

EZFAN

Token (\$EZF)

Whitepaper

BEP-20 Utility Token on BNB Smart Chain

Version 1.0 · April 2026

Total Supply

10,000,000,000

Buy / Sell Tax

2% / 3%

Max Staking APY

40%

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1. Executive Summary

EZfan Token (\$EZF) is a BEP-20 utility token built on BNB Smart Chain, designed to power the EZfan creator monetization platform. EZfan (<https://ezfan.app>) is a full-stack social platform combining live streaming, video/voice calling, AI-powered matching, subscription-based content, and a coin-based gift economy — all with an industry-leading 80% creator revenue split.

\$EZF introduces a crypto-native economic layer alongside the platform's existing coin system, giving creators and fans access to:

- Lower transaction fees (10% vs 20% platform fee when using EZF)
- Subscription discounts (15% off when paying with EZF)
- Staking rewards (8–40% APY across four lock tiers)
- VIP perks for holders (priority matching, exclusive streams, badges)
- Deflationary mechanics (30% of all taxes burned permanently)
- Future governance (DAO voting on platform features)

The token has a total supply of 10 billion EZF with built-in buy/sell tax (2%/3%), anti-whale protections, and a deflationary burn mechanism targeting a 50% supply reduction over five years. It is designed to be traded on PancakeSwap against USDT, USDC, and BNB, with an integration pathway into the existing EZfan crypto payment gateway for seamless deposits and withdrawals.

2. Problem Statement

2.1 The Creator Economy Is Broken

The creator economy generates over \$250 billion annually, yet creators face systemic challenges:

High Platform Fees

Platform	Creator Cut	Platform Cut
YouTube	55%	45%
Twitch	50%	50%
OnlyFans	80%	20%
TikTok	Variable	~50%+
EZfan	80%	20%
EZfan (with EZF)	90%	10%

Even on "creator-friendly" platforms, the 20% fee on every transaction erodes creator income. Small and mid-tier creators earning \$1,000–\$10,000/month lose hundreds of dollars to platform fees.

Payment Friction

- International creators face delayed payouts (7–30 days), high currency conversion fees (3–5%), and limited payment method support.
- Crypto payments solve cross-border friction but most platforms don't support them natively.

No Ownership or Portability

- Creators build audiences on platforms they don't own.
- Platform changes (algorithm shifts, deplatforming, fee changes) can destroy livelihoods overnight.
- There is no portable reputation or asset that creators carry across platforms.

Limited Revenue Streams

- Most platforms offer only 1-2 monetization channels (ads, subscriptions).
- Creators must maintain presence across 5+ platforms to diversify income.

2.2 The Crypto Gap

While blockchain technology promises solutions to many of these problems (lower fees, instant payments, ownership), most Web3 social platforms have failed because they:

- Prioritize tokenomics over product quality
- Require users to understand wallets, gas fees, and bridging
- Launch tokens without a real product or user base
- Have unsustainable yield/reward mechanics

EZfan takes the opposite approach: a fully built, operational platform with real users adds a token to enhance an already-working economy — not the other way around.

3. Solution: The EZfan Ecosystem

3.1 Philosophy

\$EZF is a utility layer enhancement to a production platform, not a replacement for the existing economy. The platform's coin system (purchased with USD, used for tips and gifts) continues to operate. \$EZF runs in parallel, offering benefits for users who choose to engage with the crypto layer.

3.2 Value Proposition

Stakeholder	Benefit
Fans	Lower fees when tipping/subscribing with EZF; staking for passive income; VIP perks
Creators	Higher revenue (90% vs 80%); staking visibility boost; loyal token-holding fanbase
Holders	Deflationary supply; staking rewards (8–40% APY); platform utility; governance rights
Platform	Increased user engagement; treasury funding; aligned community incentives

4. Platform Overview

4.1 EZfan at a Glance

EZfan is a production-grade creator monetization and social platform running at <https://ezfan.app>.

For Fans

- Live streaming with real-time chat, tips, and PPV gates
- Video/voice calls with creators (scheduled bookings or random)
- Tinder-style profile matching with AI compatibility scoring
- Random stranger chat (Omegle/Azar-style)
- Subscriptions with tiered access (Basic / Premium / VIP)
- Gift economy with coin packs and leaderboards

For Creators

- Creator Studio dashboard with analytics and income breakdown
- Multiple revenue streams: subscriptions, tips, PPV, paid calls, bookings, gifts
- 80% revenue split (industry-leading)
- Payout options: bank transfer and crypto withdrawal

Infrastructure

- 20+ Docker services in production
- Next.js frontend, PostgreSQL + Redis backend, Prisma ORM
- WebRTC (LiveKit SFU) for streaming and calls
- Self-hosted crypto payment gateway (ETH, BSC, TRON)
- 13 language support

4.2 Existing Economy

The platform currently operates a coin-based economy: Users buy coin packs with USD (via Stripe), coins are sent as gifts/tips to creators, creators accumulate coins and cash out to USD or crypto. Platform takes 20% on all coin transactions.

\$EZF enhances this by adding a parallel crypto-native option with lower fees, staking rewards, and holder benefits — without disrupting the existing coin flow.

5. Token Economics

5.1 Token Basics

Property	Value
Name	EZfan Token
Symbol	EZF
Blockchain	BNB Smart Chain (BEP-20)
Total Supply	10,000,000,000 (10 Billion)
Decimals	18

5.2 Allocation

Category	%	Tokens	Vesting
Public Sale	30%	3,000,000,000	Immediate
Ecosystem & Staking	20%	2,000,000,000	36-month linear
Treasury	15%	1,500,000,000	Multi-sig, 12-month
Private Sale	10%	1,000,000,000	3-mo cliff + 12-mo
Team & Advisors	10%	1,000,000,000	6-mo cliff + 24-mo
Development Fund	10%	1,000,000,000	Multi-sig, 18-month
Liquidity Reserve	5%	500,000,000	LP locked 12+ months

5.3 Transaction Tax

Taxes apply only on DEX (PancakeSwap) buys and sells. Wallet-to-wallet transfers are tax-free.

Direction	Tax Rate	Treasury (40%)	Burn (30%)	Rewards (30%)
Buy	2.0%	0.80%	0.60%	0.60%
Sell	3.0%	1.20%	0.90%	0.90%

Safeguard: The smart contract enforces a hardcoded 5% maximum tax ceiling that cannot be overridden.

5.4 Deflationary Model

\$EZF is designed to decrease in supply over time:

- Automatic tax burns: 30% of all buy/sell tax sent to the dead address
- Quarterly treasury burns: Up to 1% of remaining supply burned per quarter
- Staking penalty burns: 20% of emergency-withdrawn tokens are burned
- Burn floor: Burns stop when supply reaches 5,000,000,000 (50% of initial)

5.5 Anti-Whale Protections

Rule	Limit
Max wallet holding	2% of supply (200,000,000 EZF)
Max single transaction	1% of supply (100,000,000 EZF)
Anti-bot (first 5 blocks)	Max 0.1% per buy (10,000,000 EZF)

5.6 Staking

Lock Period	APY	Early Exit Penalty
30 days	8%	20% (burned)
90 days	15%	20% (burned)
180 days	25%	20% (burned)
365 days	40%	20% (burned)

Rewards sources: 2,000,000,000 EZF initial allocation (released over 36 months) + 30% of ongoing transaction tax.

Additional: 10% of the rewards portion is distributed as passive reflections to all holders with 1,000,000+ EZF balance.

6. Token Utility

6.1 In-Platform Use Cases

Lower Transaction Fees

Action	USD Coin Fee	EZF Fee	Savings
Creator Tips	20%	10%	50% reduction
Subscriptions	Full price	15% discount	15% off
Paid Calls/Video	20%	10%	50% reduction
Pay-Per-View	20%	12%	40% reduction

VIP Tier (Hold 10,000,000+ EZF)

- Verified VIP badge visible on profile
- Priority placement in matching/discovery
- Access to exclusive creator streams
- Early access to new platform features

Creator Staking Boost

Creators who stake EZF receive increased visibility in the Discover feed. This creates a virtuous cycle: creators who invest in the ecosystem get more exposure, attract more fans, and generate more platform activity.

6.2 Fee Comparison

For a creator earning \$10,000/month in tips:

Method	Platform Fee	Creator Receives	Annual Gain
USD Coins	\$2,000 (20%)	\$8,000	—
EZF Tips	\$1,000 (10%)	\$9,000	+\$12,000/year

6.3 Future Utility (Roadmap)

- DAO Governance: EZF stakers vote on fee structures, feature priorities, and content policies
- NFT Marketplace: Creator NFTs purchasable with EZF
- Cross-Chain Bridge: Bridge EZF to Ethereum and Polygon for wider DeFi access

- Loyalty Programs: Tiered loyalty rewards based on EZF holding duration
 - Creator Launchpad: New creators can stake EZF to access promotional tools
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7. Technical Architecture

7.1 Smart Contract Design

EZFanToken.sol — BEP-20 Token Contract

Inherits: ERC20, ERC20Burnable, Ownable, ReentrancyGuard

- Tax Engine: Buy 2%, Sell 3%, Max 5% (hardcoded ceiling)
- Anti-Whale Guard: Max wallet 2%, Max tx 1%, Anti-bot for first 5 blocks
- Auto-Swap & Distribute: Swap tax to BNB via PancakeSwap !' 40% Treasury, 30% Burn, 30% Staking
- enableTrading() is one-way — trading cannot be disabled once enabled

EZFStaking.sol — Staking Pool Contract

- Stake(amount, tierId): Lock tokens for 30/90/180/365 days, earn APY rewards
- Unstake(stakeld): After lock = principal + rewards; Emergency = 80% principal (20% burned)
- ClaimRewards(stakeld): Claim accrued rewards anytime; re-stake for compounding

7.2 PancakeSwap Integration

- Liquidity pools: EZF/USDT, EZF/USDC, EZF/BNB trading pairs
- Auto-swap: Contract automatically swaps tax tokens to BNB via the router
- Fee-on-transfer support: Uses swapExactTokensForETHSupportingFeeOnTransferTokens

7.3 Crypto Payment Gateway Integration

EZfan operates a self-hosted, multi-chain crypto payment gateway (CpaymentGW) that supports HD wallet derivation, block scanning, and automated deposit detection for Ethereum, BSC, and TRON chains.

EZF integration flow:

- Deposit: User sends EZF to derived BSC address !' block scanner detects BEP-20 Transfer !' credits balance
- Withdrawal: User requests EZF withdrawal !' worker signs and broadcasts from hot wallet
- In-App Swap: PancakeSwap SDK integration for EZF !' USDT/USDC swaps
- Balance Display: Real-time EZF balance shown alongside USD coin balance

7.4 Security Architecture

Smart Contract Security

- ReentrancyGuard on all state-changing functions
- Hardcoded 5% max tax ceiling (immutable)
- SafeERC20 for external token interactions
- Overflow protection (Solidity 0.8+)

Operational Security

- Multi-sig wallet (Gnosis Safe) for treasury — 3-of-5 signing
 - 48-hour timelock on admin functions
 - LP tokens locked via DxLock/Team.Finance
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- Third-party audit before mainnet deployment
- Contract source verified on BSCScan

Payment Gateway Security

- AES-256-CBC encrypted mnemonic storage
 - PBKDF2 key derivation (100k iterations)
 - MemoryGuard: zero-fill Buffer cleanup
 - HMAC-SHA256 webhook signatures
 - Private keys never stored — derived on demand
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8. Launch Strategy & Roadmap

8.1 Launch Phases

Phase 1: Foundation (Month 0)

Smart contract development, third-party security audit, whitepaper publication.

Phase 2: Private Sale (Month 1)

Private sale to strategic partners and KOLs (10% allocation), 3-month cliff + 12-month vesting.

Phase 3: Public Presale (Month 2)

PinkSale/DxSale launchpad with KYC/audit badges, community building (Telegram, Discord, Twitter).

Phase 4: DEX Listing (Month 2–3)

PancakeSwap V2 listing, LP locked 12+ months, anti-bot protection, CoinGecko/CMC applications.

Phase 5: Platform Integration (Month 3–4)

EZF deposits/withdrawals live, tip-with-EZF (10% fee), subscription discounts, staking launch.

Phase 6: Expansion (Month 6+)

CEX listings (MEXC, Gate.io, KuCoin), VIP perks activation, creator staking boost.

Phase 7: Governance (Month 12+)

DAO smart contract deployment, community voting, proposal system.

8.2 Roadmap

Quarter	Milestones
2026 Q2	Contract development !' Audit !' Private sale
2026 Q3	Public presale !' PancakeSwap listing !' Platform integration
2026 Q4	Staking launch !' CEX listings !' VIP perks
2027 Q1	DAO governance !' NFT marketplace !' Cross-chain bridge
2027 Q2+	Continued expansion, community-driven development

9. Security & Audits

9.1 Pre-Launch Security

Action	Status	Provider
Internal code review	Planned	EZfan engineering team
Automated analysis (Slither, Mythril)	Planned	In-house
Third-party smart contract audit	Planned	CertiK / Hacken / SlowMist
BSC testnet deployment & testing	Planned	Internal QA
Bug bounty program	Planned	Immunefi

9.2 Post-Launch Security

- LP Lock: Liquidity pool tokens locked for 12+ months via DxLock or Team.Finance
- Multi-sig Treasury: Gnosis Safe with 3-of-5 signing requirement
- Timelock: 48-hour delay on all admin function calls
- Monitoring: Real-time alerts for unusual contract activity
- Source Verification: Full contract source verified and public on BSCScan

9.3 Risk Factors

Risk	Mitigation
Smart contract vulnerability	Third-party audit + bug bounty
Liquidity drain (rug pull)	LP locked on-chain, verifiable
Whale manipulation	Max wallet (2%), max tx (1%), anti-bot
Excessive taxation	Hardcoded 5% ceiling in contract
Team token dump	6-month cliff + 24-month vesting
Low liquidity	5% supply dedicated to liquidity reserve

Regulatory changes

Utility token classification; legal counsel

10. Team

The EZfan team builds and operates the platform at <https://ezfan.app>. The team has shipped:

- A production platform with 20+ Docker services
- Multi-chain crypto payment gateway (ETH, BSC, TRON)
- WebRTC streaming infrastructure (LiveKit)
- SIP calling system (Asterisk)
- AI bot framework with 6+ LLM providers
- Native iOS application (Swift/SwiftUI)
- Cross-platform mobile (Capacitor)

11. Legal Disclaimer

IMPORTANT: PLEASE READ THIS SECTION CAREFULLY

This whitepaper is for informational purposes only and does not constitute financial advice, investment advice, trading advice, or any other sort of advice. You should not treat any of the whitepaper's content as such.

\$EZF is a utility token designed to be used within the EZfan platform. It is not a security, share, equity, debt instrument, or investment contract. Ownership of \$EZF does not convey any ownership interest in EZfan, its parent company, or any affiliated entities.

No guarantees are made regarding the future value, price, or liquidity of \$EZF. Cryptocurrency markets are highly volatile and subject to significant risk. Past performance is not indicative of future results.

Regulatory compliance: The \$EZF token and associated structures are designed to comply with applicable regulations. Users are responsible for understanding and complying with the laws and regulations of their respective jurisdictions.

Forward-looking statements: This whitepaper contains forward-looking statements regarding the development of the EZfan platform and \$EZF token. These statements are based on current expectations and are subject to risks and uncertainties that could cause actual results to differ materially.

By participating in the \$EZF token sale, you acknowledge that you have read and understood this disclaimer and agree to be bound by its terms.

12. References

Resource	URL
Platform	https://ezfan.app
Token Contract	To be published after deployment

Staking Contract	To be published after deployment
BSCScan	https://bscscan.com/token/TBD
PancakeSwap	https://pancakeswap.finance/swap?outputCurrency=TBD
LP Lock	DxLock/Team.Finance link TBD
Audit Report	To be published after audit

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