic system of periodic burning to balance the supply over time. This way, the pump & burn mechanism ensures constant demand that helps to balance the price as new tokens are issued to farming investors.

ZCore Finance does not intend to replace swap or DEX platforms, but rather to add more value to the sector through an adaptable and environmentally sustainable solution so that users from all over the world can participate in high-yield investments through DeFi token farming.

The growth strategy involves, among other factors, tapping other products in the ZCore Network ecosystem, including the ZCore Token, the ZCore Masternodes System platform and the ZCore community, built with commitment and cultivated through a trusting relationship with thousands of members since 2018.

The second front, focused on business, involves the integration of ZEFI with the payment ecosystem ZCore Finance, which unites a digital bank account linked to a crypto credit card that allows the user to automatically convert ZEFI tokens into fiat when shopping at millions of establishments throughout the world.

Together, these solutions intend to offer profitable investment and practical utility to help bring the benefits of decentralized finance and cryptocurrencies to more people, stimulating more adoption, bringing in new users and generating a self-sustaining growth cycle.



ZCORE FINANCE

DEX AND YIELD FARMING WITH REAL
WORLD UTILITY

ZCORE FINANCE DEX AND ZEFI TOKEN

ZCore Finance is a decentralized exchange (DEX) that runs natively on Binance Smart Chain, the fastest growing decentralized finance platform (DeFi) nowadays.

Among its benefits are high security smart contracts, large base of native currency BinanceCoin (BNB) users, together with compatible wallets and low transaction fees, which allow access by a larger group of new users.

ZCore Finance is a fork of PancakeSwap, the main DEX of Binance Smart Chain. However, despite sharing code with PancakeSwap, ZCore Finance brings fundamental changes that aim to differentiate the platform in order to attract users and generate more value to the ecosystem. One of these is ZEFI token.



ZEFI TOKEN

ZEFI is the farming system reward token destined to ZCore Finance liquidity providers. DeFi token holders can deposit into ZCore Finance contracts to generate liquidity for tokens swaps. In return, they receive LP tokens that represent the pairs deposited in the pool.

Users then can deposit such tokens on the ZEFI farming to receive ZEFI tokens as reward. With a constant issuance of 1 ZEFI per block and 28,800 ZEFI per day, the amounts are distributed to depositors in proportion to the allocation on a constant basis. 9.09% are sent to the developers' address to feed partnerships and other growth strategies for the project.

TOKEN BURNING MECHANISM

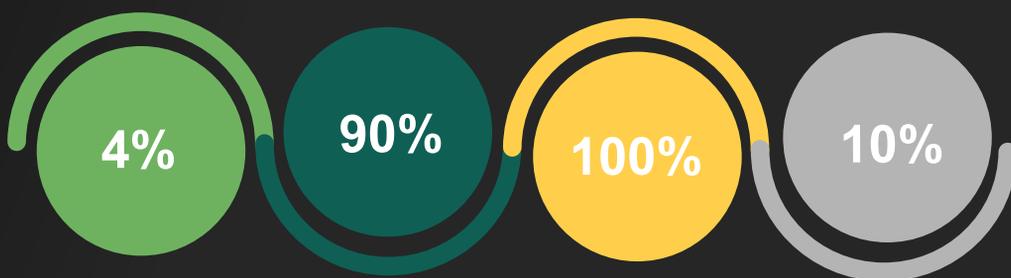
The ZEFI token has a strong burning mechanism that guarantees its deflationary character even with the constant emission to feed the farms. The system works by charging a 4% fee on deposits made in farms created by users themselves in a decentralized manner.

The feeless farms will be only those based on the following ZCore ecosystem pairs: ZEFI-BUSD, ZEFI-BNB, WZCR-BUSD and ZCRT-BUSD. Besides, the ZEFI-only pool charges no fees.

The amounts collected from the fees paid by investors in other farms will be distributed in order to deflate the market and, at the same time, enable the platform to operate through a small reward to the developers.

90% of all the amount collected in all other farms most of the pools, and the ZCore Finance Card will be used to buy and burn (remove from the market forever) ZEFI tokens. The remaining 10% of fees will go to developers in order to invest in the project's growth.

Furthermore, 100% of all fees collected in wZCR and ZCRT from pools and card deposits will be removed from the market - wZCR will be burned and ZCRT will be sent to minting address.



Majority of farms and pools will pay a 4% staking fee.



90% of all fees will be used to buyback ZEFI.



100% of all purchased ZEFI will be burned. All wZCR and ZCRT collected from pools will also be burned.



The remaining 10% of collected fees from farms and pools will go to project developers.

TOKENOMICS

ZEFI Token

- Ticker: ZCore Finance (ZEFI)
- Contract address:
0x0288D3E353fE2299F11eA2c2e1696b4A648eCC07
- Chain: Binance Smart Chain (BEP-20)
- Supply: Unlimited
- Emission rate:
 - 1 ZEFI/block and 28.800 ZeFi/day, with 9.09% sent to developer's address for further partnership & developer funds.

Deflationary mechanism

Farms & pools will get corresponding ZEFI depending on the multiplier shown on the top left corner.

Burn ZEFI

- 90% of the 4% fees will be used to purchase and burn ZEFI.
- 10% of the 4% fee will be sent to the developer.

Burn WZCR/ZCRT

- 100% of the 4% WZCR Pool and card fees will be burned.
- 100% of the 4% ZCRT Pool and card fees will be sent to the minting address.

Burn transaction can be viewed [by clicking here](#)

Buyback transaction can be viewed [by clicking here](#)

Initial minted ZEFI: 0 ZEFI



TOKENOMICS

LOTTERY

Specifics

- Lottery Ticket Fee for 1 ticket: 10 ZEFI
- Single User Lottery Entry Limit: No limit
- Paying for one ticket (10 ZEFI) will give users a random 4-digit combination with each digit being between 1-6, for e.g., "5-1-3-2"
- In the UI, users can choose to enter a multiple of 10 ZEFI, which will buy them multiple tickets

How to win

To win the lottery jackpot (50% of the entire lottery pool), users need to match all 4 numbers on their tickets in the same position as the 4 winning numbers.

If you don't match all 4, no need to worry. If you match 2 or more numbers in the correct position, you are guaranteed to win a reward.

Winning Ratio

Match all 4 numbers in the exact order = win 50% of the pot (or split the pot if more than 1 winner).

Match 3 numbers in the exact order = win or split 20% of the pot.

Match 2 numbers in the exact order = win or split 10% of the pot.

Burn remaining 20% of the pot

For example, if the final 4 winning numbers are "1-6-3-2":

- "1-6-3-2" = match all 4
- "1-6-2-2" = match 3
- "2-3-3-2" = match 2
- "1-2-1-2" = match 2



Lottery phases

The first lottery round will last for 3 days, the subsequent ones will be random.

Example:

1

Buy Tickets

- Go to <https://finance.zcore.network/lottery> and buy your tickets.
- The lottery jackpot will be shown at the top of the page with each ticket bought.
- Users will receive a ticket (comprised of 4 digits) for each 10 ZEFI paid.

2

Lottery Draw

- The 4 winning lottery numbers are drawn and will appear on the page.
- Each participant's winnings will be automatically calculated based on their ticket numbers and shown on the page.
- Users can claim winnings if they have any.
- Users will also be able to see the lottery results: How many users matched all 4 numbers, 3 numbers and 2 numbers.

3

Celebration and Sharing

If you won, congrats! Share with your friends or in our community groups. The next lottery starts soon.

How are ticket numbers drawn?

The lottery aims to be completely random. Even though the ticket numbers given out are determined by a front-end logic, there is an extremely low chance that anyone is able to determine the 4 winning numbers ahead of time.

1. The 1st lottery number will be determined based on the 10% remainder of a hash encoded by the blockhash and the number of participating users at the entry deadline.
2. The 2nd lottery number will be determined based on the 10% remainder of a hash encoded by the blockhash and the total pooled ZEFI balance at the entry deadline.
3. The 3rd lottery number will be determined based on the 10% remainder of a hash encoded by the blockhash and the timestamp of the last lottery participant at the entry deadline.
4. The 4th lottery number will be determined based on the 10% remainder of a hash encoded by the blockhash and the block difficulty at the entry deadline.

SECURITY

ZCore Finance is a project built on PancakeSwap's solid base but brings improvements to the code that includes both functionalities, as previously described, such as increased security. The main one is the removal of the migrator code that represented a flaw in the original PancakeSwap code and that has not existed since ZCore Finance's zero hour.

In addition, the team has already sent the project for auditing by Certik, leader in the DeFi segment. At the time of production of this white paper, the token has not yet obtained certification, but it already collects positive evaluations in static analysis, on-chain monitoring, governance and market autonomy and volatility, among other indicators that already confirm high level confidence in the project.



Contract

1) ZeFi

<https://bscscan.com/token/0x0288D3E353fE2299F11eA2c2e1696b4A648eCC07>

2) Master Contract

<https://bscscan.com/address/0x05a8ba2DEf87f8AdaF223Edcd04F7Fc82eA6aee8>

3) Timelock (24hs)

<https://bscscan.com/address/0x1D931003F173Bd9F8FcC07c2219d4182292b63EC>

Rugpull Migrator Code

We have published an article about Pancake swap can take all your money within 6 hours. Although they might not do it, the code is still present in their contract and this code is exactly how all the rug pulls were done.

We have removed the following migrator code from our contract which was forked out from Pancake swap. You can see the following code is still present in pancake swap's contract and github. You can see the following migrator code is still present in the following link

Link: <https://github.com/pancakeswap/pancake-farm/blob/master/contracts/MasterChef.sol>

TOKENIZATION

The second ZCore Finance core is an asset tokenization service offered as means to encourage the adoption of decentralized finance. The ZCore Finance team of developers will offer tokenization of external assets (wrapped), bringing new cryptocurrencies to Binance Smart Chain and the ZCore Finance ecosystem.

Wrapped cryptocurrencies bring greater liquidity to the Binance Smart Chain ecosystem, including decentralized exchanges (DEXs) and financial applications in general, such as ZCore Finance. Today, most of the trading volume occurs on centralized exchanges, but tokenized assets contribute to gradually reverting that volume to DEX.

ZCore Finance will create smart contracts and standardize other cryptocurrency wrapped tokens to the BEP20 format, paving the way for these assets to enter the world of decentralized finance.

From our point of view, there are clear benefits that the solution can bring both to ZCore Finance, as well as tokenized cryptocurrencies and the DeFi ecosystem in general.



For wrapped tokens, the service offers greater liquidity, access to more features and to DeFi ecosystem such as yield farming and crypto card, generating a positive chain effect in order to attract more investments.

For the ZCore Finance project, the service means a greater offer of ZEFI farm pools and higher ZEFI burn volume, which in turn brings greater demand for the asset and contributes to the increase in TVL and the growth of the entire ecosystem.

ZCORE FINANCE DIGITAL ACCOUNT

ZCore Finance has an integrated payment solution that combines traditional finance instruments with decentralized finance, in a proposal that aims to help the massification of the DeFi ecosystem.

In addition to enabling the entry of more new users in the DeFi environment, the solution works as another incentive for users to maintain the liquidity provided to ZCore Finance, contributing to increase the Total Value Locked (TVL), which helps to increase visibility of the project to new investors.

The integration with the payment system also encourages the user to holding ZEFI as much as possible, avoiding swapping for other currencies as it will be possible to convert ZEFI to fiat currency only in the amount necessary for daily expenses.

Finally, the payment system will also be compatible with selected third-party cryptocurrencies native or tokenized to the BEP20 format, which, in turn, will help increase the volume of ZEFI burned and withdrawn from circulation.





The acceptance other native or wrapped BEP20 tokens (tokenized cryptocurrencies) in the ZCore Finance card balance aims to benefit both current users of DeFi and new entrants encouraged by the innovations proposed by the project.

Selected third-party tokens may be sent to the wallet linked to the credit card upon payment of a 4% fee, the same charged for farms and pools.

The amount will then be distributed as follows:

- 90% will be used to buy ZEFI in the market
- 100% of the repurchased ZEFI will be burned and removed from circulation
- 10% will go to the development of ZCore Finance

Furthermore, 100% of the 4% fee collected in WZCR and ZCRT deposits will be burned or sent to the minting contract.

With this mechanism, non-DeFi token users might be lured into the platform since the payment solution charges the same or lower fees compared conventional crypto payment providers.

At the same time, wrapped tokens spent on the ZCore Finance card help to increase the pace of burning ZEFI.

ZCore Finance Card deposit fees

- ZEFI: 0%
- Other currencies: 4%

The project capitalizes on other alternatives in the cryptocurrency sector, in a trend led by large companies and exchanges, with the offer of a credit card associated with a digital account operated through a mobile application.

The difference, however, is not only the use of a DeFi farm token: the ZCore Finance digital account will be able to automatically convert the user's tokens to the fiduciary value at the time of purchase.

The goal is to eliminate the extra - and laborious - step of manually converting the token prior to spending. In addition, the platform does not charge any commission.

The functionality comes from both proprietary technology and strategic partners with years of experience in the cryptocurrency industry. The pilot project will start in Brazil through partnerships with banking sector fintechs and payment gateways. Subsequently, the service will be expanded to the rest of the world.



PAYMENT MECHANICS



1

User deposits tokens in ZCore Finance liquidity pools and receives equivalent LP tokens



2

User allocates LP tokens in one of ZCore Finance's ZEFI farms or pools and receives ZEFI tokens as reward



3

User can collect rewards or buy ZEFI for expenses at any time



4

User can then send ZEFI tokens to the address linked to the ZCore Finance digital account. This will be the balance intended for ZCore Finance Card transactions



5

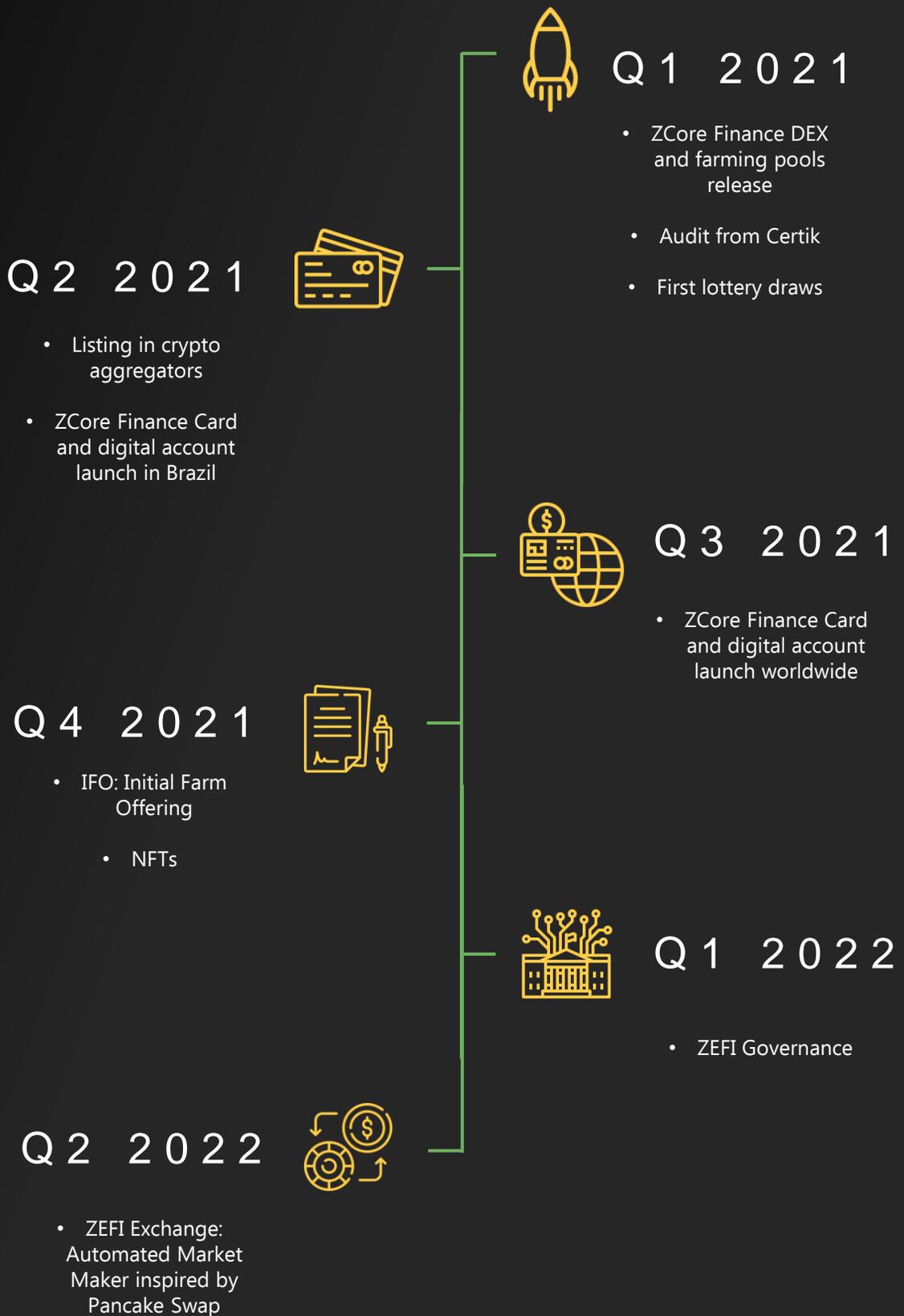
When shopping with the ZCore Finance Card, the system tracks the token's price in real time on the market, converts it to fiat currency and settles the transaction with the payment gateway



6

The ZEFI balance debited from the wallet linked to the digital account will be equivalent to the price of the token in the fiat currency used in the purchase at the time of the transaction

ROADMAP





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