



Your Money. Unchained.

White Paper • FreedomDollar.com

1. Introduction

Freedom Dollar (fUSD) is a decentralized, over-collateralized stable asset built on the Zano privacy blockchain. It combines the utility of a USD-pegged digital currency with the power of untraceable, censorship-resistant infrastructure. fUSD delivers reliable, borderless financial utility for individuals and businesses who value privacy, autonomy, and stability.

2. Core Principles

- **Stability:** Each fUSD targets a stable value of approximately 1 USD.
 - **Privacy:** All transactions leverage Zano's native privacy layer including ring signatures, stealth addresses, and confidential transactions.
 - **Decentralization:** There is no CEO, company, or central point of control. fUSD operates via open-source code on the Zano blockchain.
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3. Collateral and Supply Mechanics

fUSD is overcollateralized with ZANO. Every fUSD is backed by a reserve of ZANO staked in a publicly audible reserve wallet. This ensures a powerful safety buffer and builds long-term confidence in the token's solvency as staking rewards compound over time.

Collateral Growth Over Time

- New fUSD minting occurs only when additional ZANO is locked in reserve.
- Market-making bots may earn small spreads and feed profits back into reserves.
- ZANO reserves are staked and yield continuous staking rewards.

This compound effect continually strengthens the reserve pool, ensuring fUSD remains sustainably backed, even under changing conditions.

4. Maintaining the \$1 Peg

fUSD uses a passive, decentralized mechanism for peg maintenance:

- Decentralized market-maker bots on the Zano DEX place standing buy and sell orders near \$1.00 worth of Zano.
- When the price drifts below \$1, buy orders activate, pushing it up.
- When the price rises above \$1, sell orders introduce new supply.

This dynamic keeps the market price of fUSD closely aligned with its \$1 target, without artificial controls.

5. Resilience and Market Conditions

fUSD is built to be resilient, even in volatile markets:

- ZANO reserves are transparent and verifiable on-chain.
 - High collateralization ensures redemptions at \$1 are honored even during drawdowns.
 - Liquidity remains accessible 24/7 via the decentralized Zano DEX.
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6. Privacy and Security

fUSD inherits all privacy and security features from Zano:

- Ring Signatures obscure sender identity.
- Stealth Addresses protect recipient identity.
- Confidential Transactions hide transferred amounts.

This makes fUSD fully untraceable on the blockchain.

7. Transparency and Verification

Collateral data and reserve ratios are publicly published at <https://freedomdollar.com>. All reserve wallets are visible, and anyone can independently verify that total ZANO reserves far exceed total fUSD in circulation.

8. Using fUSD

- **Wallet:** Download any Zano wallet.
 - **Buy fUSD:** Buy on any centralized exchange, via P2P transactions, or use the Zano DEX to swap ZANO for fUSD at the protocol's \$1 target.
 - **Use:** Spend, save, or send globally with privacy and censorship resistance.
 - **Redeem:** Swap back to ZANO or any supported asset anytime.
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9. Real-World Use Cases

- **Merchants:** Accept fUSD without volatility risk.
 - **Individuals:** Save or transfer stable value without surveillance or risk of confiscation.
 - **Investors:** Park funds in a privacy-protected, dollar-denominated, non-confiscatable asset.
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10. Running a Market Maker Node

Anyone can help maintain the peg and earn fees by running the open-source market-making bot:

- Strengthens decentralization.
 - Adds liquidity.
 - Helps preserve the \$1 target.
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11. Availability

fUSD is a permissionless platform—any individual, developer, or organization can integrate it without seeking approval or going through bureaucratic processes. There are no forms, no applications, and no gatekeepers. Interactions with fUSD occur directly through open-source protocols, supported wallets, and blockchain infrastructure. Current supported wallets and exchanges are listed at [FreedomDollar.com](https://freedomdollar.com).

12. Token Details

- **Ticker:** fUSD
 - **Network:** Zano (PoW + PoS Hybrid)
 - **Decimals:** 4
 - **Asset ID:** 86143388bd056a8f0bab669f78f14873fac8e2dd8d57898cdb725a2d5e2e4f8f
 - **Collateral Ratio:** Publicly verifiable
 - **Issuance Model:** On-demand via collateralized ZANO
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13. Legal and Compliance Notes

fUSD is not controlled by any company or organization. It is an open-source protocol running on the Zano blockchain. There is no entity offering or promoting fUSD as a financial service, investment product, or security. Users interact with the protocol entirely at their own discretion.

14. Community-Driven Marketing

fUSD has no central marketing team—promotion is entirely open and community-driven. Anyone is free to create content, launch campaigns, or share updates around the Freedom Dollar project without requiring permission or coordination.

There are no restrictions on who can promote fUSD. Whether you're a blogger, influencer, developer, exchange, or grassroots supporter, you are encouraged to help spread awareness and adoption. Logos and brand materials are freely available at [FreedomDollar.com/brand-kit](https://www.freedomdollar.com/brand-kit), and no formal affiliation or authorization is necessary to use them.

15. Conclusion

Freedom Dollar offers an uncompromising solution for users who demand both value stability and financial privacy, paired with censorship resistance. It stands as a new class of stablecoin asset: algorithmic, transparent, overcollateralized, and untraceable by design. As surveillance ramps up globally, fUSD provides a reliable tool for those who wish to opt out and transact freely.

Join the Movement

<https://www.freedomdollar.com/>