



CoinZoom Exchange

www.coinzoom.com

Whitepaper

ZOOM Token Whitepaper – Issue 1, March 2026

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Forward-Looking Statements

This whitepaper may contain forward-looking statements regarding the future development, performance, adoption, or growth of the CoinZoom ecosystem and related digital asset markets. These statements include, but are not limited to, projections, estimates, forecasts, and statements concerning expected platform functionality, user adoption, market opportunity, technological development, and ecosystem growth.

Forward-looking statements are inherently subject to risks, uncertainties, and assumptions that may cause actual results or outcomes to differ materially from those expressed or implied. Factors that may influence actual results include market conditions,

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Past performance, historical trends, and ecosystem metrics are not indicative of future results. Readers should not place undue reliance on forward-looking statements contained in this document.

CoinZoom undertakes no obligation to update or revise any forward-looking statements to reflect subsequent events or circumstances.

Utility Token Powering the CoinZoom Ecosystem – March 2026

Token: ZOOM

Blockchain: Ethereum

Token Standard: ERC-20

Total Supply: 600,000,000 ZOOM

Token Type: Exchange Utility Token

Token Contract Address: 0x69cf3091C91EB72DB05E45C76e58225177dEA742

ZOOM is the native utility token of **CoinZoom**, a U.S.-registered cryptocurrency exchange designed to provide secure digital asset trading, global payments, and financial services.

ZOOM serves as the **utility and membership token of the CoinZoom ecosystem**, connecting trading, payments, rewards, and platform participation.

Among the first exchange utility tokens issued by a U.S.-domiciled, FinCEN-registered cryptocurrency exchange as of March 2026, ZOOM is currently the **only U.S.-native exchange token available to traders**, with utility directly linked to real exchange activity and platform growth.

1. Executive Summary

Digital assets are transforming global finance, enabling faster payments, programmable money, and decentralized financial infrastructure.

CoinZoom is building an integrated ecosystem connecting:

- cryptocurrency trading
- global payments
- cross-border remittances
- CoinZoom Visa card crypto rewards
- enterprise financial infrastructure

ZOOM powers this ecosystem by enabling:

- trading fee optimization
- VIP membership access
- CoinZoom Visa card crypto rewards
- participation in platform services

Unlike speculative tokens, ZOOM derives value from **real platform usage and economic activity**.

Why ZOOM Can Become a Leading Exchange Token

Exchange-native tokens have become one of the most successful categories in digital assets. Platforms such as **Binance**, **OKX**, and **KuCoin** have demonstrated that when a token is tightly integrated with a trading platform and ecosystem services, it can become a powerful engine for user engagement and platform growth.

ZOOM follows this model while introducing additional features designed to expand utility beyond trading. The **CoinZoom Prime program** gives this a tier-level structure, that encourages the customer to hold ZOOM tokens to **unlock ecosystem benefits and discounts**.

The CoinZoom ecosystem integrates **trading, payments, remittances, and rewards** into a single platform, creating multiple sources of token demand.

CoinZoom by the Numbers

▪ Platform Growth

- **73% increase** in KYC-verified customers in 2025
- **3× increase** in referral-driven customer acquisition in Q1 2026
- **31% increase** in daily active users since July 2025

▪ Deposits & Capital Inflows

- **100% growth** in total deposits within four months up to February 2026
- **218% increase** in users funding accounts through retail cash deposits in Q1 2026

Funding sources include:

- ACH deposits
- RTP real-time ACH payments
- wire transfers
- debit and credit card deposits, Apple Pay, and Google Pay
- CoinZoom Cash retail deposits

▪ Global Payments Expansion

- CoinZoom Visa debit cards issued in **158 countries**
- **87% growth** in card user base in 2025
- **4× increase** in total card spending Year on year to February 2026

▪ Debit Card Engagement

- **188% increase** in transactions per card user in 2025
- **165% increase** in average spend per card year on year until February 2026
- **3× increase** in crypto rewards earned per user from mid 2025
- All-time high of **53% of monthly spend in crypto** was reached in August 2025

▪ Trading Activity

- **91% increase** in average crypto trade value in 2025

- **26% growth** in trading commission revenue to end February 2026
- **B2B Ecosystem Partnerships**
 - **9 new B2B corporate partnerships in 2025** providing crypto infrastructure services including payroll platforms, fintech integrations, payouts and remittance services and “white label” digital financial infrastructure.
- **Customer Excellence**
 - 🕒 CoinZoom operates 24/7 Customer support with a Monthly Satisfaction rating of 87% in 2025
 - 🕒 AI Bot Satisfaction was 88% in February 2026 and handles over half of all issues on first prompt
- **CoinZoom Cash**
 - 🕒 Users can load Cash to their CoinZoom account in over 19,000 retail locations in the US, including over 12,000 7-Eleven stores nationwide

2. Market Opportunity

The global digital asset market continues to expand rapidly as cryptocurrencies become integrated into mainstream financial infrastructure.

Centralized exchanges remain the primary access point for most digital asset users, providing:

- liquidity
- regulatory oversight
- fiat on ramps
- trading infrastructure

2.1 Growth Rate of Centralized Crypto Exchanges

The global **cryptocurrency exchange platform market** grew from **\$43.8B in 2024 to about \$54.8B in 2025**, representing a **25.1% annual growth rate**. ([The Business Research Company](#))

This growth is driven by:

- increasing crypto adoption
- expanding trading activity
- more institutional participation
- development of derivatives trading markets.

Trading volumes on centralized exchanges expanded significantly in 2025.

- **Perpetual derivatives trading volume on CEXs increased 47.4% in 2025**, reaching **\$86.2 trillion**, a historical record. ([CoinGecko](#))
- Spot trading volume also surged periodically during the year, with **+31.6% quarter-over-quarter growth in Q3 2025**, reaching **\$5.1 trillion** for major exchanges. ([CoinGecko](#))

Derivatives trading has become the **largest growth engine for exchanges**, representing the majority of trading volume.

Despite the rise of decentralized exchanges (DEXs), centralized platforms remain dominant.

- **87–92% of global crypto trading volume in 2025 occurred on centralized exchanges.** ([Swapzone](#))
- The **top 10 centralized exchanges alone processed about \$18.7 trillion in spot trading volume.** ([CoinGecko](#))

Metric	2025 Growth
CEX market size	~25% annual growth
Derivatives trading volume	+47.4% YoY
Spot trading volume	~30% quarterly spikes during market cycles
Share of global crypto trading	87–92% handled by CEXs

Global cryptocurrency ownership has grown to more than **650 million users worldwide**, with centralized exchanges continuing to process over **85% of all trading volume**.

The global exchange infrastructure market is projected to grow from **approximately \$55 billion in 2025 to more than \$120 billion by 2030**, driven by stablecoin adoption, institutional trading, and the integration of crypto into global payment systems.

The industry is increasingly moving toward:

- exchange ecosystems (trading + payments + wallets)
- stablecoin settlement
- AI-enabled trading tools
- mobile wallet integration

Exchange-native tokens have emerged as an effective mechanism to:

- reward user participation
- incentivize trading activity
- align ecosystem growth with token utility

ZOOM is positioned within this category as a **utility-driven exchange token connected to a regulated U.S. exchange platform.**

2.2 Institutional Adoption of Digital Currencies

Institutional adoption of digital assets accelerated significantly following the launch of U.S. spot Bitcoin ETFs. Within 18 months, Bitcoin ETFs accumulated more than **\$120 billion in assets under management**, making them among the fastest-growing ETF categories in financial history. At the same time, stablecoins processed **\$33 trillion in annual transaction volume**, and major financial institutions began tokenizing traditional financial assets on blockchain infrastructure.

2.3 Global Crypto Payments Expansion

Across the financial world, payments in digital currencies, most notably stablecoins, have enormous growth. New financial instruments and funding mechanisms like **CoinZoom Visa Debit card** also brought crypto payments to millions of merchants across the globe – without them needing to change POS systems or banking infrastructure.

Capabilities like instant settlement and smartphone wallets bridge the gap between **digital assets and everyday commerce**. This is particularly relevant for stablecoins: stablecoins now account for approximately **70% of trading pairs on centralized exchanges**, serving as the primary liquidity and settlement layer for digital asset markets.

2.4 Remittances and Global Payments

Remittances represent a significant opportunity for the CoinZoom ecosystem.

The global remittance market exceeded **\$900 billion annually**, with one billion families worldwide relying on cross-border income and millions of migrant workers sending money internationally each year.

Traditional remittance providers charge **5–13% fees**, costing global consumers \$65 billion annually.

CoinZoom addresses this problem through:

- **ZoomMe instant P2P transfers**
- crypto-based cross-border payments
- global debit card spending capability

Users can send funds instantly, and recipients can **spend funds immediately using a CoinZoom Visa debit card**.

This approach reduces costs and eliminates the need for:

- cash pickup locations
- expensive remittance intermediaries
- delayed settlement times
- poor Bitcoin ATM conversion rates

ZoomMe enables **instant cross-border payments** between CoinZoom users.

Key features include:

- free international transfers
- fiat or crypto transfers
- instant wallet settlement
- debit card access to received funds

The product creates a **network-effect growth engine** similar to platforms like Venmo or Cash App by connecting friends and family globally.

This capability is particularly powerful for Gen Z consumers, migrant workers, and international families who frequently send funds across borders.

2.5 User Segments and Market Adoption

CoinZoom serves a diverse set of crypto and payment users.

Expert Crypto Whales

- balances greater than \$100,000
- high trading frequency who are attracted by lower trading fees than the bigger exchanges
- multi-service platform usage
- experienced crypto users
- enjoy VIP access and customer service levels

Remittance Users

- frequent international travelers
- exchange-rate sensitive
- multi-lingual user base
- international family and friend networks
- require flexibility and convenience
- often high cash users

Card Reward Users

- heavy debit card users
- respond strongly to crypto reward incentives
- digitally active consumers
- financially savvy consumers who optimize for financial flexibility

Savvy Crypto Traders

- hold multiple digital assets
- trade frequently

- maintain balances above \$5,000
- like low deposit and trading fees

These segments reflect the intersection of **crypto trading, payments, and global financial access**.

2.6 B2B and Institutional Ecosystem

CoinZoom supports enterprise integrations and B2B crypto infrastructure services.

Corporate partnerships include:

- mobile wallet providers
- global payroll providers
- merchant payment gateways
- fintech integrations
- credit unions and regional banks
- gig economy platforms
- international remittance services

CoinZoom provides:

- APIs for integration
- enterprise-grade security
- white-label infrastructure
- regulatory compliance frameworks
- fully integrated KYC and AML compliance

The platform operates with **SOC 2 Type II attestation**, supporting enterprise security, full KYC and AML toolkit, state –specific and GDPR compliant Privacy framework and audited international operational standards on data, privacy, risk management and compliance.

3. Long-Term Growth Drivers

CoinZoom is positioned to benefit from several macro trends shaping digital finance.

3.1 Stablecoin Adoption

Stablecoins have become the primary liquidity and settlement layer of the digital asset economy. In 2025, stablecoin transaction volume exceeded **\$33 trillion**, surpassing the annual volume of many traditional payment networks and accounting for more than **70% of trading settlement on centralized crypto exchanges**. With the stablecoin market projected to exceed **\$1 trillion by 2030**, exchanges and payment platforms that integrate stablecoin infrastructure are positioned at the center of the next generation of global financial services. The Genius Act passing in summer 2025 in the US has provided a robust foundation for faster adoption of stablecoins across the global economy.

3.2 Crypto Ownership Expansion

More than **55 million Americans now hold cryptocurrency**, representing roughly **21% of the population**. There are over 650 million crypto owners worldwide. Ownership continues to increase as institutional products and regulatory clarity accelerate market adoption internationally.

3.3 Mobile Wallet Growth

The **global mobile payment market reached about \$4.97 trillion in transaction value in 2025**. ([Fortune Business Insights](#)). Transaction value is expected to grow to **\$6.46 trillion in 2026** and **\$46.6 trillion by 2034**, implying extremely strong long-term growth. ([Fortune Business Insights](#))

- **~11–12% annual growth** in digital wallet transactions globally through the late 2020s. ([Capital One Shopping](#))
- Some mobile payment segments are projected to grow **~28% CAGR through 2034** due to expanding smartphone adoption and fintech services. ([Fortune Business Insights](#))
- Over **2.7 billion people worldwide use mobile payments** today. ([Business of Apps](#))
- Mobile wallets already account for **over half of global e-commerce transactions**. ([Capital One Shopping](#))

Mobile payments are dominated by **digital wallet ecosystems**, particularly in Asia and North America.

Alipay - One of the largest mobile payment platforms globally, dominant in China and parts of Asia with hundreds of millions of users of the integrated “super-app” ecosystem. ([Adyen](#))

WeChat Pay - Integrated inside the WeChat messaging platform, extremely popular in China for retail, P2P, and services. ([Investopedia](#))

Apple Pay - Leading mobile wallet in the United States and Europe with ~63.9 million users in the U.S. in 2025 and accounts for more than **50% of U.S. in-store mobile wallet transactions**. ([Chargeflow](#))

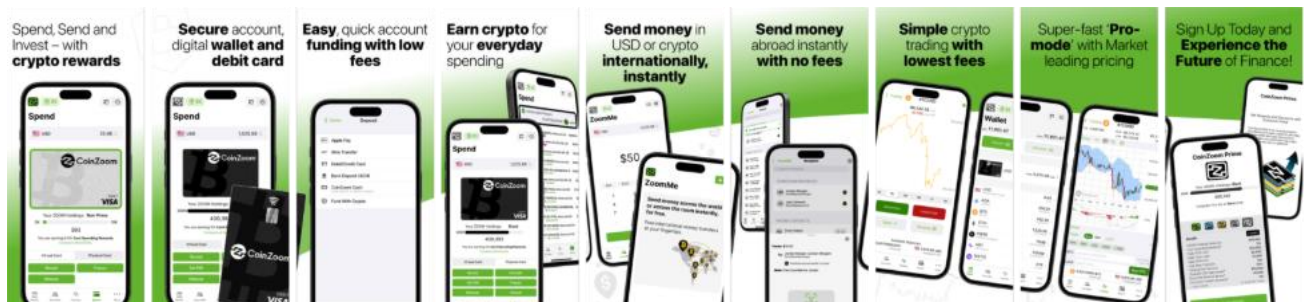
Google Pay - Android ecosystem wallet, widely used across Asia, Europe, and emerging markets.

- Mobile wallets already account for **53% of global e-commerce transactions with usage expected to grow over 70% between 2024 and 2029**. ([Capital One Shopping](#))

Smartphone-based digital wallets are becoming the primary interface for financial services. Mobile payment transaction value reached nearly **\$5 trillion globally in 2025**, with more than **2.7 billion users worldwide**. As digital wallets expand into payments, trading, and financial services, platforms that integrate crypto trading with mobile payment capabilities are positioned to capture a rapidly growing market.

4. The CoinZoom Platform

CoinZoom is a U.S.-registered Money Services Business and licensed Money Transmitter that operates a global secure digital asset trading platform with fintech payment solutions.



The platform includes:

- cryptocurrency trading exchange

- global crypto debit card payments
- fiat on ramps
- retail crypto funding
- international remittance tools
- enterprise financial infrastructure.

CoinZoom serves customers in **more than 180 countries**.

ZOOM acts as the **economic coordination layer across the entire platform**:

- Trading → fee discounts
- Payments → rewards
- Prime membership → tier access
- Referrals → token incentives

This integration creates **multiple demand sources for the token**.

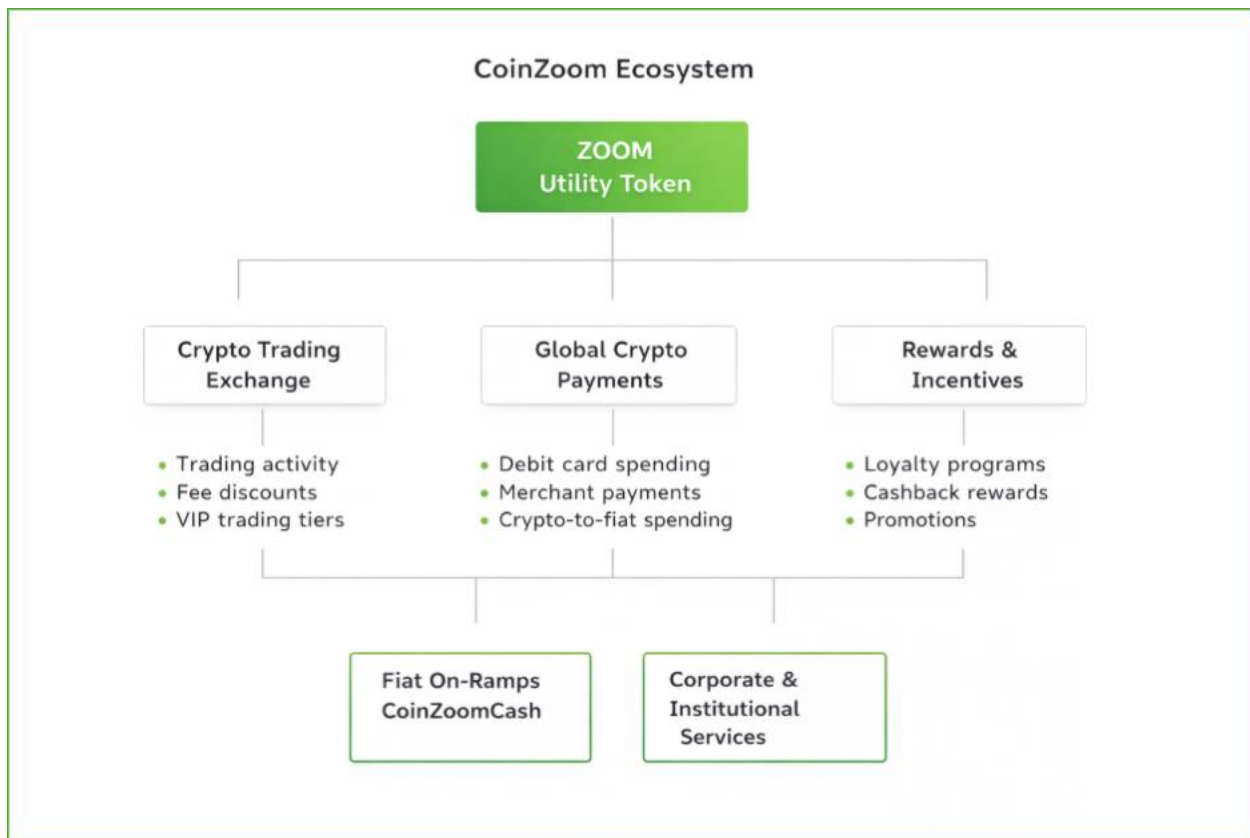


5. CoinZoom Ecosystem & Flywheel

The CoinZoom ecosystem integrates trading infrastructure, global payments, rewards programs, and fiat access into a unified platform.

ZOOM functions as the **utility token connecting these services**, enabling users to participate across multiple areas of the ecosystem.

5.1 Ecosystem Architecture



5.2 Key Ecosystem Components

▪ Digital Asset Exchange

The **CoinZoom** exchange provides:

- spot cryptocurrency trading
- advanced trading infrastructure
- liquidity access
- trading fee optimization via ZOOM

Active traders benefit from reduced trading costs and participation incentives.

▪ Global Crypto Payments

Through its partnership with **Visa**, CoinZoom enables users to spend crypto globally via the **CoinZoom Visa Debit Card**.

Key capabilities include:

- global merchant acceptance
- crypto spending with rewards
- integration with user trading accounts

This connects crypto trading directly with **real-world spending utility**.

Key program metrics include:

- **123% growth in card spending year on year to February 2026**
- recurring interchange revenue increasing alongside usage

The card program allows users to spend crypto or USD at more than **175 million merchants worldwide and use over 1 million ATMs globally**.

▪ **Rewards & Loyalty Infrastructure**

The CoinZoom platform provides rewards via their CoinZoom Prime program including:

- up to **5% crypto rewards on debit card spending**
- trading discounts
- loyalty incentives
- VIP platform benefits

Rewards programs are a proven driver of payment activity. Industry research shows that cashback incentives can increase card transaction frequency by **20–45% and raise average cardholder spending by 25–50%**. By combining cashback rewards with digital asset incentives, platforms can significantly increase customer engagement and ecosystem participation.

▪ **Fiat On-Ramp Infrastructure**

CoinZoom offers a comprehensive fiat on ramp to customers including debit and credit card deposits, Apple and Google Pay, ACH bank transfers including Real-Time Payments for banks that support this, wire transfers and CoinZoom Cash.

CoinZoom Cash enables users to convert cash into crypto through US retail locations including all US **7-Eleven** stores.

This expands accessibility for new crypto users and increases ecosystem participation.

- **Institutional and Corporate Services**

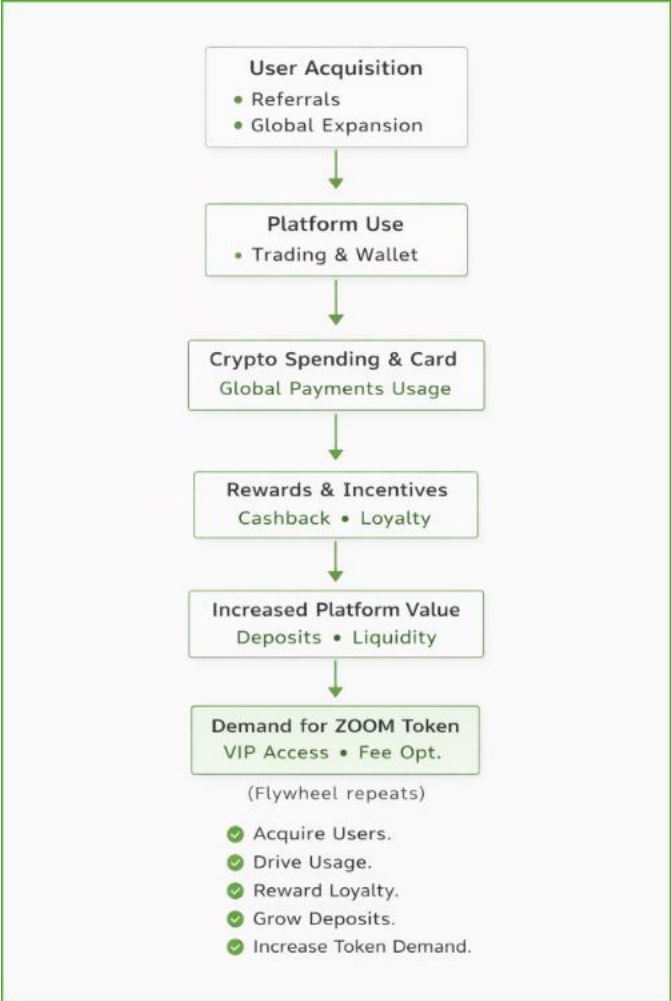
CoinZoom also provides infrastructure services for corporate and institutional clients.

These services support:

- Fintech integrations
- Crypto infrastructure services
- Merchant Payment Gateway
- Bulk payouts including cross-border transactions
- Enterprise digital asset solutions

Corporate partnerships expand the reach and adoption of the ecosystem.

5.3 The CoinZoom Flywheel



The **CoinZoom Flywheel** illustrates how activity across the platform reinforces itself, driving sustained ecosystem growth and increasing utility for the ZOOM token. Each component of the ecosystem contributes to a reinforcing cycle of user engagement, trading activity, payments adoption, and rewards participation.

How the Flywheel Works

- **User Acquisition**

New users join the CoinZoom platform through referrals, marketing initiatives, and global expansion.

Recent ecosystem growth metrics demonstrate strong adoption:

- **73% increase** in KYC-verified customers in 2025
- **3× increase** in referral-driven customer acquisition in Q1 2026

This growth expands the user base interacting with the platform.

- **Platform Usage**

Once onboarded, users begin engaging with core services provided by **CoinZoom**, including:

- cryptocurrency trading
- wallet management
- platform rewards programs

Increased participation drives trading activity and liquidity.

- **Crypto Spending**

Users can spend cryptocurrency globally using the **CoinZoom Visa Debit Card**, enabled through the company's global partnership with **Visa**.

This allows digital assets to be used in everyday transactions while maintaining access to crypto markets.

- **Rewards and Incentives**

Users receive incentives including:

- **up to 5% crypto rewards** on debit card spending
- trading discounts
- loyalty programs

Rewards encourage continued participation and strengthen the connection between trading and payments. Academic research shows that even modest cash-back incentives significantly increase payment activity. Studies using bank transaction data demonstrate that a **1% cash-back reward can increase card spending by more than 30%**, while behavioral research shows electronic payments and rewards activate the brain's reward center, reinforcing card usage and transaction frequency.

- **Platform Growth**

Increased user activity drives:

- higher deposits
- increased trading volume
- higher payments usage
- expanded ecosystem engagement

These factors increase the overall value and activity within the CoinZoom platform.

- **Demand for ZOOM**

As the ecosystem grows, demand for ZOOM increases through membership in CoinZoom Prime:

- trading fee optimization
- Migration through the tier-levels in Prime to Black level/VIP status
- rewards program engagement

ZOOM functions as the **utility token connecting these ecosystem activities**, aligning token demand with real platform usage.

Growth Driver	Impact
Prime Membership	Encourages ZOOM accumulation
Trading Activity	Generates exchange revenue
Debit Card Spending	Drives payment ecosystem
Referrals	Accelerates organic user growth

6. Ecosystem Growth & Platform Traction

The **CoinZoom ecosystem** continues to demonstrate accelerating adoption across trading, payments, and fiat-to-crypto access.

▪ **Deposit Growth and Capital Inflows**

CoinZoom has experienced rapid growth in user deposits across multiple funding channels.

Key funding infrastructure includes:

- ACH deposits
- RTP instant ACH deposits
- wire transfers
- debit & credit card, Apple Pay and Google Pay funding
- retail cash deposits through CoinZoom Cash

Recent platform metrics show:

- **100% growth in total deposits within four months to end February 2026**
- strong capital inflows driven by new users and high-value Prime customers.

▪ **ACH and RTP Funding**

ACH and RTP deposits have become a highly effective fiat on ramp.

- **181% growth in customers using ACH/RTP deposits in H2 2025**
- **158% growth in deposit value to end of February 2026**

Real-time payment rails now account for **10–15% of platform transfers**, demonstrating growing adoption of instant funding options.

▪ **Wire Transfers**

High-value deposits have accelerated significantly among new users.

- **3–9× increase in monthly wire deposit users to end Feb 2026**
- **1291% growth in deposit value to end Feb 2026**

Wire transfers have become a preferred funding mechanism for **large capital inflows and high-balance customers**.

▪ **Debit Card Funding**

Card deposits directly or via Apple Pay or Google Pay remain one of the most accessible funding methods.

- **73% growth in users funding accounts with cards since mid 2025**
- **107% growth in deposit value to end Feb 2026**

Card deposits are widely used by both **new customers and experienced traders** due to the speed and convenience of instant funding.

▪ **CoinZoom Cash: Expanding Crypto Access**

CoinZoom Cash provides a unique retail on-ramp allowing users to convert cash into digital assets providing a low-cost alternative to Bitcoin ATMs, which charge up to 20% fees, are not instant and do not have favorable crypto exchange rates. There are over 30,000 Bitcoin ATMs across the US, and 39,000 globally.

The CoinZoom Cash service is available across the US in over 19,000 locations at nationwide retail partners including **7-Eleven** locations.

Growth metrics demonstrate strong adoption:

- **218% increase in customers using CoinZoom Cash to Feb 2026**
- **246% increase in deposit value since Mid 2025**

This capability expands crypto access to users in **cash-based economies and gig workforce segments**.

6.1 Ecosystem Growth Traction

CoinZoom continues to demonstrate strong platform growth across user adoption, payments activity, and trading engagement. Key ecosystem metrics from **2025** reflect expanding global usage and increasing platform utility.

▪ **Platform Growth**

CoinZoom's user base and engagement levels continued to accelerate throughout 2025.

- **Over 2× growth** in total platform deposits year-over-year
- **31% increase** in daily active users since July 2025
- **20% growth** in CoinZoom Prime Black account holders to end Feb 2026

These metrics highlight strong **organic growth and user retention**, driven by the expanding utility of the CoinZoom ecosystem. Customer advocacy and retention is also driven by Customer Service. CoinZoom is one of the few exchanges that has 24/7 Customer Support, with an AI-enabled Chat function that has over 87% Customer Satisfaction rating.

▪ **Global Payments Expansion**

CoinZoom’s Visa crypto debit card program continues to expand globally, enabling users to seamlessly spend USD and digital assets anywhere that Visa is accepted.

Key capabilities include:

- spending crypto at over **175 million merchants worldwide** where Visa is accepted
- access to over **1 million ATMs globally**
- earning crypto rewards on purchases
- instant access to funds from the CoinZoom wallet
- can choose to spend cash or crypto on each purchase

Growth in the international card program has been significant

- **36% increase** in activated Visa crypto debit cards in 2025
- **87% growth** in the total debit card user base in 2025
- Cards available in **158 countries worldwide**
- Cards actively used in **103 countries**

Card usage has grown rapidly:

- **123% growth in debit card spending to end Feb 2026**
- over **\$170 in average monthly rewards** in February 2026

▪ **Debit Card Usage Growth**

User engagement with CoinZoom debit cards accelerated significantly in 2025.

- **4× increase** in total Visa debit card spending
- **188% increase** in transactions per debit card user
- **165% increase** in average spend per debit card
- **3× growth** in free crypto rewards earned per debit card user
- **All-time high: 53% of monthly spend in crypto** recorded in August 2025

These trends demonstrate increasing consumer comfort using digital assets for **everyday spending**.

▪ **Trading and Liquidity Growth**

CoinZoom also experienced substantial increases in trading activity across the platform.

- **91% increase** in average crypto trade value in 2025, driven primarily by stablecoin trading
- **26% growth** in crypto trading commission revenue
- Continued growth in liquidity and trader participation

This reflects growing adoption among **active traders and institutional participants**.

▪ **Cash On-Ramp Expansion**

CoinZoom Cash continues to expand physical on-ramp access across retail networks.

- **39% growth** in CoinZoom Cash transactions to end Feb 2026
- Adoption driven by availability at over 12,000 **7-Eleven retail locations in the US**

This capability provides users with convenient fiat-to-crypto access in everyday locations.

▪ **Revenue and Business Growth**

The CoinZoom platform continues to expand both consumer and enterprise revenue channels.

- **4× growth in debit card revenues to end of February 2026**
- **9 new B2B corporate partnerships** added for crypto infrastructure services

These partnerships expand CoinZoom’s reach across fintech, payments, and digital asset services.

As the platform grows, **ZOOM serves as the utility layer that rewards participation across the ecosystem**, aligning token demand with real platform usage.

7. ZOOM Tokenomics

ZOOM was initially issued as an Exchange token in March 2020, when the full supply of 600 million tokens was minted. Currently, 450 million ZOOM tokens are in circulation, and 150 million are held within the CoinZoom Treasury. The level of ZOOM tokens minted has been capped at 600 million and will not exceed this amount.

CoinZoom Prime Program	
Total Supply: 600,000,000 ZOOM	
Allocation	Amount
CoinZoom Community	450,000,000
CoinZoom Treasury	150,000,000

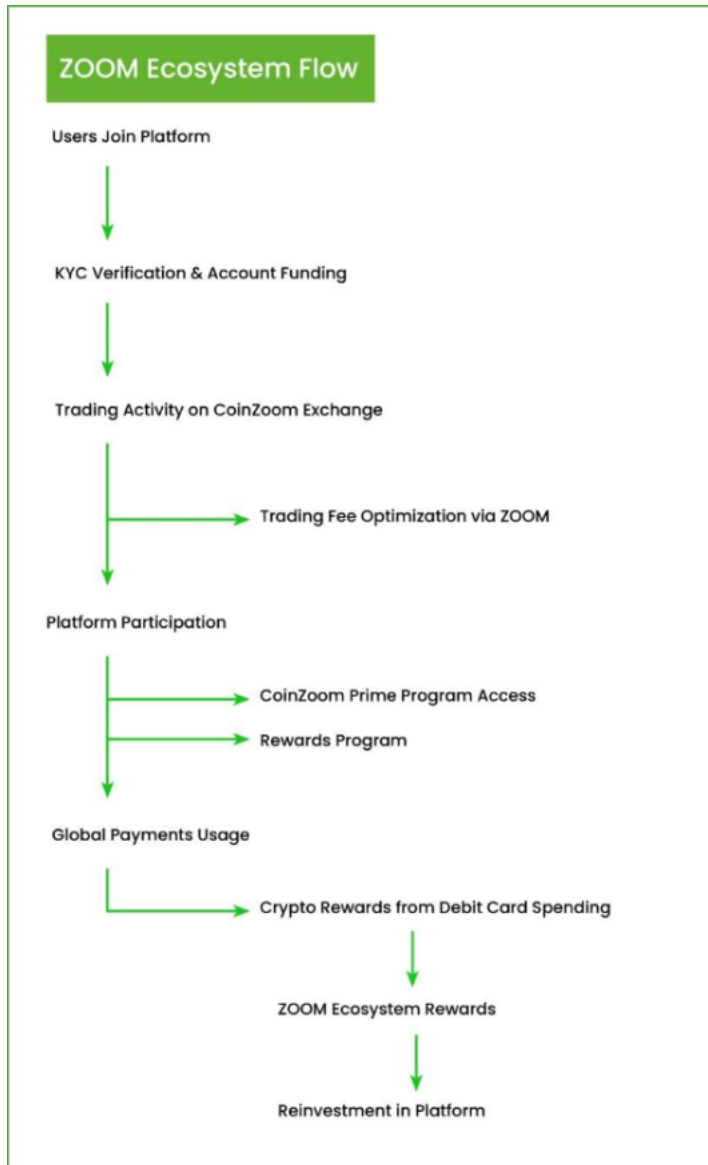
450M ZOOM - CoinZoom Prime and CoinZoom Community

450M Tokens are owned by the CoinZoom community members to participate in the CoinZoom Prime program, which is the main engine of token demand on the CoinZoom platform. With increased membership on the platform, the team foresees that dynamic tier levels will be necessary to accommodate the dollar value of ZOOM to qualify for the higher tiers. ZOOM is also available on other international exchanges.

150M ZOOM - CoinZoom Treasury

Tokens are allocated to support the growth of the platform – and are primarily used for marketing and promotion purposes.

7.1 Token Utility & Value Flow Model



Key Value Drivers

The CoinZoom ecosystem creates multiple entry points where users interact with the platform, generating activity that drives token utility.

The ZOOM ecosystem generates utility through **four primary activity loops**:

- **Trading Loop**

- Traders acquire ZOOM
- ZOOM used for fee optimization
- Lower fees encourage higher trading activity
- **Rewards Loop**
 - Platform usage generates rewards via CoinZoom Prime
 - Rewards may be distributed in crypto incentives tied to ecosystem participation
- **Payments Loop**

Users spend crypto via the **CoinZoom Visa Debit Card**, generating:

- Transaction activity
- Crypto rewards
- Increased platform engagement
- **CoinZoom Prime Participation Loop**

Users hold or purchase ZOOM to access enhanced platform tiers, driving participation in CoinZoom's trading ecosystem through the CoinZoom Prime program.

Why ZOOM Is Structurally Different from Other Exchange Tokens

Exchange tokens are a well-established category in digital assets, pioneered by major crypto trading platforms like Binance, Crypto.com and KuCoin. ZOOM introduces a differentiated model by combining **regulated exchange infrastructure with real-world payments utility**.

▪ **U.S.-Native Exchange Token**

ZOOM is designed around a **U.S.-registered exchange platform**, differentiating it from most exchange tokens that originate from offshore platforms.

This provides a foundation for:

- compliance-oriented infrastructure
- institutional credibility
- long-term regulatory alignment

- **Real Payments Utility**

Most exchange tokens focus primarily on trading incentives. ZOOM extends utility into **everyday payments**, connecting crypto trading with real-world spending through the CoinZoom debit card ecosystem.

This creates **continuous user engagement beyond trading activity**.

- **Utility Driven by Real Platform Activity**

ZOOM’s demand is connected to measurable platform metrics including:

- trading volume
- debit card spending
- rewards participation
- CoinZoom Prime program adoption

This design ties token value to **real ecosystem activity rather than speculative narratives**. ZOOM functions as the **utility layer connecting these services**.

Exchange Token Comparison				
Feature	ZOOM	BNB	OKB	KCS
Exchange	CoinZoom	Binance	OKX	KuCoin
Exchange Region	United States	Global	Global	Global
Exchange Token Utility	Yes	Yes	Yes	Yes
Trading Fee Discounts	Yes	Yes	Yes	Yes
Global Debit Card Program	Yes	Limited	Limited	Limited
Real-World Spending Rewards	Yes	Limited	No	No
SOC 2 Type II Infrastructure	Yes	Not Public	Not Public	Not Public
FDIC-Eligible USD Balances	Yes	No	No	No
Global Visa Partnership	Yes	Limited	No	No
Global Payments Network	Yes	Limited	No	No
Smart Contract Ecosystem	Yes	Yes	No	No

7.2 Token Demand Drivers



The long-term sustainability of an exchange utility token depends on **consistent demand tied to real ecosystem activity**.

- **Trading Fee Optimization**

Active traders can utilize ZOOM to access **discounted trading fees**, improving trading efficiency and profitability.

As trading activity grows on the CoinZoom platform, demand for ZOOM increases among users seeking lower transaction costs. This is especially true for experienced traders with higher activity who migrate from bigger exchanges with higher trading fees.

- **Customer Participation via CoinZoom Prime**

ZOOM enables participation in **CoinZoom Prime programs**, providing enhanced benefits to traders and ecosystem participants.

VIP benefits include:

- reduced trading fees
- enhanced rewards programs
- access to exclusive promotions
- early access to new platform capabilities

CoinZoom Prime participation creates **consistent demand for ZOOM among active platform users.**

▪ **Global Payments and Spending**

The **CoinZoom Visa Debit Card** enables users to spend cryptocurrency globally while earning rewards.

The card program currently has cards issued to CoinZoom customers in **158 countries**

Spending activity generates ecosystem engagement and rewards participation, strengthening the connection between **payments activity and platform usage.**

▪ **Ecosystem Rewards Programs**

CoinZoom offers rewards programs including **up to 5% crypto rewards on debit card spending** and additional platform incentives. The upper limit of rewards is 5% ZOOM tokens on eligible transactions for Black Level Prime members. Given the rates of interchange on debit card transactions, there is not likely to be a rewards level above 5%.

Rewards encourage continued engagement and platform participation. The average monthly rewards per debit card user in February 2026 was \$170.

▪ **B2B Platform Growth**

As the CoinZoom ecosystem grows through B2B partnerships, volume of usage grows across the ecosystem with potential for accelerated growth. Some B2B partnerships have the network benefit of offering both B2B revenue for crypto services and also bringing additional consumer activity for the partner workforce or consumers.

8. CoinZoom Prime: The ZOOM-Powered Membership Economy

CoinZoom Prime is a tiered membership program designed to reward participation in the CoinZoom ecosystem while creating strong incentives for users to acquire and hold ZOOM tokens.

CoinZoom Prime transforms ZOOM from a simple utility token into the **core membership asset of the CoinZoom ecosystem**.

The CoinZoom Prime program was designed to:

- create a simple way for users to understand their account status
- incentivize positive financial behaviors and platform engagement
- make the ZOOM token more attractive to acquire and hold
- increase customer loyalty and lifetime value

8.1 The Role of ZOOM in the Prime Ecosystem

ZOOM functions in three roles within the CoinZoom Prime framework:

▪ Incentive

ZOOM rewards customers for participating in the ecosystem through:

- trading activity
- customer referrals
- spending with the CoinZoom debit card
- ecosystem engagement
- enhanced customer support activity

▪ Utility

ZOOM unlocks access to Prime membership tiers and platform benefits including:

- reduced trading fees
- higher transaction limits
- increased rewards on spending
- enhanced financial services

- **Digital Asset**

Users are encouraged to accumulate, and hold ZOOM tokens to unlock progressively higher levels of membership benefits. With the growth of the platform, as ZOOM token holdings increases utility, this creates a willingness to hold the token.

This design creates a **long-term holding incentive tied to platform usage and growth.**

8.2 Prime Membership Structure

CoinZoom Prime uses a **tiered membership system based on ZOOM holdings**, creating a clear pathway for users to increase benefits as they accumulate more tokens.

Tier	ZOOM Required	Core Benefits
Non-Prime	0	Base platform access
Silver	10,000 ZOOM	Trading discounts, rewards
Gold	50,000 ZOOM	Increased rewards and limits
Diamond	150,000 ZOOM	Enhanced financial services
Black	300,000 ZOOM	Maximum rewards and VIP privileges

The tier- structure creates **non-linear benefit growth**, using behavioral economics to encourage users to increase ZOOM holdings to access higher levels of rewards and platform privileges by moving up the tiers. Intuitively, the move from Silver to Gold and from Diamond to Black have more incentives to encourage faster migration through the tiers to better discounts and more rewards.

Prime Benefits

- **Trading Fee Discounts**

Prime members receive reduced trading fees.

Tier	Trading Fee Discounts
Non-Prime	0%
Silver	10%
Gold	20%
Diamond	30%
Black	50%

This incentivizes active traders to hold ZOOM tokens.

- **Crypto Rewards on Spending**

Prime members receive increasing levels of rewards for spending through the CoinZoom Visa Debit Card.

Tier	Card Rewards
Non-Prime	0.5%
Silver	1%
Gold	2%
Diamond	3%
Black	5%

Higher rewards create a strong incentive to hold ZOOM tokens and participate in the Prime ecosystem. That said, there are a small proportion of members who immediately convert their ZOOM token rewards to USD, which creates a steady stream of sell pressure. This is currently less than one fifth of Visa debit card users - with the vast majority choosing to hold their rewards as crypto.

▪ **Increased Financial Limits**

Prime membership unlocks higher transaction limits and financial capabilities across the CoinZoom ecosystem.

Examples include:

- higher daily payment limits
- increased ATM withdrawal limits
- larger ZoomMe transfer limits

For example:

Tier	Daily USD Limit (no limit for crypto)
Non-Prime	\$500
Silver	\$1,000
Gold	\$2,500
Diamond	\$5,000
Black	\$10,000

These higher limits are particularly valuable for active traders and international users.

▪ **VIP and Black Tier Benefits**

Higher tiers of CoinZoom Prime unlock additional exclusive benefits including:

- white-glove customer support
- early access to new products
- invitations to special events
- premium financial tools

These benefits are designed to attract high-value traders and long-term ecosystem participants.

8.3 Prime as a Token Demand Engine

CoinZoom Prime is a foundational component of the CoinZoom ecosystem.

By linking platform benefits directly to ZOOM holdings, the program:

- encourages long-term token holding
- increases platform loyalty
- strengthens the token demand model
- aligns user participation with ecosystem growth

ZOOM therefore functions not only as a utility token but also as the **membership asset powering the CoinZoom platform economy.**



Demand for ZOOM comes from **three independent drivers**:

1. **Prime Membership** – token holding requirement
2. **Trading Utility** – fee optimization
3. **Payments Rewards** – debit card incentives

Few exchange tokens combine **all three demand mechanisms simultaneously**.

Comparison: Exchange Token Utility Models				
Feature	ZOOM	BNB	OKB	KCS
Trading Fee Discounts	✓	✓	✓	✓
Membership Program	✓	Limited	Limited	Limited
Global Payments	✓	Partial	No	No
Debit Card Rewards	✓	Limited	Limited	Limited
Cross-Border Transfers	✓	Limited	Limited	Limited
U.S.-Based Exchange	✓	No	No	No

ZOOM combines features typically found across multiple platforms into a **single integrated ecosystem**.

8.4 Five-Year Ecosystem Vision

CoinZoom’s long-term strategy is to expand its ecosystem across trading, payments, and digital financial infrastructure. ZOOM will continue to function as the **utility token enabling participation across these services**.

Growth Focus Areas

Exchange Growth - Expansion of trading products to attract more sophisticated traders, liquidity pools, and global market access.

Payments Expansion - Further development of crypto payment capabilities through the CoinZoom Visa Debit Card and financial services like high-interest savings accounts.

Global Adoption - Expansion of platform availability and users internationally.

Institutional Services - Growth of B2B partnerships and infrastructure services supporting fintech, mobile wallets and digital asset companies.

Ecosystem Innovation - Development of new features and services designed to increase platform participation and utility.

Prime Membership ‘Demand to Supply’ Scenario

To illustrate how platform adoption translates into token demand, consider a potential ‘demand to supply’ scenario where the CoinZoom platform reaches **500,000 Prime members**.

This scenario demonstrates the **power of tiered token incentives**, as even moderate platform adoption creates strong demand for ZOOM. The table below indicates that as the CoinZoom membership grows, the total ZOOM demand vastly outstrips the 600 million cap – which means that the token price will need to adapt to the high demand scenario. It will also require CoinZoom Management to consider dynamic tier levels that reflects the market value of the ZOOM token in the future to manage funding required to achieve the higher tiers of CoinZoom Prime.

Tier	Members	ZOOM Required	Total ZOOM Demand
Silver	300,000	10,000	3B
Gold	150,000	50,000	7.5B
Diamond	40,000	150,000	6B
Black	10,000	300,000	3B

Note: The Prime program creates **continuous demand pressure**, as users upgrade tiers and maintain token holdings to retain benefits.

CoinZoom’s long-term business strategy projects significant growth in card adoption and spending.

Business forecasts include:

- **3 million CoinZoom debit cards globally**

- **\$21.6B in annual card spending**
- **\$600 average monthly card spend per user**

These dynamics create a powerful connection between **payments usage and token demand**.

9. Security and Compliance Framework

CoinZoom is designed with a strong focus on security and regulatory compliance.

▪ Identity Verification, AML and Compliance

CoinZoom employs advanced identity verification and compliance infrastructure to maintain regulatory alignment and platform security.

The platform utilizes **industry-leading KYC and compliance partners** to ensure:

- identity verification
- anti-money laundering (AML) monitoring
- transaction screening
- regulatory reporting compliance

These systems support the secure operation of the CoinZoom ecosystem and help protect users and the platform from fraud and illicit activity.

▪ Technology and Compliance Partners

CoinZoom partners with market-leading vendors that have international capability – with the aim of implementing one global solution for their specific services. It is intended to maintain a universal, market-leading experience for customers across the globe.

For the global platform, CoinZoom delivers a secure, scalable, and high-performance financial services platform, purpose-built to support partner growth and reliability. Built entirely on AWS, CoinZoom uses a microservices architecture deployed on Kubernetes, enabling rapid innovation, continuous delivery, and high system resilience. This design ensures that each component of the platform operates independently — minimizing downtime and making the system highly fault-tolerant. Through auto-scaling groups and high-performance compute clusters, the platform automatically adjusts to demand, ensuring consistent responsiveness even during periods of high transaction volume. The

core database layer is powered by Amazon Aurora, optimized for financial workloads with high throughput, low latency, and multi-zone failover support.

Security and compliance are foundational. CoinZoom uses a multi-layered security framework, including VPC isolation, IAM role enforcement, encryption (in transit and at rest), and Cloudflare integration for global CDN acceleration, WAF protection, and DDoS mitigation—delivering secure, low-latency experiences to end users across the globe.

For the global business, this means:

- Enterprise-grade uptime and performance
- Secure, compliant infrastructure ready for regulated markets
- Seamless scalability as the international customer base grows
- Global delivery with minimal latency through Cloudflare's edge network

Other Global partners include:

- Fireblocks (wallet architecture) - Fireblocks IP supports Institutional-Grade security, and to date, they have not had a hot-wallet breach. Their clients in Europe include Revolut, eToro; traditional finance like ABN Amro; and emerging innovators like Januar, Kvarn and Next Generation.
- Coincover (insurance and recovery) - Coincover secures over 5 million wallets, has protected \$35Bn + in transactions, and serves over 350 crypto platforms. They are integrated with Fireblocks, Bitso and Ledger across Europe.
- Elliptic (AML and compliance tools) - Monitors 99% of global trading volume and 97% of assets by trading volume. Their platform provides AML/CFT compliance, sanctions enforcement, due diligence, and law enforcement investigations.
- Onfido (KYC/AML) - Identity verification & fraud experts in crypto and high-volume transaction businesses – with customers like Coinbase, Bitstamp, Revolut, HSBC, Remitly, Europcar, Zipcar and Deliveroo.
- Sardine (Transaction Monitoring/SARs reporting) - Sardine profiles over 2.2 billion devices, and their complex platform of device intelligence, behavioral biometrics and machine learning enables real-time risk scoring.

CoinZoom employs a robust compliance stack powered by Chainalysis, SumSub, and in-house AI screening tools to deliver fast and reliable KYC/AML verification and fraud protection. The operational systems integrate with Fireblocks for institutional-grade digital asset custody and support enterprise-level scalability.

▪ **SOC 2 Type II Certification**

CoinZoom operates with **SOC 2 Type II attestation**, demonstrating adherence to rigorous standards for:

- security
- availability
- processing integrity
- confidentiality
- privacy controls

This certification reflects the company's commitment to maintaining **enterprise-grade security and operational controls**. The last assessment was completed by Johanson Group LLC in summer 2025 and is renewed annually.

▪ **Customer Data Privacy**

CoinZoom is committed to protecting customer data and privacy.

The company **does not sell customer data**, and customer information is handled in accordance with strict security and privacy standards. Our Privacy policy is regionally focused – accommodating GDPR and all US statewide requirements to enable all customers to manage the privacy to local standards.

▪ **USD Balance Protection**

Specifically, USD cash balances held within the CoinZoom platform are eligible for **FDIC insurance coverage** through regulated banking partners, providing an additional layer of customer protection for fiat balances. This is only for funds held in US FDIC registered banks. FDIC insurance does not apply to crypto holdings.

10. Governance Framework

The governance structure of the **CoinZoom ecosystem** is designed to support responsible platform development, operational integrity, regulatory compliance, and the long-term sustainability of the digital asset marketplace.

CoinZoom maintains governance processes that combine internal oversight, regulatory compliance frameworks, and independent risk management controls to ensure that the

platform operates in accordance with applicable laws, security best practices, and industry standards.

10.1 Digital Asset Listing Governance

▪ **Token Listing Committee**

CoinZoom maintains a dedicated **Token Listing Committee** responsible for reviewing and approving all digital asset listings on the platform.

The committee operates under a formal governance framework designed to evaluate the suitability of digital assets prior to listing and to ensure alignment with compliance, security, and market integrity standards.

The Token Listing Committee includes representatives from:

- compliance and regulatory affairs
- legal and risk management
- cybersecurity and technical engineering
- product and market operations
- executive leadership.

The committee evaluates digital assets according to a structured review process that includes:

1. **Technology Assessment**

- review of blockchain architecture and security
- evaluation of smart contract risks
- Analysis of code audits and development activity.

2. **Regulatory and Compliance Review**

- assessment of regulatory classification risks
- sanctions screening and AML considerations
- jurisdictional compliance analysis.

3. **Market Integrity and Liquidity**

- trading market depth and liquidity analysis
- potential market manipulation risks
- exchange ecosystem compatibility.

4. **Project and Governance Review**

- credibility of project team and governance model
- transparency of token economics and distribution
- long-term sustainability of the project.

The committee also conducts **ongoing monitoring of listed assets**, and the platform reserves the right to suspend or delist assets if risk conditions materially change.

10.2 Risk & Compliance Governance

CoinZoom maintains a comprehensive compliance program designed to align with applicable regulatory requirements and financial crime prevention standards.

The compliance framework incorporates policies addressing:

- anti-money laundering (AML)
- know-your-customer (KYC) procedures
- sanctions screening
- transaction monitoring
- fraud prevention.

Compliance policies are implemented in coordination with established compliance technology providers and internal regulatory specialists.

The company regularly evaluates its compliance framework to ensure alignment with evolving regulatory requirements and industry standards.

▪ **Employee Compliance and Security Training**

CoinZoom requires all employees and contractors to participate in ongoing compliance and cybersecurity training programs designed to maintain awareness of regulatory responsibilities and operational risks.

The training program typically includes:

1. **Initial Onboarding Training**

All new employees' complete compliance and security training covering:

- AML and KYC requirements
- information security policies
- customer data protection practices
- operational risk management procedures.

2. **Annual Compliance Training**

Employees participate in annual refresher training programs addressing:

- financial crime prevention
- regulatory obligations
- data protection and privacy policies
- insider trading and market integrity standards.

3. **Cybersecurity Awareness Training**

Security training programs address topics including:

- phishing and social engineering threats
- secure access and authentication practices
- system access control procedures
- incident reporting protocols.

Training participation is tracked internally to ensure compliance with internal governance standards.

▪ **Risk Management Governance**

CoinZoom maintains formal **risk governance policies** designed to identify, monitor, and mitigate operational, technological, and regulatory risks.

These governance policies include documented procedures for:

- operational risk management

- cybersecurity incident response
- platform continuity and disaster recovery
- reputational risk management.

Risk management practices are periodically reviewed and updated in response to changes in technology, market conditions, or regulatory expectations.

▪ **Business Continuity and Disaster Recovery**

CoinZoom maintains documented **Business Continuity and Disaster Recovery (BC/DR) policies** designed to ensure operational resilience.

These policies include procedures for:

- system redundancy and infrastructure resilience
- backup and recovery processes
- incident response coordination
- communication protocols during operational disruptions.

Recovery plans are designed to minimize service disruption and protect customer assets in the event of technical failures or external incidents.

▪ **Reputation and Conduct Governance**

CoinZoom maintains internal policies governing ethical conduct, reputational risk management, and responsible market behavior.

These policies include standards addressing:

- employee conduct and professional ethics
- market integrity and anti-manipulation practices
- conflict-of-interest management
- transparency and responsible communications.

Employees are expected to adhere to these standards in all operational activities involving the CoinZoom ecosystem.

▪ **Security and Audit Oversight**

CoinZoom implements security oversight processes designed to safeguard platform infrastructure and customer data.

Security governance may include:

- periodic security audits
- vulnerability assessments and penetration testing
- system monitoring and threat detection
- infrastructure security reviews.

These processes are designed to maintain robust protection against cybersecurity threats and operational vulnerabilities. They are formally attested via our annual SOC2 assessment.

10.3 Governance Oversight and Continuous Improvement

The CoinZoom governance framework is designed to evolve as the digital asset ecosystem grows, and regulatory expectations develop.

The company regularly reviews and updates governance practices to ensure that operational standards remain aligned with:

- emerging regulatory frameworks
- evolving cybersecurity threats
- best practices in digital asset platform governance.

This approach supports responsible innovation while maintaining a strong foundation of compliance, risk management, and operational oversight.

11. Roadmap

The continued development of the CoinZoom ecosystem focuses on expanding trading capabilities, payments infrastructure, and platform services.

Future development priorities include:

For 2026

- expanded trading products including Perpetual Futures and other sophisticated trading options
- development of Agentic AI capabilities for mobile wallets and virtual debit card creation
- additional ecosystem rewards programs including high interest yield accounts b
- expand the CoinZoom Visa to the EU and other regions, that would increase the current availability in 158 countries
- Increase coin and token listings to include the most promising and exciting projects and communities
- expand the CoinZoom community with additional listings on global exchanges

For 2027

- enhanced wallet capabilities
- expanded global payment and P2P functionality
- institutional services expansion covering bulk payouts, crypto commerce, API driven and white label digital asset services

12. CoinZoom Leadership

The CoinZoom leadership team combines extensive experience across financial markets, enterprise technology, digital payments, and global marketing. The team brings decades of experience building trading platforms, financial infrastructure, and global technology products that serve millions of users.

Todd Crosland - Co-Founder & Chief Executive Officer

35+ Years of Experience

Todd Crosland is an experienced entrepreneur and fintech executive with more than three decades of experience building financial technology platforms and global trading infrastructure.

Todd has led the development of multiple electronic trading and financial technology companies and has extensive experience in digital asset markets, electronic trading systems, and global financial services. As CEO, he oversees the strategic direction of CoinZoom, including platform expansion, regulatory strategy, and global partnerships.

Paxton Powers - Chief Technology Officer

20+ Years of Experience

Paxton Powers brings more than two decades of experience designing enterprise-grade software systems and financial technology infrastructure. Paxton oversees the architecture and engineering of CoinZoom's trading systems, blockchain integrations, and platform security, ensuring the scalability and performance of the exchange ecosystem.

Benjamin Crosland - Co-Founder & Director of Business Development

7+ Years of Experience

Benjamin Crosland is expanding the CoinZoom ecosystem through partnerships with financial institutions, fintech companies, and global payment networks. Benjamin works closely with partners and institutional clients to drive platform adoption and develop new market opportunities.

James Olsen - Chief Software Architect

35+ Years of Experience

With more than three decades of experience in software engineering and financial technology systems, James has built and managed large-scale trading and enterprise software platforms. He leads the architecture of CoinZoom's trading infrastructure, ensuring reliability, performance, and security.

Fiona Naughton - Chief Marketing Officer

30+ Years of Experience

With more than 30 years of experience in global technology marketing and consumer engagement, Fiona has led marketing initiatives for major technology brands and digital platforms. She oversees global brand strategy, ecosystem growth, and communications for the CoinZoom platform.

13. Competitive Landscape and Market Dynamics

The digital asset industry operates in a rapidly evolving and highly competitive environment. The CoinZoom ecosystem competes with a diverse set of participants

including global fintech platforms, traditional financial institutions, cryptocurrency exchanges, decentralized trading protocols, and payment infrastructure providers.

Competition may affect platform growth, user adoption, liquidity, and the overall development of the CoinZoom ecosystem. The following sections describe several categories of competitive dynamics that may impact the platform.

▪ **Fintech Payment Platforms**

Large global fintech companies have increasingly expanded their services to include digital asset trading, custody, and payment capabilities.

One example is **PayPal**, which offers cryptocurrency purchase, sale, and custody services integrated within its consumer payments platform. PayPal's digital asset services allow users to buy, hold, and transfer certain cryptocurrencies directly within its application.

Because PayPal operates one of the largest global digital payment networks, its ability to integrate digital assets into existing payment workflows may influence how consumers interact with digital assets.

Similarly, **Stripe** has expanded its infrastructure to support digital asset payments, stablecoin settlement, and blockchain-based financial services. Stripe's developer-focused payments platform enables businesses to integrate digital asset functionality into payment systems, which could accelerate adoption of alternative crypto payment solutions.

The scale, distribution networks, and developer ecosystems of large fintech companies may represent a competitive factor in the broader digital payments and digital asset infrastructure markets.

▪ **Traditional Financial Institutions**

Traditional financial institutions are increasingly exploring or launching digital asset services. Major banks and financial institutions have begun developing capabilities related to digital asset custody, tokenization, blockchain settlement, and digital trading infrastructure.

Institutions including **JPMorgan Chase**, **Goldman Sachs**, and **Citigroup** have publicly announced blockchain and digital asset initiatives.

These institutions may introduce services such as:

- institutional digital asset custody
- tokenized financial instruments
- blockchain-based settlement networks
- digital asset trading services.

The entry of traditional financial institutions into the digital asset ecosystem may increase competition for customer relationships, liquidity, and financial infrastructure services.

▪ **Competition from Decentralized Exchanges**

In addition to centralized exchanges, CoinZoom operates in an ecosystem that includes decentralized trading platforms.

Decentralized exchanges (DEXs) enable peer-to-peer trading through smart contracts without centralized intermediaries. Platforms such as **Uniswap** and **dYdX** allow users to trade digital assets directly through blockchain protocols.

DEX platforms offer certain advantages, including:

- self-custody of assets
- permissionless access
- global participation without centralized account structures.

As decentralized finance (DeFi) technologies continue to evolve, decentralized trading platforms may represent an alternative liquidity venue for digital asset trading.

▪ **Liquidity Competition Among Centralized Exchanges**

Liquidity is a key factor influencing exchange competitiveness. Larger centralized exchanges with significant trading volumes may benefit from deeper liquidity pools, tighter bid-ask spreads, and greater trading activity.

Major global exchanges including **Binance**, **Coinbase**, and **Kraken** process substantial trading volumes and maintain extensive market maker networks.

Because liquidity often attracts additional traders and institutional participants, larger exchanges may benefit from network effects that reinforce market dominance.

Smaller or emerging exchanges may face challenges including:

- lower trading volume
- reduced liquidity depth
- wider spreads in certain markets
- slower price discovery.

These factors may affect user trading experience and market competitiveness.

▪ **AI, Technology and Infrastructure Competition**

The digital asset industry also includes competition among technology providers offering trading infrastructure, custody solutions, and financial services platforms.

Participants competing in this category include:

- fintech infrastructure providers
- digital wallet platforms
- payment gateway providers
- blockchain settlement networks
- AI based start-ups

Advances in blockchain scalability, decentralized finance infrastructure, and payment technology accelerated by AI adoption may introduce new competitive models that affect how users access digital asset services.

▪ **Market Innovation and Industry Evolution**

The digital asset ecosystem continues to evolve rapidly, and new competitors or technologies may emerge to challenge existing platforms.

Areas of potential innovation include:

- AI-enabled financial services and trading tools
- tokenized financial assets
- blockchain-based payment networks
- decentralized financial infrastructure.

Changes in technology, regulation, or market structure may influence competitive dynamics across the industry.

14. Risk Factors

Participation in digital asset ecosystems involves significant risk. The following section describes certain risks associated with acquiring, holding, or using the **ZOOM token** and participating in the **CoinZoom ecosystem**. These risks are not exhaustive, and additional risks may arise that are currently unknown or not presently considered material.

Prospective users and participants should carefully consider the following risks before acquiring or using digital assets.

- **Potential for Total Loss of Funds**

Digital assets are highly speculative and volatile. The value of digital assets may fluctuate significantly over short periods of time and may be affected by a variety of factors including market sentiment, technological developments, regulatory changes, security incidents, and macroeconomic conditions.

Participants acquiring digital assets, including ZOOM tokens, should be aware that they may lose the entire value of the funds used to acquire such tokens. There is no guarantee that the ZOOM token will maintain any specific value, and market conditions may result in substantial or total losses.

- **Liquidity Risk and Absence of Guaranteed Secondary Market**

There is no guarantee that a liquid secondary market will exist or develop for the ZOOM token. Even if trading venues or exchanges support trading of the token, such markets may be limited in size, illiquid, or subject to sudden fluctuations.

Participants may be unable to sell or exchange their tokens at desired prices or within desired timeframes. Limited liquidity could result in significant price volatility and difficulty exiting positions.

The availability of secondary markets may also be affected by regulatory changes, exchange policies, or operational decisions by trading platforms.

▪ **Regulatory Reclassification Risk**

Regulatory frameworks governing digital assets are evolving rapidly and vary significantly across jurisdictions. Regulatory authorities may interpret or classify digital assets differently over time.

It is possible that regulators could determine that certain digital tokens constitute securities, commodities, derivatives, or other regulated financial instruments under applicable laws. If the ZOOM token were to be reclassified by regulators as a regulated financial instrument, additional regulatory requirements could apply.

Such reclassification could affect:

- the availability of the token in certain jurisdictions
- the ability of trading platforms to list or support the token
- The operational structure of the CoinZoom ecosystem.

Regulatory changes could materially impact the functionality, liquidity, or value of digital assets.

▪ **Platform Discontinuation or Change-of-Control Risk**

The functionality and utility of the ZOOM token are tied to the operation of the CoinZoom platform and ecosystem.

There is a risk that the platform could undergo significant operational changes, restructuring, sale, merger, or change of control. In certain circumstances, the platform or associated services could be modified, suspended, or discontinued.

If the CoinZoom platform were to cease operations or substantially alter its services, the utility and value of the ZOOM token could be significantly affected.

▪ **Smart Contract and Technical Risks**

Digital asset systems rely on complex technological infrastructure, including blockchain networks, cryptographic protocols, and software applications.

Smart contracts, blockchain protocols, and related software may contain vulnerabilities, bugs, or design flaws that could result in unintended outcomes, including loss of funds, malfunction of system features, or disruptions to token functionality.

Potential technical risks include:

- smart contract vulnerabilities
- network congestion or failure
- cybersecurity attacks
- wallet security breaches
- software bugs or protocol errors.

Although security audits and best practices may be implemented, no technology infrastructure can be guaranteed to be completely free from technical risks.

▪ **Concentration Risk**

The CoinZoom ecosystem and associated products are operated and maintained by CoinZoom and its affiliates. As a result, the development, governance, and operation of the ecosystem may be significantly influenced by the company.

This concentration of operational control may introduce risks including:

- reliance on a single organization for ecosystem development
- changes to platform policies or product features
- strategic decisions that affect token utility.

Participants should understand that the continued development and functionality of the ecosystem depend on the activities and operational decisions of CoinZoom.

▪ **Tax Treatment Uncertainty**

The tax treatment of digital assets varies widely across jurisdictions and may evolve over time as tax authorities develop policies governing digital asset transactions.

Participants may be subject to taxes associated with:

- acquiring digital assets
- trading digital assets

- receiving rewards or incentives
- Using digital assets for payments.

Tax treatment may include capital gains taxes, income taxes, or other forms of taxation depending on local regulations. Participants are responsible for determining their own tax obligations and should consult qualified tax professionals regarding their individual circumstances.

▪ **International Regulatory Variation**

Digital asset regulation differs significantly across countries and may change rapidly as governments develop new policies governing digital assets, exchanges, and blockchain technologies.

Some jurisdictions may:

- prohibit the use or trading of digital assets
- impose licensing requirements on exchanges
- Restrict access to digital asset platforms.

Changes in regulatory frameworks may affect the availability of digital assets, the operation of trading platforms, or the accessibility of services in certain regions.

Participants accessing the CoinZoom ecosystem are responsible for ensuring that their activities comply with the laws and regulations applicable in their jurisdiction.

▪ **Market and Industry Risks**

The digital asset industry remains relatively young and subject to rapid change. Market conditions may be affected by factors including:

- technological innovations
- competition from other platforms
- changes in market liquidity
- macroeconomic conditions
- cybersecurity incidents affecting industry participants.

Any of these factors may impact the value, adoption, or utility of digital assets.

- **Acknowledgment of Risk**

By acquiring, holding, or using digital assets within the CoinZoom ecosystem, participants acknowledge that they understand the risks associated with digital asset technologies and markets and accept the possibility of financial loss.

Participants should only engage with digital assets using funds they can afford to lose.

15. Legal Considerations

ZOOM is designed as a **utility token intended for use within the CoinZoom ecosystem.**

- **No Offer of Securities or Investment Advice**

This document has been prepared by **CoinZoom** for informational purposes only. The information contained in this whitepaper does not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation to purchase any securities, digital assets, or financial instruments in any jurisdiction.

Nothing in this whitepaper constitutes investment advice, financial advice, trading advice, or any other form of professional advice. Readers should not rely on the information contained in this document when making investment decisions. Any decision to purchase, sell, or use digital assets should be made based on independent research and consultation with qualified financial, legal, and tax professionals.

The **ZOOM token** described in this document is intended solely for utility within the CoinZoom ecosystem. The token is not designed to represent equity, ownership rights, profit participation, or any form of financial security.

- **Forward-Looking Statements**

This whitepaper contains forward-looking statements regarding the future development, performance, and adoption of the CoinZoom ecosystem, including but not limited to anticipated growth in users, platform activity, technology development, product features, and market opportunities.

Forward-looking statements are inherently subject to risks, uncertainties, and assumptions that may cause actual outcomes to differ materially from those expressed or

implied. Such statements reflect current expectations based on information available at the time of publication and should not be regarded as guarantees of future performance.

CoinZoom undertakes no obligation to update or revise any forward-looking statements contained in this document.

- **Geographic and Jurisdictional Restrictions**

The distribution of this whitepaper and the availability of the ZOOM token may be restricted or prohibited in certain jurisdictions. Persons who access or receive this document are responsible for ensuring compliance with all applicable laws and regulations in their respective jurisdictions.

The ZOOM token may not be offered, sold, or distributed in jurisdictions where the purchase, holding, or use of digital assets is prohibited or restricted by law.

Nothing in this whitepaper should be interpreted as permitting the offering or sale of digital assets in any jurisdiction where such activities would be unlawful.

- **Past Performance and Growth Metrics Disclaimer**

Any references to historical data, market trends, growth statistics, transaction volumes, platform metrics, or ecosystem adoption contained in this document are provided for informational purposes only.

Past performance or historical growth does not guarantee future results. Market conditions, technological developments, regulatory environments, and economic factors may materially impact future outcomes.

All projections, forecasts, or market opportunity estimates presented in this document are illustrative in nature and should not be relied upon as guarantees of future performance.

- **Risk of Loss**

Digital assets involve significant risks. The purchase, sale, or use of digital assets may result in the loss of some, or all the value of the assets held.

Digital asset markets are highly volatile and subject to sudden price fluctuations, technological risks, cybersecurity risks, regulatory changes, and market liquidity risks.

Participants in the digital asset ecosystem should carefully consider their financial situation, risk tolerance, and understanding of digital asset technologies before engaging in any related activities.

▪ **Digital Assets Are Not Bank Deposits**

Digital assets, including the ZOOM token, are not bank deposits and are not guaranteed by any government authority.

Unless explicitly stated otherwise in applicable product disclosures, digital assets held in cryptocurrency wallets or exchange accounts are **not insured by the Federal Deposit Insurance Corporation (FDIC)** or the **Securities Investor Protection Corporation (SIPC)**.

Certain fiat currency balances held through banking partners may be eligible for FDIC insurance subject to applicable conditions, but such insurance does not extend to digital assets.

▪ **Limitation of Liability**

To the fullest extent permitted by applicable law, CoinZoom and its affiliates, directors, officers, employees, partners, and service providers shall not be liable for any direct, indirect, incidental, consequential, special, or punitive damages arising from or related to:

- the use of this whitepaper
- reliance on information contained in this document
- participation in digital asset markets
- the use of the CoinZoom platform or ecosystem.

The information contained in this whitepaper is provided on an “as-is” basis without warranties of any kind, whether express or implied.

CoinZoom does not guarantee the accuracy, completeness, or reliability of the information presented in this document.

▪ **Tax Considerations**

Participation in digital asset transactions, including the purchase, sale, exchange, or receipt of digital assets, may have tax consequences depending on an individual’s jurisdiction and personal circumstances.

Readers are responsible for complying with all applicable tax obligations in their jurisdiction. CoinZoom does not provide tax advice, and participants should consult qualified tax professionals regarding the potential tax implications of engaging with digital assets or the CoinZoom ecosystem.

- **Technology and Regulatory Risks**

The blockchain and digital asset industry continues to evolve rapidly and is subject to significant regulatory uncertainty in many jurisdictions.

Changes in laws, regulations, or government policies could materially affect the operation of digital asset platforms, the use of digital tokens, and the availability of services described in this whitepaper.

Technological risks, including smart contract vulnerabilities, cybersecurity incidents, and network disruptions, may also impact digital asset systems.

- **Acceptance of Terms**

By accessing or reading this whitepaper, the reader acknowledges and agrees that they understand the risks associated with digital assets and accept the limitations and disclaimers described herein.

16. Conclusion

The digital asset industry is entering a new phase. The era of speculative token models built on hype cycles and unsustainable incentives is giving way to a more mature landscape — one where token value is earned through real platform utility, measurable ecosystem activity, and sustainable business fundamentals.

ZOOM is built for this new era. A Utility Token Connected to a Real Business

Unlike most exchange tokens, ZOOM is not an abstract incentive mechanism. It is the economic coordination layer of a fully operational, U.S.-registered cryptocurrency exchange with a global Visa debit card program, cross-border payment capabilities, and a growing base of retail and institutional users across more than 180 countries.

Every major activity on the CoinZoom platform — trading, spending, earning rewards, upgrading membership tiers — connects back to ZOOM. This creates a token model where demand is not driven by speculation, but by the practical value users receive from holding and using the token within the ecosystem.

Three Independent Demand Drivers

ZOOM's tokenomic design is reinforced by three distinct and complementary sources of demand:

1. Prime Membership
2. Trading Utility
3. Payments and Rewards

Few exchange tokens combine all three demand mechanisms simultaneously. This multi-layered model reduces reliance on any single driver and creates a more resilient foundation for long-term token utility.

An Ecosystem Flywheel Already in Motion

The CoinZoom ecosystem is not theoretical — it is operating and accelerating. Platform metrics through early 2026 demonstrate strong momentum across every major category

- 73% increase in KYC-verified customers in 2025
- 3x growth in referral-driven customer acquisition in Q1 2026
- 100% growth in total platform deposits within four months
- 4x increase in total Visa debit card spending year-over-year
- 87% growth in the debit card user base in 2025
- 91% increase in average crypto trade value
- 9 new B2B corporate partnerships providing crypto infrastructure services
- Cards issued in 158 countries with active usage growing rapidly

These are not projections. They are current, measurable indicators of an ecosystem where each component — trading, payments, rewards, and membership — reinforces the others. Each of these initiatives expands the surface area of the ecosystem and creates additional pathways for ZOOM utility and demand.

ZOOM's Position

The exchange token category has produced some of the most successful digital assets in the industry. BNB, OKB, and KCS have demonstrated that tokens tightly integrated with exchange ecosystems can generate sustained value through real utility.

The Road Ahead

CoinZoom's roadmap extends the ecosystem across multiple growth vectors: expanded trading products including perpetual futures, Agentic AI capabilities for mobile wallets and virtual card creation, high-interest yield accounts, additional global exchange listings, and deeper institutional services including bulk payouts, crypto commerce, and white-label digital asset infrastructure.

As the CoinZoom ecosystem continues to grow across trading, payments, and global financial services, ZOOM serves as the incentive layer that connects users to the platform and rewards participation in the ecosystem. The token's value proposition is grounded not in narrative, but in the measurable activity of a live, expanding financial platform.

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See Section 15 for full legal disclosures.