NETWORK · WHITEPAPER

Affizy Network. Whitepaper.

A Web3 advertising network where publishers keep 80%, creatives are generated in-platform, and the audience is part of the product. This is the product and platform specification; token economics are documented separately.

VERSION 2.1 · NOVEMBER 2026

BNB SMART CHAIN

8.68M	651	236	80%
IMPRESSIONS SERVED	AD ZONES REGISTERED	DAYS IN PRODUCTION	PUBLISHER REVENUE SHARE

34
PAYOUTS SETTLED

01 — ABSTRACT

A full-stack ad network built for the crypto web

Affizy Network is an operating advertising platform connecting websites that want to monetise their traffic with advertisers who want to reach a crypto-native audience. It is not a proposal or a testnet — it has been serving live impressions continuously since March 2026.

Where Affizy differs from a conventional ad network is in scope. A traditional network gives you a bidding interface and a tracking pixel. Affizy bundles four products that normally require four separate vendors:

- An **ad server** with CPM and CPC pricing, granular targeting, frequency caps, dayparting and publisher-set price floors.
- A **creative studio** that generates banner and video creatives inside the platform, so an advertiser with no design resource can still launch.
- A **social layer** — Affizy Pulse — where publishers and advertisers hold public profiles, post, follow each other and transact directly.
- A **services marketplace** with escrowed orders, letting publishers sell placements, reviews and campaigns beyond programmatic inventory.

Settlement is crypto-native. Advertisers fund campaigns in BNB or USDT on BNB Smart Chain; publishers withdraw over the same rails without a payment processor, an invoice cycle or a 30-day hold. The platform's utility token, **$AFZY**, is earned through activity and spent on in-product features — it is a usage credit inside the network, not an investment instrument.

This document describes what the platform does today, feature by feature, and where it is going next. It is written for publishers evaluating monetisation, advertisers evaluating inventory, and partners evaluating integration.

02 — THE PROBLEM

Why crypto publishers are underserved

The advertising stack that serves the mainstream web fails a specific class of website: the independent crypto publisher. Not because the technology cannot handle them, but because the economics and policies of incumbent networks are structured against them.

2.1 Category exclusion

Mainstream ad platforms restrict or outright prohibit crypto, DeFi, token and exchange advertising. A publisher writing about blockchain gets classified into the same risk bucket as the content it covers, and either receives no demand or receives it at punitive rates. The advertiser side has the mirror problem: a legitimate protocol cannot buy display inventory through the largest channels regardless of compliance posture.

2.2 Opaque revenue splits

Programmatic supply chains routinely absorb 30–50% of media spend between the advertiser's budget and the publisher's payout, distributed across exchanges, SSPs, DSPs and verification vendors. The publisher rarely sees the gross price paid for their own impression. Affizy publishes a single number — 80% — and shows both sides of every transaction.

2.3 Payout friction

Net-30 to net-60 terms, $100 minimum thresholds, wire fees, tax paperwork before the first dollar, and account holds triggered by automated systems with no appeal path. For a publisher earning $40 a month, the payout mechanics cost more than the earnings. Crypto rails eliminate this class of friction entirely.

2.4 Deplatforming without recourse

Accounts are suspended by automated policy engines with generic messages and no human on the other end. The publisher loses their revenue stream overnight with no explanation and no route to contest it. Affizy handles enforcement through a ticketing system where a person reads the case, and it graduates from zone-level action before it reaches account-level action.

2.5 The advertiser has no creatives

A small protocol team can afford $500 in media spend but not a $2,000 design retainer. Every network assumes creatives arrive ready-made. In practice, the absence of a banner set is the single most common reason a small advertiser never launches at all. Affizy generates the creatives in-platform.

> THE DESIGN CONCLUSION
>
> These are not five separate problems. They are one problem — the ad stack was built for large intermediated buyers — expressed five ways. Affizy's answer is to shorten the chain: one platform, one split, one settlement rail, and the missing pieces (creative, audience, direct deals) built in rather than outsourced.

03 — PLATFORM OVERVIEW

How the pieces fit together

Affizy is a single application with five interlocking subsystems. A user account can hold advertiser and publisher capabilities simultaneously — the same person can monetise a site and run a campaign without a second login.

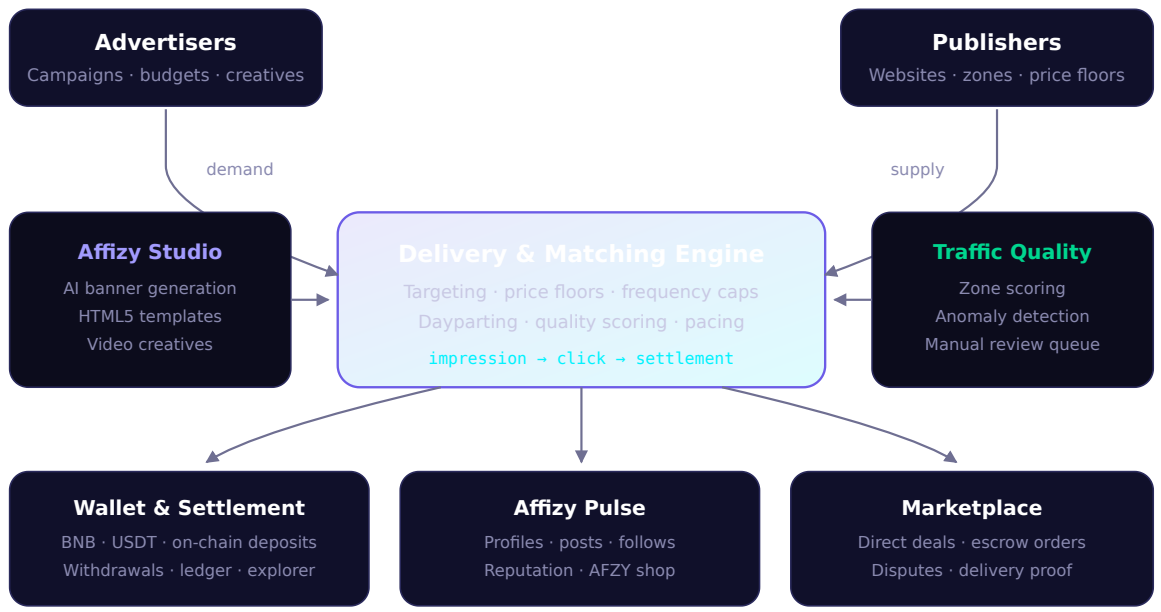


Fig. 1 — Subsystem topology. Demand and supply meet at the matching engine; Studio feeds creatives in, Traffic Quality gates inventory, and settlement, social and direct deals sit downstream.

3.1 The two core roles

▲ Advertiser

Funds a balance, builds campaigns with creatives and targeting, sets a CPM or CPC bid and a daily budget, and monitors delivery by publisher, country and day. Can dispute traffic they believe is invalid.

▼ Publisher

Registers a website, creates one or more ad zones in standard sizes, sets minimum price floors per zone, embeds a script tag, and accrues earnings per impression or click. Withdraws to a wallet on demand.

3.2 Account model

A single account carries both capabilities. Registration requires email verification; wallet linking is required before any payout. Accounts additionally carry a public Pulse identity (username, avatar, bio, follower graph) that persists across the ad-serving and marketplace surfaces, so a counterparty in a direct deal can see who they are dealing with.

A restricted moderator capability exists for community operations — it grants access to content moderation, ticket handling and fraud review, while every endpoint touching money, pricing or token economics remains gated to full administrators.

3.3 Onboarding

New accounts are guided through a setup wizard that branches by intent. Publishers land on zone creation and receive their embed code; advertisers land on campaign creation and can start against a small free test credit before making any deposit. Both paths conclude with an optional Pulse profile claim.

Formats, sizes and creative types

4.1 Supported zone sizes

Affizy serves IAB-standard display sizes. A zone is bound to exactly one size, which keeps the matching deterministic and prevents layout shift on the publisher's page.

- 300×250 Medium Rectangle
- 728×90 Leaderboard
- 320×50 Mobile Banner
- 480×320 Universal
- 970×250 Billboard
- 300×600 Half Page
- 160×600 Wide Skyscraper
- 800×400 Wide Panel

4.2 Creative types

TYPE	DESCRIPTION	NOTES
Static image	JPG, PNG or WebP uploaded per size	Simplest path; served from platform storage
Animated GIF	Looping animation, same upload flow	Widely used for token and exchange campaigns
HTML5 banner	Self-contained HTML creative served in a sandboxed frame	Supports CSS animation and interaction; served with explicit framing headers
Studio-generated	Image or video creative produced inside Affizy Studio	See §11 — no external design tool required

4.3 Creative rules

A campaign can carry one creative per size, so a single campaign covers every zone shape it wants to reach.

Creatives are reviewed before a campaign goes live; rejections carry a written reason the advertiser can read and act on.

HTML5 creatives execute in a frame isolated from the publisher's page — they cannot read or manipulate the host document.

Creative swaps do not require a new campaign; banners can be replaced or removed per size while the campaign continues running.

FORMATS DELIBERATELY NOT SUPPORTED

Affizy does not offer popups, popunders, interstitials or forced-redirect formats. These monetise well in the short term and consistently degrade the sites that run them. The network's positioning depends on inventory publishers are willing to put above the fold, and that rules these formats out permanently — not pending demand.

05 — FOR ADVERTISERS

The complete campaign specification

A campaign is the unit of buying. Every parameter below is set by the advertiser and editable while the campaign runs — changes take effect on the next delivery cycle, not at the next billing period.

5.1 Pricing models

M CPM LIVE

Pay per thousand impressions. The advertiser sets a bid in USD; the engine serves against every zone whose floor the bid clears. Best for reach, awareness and token launches.

C CPC LIVE

Pay per click. The advertiser sets a per-click bid; impressions are free. Best for acquisition campaigns where the landing page converts.

5.2 Budget controls

CONTROL	BEHAVIOUR
Total budget	Hard lifetime ceiling. The campaign stops when reached; no overspend is possible.
Daily budget	Optional per-day cap. Delivery pauses for the remainder of the day when hit and resumes at rollover.
Bid	CPM or CPC value in USD. Raising it widens the set of zones the campaign can win.
Status	Advertiser can pause and resume at any time. Paused campaigns retain their spend history and settings.

5.3 Targeting

Targeting is applied at match time, before an impression is counted. Every dimension can be combined.

◉ Geographic

Target by country, or run globally. Publishers declare the primary traffic country of each zone, and the engine matches against it.

▤ Category

21 content categories — Crypto, DeFi, NFT, Gaming, Finance, Tech, News, Health, Education, Entertainment, Sports, Travel, Fashion, Food, Automotive, Real Estate, Gambling, Adult, Faucet, General and Other. A campaign can target several.

◷ Dayparting

Restrict delivery to specific hours of the day and specific days of the week. Useful for aligning spend with the advertiser's support coverage or a launch window.

⊘ Frequency capping

Limit how many times a single viewer sees the campaign per hour and per day. Protects against creative fatigue and stops budget burning on the same handful of visitors.

Sensitive categories

Two categories — Adult and Faucet — are handled as exclusive. Inventory in these categories only receives campaigns explicitly targeting them, and campaigns targeting them do not spill into general inventory. A mainstream advertiser is never placed next to content they did not opt into.

Incentivized traffic

Some inventory rewards its users for engagement — faucets, reward portals, task sites. Traffic from these sources converts differently and is worth a different price. Rather than banning it outright, Affizy labels it: every campaign carries an explicit allow incentivized traffic toggle, off by default. Advertisers who want the volume can opt in with full knowledge of what they are buying, and publishers in that class have a legitimate route to demand.

5.4 Pricing intelligence

Setting a bid blind is the fastest way to waste a first budget. The platform exposes three live signals before a campaign launches:

- Network CPM range — the prevailing spread of price floors across live inventory, so the advertiser can see what a competitive bid looks like.

CPM match preview — given a proposed bid and targeting set, how much inventory would actually become reachable.

Category CPM caps — a ceiling per niche that prevents a single advertiser from bidding the market into a distorted state, and prevents inflated-price manipulation between colluding accounts.

5.5 Reporting

REPORT	CONTENTS
Campaign statistics	Impressions, clicks, CTR and spend, over time and per creative size
Top publishers	Which zones delivered the campaign's volume, so the advertiser can pursue direct deals with the best performers
Advertiser report	Cross-campaign roll-up with daily granularity
Conversion tracking	A lightweight tracking endpoint the advertiser places on their success page, attributing conversions back to the click
Audit trail	Every change to a campaign's settings is timestamped and readable by the advertiser

5.6 Advertiser economics

ITEM	VALUE	NOTES
Minimum deposit	$20	BNB or USDT on BNB Smart Chain
Free test credit	$5	Granted at signup — lets a campaign run before any deposit
First-deposit bonus	$10	Credited on first deposit; unlocks for withdrawal only after equivalent campaign spend, so it funds advertising rather than a round trip
Volume cashback	5%	Applied above a cumulative spend threshold
Balance withdrawal fee	2%	Only when withdrawing unspent advertiser balance back out

5.7 Dispute mechanism

An advertiser who believes a campaign received invalid traffic can open a dispute against it directly from the campaign view. The dispute enters a review queue, is examined against the platform's own quality data for the zones involved, and is resolved with a written outcome. This is the advertiser-side counterpart to publisher enforcement — both sides have a formal channel rather than a support email.

06 — FOR PUBLISHERS

Monetisation, controls and payouts

The publisher proposition is a single number and a single rule: **80% of what the advertiser pays for your impression is yours**, and you set the minimum price at which your inventory is allowed to be sold.

6.1 Zones

A publisher registers a website and creates ad zones under it. Each zone is an independent unit with its own configuration:

ZONE SETTING	PURPOSE
Size	One of eight standard formats — fixed at creation to guarantee layout stability
Site URL	The page the zone runs on; used for verification and for advertiser transparency
Categories	What the surrounding content is about; drives which campaigns are eligible
Traffic country	Primary audience geography, matched against advertiser geo-targeting
Minimum CPM	Price floor for impression-based buying — no campaign below it can serve
Minimum CPC	Price floor for click-based buying, set independently of the CPM floor

> FLOORS ARE ENFORCED, NOT ADVISORY
>
> The floor is applied inside the matching engine. A campaign bidding below a zone's floor is never eligible for it — the publisher does not need to monitor or manually reject anything. Raising a floor reduces fill and raises unit price; lowering it does the inverse. The publisher owns that trade-off directly.

6.2 Integration

Integration is a single script tag per zone, pasted where the ad should appear. No SDK, no build step, no server-side component required. The tag renders the ad in an isolated frame,

so nothing served through Affizy can interfere with the host page's scripts, styles or data. Publishers running their own proxy layer have a first-party delivery option described in §9.

6.3 Earnings and reporting

Per-zone performance — impressions, clicks, CTR and revenue broken out by zone, so a publisher can see which placements actually earn.

Earnings history — daily accrual ledger with running balance.

Publisher report — cross-site roll-up over an arbitrary date range.

Dashboards stay responsive — reporting is served from pre-aggregated daily roll-ups, so a publisher with heavy traffic sees the same speed as a small one.

6.4 Payouts

ITEM	VALUE
Revenue share	`80% to the publisher`
Minimum withdrawal	`$25`
Settlement assets	`USDT or BNB (BNB Smart Chain)`
First-withdrawal bonus	`$5`
Payment schedule	On request — no fixed net-30 cycle
Requirements	Verified email, linked wallet, withdrawal confirmation code

6.5 Referrals

Publishers earn a **5% lifetime share** of the platform-side revenue generated by publishers they refer. This is paid by the platform out of its own margin — it does not reduce the referred publisher's 80%. Every account carries a referral hub with its link, claimed code, referred-user list and accrued referral earnings.

6.6 Publisher network directory

Publishers can opt to list their zones publicly in a network directory, exposing size, category, traffic geography and asking price. Advertisers browse it when planning campaigns, and it doubles as the entry point for direct deals through the marketplace (§12). Listing is optional — a publisher who prefers to stay invisible to buyers can simply not opt in.

6.7 Enforcement policy

When a zone produces traffic the quality system flags, the response is graduated rather than binary:

1. The affected zone is suspended, not the account. Other zones keep earning.
2. A ticket is opened with the publisher explaining what was observed and inviting a response.
3. Account-level action follows only on a repeat incident, a refusal to engage, or an admission.

Most flagged cases are misconfiguration, a bad traffic source bought in good faith, or a third-party script the publisher never audited. Treating those as fraud costs the network a publisher it should have kept.

07 — THE DELIVERY ENGINE

What happens between page load and payout

Every impression passes the same pipeline. The design objective is that an ad request completes fast enough not to affect the publisher's page performance, while still applying every eligibility rule before anything is counted or charged.

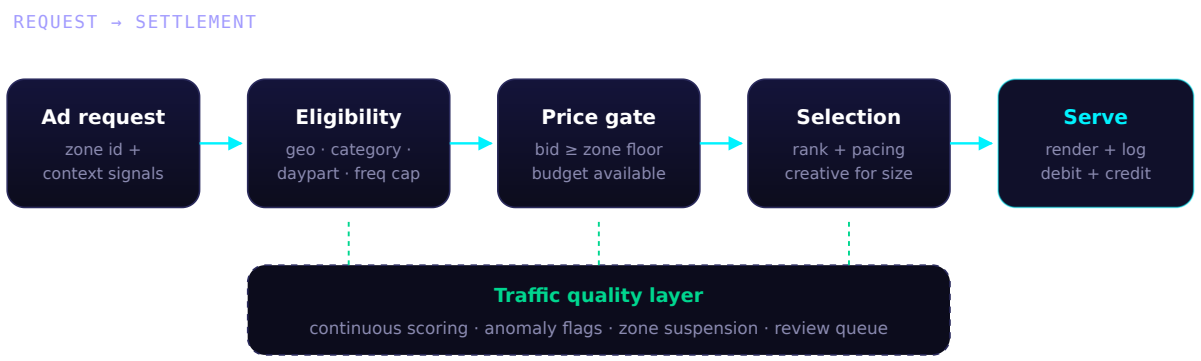


Fig. 2 — The delivery pipeline. Eligibility, price and quality checks all resolve before an impression is logged or a balance moves.

7.1 Matching

A request arrives carrying the zone identifier and contextual signals. The engine assembles the set of campaigns that are simultaneously: active, in budget, within their daypart window, matching the zone's geography and categories, under their frequency cap for this viewer, bidding at or above the zone's floor, and holding a creative in the zone's size. From that set it selects using bid strength and delivery pacing, so a single large campaign does not monopolise a zone while smaller campaigns starve.

7.2 Accounting

An impression debits the advertiser at their bid and credits the publisher at 80% of it, in the same transaction. Under CPC, impressions are free and the debit occurs on a validated click. There is no reconciliation lag: a publisher's balance reflects delivery as it happens, and an advertiser's remaining budget is always the truth rather than an estimate.

7.3 Viewability signals

The embed reports back over the lifetime of a placement, letting the platform distinguish an ad genuinely rendered in a live browser session from a request that merely reached the endpoint. These signals feed the quality layer and inform how an impression is treated.

7.4 Click handling

Clicks pass through a platform endpoint before redirecting to the advertiser's destination. This is what makes CPC billing, CTR reporting and click-level quality analysis possible, and it lets the network detect click patterns no publisher-side script could.

7.5 Reporting architecture

Raw event logs are continuously condensed into daily roll-ups keyed by day, zone and campaign. Dashboards, reports and earnings views read exclusively from these roll-ups. The result is that reporting stays fast independent of lifetime volume, and heavy analytical reads never contend with live ad serving.

08 — TRAFFIC QUALITY

Protecting advertiser spend

An ad network is only worth what its traffic is worth. Affizy operates a continuous quality layer over every zone in the network, and it is the single largest area of ongoing engineering investment.

8.1 What the system does

Continuous zone scoring. Every zone carries a rolling quality assessment derived from the behavioural characteristics of the traffic it produces, updated as delivery happens rather than in a periodic batch.

Anomaly detection. The system compares a zone's behaviour against its own history and against network-wide norms for comparable inventory. Deviations surface for review.

Request-level validation. Delivery requests are validated for internal consistency before an impression is credited. Requests that fail validation are discarded, not billed.

Automated suspension. Zones crossing a severity threshold stop receiving campaigns immediately, without waiting for a human.

Human review queue. Flagged zones and accounts enter a queue where a moderator reviews the case and the publisher's response before any lasting decision.

Advertiser disputes. Buyers can escalate specific campaigns for investigation, feeding real advertiser signal back into the detection layer.

8.2 Enforcement ladder

STAGE	ACTION	TRIGGER
1	Zone flagged, delivery throttled	Quality score degradation
2	Zone suspended; ticket opened with publisher	Threshold breach on a specific zone
3	Zone-level reversal of affected earnings	Confirmed invalid traffic
4	Account restriction	Repeat incident, non-engagement, or admission
5	Permanent ban; wallet and username published	Deliberate, sustained fraud

8.3 Public fraud disclosure

Confirmed fraudulent accounts are published — wallet address and username — on a public endpoint, alongside a feed of recent enforcement actions. Two reasons: advertisers can verify the network actually enforces rather than merely claims to, and other platforms in the space can consume the list. Bad actors in this market do not operate on one network at a time.

> ON DETECTION SPECIFICS
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> This document deliberately does not describe the thresholds, signals or heuristics behind the quality layer. Publishing exact detection mechanics tells the people being detected precisely what to change. The categories of defence are stated here in full; the parameters are not, and will not be.

8.4 Inventory admission

New zones enter a review posture rather than immediate full delivery. Sites are checked for the presence of the embed on the declared URL, for content matching the declared

categories, and against a domain blocklist. A zone that cannot be verified does not receive premium demand.

09 — ADBLOCK RESILIENCE

First-party delivery

Between a quarter and a half of a crypto publisher's audience runs an ad blocker — this is the most technically literate audience on the web, and it behaves accordingly. For the publisher that is not a marginal loss; it is the most valuable half of their traffic earning nothing.

9.1 The mechanism

Affizy provides a first-party delivery path. Rather than the browser requesting an ad from a recognisable third-party ad domain, the publisher's own domain serves the placement through a lightweight proxy component running on their infrastructure. Requests are same-origin, carry no third-party signature, and the markup contains none of the naming patterns filter lists match against.

- **Server-rendered placement.** The ad frame is composed server-side and returned as ordinary first-party content.
- **Neutral endpoints.** Delivery, click and telemetry endpoints carry no advertising-identifiable naming.
- **Proxy reference implementation.** A PHP proxy example ships with the platform; the pattern is portable to any backend.
- **Same accounting.** Impressions delivered this way are billed, credited and quality-scored identically to standard delivery.

9.2 Status

The system is implemented and running in production on a platform-operated property, where it has been validated against real blocked traffic. General availability to third-party publishers is scheduled in the roadmap (§18) — it requires each publisher to deploy a component on their own server, so rollout is deliberately staged with hands-on support rather than released as a self-service toggle.

9.3 Why this is priced differently

An impression recovered from a blocked session reaches a viewer no conventional network can reach. That is scarce inventory, and the roadmap treats it as such: recovered

impressions are intended to carry a reach premium rather than being sold at the same rate as ordinary inventory. The publisher captures most of that premium under the standard 80% split.

10 — AFFIZY PULSE

The social layer

Ad networks are anonymous by design, and that anonymity is exactly what makes fraud cheap and direct deals impossible. Affizy Pulse gives every participant a persistent public identity inside the network.

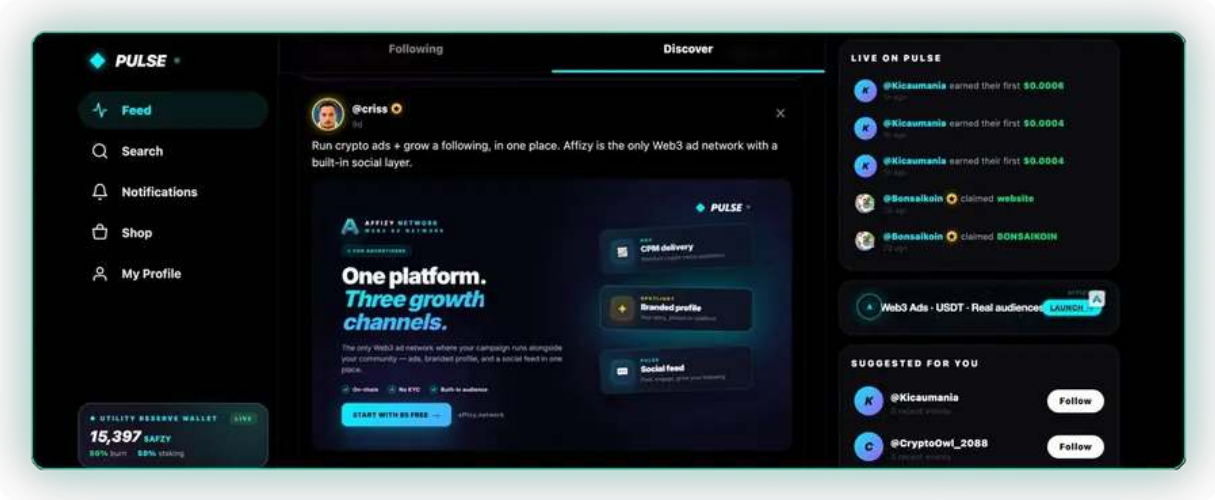


Fig. 3 — Affizy Pulse: profiles, feed and reputation surfaces inside the platform.

10.1 Identity

ELEMENT	DESCRIPTION
Username	Unique handle, claimable and renameable; rename history is retained so identity cannot be silently laundered
Profile	Avatar, cover image, bio, tagline, website link and optional public listing of the zones the user operates
Verification tick	Marks confirmed identities
Founding member badge	Limited to 50 accounts; permanent
Fraud badge	Publicly marks accounts confirmed for fraud — reputation is symmetric
Avatar frames	Cosmetic identity markers in several tiers

10.2 Feed and interaction

Posts with text and media, plus comments, likes and reposts.

Follow graph — a home feed of accounts you follow, and a discover feed for the wider network.

Hashtags with trending and autocomplete, and @mentions that notify the mentioned account.

Search across posts and people, plus follow suggestions.

Spotlight — a featured creative or announcement pinned to a profile, optionally pulled straight from Affizy Studio.

Live ticker of network activity, and view counts per post.

Reporting and moderation — any post can be reported and enters a moderator queue.

10.3 The Shop

Profile customisations are purchased with AFZY earned through platform activity. This is the token's largest live utility sink — it gives AFZY a concrete internal use that does not depend on any external market.

ITEM	PRICE (AFZY)	NOTES
Founding member badge	1,000	Capped at 50 accounts, permanent
Custom username	500	Claim a specific handle
Cover banner	500	Profile header image
Gold avatar frame	400	Cosmetic identity tier
Purple avatar frame	300	Cosmetic identity tier
Username rename	250	Prior handle retained in history
Cyan avatar frame	200	Cosmetic identity tier
Profile spotlight	200	Featured slot on your profile
Custom referral code	150	Vanity code instead of the generated one
Website link	150	Public outbound link on profile
Bio / tagline	10	Entry-level unlocks

10.4 Why this belongs in an ad network

1. **Counterparty visibility.** Before a direct deal, both sides can see a real profile with history, followers and public zones — not an anonymous account ID.
2. **Fraud cost.** A reputation built over months is expensive to abandon. Disposable accounts are the substrate of ad fraud, and identity that accrues value undermines them.
3. **Distribution.** Publishers announcing inventory and advertisers announcing campaigns reach each other without leaving the platform.
4. **Retention.** A dashboard is a place you visit when you need something. A network is a place you check.

10.5 Notifications

Activity generates in-app notifications, with optional delivery to email and to Telegram direct messages via the platform bot. Users link their Telegram account through a one-time code and control which categories of notification are forwarded. A Discord channel carries platform-wide announcements.

11 — AFFIZY STUDIO

Creative generation inside the platform

The most common reason a small advertiser never launches is not budget — it is that they have no banner set and no designer. Affizy Studio removes that blocker by producing the creatives in-platform.

11.1 Studio Images

AI-generated backdrops from a text prompt, with a prompt assistant that drafts the prompt and can reroll it.

Code-rendered overlays — headline, sub-copy, call-to-action and brand marks are composited as crisp vector text over the generated art, not baked into the image. Text stays legible at every size, which generated-image-only tools cannot guarantee.

Full size coverage — a creative concept renders across the supported banner sizes rather than a single one.

Template mode for advertisers who want a structured layout instead of a generated one.

Remix — take an existing generation and produce a variant without starting over.

History of everything generated, reusable across campaigns and pushable directly to a Pulse spotlight.

Brand profile — colours, logo and tone stored per account so output stays on-brand. A brand brief can be bootstrapped automatically from the advertiser's own website URL.

11.2 Studio Video

Video creatives are produced through an order flow: the advertiser supplies brand inputs and selects a template, previews the composition, and submits the order. Orders are priced in AFZY (750 per order) and delivered as a finished MP4. The pipeline currently runs with a human render step to guarantee output quality; automated rendering is on the roadmap.

11.3 Access and limits

Studio is metered — generation consumes AFZY, with per-account limits per template class. Metering exists for two reasons: generation carries real compute cost, and an

unmetered generator invites abuse. It also gives AFZY earned elsewhere in the platform a direct, productive use.

> **CURRENT AVAILABILITY**
>
> Studio Images is live and has produced creatives in production use. Advertiser-facing self-service rollout is staged — see the roadmap (§18). Studio Video is live as an order-based flow.

Direct deals with escrow

Programmatic delivery does not cover everything a crypto advertiser wants to buy. Sponsored articles, review posts, newsletter slots, fixed placements, AMA sessions — these are negotiated directly, and they are normally transacted over Telegram with no protection for either side. The Affizy Marketplace brings that trade on-platform.

12.1 Listings

Publishers create listings describing a service: what it is, what it costs, what the buyer receives and how long delivery takes. Listings are organised across eleven categories — General Crypto, DeFi, NFT & Digital Collectibles, GameFi & Metaverse, Layer 1 / Layer 2, Memecoins, Exchanges & Trading, Signals & Trading Education, Mining & Infrastructure, Presales & Launchpads, and News & Media. Every listing passes moderation before going public.

12.2 Order lifecycle

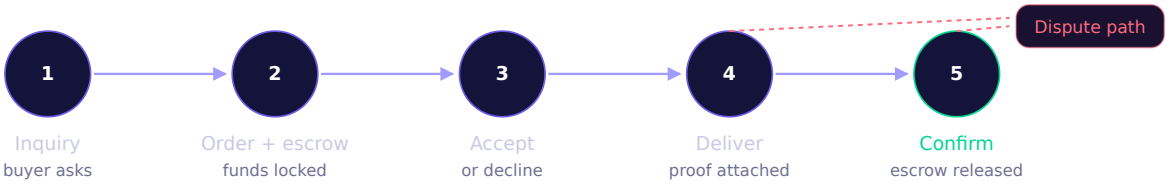


Fig. 4 — Marketplace order flow. Funds are held from order creation until the buyer confirms delivery; either party can escalate to dispute.

1. **Inquiry.** The buyer opens a threaded conversation against the listing. Attachments are supported, so briefs and reference material stay attached to the deal.
2. **Order.** The buyer places the order and the funds are held by the platform. The seller does not receive them yet; the buyer no longer controls them either.
3. **Acceptance.** The seller accepts or declines. A decline returns the funds immediately.
4. **Delivery.** The seller marks the order delivered and attaches proof — a live URL, a screenshot, the published asset.

5. **Confirmation.** The buyer confirms and escrow releases to the seller.
6. **Dispute.** Either party can escalate. A moderator reviews the thread, the attachments and the delivery evidence, and decides.

12.3 Commission and AFZY incentive

The platform charges a commission on completed orders. Both buyer and seller additionally earn AFZY proportional to the order value, which makes the marketplace a distribution channel for the token tied to genuine economic activity rather than to farming.

12.4 Integrity

Listings are moderated before publication; sellers submit and edit through a review flow.

All order communication stays in-thread, so a dispute has a complete evidentiary record.

Both sides carry a public Pulse identity, so counterparty history is visible before committing.

Marketplace flows are reflected in the platform's financial ledger alongside advertising transactions.

Money movement

13.1 Deposits

Advertisers fund their balance with BNB or USDT on BNB Smart Chain. A deposit is initiated in the interface, the platform watches the chain for the matching transaction, and the balance credits on confirmation. Deposits that arrive without a matching initiation are captured in an unmatched-deposit queue and reconciled manually rather than lost — a common failure mode elsewhere.

13.2 Withdrawals

STEP	DETAIL
1. Wallet link	A verified wallet must be linked to the account before any withdrawal
2. Request	Amount and asset (USDT or BNB) selected; minimum $25
3. Confirmation code	A one-time code is issued and must be entered — withdrawals cannot be triggered by session hijack alone
4. Review	Requests pass an operational review before release
5. Settlement	Paid on-chain to the linked wallet; transaction visible to the user

13.3 Balance model

Each account carries a USD-denominated balance plus an AFZY balance, tracked separately. The USD balance holds advertiser funds and publisher earnings; the AFZY balance holds token earned through platform activity and is spent on in-product features. Every movement in either balance is recorded as a ledger transaction the user can review in their own history.

13.4 Financial explorer

The platform maintains an internal financial explorer reconciling deposits, spend, earnings, payouts and marketplace escrow into a single view. Its purpose is auditability: at any point

the network can account for where every dollar in the system sits and how it got there.

13.5 Public activity feed

A public feed surfaces recent deposits and earnings events in anonymised form. New publishers can see the network transacting before they commit their inventory to it — proof of life that no amount of marketing copy substitutes for.

14 — THE AFZY TOKEN

What AFZY does inside the platform

> SCOPE OF THIS SECTION
>
> This is a product whitepaper. AFZY is described here strictly as it functions inside the platform today. Supply allocation, emission schedules, listing plans and long-term token economics are addressed in separate token documentation and are not restated here. Nothing in this document is an offer, solicitation or investment recommendation.

14.1 Nature

AFZY is a BEP-20 utility token on BNB Smart Chain used as the internal credit unit of the Affizy platform. It is **earned through activity, not sold** — there has been no public sale, presale or ICO. It confers no equity, no revenue claim, no governance right over the operating company, and it is not a security.

Advertising is transacted in USD terms and settled in stablecoin or BNB. AFZY does not sit between an advertiser and a publisher on a media transaction — introducing token price volatility into media pricing would be a defect, not a feature.

14.2 How AFZY is earned

↓ Activity drops

Active users accrue small AFZY drops while using the platform, subject to a daily per-account cap that makes farming uneconomic.

◱ Impression bonuses

Publishers earn AFZY on delivered impression volume under configurable bonus rules, on top of their USD revenue share.

⇄ Marketplace activity

Both sides of a completed marketplace order earn AFZY proportional to order value.

◈ Promotional rounds

Periodic claimable rounds opened by the platform, with a fixed amount claimable once per account per round.

14.3 How AFZY is spent

SINK	WHAT IT BUYS	STATUS
Pulse Shop	Usernames, badges, frames, spotlights, vanity referral codes, profile unlocks (§10.3)	Live
Studio Images	Creative generations, metered per template class	Live
Studio Video	Video creative orders — 750 AFZY per order	Live
Featured placements	Promoted visibility for zones and listings	Planned

14.4 Design principle

Every AFZY sink is a real product feature that costs the platform something to provide — compute for generation, scarcity for a capped badge, attention for a featured slot. The token is not a points system bolted onto the product; it is the payment rail for the parts of the product that are not media buying.

To date, AFZY has been distributed to holders across the network entirely through platform activity.

> ON-CHAIN FACTS
>
> Contract `0x5fdcb03779c93630138679a017b38a9723bec1e7` on BNB Smart Chain, BEP-20, 18 decimals. Fixed supply of 200,000,000 AFZY minted once at deployment; the contract has no owner, mint, pause or blacklist functions, so the supply and the rules cannot be changed by anyone, including the team. Every AFZY spent inside the platform (Studio, Shop, vanity perks) accumulates in a Utility Reserve that is reported in the admin ledger. Supply allocation, lock schedules and the disposition of the reserve are published with the token documentation, not here.

Account and platform protection

15.1 Account security

Email verification required at registration, with normalisation to prevent trivial alias-based multi-accounting.

Withdrawal confirmation codes — a one-time code is required for every withdrawal, so a compromised session cannot drain a balance.

Wallet linking as a prerequisite for payout, binding earnings to a verified destination.

Web3 authentication available as an alternative login path.

Token-based sessions with refresh rotation and explicit logout invalidation.

Password reset through a verified, time-limited email flow.

15.2 Platform security

Rate limiting across authenticated and public endpoints.

Domain blocklist applied at registration and at zone creation.

Creative sandboxing — HTML5 creatives execute isolated from the host page.

Privilege separation — the moderator capability is restricted to content and support operations; every endpoint touching funds, pricing or token economics requires full administrative privilege.

Audit trails on campaign changes and administrative actions.

Encrypted daily backups of the production database.

Segregated custody — the operational hot wallet is separated from platform treasury.

15.3 Support and disputes

A ticketing system carries every support conversation, with threaded messages and attachments. Enforcement conversations run through the same system, so a publisher facing a suspension has a documented channel and a written record rather than an automated notice. Campaign disputes and marketplace disputes each have their own dedicated flow feeding a moderator queue.

DELIBERATE OMISSION

As with §8, specific security parameters — thresholds, detection rules, review triggers — are not published. The controls in place are listed; their configuration is not.

16 — TRANSPARENCY

What the network publishes

Ad networks ask both sides to trust numbers only the network can see. Affizy narrows that gap by publishing what it reasonably can.

PUBLISHED	CONTENTS
Network statistics	Lifetime impressions, clicks, publisher and advertiser counts, active campaigns, registered zones, revenue paid to publishers — served from live data
Activity feed	Recent deposits and earnings events in anonymised form
Fraud registry	Wallets and usernames of confirmed fraudulent accounts, plus a feed of recent enforcement actions
Changelog	Every platform release, visible in-app and broadcast to the public Telegram and Discord channels
Publisher directory	Opt-in public listing of zones with size, category, geography and asking price
Revenue share	A single published figure — 80% — applied uniformly rather than negotiated per account

16.1 Release cadence

The platform ships continuously. Every release is recorded in a public changelog with a written description of what changed, and pushed to the community channels at publication. There is no private release track for the operating team.

17 — TECHNOLOGY

Infrastructure

LAYER	TECHNOLOGY	RATIONALE
Application server	Node.js	Non-blocking I/O suits high-frequency, low-payload ad requests
Database	MySQL 8	Deterministic transactions for balance accounting; roll-up tables for reporting
Frontend	Vue 3	Reactive single-page application, component-scoped, small bundle
Blockchain	BNB Smart Chain	Sub-second blocks and low fees make per-payout settlement economically viable
Authentication	Email + Web3 wallet	Email for onboarding friction, wallet for payout binding
Transactional email	Managed provider	Deliverability for verification, payout and enforcement notices
Messaging	Telegram bot, Discord	Per-user direct notifications and platform-wide broadcast
Creative generation	Managed image models + code compositing	Generated art with vector text overlays for size-independent legibility
Process management	PM2	Zero-downtime reloads, log rotation, automatic restart

17.1 Operating characteristics

Continuous production since March 2026 — the delivery path has served traffic without an extended outage.

Versioned schema migrations — 45 applied to date, each through a controlled runner rather than manual changes.

Roll-up architecture — analytical reads are isolated from the live delivery path, so reporting load cannot degrade ad serving.

Deployment — releases roll out without dropping in-flight ad requests.

18 — ROADMAP

What ships next

Items marked LIVE are in production today. NEXT denotes committed near-term work. VISION denotes exploratory direction with no committed timeline — included for transparency about where the platform is heading, not as a promise.

18.1 Shipped

Ad server — LIVE

CPM/CPC, targeting, dayparting, frequency caps, price floors, eight formats.

Crypto settlement — LIVE

BNB/USDT deposits and payouts, ledger, financial explorer.

Traffic quality — LIVE

Zone scoring, anomaly detection, enforcement ladder, public fraud registry.

Affizy Pulse — LIVE

Profiles, feed, follows, hashtags, spotlight, AFZY shop, moderation.

Affizy Studio — LIVE

AI image generation with vector overlays; video creative orders.

Marketplace — LIVE

Listings, threaded inquiries, escrowed orders, delivery proof, disputes.

Notifications — LIVE

In-app, email and Telegram DM delivery; Discord broadcast.

Moderation tooling — LIVE

Restricted moderator role with money-touching endpoints gated separately.

Adblock bypass — LIVE

First-party delivery validated in production on a platform property.

Conversions API

LIVE

Tracking pixel and server-to-server postbacks attribute signups, wallet connects and deposits to the campaign and creative that drove them.

Pulse API

LIVE

Brands post to Pulse from their own tools with a per-account key; idempotent, rate-limited, metered in AFZY.

Incentivized tier pricing

LIVE

Faucets and reward sites run on their own price band and can be excluded by advertisers, so standard inventory clears at its true value.

18.2 Next – version 2.1

Studio for advertisers

NEXT

Self-service creative generation opened to all advertisers, not operator-assisted.

Retargeting

NEXT

Re-engage visitors who have already interacted with an advertiser's campaign.

Adblock rollout

NEXT

First-party delivery extended to third-party publishers, staged with support.

Responsive banner

NEXT

A single zone that adapts to its container instead of a fixed size.

Light mode

NEXT

Full light theme across the application.

Delivery health

NEXT

Operator-facing monitoring of fill, latency and per-zone delivery anomalies.

Automated video render

NEXT

Remove the manual render step from Studio Video fulfilment.

18.3 Vision – version 3.0 and beyond

Creator programme

VISION

A curated, deliberately small cohort of content creators — writers, video producers — monetising through the network with direct stablecoin settlement rather than token rewards. Curated rather than open, because quality is the entire proposition.

Press & content marketplace

VISION

Extending the marketplace into editorial placement: press releases and sponsored coverage transacted with the same escrow and dispute machinery as existing listings.

Managed campaigns

VISION

A done-for-you tier where the platform operates campaigns on the advertiser's behalf — creative, targeting, optimisation — for advertisers who want outcomes rather than an interface.

Deeper token integration

VISION

Progressive expansion of AFZY's role in platform settlement, gated on liquidity depth sufficient that token volatility never degrades media pricing.

> **ON ROADMAP COMMITMENTS**
>
> Items under 18.3 are directional. They are published so readers can judge where the platform is going, and explicitly do not constitute a delivery commitment, a schedule, or a basis for any decision that depends on them shipping.

Risk factors

19.1 Nature of AFZY

AFZY is a utility token used inside the Affizy platform. It is not a security, share, debt instrument or fund unit. It confers no ownership, no dividend, no revenue claim and no governance right over the operating entity. No public sale, presale or ICO has been conducted. Nothing in this document constitutes an offer to sell, a solicitation to buy, or investment, financial, legal or tax advice.

19.2 Platform risk

Affizy is an operating software platform. It is subject to the ordinary risks of software: defects, outages, data loss, dependency failure and security incidents. The mitigations described in §15 reduce but do not eliminate these risks.

19.3 Market and business risk

The platform operates in a competitive advertising market with concentrated incumbents. Its growth depends on attracting advertiser demand sufficient to monetise publisher supply. There is no assurance that it achieves or maintains commercial viability.

19.4 Regulatory risk

Digital-asset regulation is evolving across jurisdictions and may change in ways that materially affect the platform, the token, or the ability of users in specific jurisdictions to participate. Users are responsible for their own compliance, including tax reporting on earnings received.

19.5 Blockchain risk

Settlement depends on BNB Smart Chain. Network congestion, protocol changes, fee volatility or chain-level incidents can delay or disrupt deposits and payouts. On-chain transactions are irreversible; an incorrect wallet address results in permanent loss of funds.

19.6 Content and counterparty risk

Advertising creatives, marketplace listings and Pulse posts are produced by users. Moderation reduces but does not eliminate exposure to misleading or harmful content. The platform is not a party to the underlying commercial relationship in a direct marketplace deal beyond operating the escrow and dispute process.

19.7 Forward-looking statements

Statements about future features, capabilities, timelines or market position are forward-looking and inherently uncertain. Actual outcomes may differ materially. The roadmap in §18 reflects current intent and may change without notice.

19.8 Document status

This document describes the platform as of November 2026. The platform ships continuously; specific figures, prices, limits and parameters stated here are current at publication and are subject to change. Network statistics quoted on the cover are point-in-time measurements, not projections or guarantees of future performance.

20 — CONTACT

Resources

◆ Platform

affizy.network — sign up as a publisher or advertiser. Support runs through the in-app ticketing system.

◈ Community

Telegram and Discord channels carry release announcements, changelog broadcasts and direct access to the team.

▣ Documentation

The in-app knowledge base covers integration, campaign setup, payout mechanics and platform policy in operational detail.

◱ Changelog

Every release is published in-app with a written summary of what changed.

DOCUMENT

Affizy Network Whitepaper
Version 2.1 — November 2026

SCOPE

Product and platform specification. Token economics covered separately.

NETWORK

BNB Smart Chain
BEP-20 · $AFZY

This document is provided for informational purposes only. It does not constitute an offer to sell or a solicitation to buy any token, security or financial instrument, and it is not investment, legal, financial or tax advice. $AFZY is a utility token used within the Affizy platform and carries no ownership, revenue or governance rights. Platform features, prices, limits and parameters described here are current as of publication and subject to change without notice. Statistics quoted reflect measurements at the time of publication and are not indicative of future performance. Readers should conduct their own research and seek professional advice before making any decision. © 2026 Affizy Network. All rights reserved.