

Conversations on Chain

Tokenized conversational commerce — connecting Chatza's omnichannel chat platform to the Robinhood Chain Layer-2. Conversations in, verifiable value out.

EVM LAYER-2

TOKENIZED COMMERCE

PRIVACY-FIRST

GASLESS UX

STABLECOIN SETTLEMENT

01 System Architecture

THREE LAYERS · ONE BRIDGE · A PRIVACY BOUNDARY

LAYER 1 · CONVERSATIONAL

Chatza — the customer-facing surface

Omnichannel chat & conversational AI for African brands

WhatsApp Web Chat SMS Facebook Instagram Telegram

Native African NLP No-code automation Live-agent handover

In-chat payments · card / EFT / voucher

POPIA · GDPR · ISO 27001 Data resident in South Africa

OFF-CHAIN

CHAT EVENTS → INTENTS ↓

LAYER 2 · INTEGRATION

Chatza Bridge — middleware gateway

Converts chat events into signed blockchain intents

Event Adapter · webhooks & APIs Intent Router · maps to contracts

Identity Mapper · wallet ↔ customer Compliance Filter · consent & POPIA

Gas Sponsor · programmable wallets

PRIVACY BOUNDARY

SIGNED INTENTS → CONTRACT CALLS ↓

LAYER 3 · SETTLEMENT

Robinhood Chain — trust & settlement

EVM-compatible Arbitrum L2 · Chain ID 4663 · ETH gas · permissionless

ChatSessionRegistry
verifiable session hashes

CUSTOM

ChatPaymentRouter
escrow + stablecoin / ETH settlement

CUSTOM

EngagementToken
ERC-20 engagement rewards

ERC-20

LoyaltyBadge
ERC-1155 badges, receipts, tiers

ERC-1155

AgentAttestation
signed actions by AI & human agents

CUSTOM

ComplianceRegistry
ZK consent / KYC proofs · no PII

CUSTOM + ZK

Alchemy RPC Data API Gasless Programmable Wallets Arbitrum bridge

Explorer: robinhoodchain.blockscout.com Wallets: Robinhood Wallet & any EVM wallet

ON-CHAIN

PRIVACY BOUNDARY

The protocol's core guarantee: raw conversation content never touches the chain. Only hashes and zero-knowledge proofs cross.

STAYS OFF-CHAIN · SA-RESIDENT

- Encrypted transcripts
- Consent registry
- Audit trail & keys
- Customer PII

CROSSES TO THE CHAIN

- ✓ Keccak-256 hashes
- ✓ Zero-knowledge proofs
- ✓ Consent proofs

The Compliance Filter is the only component that can initiate an on-chain write — and it refuses non-consented events.

02 Tokenomics

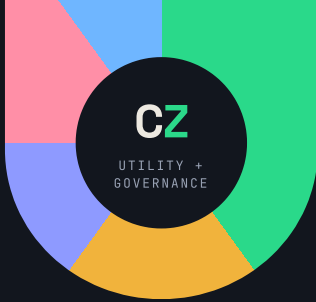
REWARDS EARNED BY REAL CONVERSATIONS, SETTLED IN STABLE VALUE

CZ — CHATZA TOKEN · SUPPLY & ALLOCATION

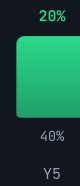
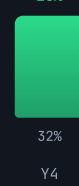
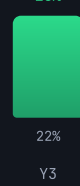
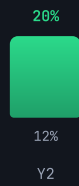
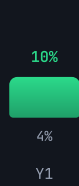
EMISSION SCHEDULE · 5-YEAR

Ecosystem emission

% OF ALLOCATION · CUMULATIVE OF TOTAL SUPPLY



- Ecosystem & engagement rewards emitted over 5 years **40%**
- Protocol treasury gas sponsorship · grants · liquidity **20%**
- Team 4-year vest · 1-year cliff **15%**
- Investors standard lockups **15%**
- Liquidity & launch DEX / CEX liquidity **10%**



Bar = annual emission (% of 40% allocation) · label below = cumulative emitted (% of total supply). Full 40% allocation emitted by end of Year 5.

UTILITY & FEE MODEL

● Engagement rewards

Stablecoin-denominated with optional CZ upside; capped per session, gated by the Compliance Filter.

● Merchant staking

Stake CZ for lower settlement fees, priority gas sponsorship, and analytics features.

● Settlement fee

0.5–1% on on-chain payments, in ETH or stablecoin — discounted when paid in CZ.

● Burn mechanism

A small share of fees is burned, aligning supply with usage over time.

◆ **Stable-first rationale:** South African consumers and merchants are price-sensitive — volatile reward tokens would undermine trust. Rewards settle in stablecoins for a predictable UX, while CZ captures platform upside for long-term participants and governance.

Disclaimer. This infographic summarizes the Chatza Bridge Protocol whitepaper (v1.0, September 2026) — a technical proposal for ecosystem review, not investment, legal, or financial advice, and not an offer or solicitation of securities. All figures, timelines, and allocations are planning assumptions to be validated through the phased roadmap and with legal counsel. Stock Tokens referenced in the ecosystem are issued by Robinhood Assets (Jersey) Limited, not registered under U.S. securities laws, and not offered to U.S. persons.

CHATH000Z · CHATZA × ROBINHOOD CHAIN

EVM L2 · Chain ID 4663 · robinhoodchain.blockscout.com

Sources: chatza.co.za · docs.robinhood.com/chain