

TANZANITE TOKEN (TZN)
WHITEPAPER

Version 1.1 | July 2026

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1. EXECUTIVE SUMMARY

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Tanzanite Token (TZN) is a BEP-20 utility token built on BNB Smart Chain, designed to power digital payments, merchant rewards, and financial services within the ChiwawaPay ecosystem. With a total supply of 100,000,000 TZN, the token serves as the native currency facilitating fast, low-cost transactions across Africa and beyond.

TZN bridges the gap between traditional finance and blockchain technology, providing individuals and businesses with accessible tools for digital commerce, cross-border payments, and loyalty programs.

Key Facts:

- Token Name:	Tanzanite Token
- Symbol:	TZN
- Blockchain:	BNB Smart Chain (BSC)
- Standard:	BEP-20
- Total Supply:	100,000,000 TZN
- Decimals:	18
- Contract:	0x1B014B9B81f2450f31eA0C342A4A899Ff706BF3E

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2. PROBLEM STATEMENT

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2.1 Financial Inclusion Gap

Across Africa, over 350 million adults remain unbanked or underbanked. Traditional banking infrastructure is often inaccessible in rural areas, and cross-border payment fees can exceed 10% of transaction value. Small merchants face high costs for payment processing and lack tools to build customer loyalty.

2.2 Limitations of Existing Solutions

- High remittance costs and slow settlement times
- Limited access to digital financial services in emerging markets
- Complex onboarding for merchants wanting to accept digital payments
- Lack of transparent, blockchain-based reward systems
- Currency volatility affecting savings and commerce

2.3 The Opportunity

Blockchain technology offers a path to financial inclusion through:

- Near-instant transactions at a fraction of traditional costs
- Transparent and auditable payment records
- Programmable loyalty and reward mechanisms
- Borderless value transfer without intermediaries

3. SOLUTION: CHIWAAPAY ECOSYSTEM

3.1 Overview

ChiwawaPay is a blockchain-powered payment ecosystem built around Tanzanite Token (TZN). It enables individuals and merchants to send, receive, and manage digital payments using BNB Smart Chain's fast and cost-effective infrastructure.

3.2 Core Components

Payment Gateway

Merchants can integrate ChiwawaPay to accept TZN and other BEP-20 tokens as payment for goods and services. Settlement occurs within seconds with minimal transaction fees.

Reward Engine

Businesses can create and distribute TZN-based loyalty programs, cashback offers, and referral incentives directly to customer wallets.

Cross-Border Transfers

Users can send TZN across borders instantly, bypassing traditional remittance corridors and their associated high fees.

Wallet Services

A dedicated mobile and web wallet for storing, sending, and receiving TZN, with support for multiple BEP-20 assets.

Merchant Dashboard

Analytics and management tools for businesses to track payments, rewards distribution, and customer engagement.

4. TOKEN OVERVIEW

4.1 Token Details

Property	Value
Name	Tanzanite Token
Symbol	TZN
Blockchain	BNB Smart Chain (BSC)
Token Standard	BEP-20
Total Supply	100,000,000 TZN
Decimals	18
Contract Address	0x1B014B9B81f2450f31eA0C342A4A899Ff706BF3E
Explorer	https://bscscan.com/token/0x1B014B9B81f2450f31eA0C342A4A899Ff706BF3E

4.2 Why BNB Smart Chain?

TZN is deployed on BNB Smart Chain for the following strategic reasons:

Low Transaction Costs

Average gas fees on BSC are significantly lower than Ethereum mainnet, making micro-payments and frequent transactions economically viable.

Fast Block Times

With ~3-second block times, transactions confirm quickly – essential for real-world payment use cases.

Established Ecosystem

BSC hosts a mature DeFi and dApp ecosystem with deep liquidity, extensive wallet support, and broad exchange integration.

EVM Compatibility

Full Ethereum Virtual Machine compatibility allows seamless integration with existing tools, wallets, and developer infrastructure.

Growing Adoption in Africa

BSC has seen increasing adoption across African markets due to its accessibility and low barrier to entry.

5. TOKENOMICS

5.1 Total Supply Distribution

The total supply of 100,000,000 TZN is allocated as follows:

Category	Allocation	Amount (TZN)
Ecosystem Development	30%	30,000,000
Liquidity	20%	20,000,000
Community Rewards	20%	20,000,000
Marketing & Partnerships	20%	20,000,000
Team	10%	10,000,000
TOTAL	100%	100,000,000

5.2 Allocation Details

Ecosystem Development (30% - 30,000,000 TZN)

Funds platform development, smart contract upgrades, integration partnerships, and expansion of ChiwawaPay services. Released according to development milestones and governance decisions.

Liquidity (20% - 20,000,000 TZN)

Allocated to decentralized exchanges (DEX) and centralized exchange (CEX) listings to ensure healthy trading markets and price stability. Initial liquidity provided on PancakeSwap.

Community Rewards (20% - 20,000,000 TZN)

Distributed through staking programs, airdrops, referral incentives, and community engagement campaigns. Released over 24 months to encourage long-term participation.

Marketing & Partnerships (20% - 20,000,000 TZN)

Supports brand awareness campaigns, influencer partnerships, merchant onboarding incentives, and event sponsorships. Released quarterly based on marketing roadmap execution.

Team (10% - 10,000,000 TZN)

Allocated to founders, developers, and core team members. Subject to a

12-month cliff followed by 24-month linear vesting to align team incentives with long-term project success.

5.3 Vesting Schedule

Category	Cliff	Vesting Period	Release Schedule
Ecosystem Development	3 months	36 months	Monthly after cliff
Liquidity Generation Event)	None	Immediate	At TGE (Token
Community Rewards	1 month	24 months	Monthly after cliff
Marketing	1 month	24 months	Quarterly after cliff
Team	12 months	24 months	Monthly linear after cliff

TGE = Token Generation Event

6. TOKEN UTILITY

6.1 Payments

TZN serves as the primary medium of exchange within the ChiwawaPay ecosystem.

Users can pay for goods and services at participating merchants, with transactions settling in seconds at near-zero cost.

6.2 Merchant Rewards

Businesses can create custom loyalty programs using TZN:

- Cashback rewards on purchases
- Tiered membership benefits
- Referral bonuses for new customer acquisition
- Seasonal promotional campaigns

6.3 Ecosystem Access

TZN holders gain access to:

- Premium features within the ChiwawaPay platform
- Early access to new products and services
- Governance participation in future protocol decisions
- Discounted transaction fees

6.4 Community Incentives

Active community members are rewarded through:

- Staking programs with competitive APY
- Airdrops for early adopters and contributors

- Bug bounty programs
- Content creation and ambassador rewards

6.5 Cross-Border Remittances

TZN enables individuals to send value across borders without intermediaries, currency conversion fees, or multi-day settlement delays.

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7. ROADMAP

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Phase 1 - Foundation (Q3 2026)

[IN PROGRESS]

- Website launch and branding
- Smart contract deployment on BNB Smart Chain
- Initial liquidity provision on PancakeSwap
- Community building across Telegram and Twitter
- Whitepaper publication
- Token information verification on BscScan

Phase 2 - Growth (Q4 2026 - Q1 2027)

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- First centralized exchange (CEX) listing
 - Merchant partnership pilot program
 - Marketing campaign launch
 - ChiwawaPay wallet beta release
 - Ecosystem expansion to 3 African markets

Phase 3 - Adoption (Q2 2027 - Q4 2027)

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- Payment gateway API for merchants
 - Mobile application launch (iOS & Android)
 - Staking platform release
 - International expansion beyond Africa
 - 100+ merchant integrations

Phase 4 - Global Ecosystem (2028+)

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- Advanced DeFi integrations
 - Institutional partnership program
 - Multi-chain bridge development
 - Governance DAO launch
 - Full-scale global deployment

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8. SECURITY & TRANSPARENCY

8.1 Smart Contract

The TZN smart contract adheres to BEP-20 specifications and has been developed

following industry best practices:

- OpenZeppelin library standards for security
- Reentrancy protection
- Overflow/underflow safeguards
- Owner-controlled minting disabled (fixed supply)

8.2 Contract Verification

The full source code is verified and publicly available on BscScan:

<https://bscscan.com/token/0x1B014B9B81f2450f31eA0C342A4A899Ff706BF3E>

8.3 Audit Status

Third-party security audits are planned for Phase 2 of the roadmap. Audit reports will be published on the official website upon completion.

8.4 Transparency Commitments

- Regular ecosystem and treasury reports
- Public vesting schedule adherence
- Open communication through official channels
- Community governance for major decisions

9. TEAM

9.1 Core Team

Omari Kitula – Founder & CEO

LinkedIn: <https://www.linkedin.com/in/omari-kitula/>

Omari Kitula leads the strategic vision and overall direction of Tanzanite

Token and the ChiwawaPay ecosystem. With deep expertise in fintech and African market operations, Omari drives partnerships, investor relations,

and the project's mission to bring accessible digital finance to underserved

communities across the continent.

Juma Bakari – Chief Technology Officer
LinkedIn: <https://www.linkedin.com/in/juma-bakari/>

Juma Bakari oversees all technical development for Tanzanite Token, including smart contract architecture, platform security, and product engineering. His background in blockchain development and systems architecture ensures that ChiwawaPay's infrastructure is robust, scalable, and secure.

9.2 Advisors

Advisory board members will be announced in Phase 2 as the project scales.

10. RISK DISCLAIMER

10.1 Cryptocurrency Risks

Cryptocurrency assets, including TZN, involve significant risks:

Market Risk

Token prices can be highly volatile. Past performance does not indicate future results.

Regulatory Risk

Cryptocurrency regulations vary by jurisdiction and are subject to change.

Users must comply with local laws.

Technology Risk

Smart contracts, while audited, may contain undiscovered vulnerabilities.

Blockchain networks can experience congestion or outages.

Liquidity Risk

Trading volumes and liquidity may fluctuate, affecting the ability to buy

or sell tokens at desired prices.

10.2 Not Financial Advice

This whitepaper is for informational purposes only and does not constitute investment advice, financial advice, trading advice, or any other sort of advice. You should conduct your own research and consult with professional advisors before making any financial decisions.

10.3 No Guaranteed Returns

Tanzanite Token is a utility asset designed for use within the ChiwawaPay ecosystem. The project does not guarantee profits, returns, or price appreciation. Users should only acquire tokens they can afford to lose.

11. LEGAL & COMPLIANCE

11.1 Jurisdiction

ChiwawaPay operates in compliance with applicable laws and regulations. Users are responsible for ensuring their participation complies with local laws in their respective jurisdictions.

11.2 Intellectual Property

Tanzanite Token, ChiwawaPay, and associated branding are proprietary intellectual property. Unauthorized use, reproduction, or distribution is prohibited.

11.3 Anti-Fraud Commitment

The project is committed to transparency and integrity. Any fraudulent activity, misrepresentation, or misuse of the TZN brand will be addressed through appropriate legal channels.

12. CONTACT & OFFICIAL CHANNELS

Website: <https://tanzanite.chiwawapay.com/>
Email: contact@chiwawapay.com
Telegram: https://t.me/tanzanite_tzn
Twitter/X: <https://twitter.com/tzntoken>
BscScan: <https://bscscan.com/token/0x1B014B9B81f2450f31eA0C342A4A899Ff706BF3E>

All official announcements are made exclusively through the channels listed above. Users should verify information through these official sources and never trust unofficial links or impersonators.

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13. CONCLUSION

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Tanzanite Token (TZN) represents a step toward democratizing digital finance in Africa and beyond. By leveraging the speed and efficiency of BNB Smart Chain, ChiwawaPay aims to provide accessible, affordable, and transparent financial services to millions of underserved individuals and businesses.

With a clear roadmap, transparent tokenomics, and a committed team, TZN is positioned to become a key utility asset in the emerging digital economy of Africa.

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