

QEZO

Official Whitepaper

Powering the Future of Crypto & Forex Education

BEP-20 · Binance Smart Chain · Version 1.0 · May 2025

QEZO is a utility token built on Binance Smart Chain, designed to power Qezo Academy — a comprehensive platform for crypto and forex trading education. QEZO creates a self-sustaining token economy where learning drives real demand.

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1. Executive Summary

QEZO is a BEP-20 utility token deployed on Binance Smart Chain (BSC), created to serve as the exclusive currency of Qezo Academy — an online education platform dedicated to teaching cryptocurrency and forex trading to a global audience.

QEZO is not just a token — it is the foundation of a complete financial ecosystem. The long-term vision encompasses three interconnected pillars: Qezo Academy (education platform), Qezo Exchange (cryptocurrency trading exchange), and Qezo Pay (payment gateway). As the ecosystem grows, QEZO will transition from a BEP-20 token to a native coin powering its own blockchain.

Unlike speculative tokens with no real-world use, QEZO is backed by genuine demand: every student who enrolls on Qezo Academy must purchase QEZO to pay for their subscription. Exchange trading fees, payment gateway transactions, and future blockchain gas fees will all be denominated in QEZO — creating multi-layered, sustained demand that grows with each product launch.

Key Fact	Detail
Token Name & Symbol	Qezo — QEZO
Blockchain	Binance Smart Chain (BEP-20)
Total Supply	10,000,000 QEZO (fixed, no minting)
ICO Hard Cap	\$109,000 USD
Launch Price	\$0.035 per QEZO
Primary Use Case	Qezo Academy subscription payments
Phase 2 Use Case	Qezo Exchange trading fee discounts
Phase 3 Use Case	Qezo Pay — payment gateway currency
Long-term Vision	QEZO native coin on Qezo Blockchain
Burn Mechanism	50% of subscription fees burned monthly
Staking APY	8% – 18% depending on lock duration
Liquidity Lock	24 months on Unicrypt

2. Problem Statement

The global demand for financial literacy — particularly in cryptocurrency and forex trading — has never been higher. Yet the majority of aspiring traders face serious barriers that prevent them from accessing quality education:

High Cost of Quality Education: Premium trading courses on established platforms cost hundreds to thousands of dollars, making them inaccessible to learners in emerging markets.

Fragmented Information: Free content is scattered across YouTube, forums, and social media with no structured learning path, leading to confusion and poor trading decisions.

No Real Incentive to Learn: Traditional education platforms offer no financial incentive for students to complete courses or engage with the community.

Lack of Africa-Focused Content: Most trading education platforms are designed for Western audiences and ignore the fast-growing African crypto market, local currencies, and relevant examples.

No Tokenized Learning Economy: Existing EdTech platforms do not leverage blockchain technology to reward learners, create ownership, or build sustainable token economies.

3. Our Solution — Qezo Academy

Qezo Academy is a subscription-based online education platform that teaches cryptocurrency and forex trading from beginner to advanced level. All subscriptions are paid exclusively in QEZO tokens, creating a direct and ongoing demand for the token.

Platform Features

Category	Features
Crypto Education	Blockchain basics, DeFi, DEX/CEX trading, Technical Analysis, NFTs, Web3
Forex Education	Currency pairs, Fundamental & Technical Analysis, Risk Management, Psychology
Live Sessions	Weekly live trading sessions with instructors, Q&A, and real-time analysis
Community	Private Discord & Telegram groups by subscription tier
Certificates	On-chain verifiable certificates of completion
Mobile App	iOS & Android app for learning on the go

4. QEZO Token — Utility & Use Cases

QEZO is designed with multiple utility layers that drive real, sustained demand beyond speculation. Every use case reinforces the token's value proposition:

Subscription Payments: The primary utility. All Qezo Academy subscriptions are paid exclusively in QEZO. As the student base grows, so does the demand for QEZO tokens.

Token Burn: 50% of all subscription fees collected in QEZO are permanently burned (destroyed). This reduces the circulating supply over time, creating deflationary pressure.

Exchange Fee Discounts: On Qezo Exchange, traders who choose to pay trading fees in QEZO receive a 50% discount — mirroring the proven model of Binance and BNB. This creates constant demand from active traders on the exchange.

Payment Gateway Currency: Qezo Pay allows merchants to accept QEZO and other cryptocurrencies as payment. A portion of every gateway transaction fee is paid in QEZO and burned, adding another deflationary layer to the ecosystem.

Staking Rewards: Token holders can stake QEZO to earn rewards ranging from 8% to 18% APY, incentivizing long-term holding over short-term selling.

Premium Feature Access: Certain platform features — advanced signals, exclusive webinars, early course access — require holding a minimum QEZO balance, driving holding demand.

Future Blockchain Gas Fees: When the Qezo Blockchain launches, all network gas fees will be paid exclusively in QEZO — the ultimate utility layer that makes QEZO indispensable to the entire network.

5. Tokenomics

QEZO has a fixed total supply of 10,000,000 tokens. No additional tokens can ever be minted. The supply is designed to decrease over time through the burn mechanism, creating a deflationary model that rewards long-term holders.

Allocation	%	Tokens	Purpose
Private Sale	5%	500,000	Seed investors
Pre-Sale	10%	1,000,000	Early community
Public Sale	15%	1,500,000	General public
Final Sale	15%	1,500,000	Closing round
ICO SUBTOTAL	45%	4,500,000	
Liquidity Pool	15%	1,500,000	DEX — locked 24 months
Team & Founders	12%	1,200,000	Cliff 12m + Vesting 36m
Staking Rewards	13%	1,300,000	APY 8–18%, 48 months
Ecosystem/Treasury	8%	800,000	Future development
Marketing	7%	700,000	Growth & campaigns
NON-ICO SUBTOTAL	55%	5,500,000	
TOTAL SUPPLY	100%	10,000,000	

6. ICO Structure & Vesting Schedule

The QEZO ICO is structured across four stages with progressively increasing prices, rewarding early supporters while maintaining fair access for all participants. A vesting schedule is enforced via smart contract to prevent token dumping.

Stage	Price	Tokens	TGE Unlock	Cliff	Vesting Period
Private Sale	\$0.008	500,000	20%	6 months	18 months
Pre-Sale	\$0.015	1,000,000	30%	3 months	12 months
Public Sale	\$0.025	1,500,000	50%	1 month	6 months
Final Sale	\$0.035	1,500,000	100%	—	—
TOTAL	—	4,500,000	—	—	—

Non-ICO Vesting Schedule

Allocation	Tokens	TGE Unlock	Cliff	Vesting	Rationale
Team & Founders	1,200,000	0%	12 months	36 months	Long-term commitment
Staking Rewards	1,300,000	0%	None	48 months	Monthly release to stakers
Ecosystem	800,000	0%	6 months	36 months	Future opportunities
Marketing	700,000	10%	1 month	24 months	Initial campaigns
Liquidity Pool	1,500,000	100%	—	Locked 24m	DEX locked on Unicrypt

7. Liquidity Strategy

A strong and stable liquidity pool is fundamental to investor confidence. QEZO allocates 15% of total supply (1,500,000 QEZO) paired with \$52,500 USDT to create a deep QEZO/USDT liquidity pool on PancakeSwap V2 at launch.

Parameter	Value	Notes
DEX Platform	PancakeSwap V2	Largest DEX on BSC
Trading Pair	QEZO / USDT	Stablecoin pair — no BNB volatility
QEZO in Pool	1,500,000 QEZO	15% of total supply
USDT in Pool	\$52,500	48% of ICO hard cap
Launch Price	\$0.035 per QEZO	$\$52,500 / 1,500,000 = \0.035
Lock Duration	24 months	Locked via Unicrypt
LP Token Lock	On-chain verifiable	Proof visible to all investors
Trading Fee	0.25% per trade	0.17% returned to LP providers

8. Token Distribution & Use of Funds

Of the \$109,000 raised through the ICO, funds will be allocated as follows to ensure the project launches securely, reaches its target audience, and builds a sustainable ecosystem:

Category	Amount	%	Description
Liquidity Pool (USDT)	\$52,500	48%	QEZO/USDT pool on PancakeSwap — locked 24 months
Development	\$20,000	18%	Smart contracts, platform, website, mobile app
Smart Contract Audit	\$15,000	14%	Professional security audit (CertiK or Hacken)
Marketing & Community	\$12,000	11%	Social media, influencers, community building
Legal & Compliance	\$6,000	6%	Legal structure, KYC/AML setup, jurisdiction
Operations & Reserve	\$3,500	3%	Team operations, contingency fund
TOTAL	\$109,000	100%	

9. Staking & Rewards

QEZO offers a staking program that rewards long-term holders and reduces the circulating supply. 13% of total supply (1,300,000 QEZO) is allocated to staking rewards, distributed over 48 months.

Pool Type	Lock Duration	APY	Min. Stake	Notes
Flexible	No lock	8%	100 QEZO	Withdraw anytime
Standard	3 months	12%	500 QEZO	Locked for duration
Premium	6 months	15%	1,000 QEZO	Higher rewards
VIP	12 months	18%	5,000 QEZO	Maximum APY

Staking rewards are sourced from the dedicated 1,300,000 QEZO allocation and supplemented by 30% of subscription burn revenue redirected to the staking pool. The staking contract enforces all lock periods automatically, with no manual intervention required from the team.

10. Platform Architecture & Technology

Smart Contract Architecture

The QEZO ecosystem is powered by a suite of interconnected smart contracts deployed on Binance Smart Chain. Each contract handles a specific function, ensuring modularity, security, and upgradeability.

Contract	Function
QEZO Token Contract	BEP-20 token — transfers, approvals, balances
ICO / Sale Contract	Stage management, USDT payment, token distribution
Vesting Contract	Cliff + monthly vesting for all allocations
Staking Contract	Deposit, reward calculation, claim, withdraw
Subscription Contract	Subscription validation, burn execution, treasury
Burn Contract	Permanent token destruction to dead address

11. Qezo Exchange

Qezo Exchange is a centralized cryptocurrency trading platform that will be developed in Phase 3 of the project. It will allow users to trade QEZO and other major cryptocurrencies against USDT and other pairs. The exchange creates a self-contained trading ecosystem directly connected to the Qezo Academy education platform — enabling students to learn and trade in one unified environment.

Exchange Features

Feature	Details
Spot Trading	Buy/sell crypto in real-time — BTC, ETH, BNB, QEZO and more
Trading Pairs	QEZO/USDT, BTC/USDT, ETH/USDT, BNB/USDT and expanding pairs
Fiat On-Ramp	Convert fiat currency (USD, EUR, RWF) directly to crypto
Trading Fee	0.1% standard fee — 50% discount when paid in QEZO
Integrated Wallet	Built-in custodial wallet for all supported assets
Academy Integration	Direct link from lessons to live trading — learn then practice
Mobile Trading App	Full-featured iOS & Android trading application
API Access	REST & WebSocket API for algorithmic traders
Referral Program	Earn QEZO by referring new traders to the exchange

QEZO Fee Discount Model

Inspired by Binance's BNB model, Qezo Exchange offers significant fee discounts to traders who hold and use QEZO to pay their trading fees. This creates a powerful, self-reinforcing demand loop:

Payment Method	Trading Fee	Saving	Effect on QEZO
Standard (USDT)	0.20%	—	No effect
Pay with QEZO	0.10%	50%	QEZO burned from fees ■

Every time a trader pays fees in QEZO, those tokens are burned — permanently reducing supply. As trading volume grows, the burn rate accelerates, compounding the deflationary effect alongside the Academy subscription burns.

12. Qezo Pay — Payment Gateway

Qezo Pay is a cryptocurrency payment gateway that enables merchants, businesses, and online platforms to accept QEZO and other cryptocurrencies as payment. It bridges the gap between the crypto economy and traditional commerce — with a particular focus on the African market where mobile money and crypto adoption are growing rapidly.

How Qezo Pay Works

The payment flow is designed to be seamless for both merchants and customers:

Step	Actor	Action
1	Customer	Selects 'Pay with Qezo Pay' at checkout
2	Qezo Pay	Generates a QEZO payment address and QR code
3	Customer	Sends QEZO from their wallet to the payment address
4	Qezo Pay	Confirms transaction on BSC (approx. 3 seconds)
5	Qezo Pay	Converts QEZO to merchant's preferred currency (USD/EUR/RWF)
6	Merchant	Receives payment in preferred currency minus gateway fee
7	Qezo Pay	Burns 20% of collected QEZO fees — rest goes to treasury

Qezo Pay targets the world e-commerce and fintech market — a fast-growing segment where crypto payment solutions are in high demand. Integration plugins will be available for WooCommerce, Shopify, and custom APIs for enterprise merchants.

13. QEZO Native Coin & Future Blockchain

The ultimate vision for QEZO is to evolve from a BEP-20 token on Binance Smart Chain into the native coin of the Qezo Blockchain — a purpose-built Layer 1 blockchain designed to power the full Qezo ecosystem including the Academy, Exchange, Payment Gateway, and future decentralized applications.

Token vs Coin — The Evolution

	Phase 1–2 (Now)	Phase 4+ (Future)
Type	BEP-20 Token on BSC	Native Coin on Qezo Chain
Gas Fees	Paid in BNB	Paid in QEZO
Independence	Dependent on BSC	Fully independent blockchain
Smart Contracts	BSC infrastructure	Qezo Chain infrastructure
Exchange	PancakeSwap + CEX listings	Qezo Exchange (native)
Validators	BSC validators	QEZO stakers become validators

Qezo Blockchain Architecture

Parameter	Specification	Rationale
Consensus	Delegated Proof of Stake (DPoS)	Fast, energy-efficient, scalable
Block Time	~3 seconds	Near-instant transaction finality
Gas Currency	QEZO (native coin)	All fees burn or go to validators
Compatibility	EVM-compatible	Easy migration of BSC contracts
Validators	QEZO stakers (min. 50,000 QEZO)	Decentralized validation
Smart Contracts	Solidity (EVM)	No rewrite needed for existing dApps
Migration	1:1 swap BEP-20 → Native Coin	Seamless for existing holders

Migration Plan

When the Qezo Blockchain is ready for mainnet launch, existing QEZO BEP-20 token holders will be able to swap their tokens 1:1 for native QEZO coins through an official bridge contract. The migration will be fully transparent, on-chain, and available for a minimum of 12 months to ensure all holders have sufficient time. The BEP-20 token contract will be frozen after the migration window closes.

14. Roadmap

Phase	Timeline	Milestones
Phase 1 Foundation	Q1-Q2 2026	Smart contract development & internal testing Website & whitepaper launch Community building (Telegram, Discord, Twitter) KYC & legal structure setup
Phase 2 ICO & Launch	Q3 2026 – Q1 2027	Private Sale & Pre-Sale open Smart contract audit (Certik / Hacken) Public Sale & Final Sale TGE — token generation & liquidity deployment PancakeSwap QEZO/USDT listing @ \$0.035 Unicrypt liquidity lock (24 months)
Phase 3 Platform	Q2 2027	CEX listing applications (KuCoin, MEXC, Bybit,...) Qezo Academy Beta launch First 500 students enrolled Staking platform live CoinGecko & CoinMarketCap listings First monthly token burn executed
Phase 4 Growth	Q4 2027	Qezo Pay (Payment Gateway) Beta launch Mobile app launch (iOS & Android) Live trading sessions & signals begin 1,000+ active students on Academy Governance voting system launch Qezo Pay merchant integrations (WooCommerce, Shopify)
Phase 5 Exchange	Q4 2028	Qezo Exchange Beta launch QEZO fee discount model live (50% off with QEZO) Binance listing application 10,000+ active Academy students Multi-language platform (French, Swahili) Strategic fintech & trading platform partnerships
Phase 6 Blockchain	2030+	Qezo Blockchain testnet launch EVM-compatible DPoS consensus Bridge contract for BEP-20 → Native Coin migration Qezo Mainnet launch — QEZO becomes native coin All ecosystem products migrate to Qezo Chain Gas fees, exchange fees & gateway fees all in QEZO

15. Security & Trust

Security is a non-negotiable priority for the QEZO project. The following measures are in place to protect investors and ensure the long-term integrity of the ecosystem:

Measure	Details	Tool / Provider
Smart Contract Audit	Full audit of all contracts before mainnet deploy	CertiK / Hacken
Liquidity Lock	100% of LP tokens locked for 24 months	Unicrypt
Team Token Vesting	Cliff 12 months + linear vesting 36 months	TeamFinance
Multi-Signature Wallet	3-of-5 signatures required for treasury actions	Gnosis Safe
KYC / AML	Full KYC verification for all team members	Sumsub / Blockpass
Anti-Whale Protection	Max 1% of supply (100,000 QEZO) per transaction	Smart Contract Rule
Renounced Ownership	Token contract ownership renounced post-deploy	BSCScan verifiable

16. Risk Factors

Investing in cryptocurrency tokens involves significant risk. Prospective investors should carefully consider the following risk factors before participating in the QEZO ICO:

Market Volatility: Cryptocurrency markets are highly volatile. The price of QEZO may fluctuate significantly after listing and may fall below the ICO purchase price.

Regulatory Risk: Cryptocurrency regulations are evolving globally. Changes in laws or regulations in any jurisdiction may adversely affect the project or token value.

Technology Risk: Despite professional auditing, smart contracts may contain undiscovered vulnerabilities. The team will take all reasonable measures to mitigate this risk.

Adoption Risk: The success of QEZO depends on the adoption and growth of Qezo Academy. If the platform fails to attract sufficient users, token demand may not materialize.

Liquidity Risk: In the early stages, liquidity may be limited. Large trades may cause significant price impact. Investors should trade cautiously.

Competition: The online education and crypto sectors are highly competitive. Established platforms may offer similar services, affecting Qezo Academy's market share.

17. Legal Disclaimer

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