

# ZebApp DeFi Ecosystem



Earn Interest on Digital Assets Backed By  
Real-World Assets powered by Blockchain.

## Whitepaper

<https://zebapp.com>

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## Current Market Reality

The disappearance of Earned Interest on money from a global monetary system gone Mad  
There is roughly \$238 billion currently in crypto currencies with exponential growth predicted in the coming years.

There is \$90.4 trillion of physical money and money held in easily accessible accounts in the world which we believe will be rapidly converted in the next 10 years to some form of digital currency. The vast majority of the world's currencies (in digital or traditional form) are earning little, zero, or even negative interest.

For the last decade, negative interest rates and negative yielding debt (bonds that are actually worth less, not more, if held to maturity) have been growing rapidly, destroying potential returns for investors and turning the financial system, as we know it, on its head. There is currently \$16 trillion of negative yielding debt globally, which is more than 25% of global investment grade debt.

These two trends (*growth of digital currencies and limited ways to earn interest*) have massive implications for the crypto ecosystem, global citizens, those living on a pension, investors, governments, and more. In this centralized fiat-based upside-down world, savers are penalized, and borrowers get paid to borrow money.

Governments globally have asked us all to suspend logic and ignore one of the most basic concepts of financial literacy, the time value of money. The Time Value of Money, a pillar of all economic systems for thousands of years, has essentially disappeared. We don't buy it.

## Overview ZebApp DeFi Ecosystem

A permission-less and fully decentralized protocol to earn interest on any Ethereum digital asset backed by real-world assets represented on-chain. ZebApp Ecosystem Assets **ZEB Token** and stable coin **USDz** is building a vibrant global community to provide a decentralized, transparent and permission-less environment to empower all peoples to again earn interest on their currency.

ZEB Token & USDz are Ethereum based and decentralized protocol that allows the creation of ZebApp DeFi Ecosystem. USDz - a new DeFi native asset class that allows any holder of an Ethereum based digital asset to earn interest and is backed by real-world assets backed by blockchain.

Zeb protocol operates in a complex but transparent manner, so anyone can readily understand it as well as verify the veracity of the on-chain assets and collateralize their assets.

## ZebApp DeFi

ZebApp DeFi Ecosystem assets **ZEB Token** and **USDz** acts as a bridge between Ethereum digital assets and real-world assets while allowing holders to earn interest completely on-chain transaction.

ZebApp DeFi Ecosystem has several essential and complementary components that work together to generate income and provide transparent real-world backing for any digital asset. **USDz** is composed of different and separate ZebApp DeFi Ecosystem build platform based accounts.

**USDz holders** are specific to each individual Ethereum digital asset (zDAI, USDC, zPAX etc.) which empowers consumers to remain in and choose the digital asset class that best suits their needs or requirements.

## Options for Earning Interest

**USDz & ZEB Token holders** are created when a specific Ethereum asset is converted to the ZebApp DeFi stable coin **USDz** through a smart contract that has a specific Annual Percentage Yield (APY).

When a **USDz & ZEB Token holders account** is created for a specific digital asset (using USDT as an example), USDT is swapped for the ZebApp DeFi assets ZEB or USDz. The corresponding amount of USDT will be pledged to be returned for the digital asset provided (in this case USDT) plus a prescribed amount of interest.

When withdrawn, the **ZEB** or **USDz** is converted back to USDT plus the interest.

As an example, if a person deposited 100 USDT and the APY was 10% and held the corresponding **USDz** or **ZEB** for one year, they would get back 110 USDT.

Interest is accumulated per block and people may enter and exit the Zeb DeFi platform with no time restrictions.

## USDz & ZEB Token Backed by Real-World Assets

USDz & ZEB Token are created by applying the Zeb DeFi - an ERC20 smart contract wrapper that can be placed on any Ethereum token to generate income and provide additional diversification and security through backing by real-world assets on blockchain.

Access to the token is border-less, making it accessible everywhere, and also provides total transparency to the ecosystem's collateralize. USDz & ZEB Token wrapper can be placed around any Ethereum digital asset providing an easy and instant way of adding the ability to generate consistent interest payments, all secured by real-world assets on blockchain.

Zeb DeFi Wrapper allows the creation of the USDz & ZEB token, allowing anyone to automatically start earning income on their digital assets backed by real-world, income-generating assets.

## Two Stable Coin accounts

To be considered a Zeb DeFi , outside of the requirements of it being decentralized, transparent, and permission-less, Zeb DeFi users, liquidity providers must have the following additional and essential attributes:

It earns consistent interest.

It is backed by real-world assets that generate income, which allows the interest to be paid.

The backing of the assets is made transparently available on-chain.

### Zeb DeFi is always over collateral in two significant ways:

- a. The real-world assets backing **ZEB Token & USDz** are always greater than DeFi issued
- b. Income generated by the assets is greater than the APY (meaning, income generated is greater than payments due).

We believe the over collateralization, diversification, and consistency in interest rates makes the Zeb DeFi users, **USDz & ZEB Token** holders a compelling addition to the Ethereum ecosystem.

All of these points are important distinctions, as unlike traditional asset market accounts, Zeb DeFi users are not backed by any Government agency or other centralized government entities. Zeb DeFi is based on the total transparency and view into the verifiable assets, not faith in the sovereign centralized government systems.

Furthermore, there are no minimums so anyone can start earning interest on as little as \$1. Current Options for Earning Interest in **ZEB Token & USDz** looks to provide stable returns 5x to 6x a traditional money market account.

## Goal of Zeb DeFi

**Zeb DeFi launched now USDz and ZEB Token APY 7.25%**

While there are a growing number of interesting ways to earn interest on crypto, most of these options lack the essential elements of the DeFi accounts, specifically the real-world backing and 100% transparent view into the underlying assets. We believe many people would like to diversify some of their holdings into new ways to earn interest on crypto holdings and will find the over collateralize income streams, stable rates of the DeFi APY , and on-chain view into the underlying backing as attractive.

**The goal of the Zeb DeFi is to provide the ability for anyone globally to once again be able to earn interest on their money.**