

X Currency: An innovative gold backed cryptocurrency on the Solana blockchain created to merge high performance with value v001

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Nothing in this White Paper should be treated or read as a guarantee or promise of how X Currency's business or the tokens will develop or of the utility or value of the tokens. This White Paper outlines current plans, which could change at its discretion, and the success of which will depend on many factors outside X Currency's control, including market-based factors and factors within the data and cryptocurrency industries, among others. Any statements about future events are based solely on X Currency's analysis of the issues described in this White Paper. That analysis may prove to be incorrect.



What is X Currency?

X Currency is simply the future of decentralised cryptocurrency. The world's first cryptocurrency to unify the security of physical gold bullion, with an incremental gold backing and issuance cycle.

Introducing the X Cycle. The refined version of the Bitcoin halving cycle that allows X Currency to separate itself from every other project in existence.

The security of physical gold backing ensures the project can never crash to zero, or more than 50% as the project matures, whilst the free market buying and selling of the cryptocurrency ensures there is an unlimited upside.

X Currency has been designed to increase in value upon each subsequent release of tokens into the market. This will be backed by gold purchases, designed to increasingly bolster the market value of X Currency tokens.

Finally, a cryptocurrency that understands the importance of 'value' backing the token!

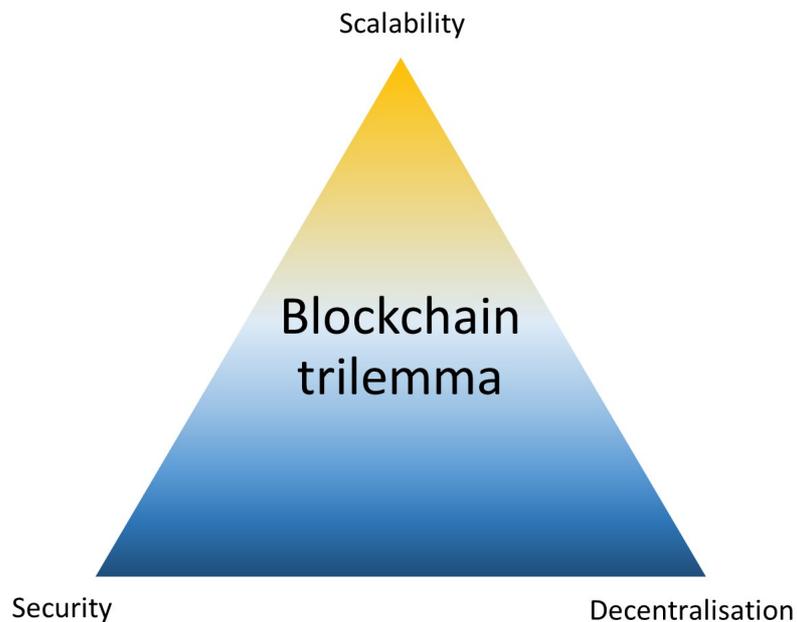
X Currency boldly integrates the world's oldest and best form of money - gold - with the technology of cryptography and one of the fastest and secure blockchains in existence.

Lightning speed blockchain

Built on a Layer-1 blockchain which operates at lightning speed, and the ability to create one million NFTs for \$100, X Currency on the Solana blockchain is the future.

Solana has been tested and verified to process over 25,000 transactions per second (TPS).

Bitcoin by comparison can operate at only 5-10 TPS.



What is the X Cycle?

The initial issuance of X Currency will be 3,150,000 tokens. These tokens will be 21% gold backed.

Every six months, 5% of the total supply will be released into the market through various international crypto exchanges. Each exchange will have a strictly limited direct purchase allocation, with the remaining X Currency tokens on the open market.

Within four years, the gold backing is expected to exceed 50% of the market capitalisation of X Currency.

As the project matures, and the gold backing increases with the higher market price, corrections that plague *all* other cryptocurrencies are mitigated. Should the price spiral upwards into a mania generating thousands or tens of thousands percent returns, the downside should still be limited to an approximate 40-50% maximum correction after just three to four years.

The most volatile and speculative period will be years one to three. Once the bullion backing exceeds 50% of the market capitalisation of X Currency, the volatility and risk of large corrections will have lessened and/or entirely diminished.

X Cycle objective

Unlike the boom and bust halving cycle of Bitcoin, the objective here will be to gradually release the entire supply into the market within a decade. Thus allowing for a rising price, and also ensuring that the ever increasing gold bullion purchases are used to back the incremental currency price and market capitalisation.

X Currency is the first gold-backed cryptocurrency to use the incremental issuance philosophy - X Cycle.

Structured issuance supports an incremental price whilst providing superior risk protection when compared to other cryptocurrencies.

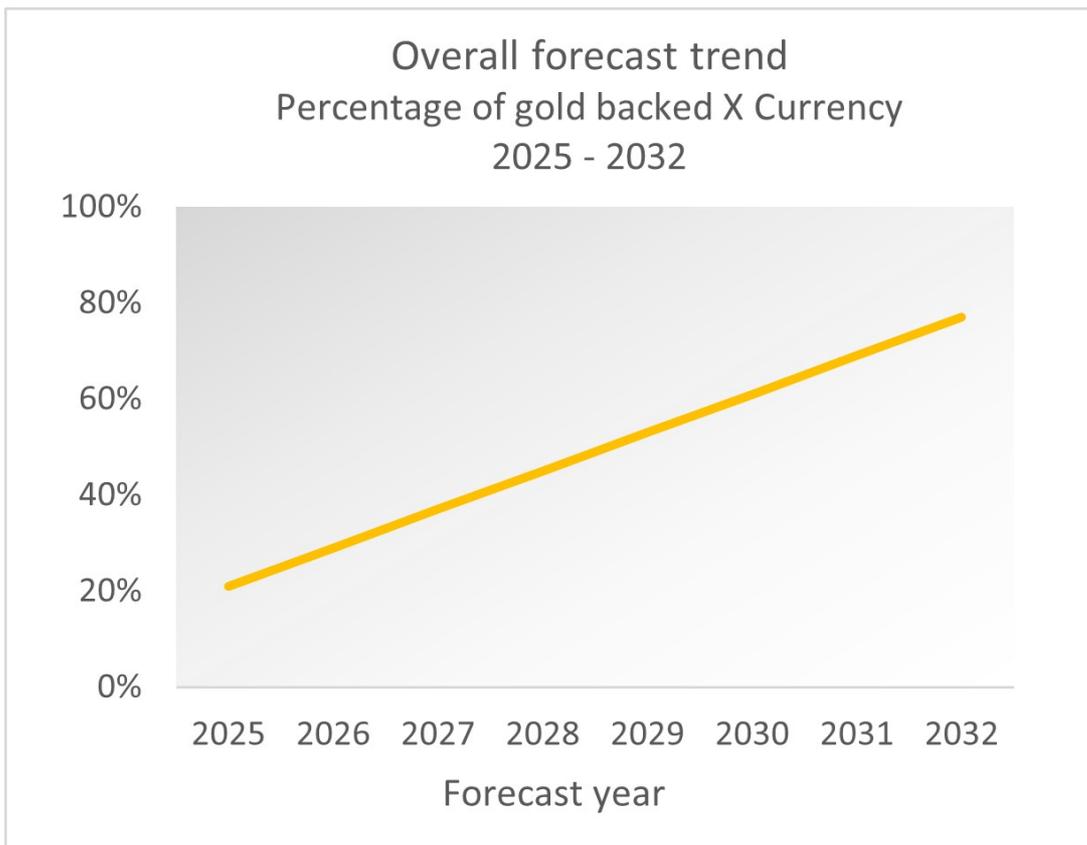
Why part backed and not fully backed by gold?

Having a cryptocurrency that is 100% backed by gold or silver eliminates the main reason most people participate in the crypto space: the appeal of life changing gains and profits.

Digital gold already exists but has not made strides. This is because those utilising gold as a hedge against inflation, or insurance against market crashes, prefer physical bullion. X Currency is not selling digital gold, but rather a gold backed currency + payment system.

Central Banks and governments are planning to make the world cashless. Let us create a better version of digital cash than Central Bank Digital Currencies (CBDCs), by using cryptography + gold.

The security of physical gold backing will ensure the project can never crash to zero or more than 50% as the project matures.



Initial gold backing

X Currency will have an initial gold backing of 21% and a mandate to keep buying bullion with every new issuance of X Currency tokens into the market. A computer algorithm was used to calculate the initial backing showing 18-20% as optimal. Twenty one percent is in line with the overall X Currency token release of 21 million, and thus it was chosen as the starting point.

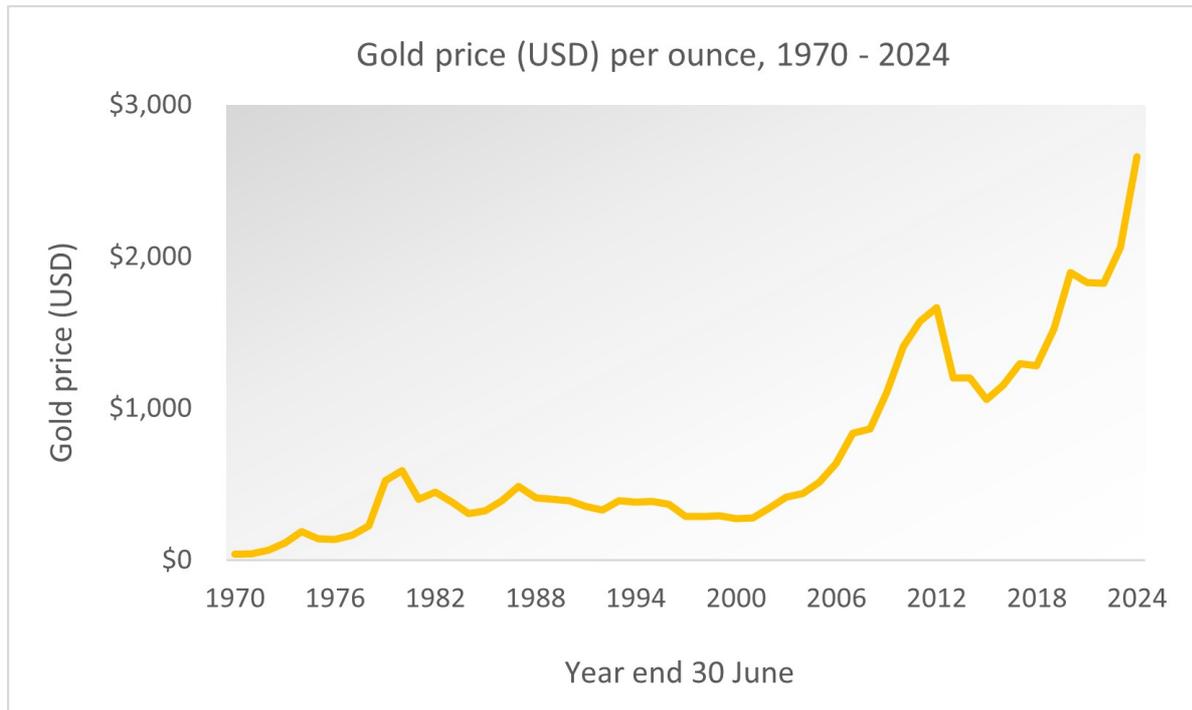
Why gold, why now?

Current predictions indicate that the value of gold will increase by 200-300% by 2030.

Given the ever increasing deficits of the USA, Japan and Europe, a higher gold price at a minimum of 100% from the approximate \$2600 USD (as at October 2024), is guaranteed.

Under this model, the price of X Currency tokens is ensured by the increasing value and volume of gold purchases every six months.

Concurrently, both the inflationary gold price and the deflationary X Currency supply will contribute to a rising price as X Currency tokens become more valuable and scarce.



X Currency - it's not digital gold - it's better

Critics of Bitcoin, such as long-term gold advocate and economist Peter Schiff, have outlined the benefits of sound gold investments. By modernising his and other gold experts' philosophies, and adapting the crypto context, X Currency combines security with exponential profit opportunity.

The exponential price increase is there for cryptocurrency enthusiasts, while the safety of gold backing exists to control the steep corrections.

Price is further supported by a *refined* version of perhaps the most ingenious aspect of the original cryptocurrency: the halving cycle.

Why X Currency now?

The current financial system is in a perilous state. More bank failures in the US and Europe are almost certain and likely imminent. The world needs sound monetary alternatives immediately.

We cannot wait five, 10 or 50 years from now. We need a currency to reverse the 'inflation problem' caused by fiat, with the advantage of digital currency that is transferable, divisible, fungible, as well as having the long term store of value that only gold provides.

What could prevent the X Currency price from crashing after a spike in value like so many other new cryptocurrencies?

X Currency is not a buy and flip cryptocurrency backed by nothing. It is designed from the outset to create a *payment system* within the cryptocurrency world, operating outside the fiat banking system.

The aim is not to get rich by trying to time the market, but by buying in early and increasing your holding. Adopters invest in a similar way a property portfolio is increased but without the associated costs, such as fees, strata, levies and duties.

In addition, the gold backing of X Currency allows for the protection of any purchasing power that is lost through inflation.

Furthermore, the speculative nature of cryptocurrency offers the potential for life changing gains.

How does X Currency compare to Bitcoin?

Better, faster, equally secure, with greater reward potential.

The differences are few but quite profound. However, let us begin with some of the similarities.

Like Bitcoin, only 21,000,000 X Currency tokens will ever be created and exist. Like Bitcoin, each X Currency token will be verifiable, secure and the total number in existence will be indisputable.

Like the better cryptocurrency projects in existence, the contract will be secure and built on one of the fastest Layer-1 Blockchains in existence - Solana.

X Currency: the flexibility of fiat, the scarcity of bitcoin, the timeless security of gold.

Promoting X Currency

X Currency will be promoted by early investors from both the crypto and bullion community.

When it comes to alternatives to fiat, X Currency aims to be the solution that cryptocurrencies have to date failed to solve.

Now is the time for those who are opposed to CBDCs and fiat to unite, not fight.

With the right ambassadors on board and starting from a low market capitalisation, from day one X Currency is expected to consistently outperform bitcoin. There will be an army of people, similarly to early investors in bitcoin who bought in early and became multi-millionaires.

Those who missed out on Bitcoin in the early days, when very few could have envisioned its success, now have the opportunity to enter this new improved model as early adopters of X Currency.

The early adopters who recognise the significance of the gold backing, the X Cycle, and how this separates X Currency from every other crypto project, will realise this monumental opportunity.

The cryptocurrency market has provided the platform for previously unimaginable returns. X Currency and the X Cycle were created to capitalise on this while eliminating the usual risks.

As the crypto market has matured, we anticipate people will see and feel the difference in this project and the opportunity to unite the worlds of utility + digital currency + the stability of gold in a unique way.

X Currency is the first project to evolve cryptocurrency leveraging gold in this unique way.

X Currency - What will drive the price beyond adoption?

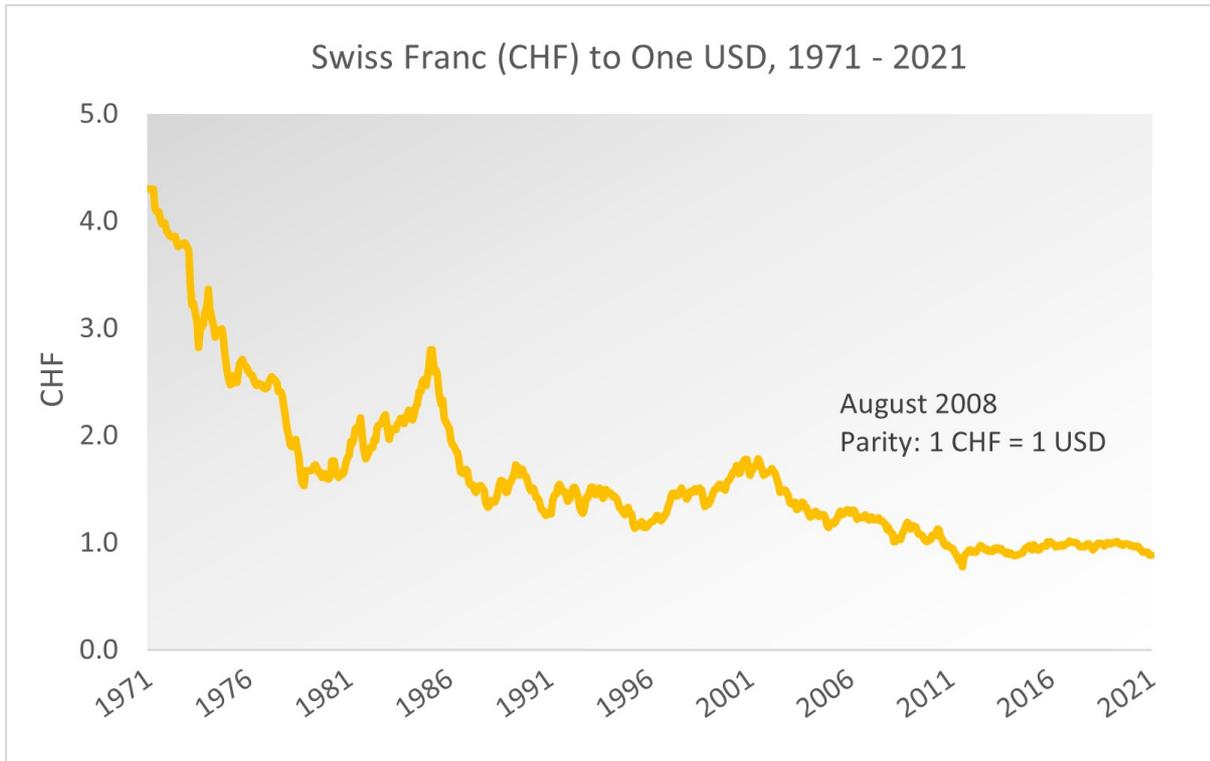
- A rising gold price and fewer total available X Currency tokens every six months instead of a halving cycle every 4 years.
- Regular media attention in both the crypto and gold bullion sectors
- Physical gold backing - X Currency is the *only cryptocurrency* that has this safety feature built in
- Listing of X Currency on established international crypto exchanges
- Cross promotion and branding/marketing of X Currency with crypto exchanges during and post listing

The stability of gold backed currency

Gold backing of fiat was always primarily used to prevent politicians creating fiat currency out of nothing, in the form of debt and devaluing the existing and circulating currency. For almost 80 years, Switzerland demonstrated that with a 40% gold reserve backing of Swiss francs issued, 100% gold backing is not required for a stable currency.

The capacity to either exchange currency for bullion, or have a verifiable bullion backing is enough to maintain the stability of the currency.

It was this partial gold backing initially which made the Swiss Franc (CHF) one of the most stable



and safe currencies of the past 100 years. The 40% gold backing for the CHF issued lasted from the 1920s till May 2000, when the CHF became the last purely fiat government issued currency.

The value of CHF to USD increased from around 4.25 CHF to 1 USD in 1971 to parity in August of 2008. It continued to be worth more as US government debts and the subsequent money printing increased. This clearly demonstrates the power of gold to stabilise a currency.

Timeline for the X Cycle

It is envisioned that by 2032, once all tokens have been issued, X Currency will be at a minimum 70-80% gold backed at the market valuation.

A committee will be established to determine whether X Currency becomes a 100% gold backed digital stable token or remain a free floating 70-80% gold backed cryptocurrency.

A small fluctuation of 5-10% may still be determined by the free markets of cryptocurrency trading.

Unlike the early period between 2025 - 2028 (where value is driven by demand over supply), by 2032 the value of X Currency will primarily be dependent on the value of its gold backing.

Wealth

Freedom

Security

The vision is to build wealth for all X Currency holders using the unique 'X Cycle', while combining investment grade (999) physical gold bullion, with modern cryptography and the ability to effortlessly buy, sell and transact instantly across the world. No banks, no costly intermediaries.

X Currency is a gold backed inflation proof store of wealth in digital form for the 21st Century.

In Auro Speramus.

Join The Revolution