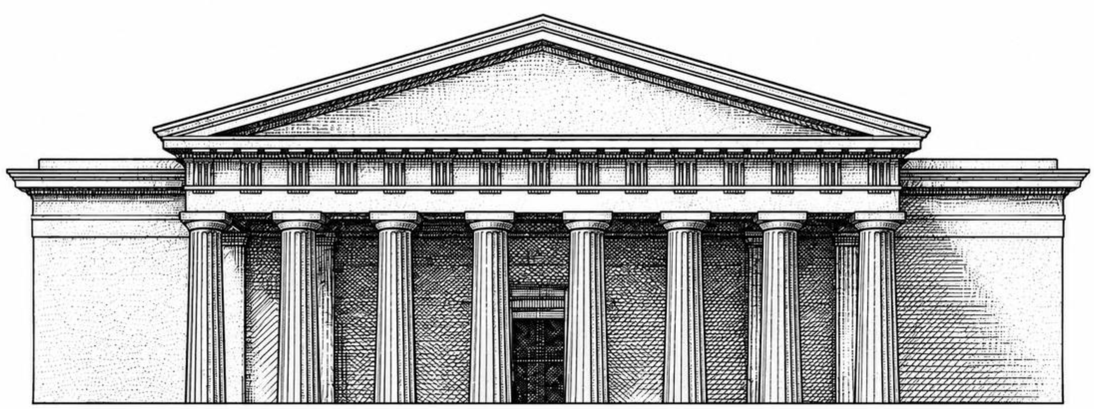
ZEDKR FINANCE

ECOSYSTEM LITEPAPER

Shop. Cash out. Earn.

A practical guide to Zedkr Shop, Zedkr Cash, $ZED cashback, and the tokenized-stock reward system on Robinhood Chain.



Purpose

This document explains the Zedkr Finance ecosystem for holders, prospective participants, marketers, promoters, and users. It is an educational project overview, not an offer to sell securities or a promise of returns.

Website: zedkr.finance

X: x.com/ZedkrPay • Telegram: t.me/zedkrpay

$ZED Contract Address: 0x6662060b16b61ba3f83bca6ccc796eb3acdf7777

Zedkr Finance brings on-chain value into everyday life

Zedkr Finance is a Robinhood Chain-native consumer utility ecosystem. It combines two products, Zedkr Shop and Zedkr Cash, with the $ZED token and an automated tokenized-stock reward mechanism.

The ecosystem is designed around a simple idea: on-chain assets should be useful beyond trading. A holder should be able to buy real products, move value into familiar payment apps, earn ecosystem cashback, and participate in an ongoing reward layer from one connected experience.

The ecosystem in one line

Zedkr Shop enables commerce, Zedkr Cash enables fiat settlement, and $ZED connects product activity to tokenized-stock rewards.

The three components

Component	Role
Zedkr Shop	Purchase products from Amazon and eBay using supported Robinhood Chain assets.
Zedkr Cash	Convert supported assets into fiat delivered through familiar payment applications.
$ZED	Cashback, ecosystem participation, and eligibility for recurring tokenized-stock distributions.

Current supported assets

Zedkr Shop and Zedkr Cash currently support ETH, USDG, and CASHCAT. The roadmap extends support to more Robinhood Chain assets over time.

Zedkr Shop

Zedkr Shop connects Robinhood Chain assets to real-world commerce. Users can search for products within the application or paste an Amazon or eBay product link. The interface retrieves available products, presents the complete checkout, and allows the purchase to be funded with a supported asset.

How a Shop order works

- Find a product by search or by pasting an Amazon or eBay link.
- Sign in and access the embedded Para wallet experience.
- Add the product to the cart and provide a delivery address.
- Review base price, location-dependent tax, shipping, and disclosed service charges.
- Select ETH, USDG, or CASHCAT and fund the transaction.
- SP3ND sources the product through its distributor and fulfillment network.
- SP3ND arranges delivery and handles refunds.
- Zedkr credits eligible cashback in $ZED.

Geographic eligibility and pricing

Order availability is determined from the delivery ZIP or postal code. If the destination is not supported, the order cannot be completed. Search results show the product price before location-specific tax and final service charges; the customer sees the complete total before payment.

Shop fee

Zedkr Shop displays a 2.5% transaction fee. The fee supports operating costs, development, and the ecosystem reward program. SP3ND's separate standalone product pricing is not the Zedkr Shop pricing model.

Zedkr Cash

Zedkr Cash converts supported Robinhood Chain assets into fiat delivered through payment applications that users already know. The product combines a Para wallet experience with Peer's peer-to-peer liquidity, on-chain escrow, and private payment verification infrastructure.

How a Cash transaction works

- The user selects a supported asset and the amount to sell.
- The user selects an available payout method and supplies its recipient identifier.
- Peer's network matches the transaction with a counterparty.
- Crypto is secured in non-custodial smart-contract escrow.
- The counterparty pays fiat directly to the selected payment account.
- Peer privately verifies the payment amount, recipient, and timestamp.
- Verification triggers release of the escrowed crypto.
- Zedkr records the cash-out and credits eligible cashback in $ZED.

Displayed operating parameters

Parameter	Current presentation
Cash fee	3.9%, fully disclosed before confirmation
Transaction range	$5 minimum; $5,000 maximum per transaction
Settlement	24-hour advertised average; matched orders may settle sooner
Payout examples	Chime, Monzo, Revolut, and Zelle
Currency reach	17+ supported currencies

Peer provides non-custodial cash settlement

Peer is the underlying peer-to-peer settlement protocol used by Zedkr Cash. Its intent-based marketplace allows liquidity providers to define price, payment method, limits, and settlement conditions. Counterparties fill those offers by sending fiat directly through the designated payment application.

Private verification

Peer’s verification design uses cryptographic and trusted-execution technologies to verify that a payment occurred while keeping sensitive payment data off-chain. The protocol checks transaction-specific details such as amount, recipient, and timestamp rather than publishing full bank details or account history.

Custody model

Peer does not take custody of the fiat payment. Fiat moves directly between the counterparties. Crypto is held by a smart-contract escrow and released when the defined payment condition is verified.

Relevant trust assumptions

- Smart-contract correctness
- Payment-verifier implementation
- Enclave security and attestation
- Signing-key management
- Available counterparty liquidity and pricing

For that reason, Zedkr describes the system as non-custodial and cryptographically verified rather than making an absolute claim that the system is risk-free or trustless.

$ZED connects product use to the reward economy

$ZED is the utility and reward token of Zedkr Finance. Both Zedkr Shop and Zedkr Cash provide cashback in $ZED. As users interact with the products, they can accumulate the token and become eligible for the tokenized-stock distribution system.

Primary utility

- Cashback from eligible Zedkr Shop transactions.
- Cashback from eligible Zedkr Cash transactions.
- Eligibility for recurring tokenized-stock distributions when a wallet holds at least 10,000 $ZED.
- Participation in the wider Zedkr Finance ecosystem as additional products, assets, regions, stores, and payment methods are introduced.

Cashback funding

The project allocates 5% of the collected 3.5% protocol-fee allocation to $ZED cashback. Cashback terms may depend on the specific transaction and the active product rules presented to the user.

Participation loop

Use Shop or Cash → receive $ZED cashback → build an eligible holding → receive tokenized-stock distributions → continue participating in the ecosystem.

How the tokenized-stock airdrop works

The airdrop engine converts two sources of ecosystem activity into Robinhood Chain tokenized stocks: the 3% tax collected on $ZED buys and sells, and the 3.5% protocol fees collected through Zedkr Shop and Zedkr Cash transactions.

Automated cycle

- Fees accumulate during a rolling 30-minute period.
- A cycle becomes executable when accumulated fees exceed $40.
- An automated bot uses Uniswap to purchase the 18 tokenized stocks.
- The cycle includes all 18 stocks.
- Purchased assets are distributed proportionally to eligible $ZED holder wallets.
- Zedkr covers the gas fees.
- Developer wallets are blacklisted from receiving distributions.

Eligibility

Rule	Requirement
Minimum holding	10,000 $ZED
Staking	Not required
Manual stock claim	Not required
Distribution weight	Proportional to eligible $ZED holdings
Cycle cadence	Every 30 minutes when the $40 threshold is satisfied

The quantity and value of each distribution depend on fees collected, market prices, liquidity, execution, and the number and balances of eligible wallets. Distributions are not fixed or guaranteed.

07 / PORTFOLIO

The 18-stock basket

The basket was selected to combine established market leaders with higher-growth companies across artificial intelligence, semiconductors, cloud computing, digital finance, energy, space, and other strategically important industries.

Every executed reward cycle includes all 18 tokenized stocks, delivered as individual on-chain assets under the automated distribution rules.

Ticker	Company	Ticker	Company
NVDA	NVIDIA	PLTR	Palantir
AAPL	Apple	CRWV	CoreWeave
MSFT	Microsoft	INTC	Intel
AMZN	Amazon	AMD	Advanced Micro Devices
GOOGL	Alphabet	MU	Micron Technology
SPCX	SpaceX	SNDK	SanDisk
TSLA	Tesla	META	Meta Platforms
ORCL	Oracle	USAR	USA Rare Earth
COIN	Coinbase	BE	Bloom Energy

08 / TOKENOMICS

$ZED supply and developer allocation

The total $ZED supply is 1 billion tokens. Of that supply, 900 million tokens are held in holder wallets or are available through the open market. A separate 100 million developer allocation supports contributors, community rewards, marketing, partnerships, treasury activity, and a future bond-triggered burn.

Developer allocation	Total	Locked / vesting	Available now
Team and contributors	20M	20M	0
Community rewards	30M	18M	12M
Marketing and partnerships	35M	25M	10M
Treasury reserve	10M	7M	3M
Bond-triggered burn	5M	Reserved	0

Release roadmap

Period	Scheduled availability	Description
After 12 months	28.7M	22M fixed locks plus 6.7M marketing cliff release
During Year 2	24.7M	8M fixed lock plus approximately 16.7M linear vesting
During Year 3	16.6M	Final 10M team release plus approximately 6.7M marketing vesting

The release schedule begins on August 13, 2027 and completes on August 12, 2029. On-chain lock records should be consulted for exact execution terms.

09 / INFRASTRUCTURE

Zedkr coordinates specialized infrastructure

Layer	Responsibility
Robinhood Chain	Native environment for Zedkr assets and Robinhood Chain tokenized stocks.
Zedkr Finance	Customer experience, supported assets, fee presentation, cashback, product integration, and reward logic.
SP3ND	Merchant of record, product sourcing, supplier and fulfillment coordination, refunds, and wallet screening for Shop.
Peer	P2P liquidity, non-custodial escrow, private payment verification, and Cash settlement infrastructure.
Para	Embedded wallet and authentication experience.
Uniswap	Automated acquisition venue for the tokenized-stock basket.

SP3ND and Shop

SP3ND Inc. is described as a Delaware C-Corporation and non-custodial purchasing service. In the Zedkr integration, SP3ND acts as merchant of record, uses its fulfillment network to source products, arranges delivery, handles refunds, and screens wallets for sanctions compliance. Zedkr maintains its own product interface, supported assets, disclosed fee, and $ZED reward experience.

Peer and Cash

Peer provides the underlying settlement protocol and Cash SDK. Zedkr maintains the Robinhood Chain-native product experience, asset selection, fee presentation, payout selection, history, and $ZED cashback while Peer handles offer matching, escrow, and payment verification.

10 / FEES

Transparent fees support operations and rewards

Activity	Displayed fee or allocation	Role
Zedkr Shop transaction	2.5%	Disclosed checkout fee supporting service delivery, development, and ecosystem economics.
Zedkr Cash transaction	3.9%	Disclosed off-ramp fee inclusive of underlying service costs.
$ZED buy or sell	3% tax	One funding source for tokenized-stock distributions.
Protocol fee allocation	3.5% mechanism	Funds tokenized-stock distributions and cashback within Shop/Cash economics; not stacked as another customer fee.
$ZED cashback	5% of collected 3.5% allocation	Funds product cashback in $ZED.

There are no intentionally overlapping Shop or Cash customer fees. Users should rely on the complete transaction summary displayed before confirmation. Network, market, tax, and fulfillment conditions can affect the final amount.

11 / SECURITY

Security and operating boundaries

Current security posture

- The contracts and application have been reviewed by individual developers.
- Penetration testing has been performed.
- No independent audit by a dedicated smart-contract audit firm has been completed.
- SP3ND and Peer provide substantial underlying infrastructure, but integration-specific logic and $ZED mechanics retain their own risks.

Key risk categories

Area	Examples
Smart contracts	Logic errors, upgrade permissions, oracle assumptions, or unintended token behavior.
Liquidity and execution	Insufficient liquidity, slippage, delayed matches, or failed automated purchases.
Providers	Service availability, changed terms, geographic restrictions, or integration failures.
Tokenized stocks	Issuer, market, regulatory, custody, transfer, and liquidity risks.
Consumer transactions	Price changes, failed fulfillment, refunds, payout delays, and recipient-entry errors.
Regulatory	Evolving treatment of crypto assets, rewards, tokenized stocks, payments, and tax reporting.

No guaranteed return

Cashback and stock distributions vary with activity, eligibility, prices, liquidity, execution, and protocol conditions. Holding $ZED does not guarantee a particular payout, frequency, value, or investment result.

12 / ROADMAP

The next phase expands practical utility

Zedkr Finance is initially focused on making the current Shop, Cash, and reward loop understandable and usable. The near-term roadmap prioritizes breadth rather than introducing unrelated product categories.

Expansion area	Direction
Regions	Increase the number of locations eligible for Shop orders and Cash payouts.
Payment methods	Add more familiar fiat payout destinations through supported infrastructure.
Stores	Extend Shop beyond the current Amazon and eBay interface.
Assets	Add more supported Robinhood Chain assets over time.

Design principle

New integrations should strengthen the same core loop: give Robinhood Chain assets real utility, return value to users in $ZED, and expand participation in the transparent holder-reward system.

Spend. Earn. Hold. Repeat.

Zedkr Finance connects commerce, cash access, token utility, and tokenized-stock rewards within one Robinhood Chain-native ecosystem.

13 / REFERENCE

Key facts at a glance

Topic	Current project description
Umbrella	Zedkr Finance
Products	Zedkr Shop and Zedkr Cash
Native network	Robinhood Chain
Supported assets	ETH, USDG, CASHCAT
Shop destinations	Amazon and eBay
Shop infrastructure	SP3ND
Cash infrastructure	Peer
Wallet infrastructure	Para
Shop fee	2.5%
Cash fee	3.9%
$ZED buy/sell tax	3%
Cashback	Paid in $ZED
Airdrop eligibility	10,000 $ZED minimum
Airdrop cycle	30 minutes when accumulated fees exceed $40
Stock basket	18 Robinhood Chain tokenized stocks
Gas	Covered by Zedkr
Developer wallets	Excluded from stock distributions
Total supply	1 billion $ZED

14 / NOTICE

Important notice

This litepaper is an informational summary of the Zedkr Finance project. It is not financial, investment, tax, accounting, or legal advice; it is not an offer or solicitation to buy or sell any asset. Digital assets and tokenized stocks involve material risks, including loss of value, limited liquidity, smart-contract failure, provider failure, changing regulation, and tax consequences. Users should review the current application terms, transaction disclosures, contract state, supported jurisdictions, and independent professional advice before participating.

Product availability, assets, stores, payout methods, fees, thresholds, schedules, reward calculations, and third-party services can change. The live application, smart contracts, and official Zedkr channels control over this summary if information differs.