

# **ZOLZEX – Whitepaper v1.0**

Gold-Backed Digital Settlement Token (ZLOT)

Network: TRON Mainnet (TRC20)

Release: 2025 Q4

Language: EN (Primary)

## **1. EXECUTIVE SUMMARY**

ZOLZEX introduces ZLOT, a gold-backed digital settlement unit designed for secure, instant cross-border value transfers.

Each ZLOT represents 1 gram of 999.9 fine gold, supported by a fully reserved treasury and positioned as a next-generation bridge between USDT liquidity and physical gold value.

The system is engineered for money transfer operators, FX dealers, jewelry suppliers, and international trade partners requiring predictable, asset-backed settlement infrastructure.

ZOLZEX is not an investment product. It is an operational settlement vehicle for institutional-grade money movement.

## **2. INTRODUCTION TO ZOLZEX**

### **2.1 Mission**

To provide a stable, gold-referenced digital settlement instrument enabling frictionless cross-border value movement.

### **2.2 Vision**

To become the leading gold-backed settlement standard for international remittance and B2B trade.

### **2.3 Concept Summary**

ZLOT functions as a digitized representation of fine gold, enabling:

Instant issuance (minting) when gold enters custody

Safe destruction (burning) when gold leaves custody

Transparent reserve correlation

### **3. TOKEN ARCHITECTURE**

#### **3.1 Technical Overview**

Standard: TRC20

Blockchain: TRON Mainnet

Decimals: 18

Name: Zolzex Gold Token

Symbol: ZLOT

Fixed operational spread:  $\pm 2.5\%$

Mint only by treasury authority

Burn only upon treasury approval

No public minting or algorithmic issuance

#### **3.3 Minting Logic**

Minting occurs exclusively when:

- ✓ Physical gold enters custody
- ✓ Equivalent USDT liquidity is secured
- ✓ Treasury initiates controlled issuance

#### **3.4 Burning Logic**

ZLOT is burned when:

- ✓ Gold exits custody
- ✓ Fiat payout has been executed
- ✓ A partner requests burn approval (dual-step validation)

#### **3.5 Treasury Management Principles**

1:1 gold reserve, audited

Supplemental USDT liquidity buffer

Zero rehypothecation policy

## **4. BACKING & PROOF-OF-RESERVE**

### **4.1 Reserve Mechanism**

1 ZLOT = 1 gram of 999.9 fine gold.

Treasury always holds:

Physical gold reserves

Matching USDT liquidity

### **4.2 Custody**

Gold is stored in secure vaults under controlled access.

Audit frequency: Monthly (internal) + Quarterly (external if needed)

### **4.3 Liquidity Buffer**

Ensures immediate settlement during partner payouts.

## **5. OPERATIONAL SETTLEMENT MODEL**

### **5.1 Partner-Based Settlement Flow**

Scenario 1 — Customer Sends Value From Country A → B

1. Partner A collects USDT equivalent of 1 ZLOT.
2. Partner A transfers USDT to Treasury; sends authorization message.
3. Treasury notifies Partner B to prepare payout.
4. Partner B performs fiat payout to the recipient.
5. Treasury burns 1 ZLOT after partner B confirms payout.

Result:

- ✓ No money travels internationally
- ✓ Value is transferred through ZLOT ledger movement
- ✓ Physical/fiat settlement stays domestic

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### **5.2. Scenario 2 — Customer Chooses to Hold ZLOT**

1. Customer pays USDT to Partner A.
2. Partner A forwards USDT to Treasury.
3. Treasury issues (mints) ZLOT to customer's wallet.
4. No payout occurs — gold equivalent is digitally stored.

No time risk exists, because:

- ✓ ZLOT maintains 1 g gold reference
- ✓ Customer exposure is stable

- ✓ Treasury fully reserved

### **5.3 Value Stability & Risk Explanation**

ZLOT holding scenario is stable because:

- ✓ Gold-pegged 1 g reference
- ✓ Fully reserved treasury
- ✓ No time risk

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### **5.4 Burn Authority Model**

Burn is executed only when:

A partner requests burn

Treasury validates payout

Treasury signs final burn instruction

This guarantees:

- ✓ No unauthorized burn
- ✓ No fraudulent payout claims
- ✓ Full ledger integrity

## **6. CROSS-BORDER VALUE TRANSFER FRAMEWORK**

### **6.1 Identity & Compliance**

ZOLZEX operates under partner-level compliance.

### **6.2 Transaction Messaging Protocol**

Partners exchange:

Transfer requests

Settlement confirmations

Burn approvals

### **6.3 Zero-Delay Architecture**

USDT moves to treasury instantly; domestic fiat payout is immediate.

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## **7. PRIMARY USE CASES**

Institutional remittance

Wholesale FX settlement

Jewelry and precious metal trade reconciliation

Cross-border supplier payments

Digital gold custody

USDT ↔ ZLOT conversion bridge

## **8. SECURITY & GOVERNANCE**

### **8.1 Smart Contract**

Immutable logic i

No public minting

Admin-restricted mint/burn

### **8.2 Optional Multi-Sig**

Can be activated for additional control if the treasury team expands.

### **8.3 Physical Security**

Certified vault storage and documented audit trails.

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## **9. PRICING & SPREAD MODEL**

### **9.1 Gold Price Reference**

ZLOT valuation = international gold market price (1 gram 999.9).

### **9.2 Operational Spread**

Buy price for customer: +2.5%

Sell price for customer: -2.5% ,



## **10. ROADMAP**

### **Phase 1 – Contract Deployment**

Smart contract finalization & TRON deployment.

### **Phase 2 – Closed Testing**

Internal transfers, partner onboarding, audit framework.

### **Phase 3 – Liquidity Integration**

USDT pools, treasury operations, partner scaling.

### **Phase 4 – Selected Client Launch**

Controlled real-world deployment in select corridors.

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## **11. REGULATORY CONSIDERATIONS**

ZLOT is not:

- ✗ a security
- ✗ an investment instrument
- ✗ a speculative asset

It is purely a settlement commodity unit.

## **12. TEAM & OPERATIONS**

### **12.1 Treasury Operator**

ZOLZEX Treasury is managed by an officially registered gold trading and precious metals business operating in Türkiye.

The team possesses extensive professional experience in physical gold sourcing, reserve handling, refinery logistics, and secure storage operations.

### **12.2 Operational Expertise**

The ZOLZEX team has practical, hands-on expertise in international money transfer workflows, partner-based liquidity coordination, and physical/fiat value settlement.

This operational background forms the foundation of the settlement model that enables ZLOT to function reliably in real-world commercial environments.

### **12.3 Compliance & Transfer Background**

The team has field-tested experience in cross-border remittance operations, anti-fraud procedures, partner verification, and fiat settlement mechanisms.

This ensures that ZOLZEX's infrastructure is not merely theoretical, but built upon real operational know-how acquired through long-term practice.

### **12.4 Technology & Contract Management**

The technical team consists of experienced developers proficient in the TRON ecosystem. They oversee smart contract management, maintain security frameworks, and ensure that operational and technical risks are minimized through controlled processes and system governance.

## **13. OFFICIAL CHANNELS**

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