



ZENIQ Whitepaper

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ZENIQ WHITE PAPER



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List of data sources



Largest stock exchange operators	Statista	https://www.statista.com/statistics/270126/largest-stock-exchange-operators-by-market-capitalization-of-listed-companies/
Number of cryptocurrencies	Statista	https://www.statista.com/statistics/863917/number-crypto-coins-tokens/#:~:text=How%20many%20cryptocurrencies%20are%20there,might%20not%20be%20that%20significant.
Security of crypto exchanges	Encrybit	https://icobench.com/ico/encrybit
Crypto crime	CNBC	https://www.cnn.com/2022/01/06/crypt-to-scammers-took-a-record-14-billion-in-2021-chainalysis.html
GDP transactions and distributed ledger technology Security and trust in crypto	World Economic Forum	https://www3.weforum.org/docs/WEF_GAC15_Technological_Tipping_Points_report_2015.pdf https://www.weforum.org/agenda/2019/08/blockchain-security-trust/
Cryptocurrencies	Investopedia	https://www.investopedia.com/binance-vs-coinbase-5120852
Tokenization technology	McAfee	https://www.mcafee.com/enterprise/en-us/security-awareness/cloud/tokenization-vs-encryption.html
Global tokenization market	Businesswire	https://www.businesswire.com/news/home/20220202005457/en/Global-Tokenization-Market-Outlook-2022-2026-Includes-Profiles-of-Key-Players-Fiserv-Visa-Mastercard-Micro-Focus-American-Express-and-More---ResearchAndMarkets.com





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No Security Offering

This whitepaper has been developed by ZENIQ to provide an overview of the value propo-





sition, including the proprietary blockchain, the Exchange and the ZENIQ Hub, along with ZENIQ Coin and tokenization. This whitepaper is not in any way a solicitation of a security offering, a prospectus or other financial service offering.



Risks and concerns

The competitive and volatile nature of cryptocurrencies are undoubtedly accompanied with uncertainty. As a novel asset class, they are inherently risky, and readers of this whitepaper must be aware of this. ZENIQ warns about such inherent risks and should any action be committed or taken upon the information detailed in this whitepaper is at one's own risk, either such reliance will be in whole or in part. We strongly recommend the readers to conduct their own due diligence and attentively look through the information provided herein.

New technologies and protocols are continuously being developed to bolster digital asset security and protect investors.

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Views

The views expressed by virtue of this whitepaper is not intended to represent any views of any government, government agency, representative or authority. The views expressed within this whitepaper represents the views of ZENIQ.

Company Overview

ZENIQ is a research and development company that develops customized, in-house software and hardware solutions based on blockchain technology and a decentralized finance approach. It has developed a proprietary blockchain solution and will provide tools to third parties to develop and handle both non-fungible and fungible tokens.

To that end, ZENIQ has been working with selected partners since 2018 to implement a new revolutionary decentralized ecosystem.

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Mission & Vision





Vision

ZENIQ aims to foster financial freedom through access to easy and secure blockchain technology. In time, ZENIQ aims to offer the most popular, secure portal for digital investments and become a leading digital exchange.



Mission

ZENIQ aims to be a leader in the delivery of secure blockchain-based services.

ZENIQ aims to offer the highest quality of innovative, leading-edge solutions built on secure infrastructure and developed by leading industry practitioners and partners.

Value Proposition

ZENIQ will provide a proprietary blockchain solution, coupled with hardware and software offerings, that will foster greater confidence and trust in the use of cryptocurrencies and tokenization. It will do so by aiming to resolve the technological and security challenges that exist today, making it easier and more secure to utilize digital payment solutions.

Core to the proposition is the concept of a decentralized financial ecosystem (or De-Fi for short). De-Fi is described in more detail in the second (tokenization) whitepaper. However, in essence, De-Fi aims to provide a fully decentralized financial ecosystem, thereby offering additional options to the need for typical intermediaries such as banks, insurers and national regulators, who add operational inefficiencies, costs and potential delays to financial transactions. The ZENIQ proposition is based on the De-Fi model.

A key component of the solution is a hardware device, called the ZENIQ Hub, which will manage fiat and digital assets. The Hub is a robust, secure and unique device for exchanging digital assets





with modern and mobile fiat payments in a seamless and secure, self-controlled ecosystem.

In addition to the Hub, the device will comprise of the ZENIQ Coin. This is a cryptocurrency that can be used in the same manner as other cryptocurrencies like Bitcoin, such as for customers in profit-sharing projects, physical assets and so forth. In addition, the ZENIQ application will permit users to transact fiat and digital assets, transfer assets between storage locations, and access exchanges.

Underpinning the solution will be the ZENIQ Exchange. This will be a decentralized exchange that provides a secure and easy-to-use platform for customers. ZENIQ aims to empower transactions across any cryptocurrency asset securely.

ZENIQ will offer a fast and secure way to manage and trade all categories of crypto assets by using the advantages of a decentralized exchange. ZENIQ will eliminating the disadvantages of current centralized solutions on the market by using its own decentralized blockchain.

This unique project will provides the opportunity to participate in exciting digital products at an early stage, similar to a crowdfunding or microlending platform.





The Market





The Market

Global financial markets have evolved over several decades. Traditional fiat currencies, distributed through notes and coins, were disrupted by the introduction of credit cards in the 1950s. Over time, industry innovation and technological advances have driven the near universal adoption of credit cards, once considered the preserve of the financial elite. With the advent of the internet and digital technologies, new forms of digital payment systems have developed and are becoming increasingly ubiquitous. Today, digital payment solutions (such as Apple Pay, Samsung Pay, Beam etc.) are a key service of almost every financial institution.

Cryptocurrencies continue this trend of financial services innovation. Use of blockchain technology and cryptocurrencies is more prevalent in financial services. The most famous cryptocurrency, Bitcoin, demonstrated the clear market potential cryptocurrencies could offer. Introduced in 2009, Bitcoin had practically no value. Four years later, the currency was trading at over USD1,000 per Bitcoin, reaching over USD60,000 at its peak, with constant price fluctuations.

This exponential increase in market value resulted in large interest from investors, media and speculators. Cryptocurrencies have increasingly become a more credible investment. By 2022, there are over 10,000 cryptocurrencies available. The number of crypto exchanges has also grown rapidly, reaching approximately 500 (according to Investopedia). The exact number cannot be precisely determined due to the different regulatory measures in the respective countries. In other words: in many countries such exchanges do not have to be registered via a central authority in order to trade. If you look at the daily trading volume of the leading crypto exchanges, sums of several billion US dollar equivalent have been reached.

One thing is certain, cryptocurrencies (like Bitcoin) have become a desirable and potentially lucrative asset class. Notwithstanding the effects of the Covid-19 pandemic, further appreciation in Bitcoin price could occur. There are three principal reasons for this: 1) demand





from speculators and investors given the desirability of the asset class and the potential for large profits, 2) the ease of which digital currencies can be transacted and 3) additional options for users who require high levels of financial flexibility in terms of payments.

Another aspect to consider is that both individuals and institutions are exhibiting loss of trust in the current banking system (as it excludes large segments of the global population) and are instead looking to utilise more inclusive banking systems.



Problem and Solution

Daily trading volumes of many digital exchanges around the world have accelerated, driven by the rapid introduction of digital markets over the past decade.

According to Statista, the three largest stock exchanges in 2021, namely Nasdaq, NYSE and CBOE Global Markets, collectively account for almost six trillion dollars of trade (based on electronic order book trading volumes). These enormous sums of money imply high amounts of commissions and/or gas fees that are taken from traders. This is a problem for small capital investors as fees erode potential profits.

Over time, a significant weakness has emerged: the exchanges themselves. In terms of process, they are mostly structured similar to traditional financial institutions.

Payments based on Blockchain solutions have lower total fees as a proportion of overall transaction value in comparison to traditional trading exchanges. Furthermore, solutions such as ZENIQ's proprietary blockchain solution, provides greater levels of hacking resistance than competing solutions in the marketplace.

Assets are stored in so-called "hot" or "cold" wallets. With more conventional exchanges, a trader has to transfer his assets to a hot wallet of the respective exchange in order to be able to trade. In a hot wallet, the assets are held by the exchanges, which means that the user has co-access to assets. A hot wallet is always connected to the Internet and is the-





re more susceptible to cyber- attacks. By contrast, assets in a cold wallet are offline, out of reach of cyber criminals, but cannot be traded.

There are a few ways asset owners can mitigate hot wallet risks, such as (i) limit the amounts available for trading and transactions, (ii) back up their portfolios on a regular basis, (iii) utilize the latest encryption technologies and (iv) ensure passwords are held in a secure and secret location.

According to a study by Encrybit from 2018, around 40% of the traders surveyed believe that the security standards of crypto exchanges are the biggest problem. Around 30% of respondents believe excessive trading and withdrawal fees are the biggest problem.

The security aspect of cryptocurrencies is a complex problem to solve. In the last decade, security issues have increasingly become the main trust barrier between digital assets and the population. How can this trust barrier be broken, and how can trading with digital assets be made more secure?

The team behind ZENIQ Technologies has dedicated itself to these questions and has managed to create a new security standard for the world of digital assets with the ZENIQ Hub. The answer: build a value proposition around a decentralized ecosystem utilizing a hardware solution called the ZENIQ Hub.

The Hub serves a cold wallet, which will make it possible to trade assets completely decentralized. The need for a central hot wallet is redundant and therefore does not offer a central point of attack for cyber criminals. Anyone who owns a Hub has, so to speak, a “digital asset safe” with its own trading platform, to which only the owner himself has access.





The ZENIQ Hub



What is the ZENIQ Hub?

The ZENIQ Hub (the “Hub”) is a hardware device used by investors to access a cold wallet, a hot wallet, an exchange and a minting unit. It is one of the first devices of its kind. Please refer to the “Coin Mining and Minting” section in this whitepaper for more detail on the minting process.

How does the Hub operate?

The ZENIQ Hub is a centralized digital asset repository that allows asset owners to maintain oversight of their assets securely, as well as provide functionality to transfer or trade. The Hub comprises two elements:

Cold Wallet – A cold wallet will allow users to store their digital assets offline in a manner completely separated from internet access. The cold wallet is disconnected from the internet and, as such, will minimize cyber security risks.

Hot Wallet – A hot wallet will enable the storage of digital assets through electronic software, such as a mobile application or web portal. The hot wallet will comprise high-end verification processes to safely secure the users’ digital assets, given that users will have to connect online.

As both derivatives of wallets will need a private key and a public key, ZENIQ will instruct users to safely secure their private key. This means, keeping the private key in a safe place and not sharing it with anyone.

The ZENIQ Hub (the “Hub”) is a hardware device used by the community to access a cold wallet, a hot wallet, an exchange and a minting unit. It is one of the first devices of its kind. An added advantage to the Hub is that it allows the mintage of the ZENIQ Coins. To clarify matters, the minting process will not recreate ZENIQ Coins by itself.





The minting process will only signal information to the miners. ZENIQ Coins will be created decentralized by permissionless und unknown miners, exactly the same as for Bitcoin. For constant production of ZENIQ Coins by miners, ZENIQ Hubs must be permanently connected to the power supply and the Internet.



Description of the hardware and benefits:

The Hub comprises a monitor encased in a triangular unit with fingerprint connectivity. This is a seven-inch high-definition touch screen monitor with two independent processing units. The device is about the size of a small tablet but differs in height. Setup can be carried out intuitively with guidance provided through the touch screen. No additional equipment is required for operation. Sockets for the LAN connection and the power pack are located at the side of the device.

The ZENIQ Hub is a physical electronic product that will be manufactured according to the highest international quality standards. ZENIQ has identified and undertaken preliminary discussions with manufacturers in several locations. As a signal of customer enthusiasm, a large volume of pre-orders have been logged as of Q1 2022. It will be the conduit for users to manage digital assets and transact on the blockchain. In addition, it is possible for a user to utilize multiple ZENIQ Hubs and distribute assets amongst them. For instance, you can acquire 10 Hubs and distribute assets on each rather than keeping all assets stored in a single Hub. Access to multiple Hubs will allow users to further mitigate security risks by not holding all their digital assets in one device.

The key benefits of using a Hub are as follows:

- » Easy installation – connection to the Internet and everything else is “plug & play”
- » Quick connection to the ZENIQ App and access to the future ZENIQ Exchange
- » Hub produces ZENIQ Coins from the first day after purchase (before delivery)
- » The connection to the mobile phone can be disconnected manually and quickly via the touchscreen (i.e. if lost)
- » No third-party services required
- » “Shield Technology” (QR Code)

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- » Low energy consumption at 110–230VAC / 50Hz, approximately 40watts (similar energy consumption than a laptop)
- » Connection to the home network via WLAN or Ethernet cable



Production, testing and focus group adoption of ZENIQ prototype Hub is now complete. ZENIQ is currently working with multiple manufacturing and distribution partners to complete phase 1 of production in the year 2022 (outside the United Arab Emirates).

Coin production

For constant production of ZENIQ Coins, the ZENIQ Hub must be permanently connected to the power supply and the Internet. There is segregation between the Hub processors and, consequently, no access to the Cold Wallet unless assets are being transferred from the Hot to the Cold Wallet or vice-versa.

There will be two versions of the ZENIQ Hub for sale, a limited edition ZENIQ Hub “01” and a regular version ZENIQ Hub “02”. The latter will comprise the same functions and benefits of 01, but without the minting function for ZENIQ Coins.

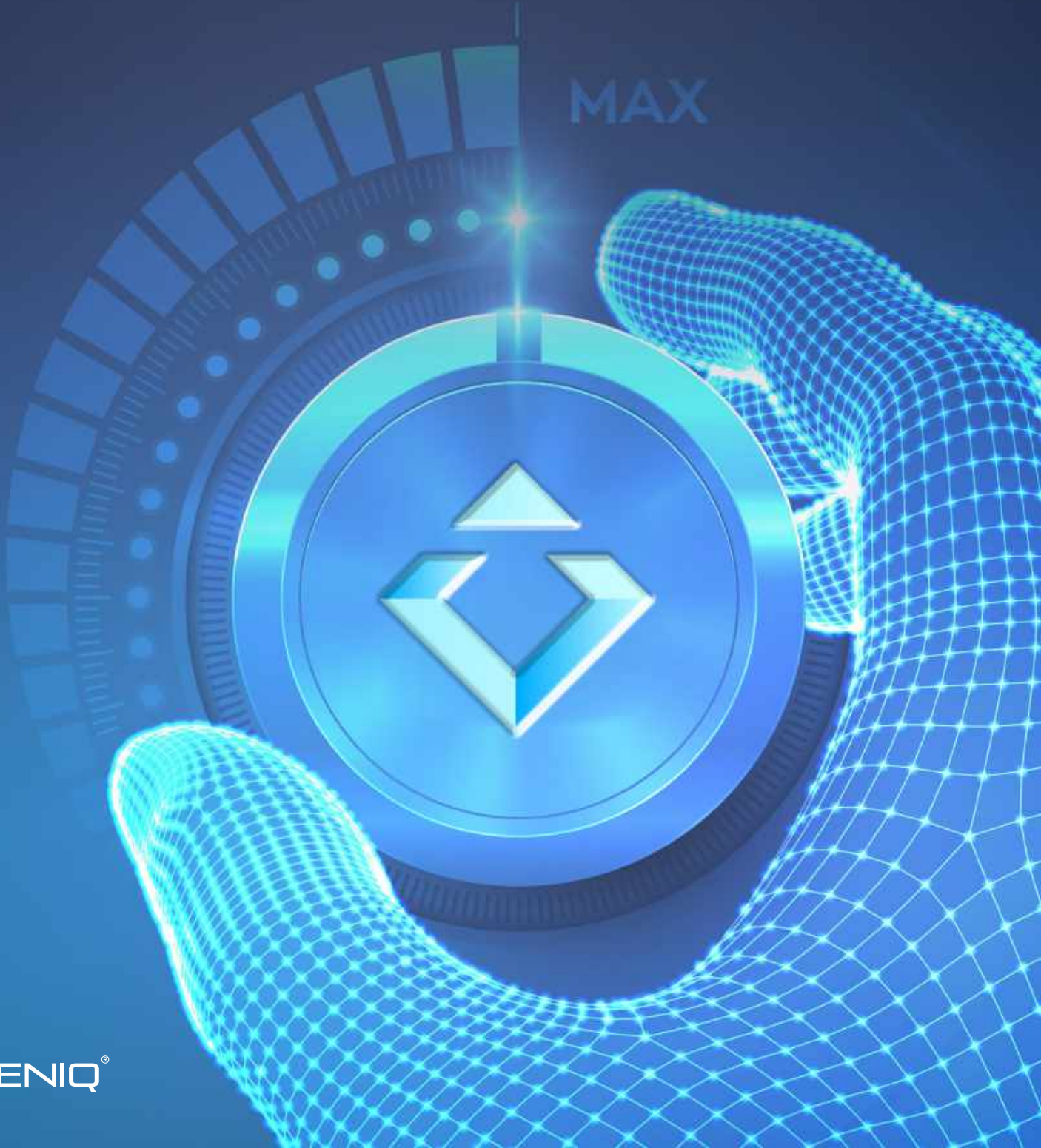
New products and services will be introduced in the ecosystem over time. ZENIQ will utilise a range of initiatives (such as “coin burning” as one of the examples) that will support coin stabilization but also foster community growth and promote mass adoption.





Benefits

MAX





Generate Rewards

Use of the ZENIQ Hub for minting will allow owners to generate rewards with the ZENIQ Coin, who will receive profits proportional to the percentage value of how many coins they own.



Manage and secure your digital assets

The ZENIQ Hub will be a personal digital asset management device. This would allow users to store their digital assets on one (or more) Hubs and access at anytime from anywhere through mobile applications. The assets remain on the Hub unless being transferred to and from locations or are being transacted. Hence, the storage of the assets will remain in a safe location.

Trade digital assets

Users can manage digital assets (Coins, Tokens, NFT's, etc.) on their own secure ZENIQ Hub. If the Hub is lost or damaged, all assets can be restored quickly and without loss using the "Seed" to recover the private key, a secure and trusted method of recovery. Over time, ZENIQ's objective is for all assets to be recorded in the blockchain whereby they can be traded either through ZENIQ or other devices.





Security and Compliance



Security and Compliance

The main goal at ZENIQ Technologies is to maximize the security of digital assets by using the ZENIQ Hub. It is also our view that improved security will contribute towards increased adoption to cryptocurrencies. ZENIQ's priority is to maximise product and services security. One way of doing so is by introducing a proprietary approach that is referred to as "shield technology".

Shield technology was developed by ZENIQ and works by blocking communications until a user is able to confirm their identity with a digital signature. This unique technology grants safe access to users and does not require a third-party service for multi-factor authentication. Furthermore, it potentially reduces the time towards usage of third-party applications in order to validate secure access to a crypto wallet or platform. The aim to do this automatically as a one-step process.

The ZENIQ Hub is also a next-generation hardware wallet that is available at any time and from anywhere via the ZENIQ mobile application. Over time, ZENIQ will continue to add security functions and enhancements.

In further emphasizing the importance of security, an article by CNBC in January 2022 states criminal stole USD14billion in cryptocurrency in 2021. This is one of the main reasons why investors are reluctant to invest in cryptocurrencies, for fear of theft and cyber attacks. ZENIQ Technologies wants to resolve this trust barrier with high security and a decentralized system. The ZENIQ Hub and the ZENIQ Exchange will provide unprecedented security standards for digital assets.





ZENIQ Hub security components

The Hub is a vault for all user's of digital assets. The Hub utilizes LINUX as a secure, scalable operating system. Ongoing configuration and customization of the LINUX server will be maintained by ZENIQ.



The Hub utilizes a masternode function, which operates like a server on the decentralized blockchain network. It contains a full copy of the blockchain ledger and takes on additional responsibilities depending on the type of blockchain in operation.

The interior of the ZENIQ Hub houses two major technical components.

Component 1 is the primary computer for Hub operations.

Component 1 is the main computer into which the software is integrated. Everything that the user sees and operates on the Hub's display runs primarily on the main computer. This main component also enables the internet connection, which is required for all core functions including:

- » Minting function
- » Connection to the smartphone wallet
- » Access to the ZENIQ Exchange
- » Trading and transactions of assets
- » Software updates

Component 2 is the secondary computer for crucial security components within the ZENIQ Hub.

Component 2 is a smaller computer that securely stores the user's "private key" (called the "Key Guard"). The Key Guard is physically and logically separated from the main computer by an "air gap" and therefore not connected to the Internet.

Components 1 and 2 communicate with each other over a proprietary connection.





Digital transactions & three-factor authentication

Stringent security is a key consideration when users transact digitally between each other. In the ZENIQ Hub, transactions of digital assets are commissioned on the main computer. A user only requires the signature generated by a private key, located on the Key Guard. No transaction takes place without a signature.

For a transaction to process successfully, two components must be able to establish a secure connection. An interface is established between two computers, whereby a data exchange can occur. Each transaction is first sent from the main computer to the Key Guard in order to be signed. Using this method, the user's private key always remains offline and cannot leave the Key Guard. A notification is then sent to the user's paired smartphone, which is then informed about the transaction via an additional channel. So that this additional authentication cannot be manipulated, the Key Guard sends the notification through a technical "tunnel" in the main computer to the smartphone.

This ensures that the notification is not interrupted or falsified on the main computer. The transaction can only be carried out if the transaction is confirmed on the smartphone. This process of three-factor authentication makes unauthorized Hub access far more challenging for any potential intruders.

Malware Protection

Another important point for optimal protection is security against malware. Internet connectivity through conventional hardware wallets offers the largest attack surface for malware. When software is downloaded manually via a PC or laptop, users may inadvertently download viruses such as malware. In so doing, cyber criminals could gain access to the private key of the user. By contrast, software updates for the ZENIQ Hub are not in the public domain and can only be programmed and installed by ZENIQ. ZENIQ note however there remains a risk of viruses installed on mobile phone operating systems.





ZENIQ software updates are carried out automatically on the device and cannot be downloaded manually from the Internet. This means that there is no risk of malware from spurious identities installed. The Key Guard also plays a major role here. The decisive factor is that it is separate from the main computer and therefore technically inaccessible to malware. The private key remains safe on the Key Guard under all circumstances.



Security Conclusion

The ZENIQ Hub provides unprecedented security standard for digital assets, utilizing its additional built-in security component. Isolation of the Key Guard from the main computer protects the private key from unauthorized access to the device, either manually or via malware. The main computer acts as the user's "personal asset management system". The Key Guard functions like a high-security safe that stores the user's possession, the private key, and never communicates to the outside world. The implementation of three-factor authentication also protects the owner's assets from unauthorized access and makes it virtually impenetrable.

Unlike other devices, this security model is not centered around the mobile application. The Hub protects user assets and they have the ability to decide what to transfer to the application. Therefore, one needs to have physical access to the Hub to be able to access its contents. The Hot Wallet in the mobile application has the usual security features, including password protection through keyboard or Face/Touch ID.





ZENIQ Coin





ZENIQ Coin

The ZENIQ Coin is user-minted (i.e. validated) on the ZENIQ Hub, and is intended to enable transactions on the ZENIQ blockchain. It will be also the medium for sharing profits of the ZENIQ Exchange, which results from transaction fees and the increase of volume on the ZENIQ Exchange.

At the same time, the ZENIQ Coin will also be used in the future for the implementation of digital/physical and profitable ZENIQ projects with additional listing on other exchanges and devices. In other words, access to new products and services can be paid for through ZENIQ Coin.

The expected performance of the ZENIQ Coin is not only linked to profit sharing on the ZENIQ Exchange, but also on future ZENIQ projects as well as the use of the ZENIQ Coin as a mean of payment for products and services. ZENIQ Coin is intended to become available on other exchanges in the future.

The ZENIQ Coin was developed by programmers specifically to fulfill the needs of the ZENIQ's ecosystem. However, it is also a classic, decentralized Coin and can therefore be listed and used on other exchanges and is freely tradable. The ZENIQ Coin is a UTXO-based Coin (Unspent Transaction Output) and is based on its own blockchain with the following advantages:

- No pre-mining (mining or the creation of a quantity of blockchain-based tokens or Coins before a cryptocurrency is launched to the public)
- Output through mining (1%) and minting (99%) on the Hub of the user only
- ZENIQ Coin is token-enabled

Using a token-based system based on secure blockchain, real use cases for tokenization will be available. For instance, token owners can participate in partial ownership of physical assets (such as works of art, precious metals, real estate etc). "Tokens" can be converted from physical to digital assets where the digital assets are made accessible to a much broader international group of investors.





Coin Mining and Minting

Mining is defined as the computer process of checking information, creating a new block, and recording that information on the blockchain. Mining is a decentralized and permissionless process. To illustrate the blockchain a bit more graphically, let's imagine that the blockchain is a digital book in which, pages can be added. To store more information, new pages have to be created. These pages are the so-called "blocks" in the blockchain. To create a new ZENIQ Coin, a new page (block) is created by a miner according to data received from ZENIQ Hubs. This process is known as Coin "minting". Minting is a cooperation between Hubs and miners. To change the ownership of the Coin from one user (address) to another, additional data has to be added to a new page (block). These pages are unlimited:

- The first ZENIQ Hubs are supplied with a minting function
- The ZENIQ Coin is produced by the owner of the Hub himself once the Hub has been activated by the owner

Coin issuing is through mining (1%) and minting (99%) on the limited edition ZENIQ Hub 01 only.

Time Halving & Sales Halving

In a sustainable project, "halving", i.e. the regular halving of the amount of newly minted/ mined Coins, typically contributes to the long-term increase in the value of the Coin due to the restrictions on the amount of coins available over time. In theory, a finite number of Coins will increase their value and willingness to pay.

For ZENIQ Coin, two forms of halving are utilized, namely "time halving", based on annual coin restrictions and "sales halving", based on sales of the ZENIQ Hub "01".





Time Halving

Time halving depends on the timing of the blockchain. During the first 12 months there are around 100 ZENIQ Coins minted per day. The first batch of time halving started mid February 2020. However, the halving of the number of Coins does not happen immediately with the next block.

Over a period of approximately one year, the number of Coins is gradually reduced to 50 per day, or about one Coin per day less each week. In the following year, the number will gradually be reduced to 25 Coins per day over a period of 50 weeks. The halving of the daily number of Coins minted continues and is termed “flowing”.

Sales Halving

Sales halving depends on the number of Hubs sold versus the number of Coins minted on the Hub. However, only the first 10,000 Hubs sold receive 100% of the daily number of coins.

Sales halving starts after delivery of Hub number 10,001. Every additional 1,000 Hubs sold will mint 4% fewer Coins per day than the previous 1,000. After 50,000 fully activated nodes will be 2%, after 100,000 will be 1% and after 150,000 will be 0.5%, reducing by 50% for every 50,000.

This flowing reduction in increments of 1,000 is dependent on sales figures. In connection with the optimal security of the ZENIQ Hub, the development of the ZENIQ Exchange as well as the community and, last but not least, the tokenization projects, this halving system will make a contribution to increasing the value of the ZENIQ Coin. Note however the long-term value of the Coin is dependent on additional factors such as adoption levels, sales and so forth. Steady, incremental value increase in the Coin will encourage investors and reduce instances of speculative trading.





ZENIQ Exchange





ZENIQ Exchange

The ZENIQ HUB is the interface for the decentralized future ZENIQ Exchange, with its focus on data protection, security and a user-friendly design. With the ZENIQ Exchange, users will easily and securely trade digital assets worldwide. A full overview of the ZENIQ Exchange will be presented in a separate whitepaper. The ZENIQ Exchange will provide the following benefits:

- Best exchange rates
- Free transfers
- Optional IBAN connection
- Fiat-payments through regulated partners
- Very low fees – much cheaper than common exchanges
- Additional fee advantages (25%) by using the ZENIQ Coin (own coin)
- All popular standard digital trading currency pairs
- 100% profit sharing for ZENIQ Coin holders through a so called „Coin-burning“ process based on the profits of the ZENIQ Exchange
- Objective: to be positioned among the top 10 exchanges in the world from the 3rd year prospectively
- Asset exchanges of all kinds, from coins and tokens to countless other digital assets





ZENIQ App





ZENIQ App

The ZENIQ mobile application (“ZENIQ App”) will enable customers to have secure and carefree access to their crypto assets at any time:

- Real-time crypto transactions
- Crypto payments for online and shop payments (at point-of-sale “POS”)
- A user’s own secure wallet on the smartphone
- Smartphone paired with the ZENIQ Hub
- Each Hub transaction is triggered in the ZENIQ App in the wallet and implemented in the ZENIQ Hub
- Seamless connectivity. Easy and intuitive to use
- IBAN interface

The mobile application will contain the standard security features such as passwords through keyboard to face/touch ID, and shall be updated on a regular basis. All features will be implemented soon and are not active now.





Tokenization





Tokenization

Tokenization refers to a process by which a piece of sensitive data, such as a credit card number, is replaced by a surrogate value known as a token. The sensitive data still generally needs to be stored securely for subsequent reference and requires strong protections around it. The security of a tokenization approach depends on the security of the sensitive values and the algorithm and process used to create the surrogate value and map it back to the original value.

Tokens are backed up by real assets or rights. This can be used similar to money on certain devices, but it could also come with a voting right like an equity share of a company or it could also activate a certain service upon usage.

According to Business Wire and other sources, the global tokenization market size is forecast to grow from USD2.3 billion in 2021 to USD5.6 billion by 2026, at a compound annual growth rate (CAGR) of 19.0% during this period. The key drivers of the tokenization market are the need to meet regulatory reporting standards, a need to identify and deal with increasing financial fraud, and the need to reduce risk from data breaches. In addition, the democratization of investment in high value items will also drive demand.

ZENIQ's goal is to provide an ecosystem to trade assets just as affordably, quickly and seamlessly over the internet as information is exchanged. A token can contain rights of several real goods or assets, such as real estate, works of art, stocks, raw materials or a currency. Tokenization provides the opportunity to send these tangible assets quickly and securely via the ZENIQ Hub.

Crypto experts contend that tokenization of assets will change the payment dynamics of many markets and industries, ostensibly freeing up trillions of euros / dollars worldwide. It is expected to not only open up liquid financial markets for new investors, but also help





open formerly illiquid assets such as art or real estate to new forms of participation and thus increase liquidity. In the digital world, you no longer have to own a complete property (such as a work of high value art) but can become a co-owner as part of your investment or simply participate in the rights that come with an asset.



Due to advancements in blockchain technologies, your assets will not only be more secure but also more transparent. Through internet access, the whole world can participate in the benefits of tokenization of assets, products, services and projects. "Tokenized Products" therefore play an important role for the ZENIQ Group today and in the future through the aforementioned technology and for the growth of the group of companies, which also includes their own projects.

Forecast

The World Economic Forum estimates that up to 10% of global GDP will be stored and transacted via distributed ledger technology by 2027. Tokenised markets could potentially be worth as much as USD4 trillion by 2027* This only accounts for tokenization assets that have been identified or exist.

ZENIQ Team

When passion and experience are combined, great things can be created.

ZENIQ Technologies has brought experts from a wide variety of specialized fields have come together to revolutionize the world of blockchain technology. The passion and enthusiasm of the company founders inspire the members of this highly motivated team to work with strong commitment towards the common goal: to bring people closer and utilise technology for private and business applications.

The team has a well proven track record and collective experience of more than 30 years in payment solutions, software engineering and blockchain technology.





Roadmap





Roadmap

When passion and experience are combined, great things can be created. The following roadmap showcases our journey towards delivery of the ZENIQ services, which are being tracked and reviewed internally:

- 2018 Idea and Concept creation
- Q1-Q3/2018 Market analysis and research
- Q4/2018 Concept, Plan & Team assemble
- Q1-Q3/2020 Building the App and the ZENIQ Coin
- Q1-Q3/2020 Building a functional Platform
- Q3/2020 Launch of the ZENIQ Hub, App and the Coin
- Q3/2020 ZENIQ Hub Pre-SALE
- Q3/2020 Launch of the Website (Beta Version)
- Q2/2021 Listing ZENIQ Coin on at least one major decentralized Exchange
- Q3-Q4/2021 Start building the ZENIQ Exchange
- Q1/2022 ZENIQ Coin Listing on a centralized Exchange
- Q1/2022 ZENIQ Whitepaper approved by Deloitte
- Q1/2022 Staking provided as a user's discretionary function on the ZENIQ App
- Q2/2022 Completion of the ZENIQ whitepaper
- Q2/2022 ZENIQ Debit card
- Q2/2022 Launch of the ZENIQ merchandise
- Q2/2022 ZENIQ Paperwallet
- Q2/2022 ZENIQ Smart Chain
- Q2-Q3 2022 ZENIQ Swap
- Q3-Q4 2022 Announcements of first Tokenization & NFT projects
- Q4/2022 Beta Version of the ZENIQ Exchange
- Q3/2023 Launch of the ZENIQ Exchange





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**Zeniq Technologies family extends
it's thanks and sincere gratitude to
our respectable associate for their
substantial contribution of this white
paper. Our experience was sincerely
delightful.**



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