



XAGx Silver Token

Whitepaper (Technical Review v1.0)

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Risk Disclaimer

XAGx Silver Token is a digital token backed by fine physical silver developed by NEOMO Technologies and Trading LLC. It represents the ownership of silver, and its price is indexed with the price of silver per ounce. XAGx Silver Token is developed on the Avalanche C-Chain blockchain network and can be traded on crypto exchange platforms. It's a stablecoin where real silver is backed as collateral. As with all investments, it is important to understand the potential risks involved in XAGx Silver Token's investment and to assess these risks in line with your investment objectives. Before trading or using the platform, it is critical that you understand these risks and manage your investments accordingly. If needed, it is advisable to consult your financial or legal advisors.

This risk disclaimer describes the general potential risks associated with crypto asset investment. The value of crypto assets can be very volatile due to financial market conditions, regulatory changes and technological changes. Crypto asset regulations and compliance requirements change in every jurisdiction and these regulations or government actions can affect the value, legality and use of crypto assets.

Technical issues, vulnerabilities or network forks in blockchain technology and crypto asset projects can affect the value and functionality of tokens. At the same time, as the crypto asset market is relatively new, it is susceptible to market sentiment, speculation, and external factors. Therefore, investors should be aware of market dynamics and the potential for a decline in asset value.

Investors should evaluate the specific risks associated with the XAGx Silver Token project, including token utility, governance and any unique features or risks identified in the project's whitepaper. Furthermore, investors should be aware of the specific risks associated with the XAGx Silver Token project; token use cases, corporate governance and many other risks, in particular the specific features and/or risks set out in this Technical Prospectus.

This risk disclaimer is for informational purposes only and does not constitute investment advice. Every investor's situation is different, and it is advisable to seek professional advice and conduct thorough research before making any investment decision. It should be remembered that past performance is not indicative of future results and all investments carry inherent risks that can lead to financial loss.

NEOMO Technologies and Trading LLC doesn't guarantee the accuracy, completeness or reliability of the information presented on crypto exchange platforms and isn't liable for any loss resulting from reliance on such information.

By using the crypto exchange platform or investing in XAGx Silver Token, you accept the risks set out above and agree that you will in no way hold NEOMO Technologies and Trading LLC liable for any losses you may incur.

1. Summary

XAGx Silver Token is a stablecoin that represents the ownership of real physical silver. It is developed by NEOMO Technologies & Trading LLC and can be traded on global crypto exchange platform. XAGx Silver Token is developed on the Avalanche blockchain network with C-Chain smart contract. XAGx Silver Token is a collateralized stablecoin indexed to the USD price of an ounce of silver on the Bloomberg terminal panel.

As part of this tokenization process, for each XAGx Silver Token minted on the blockchain, physical silver of the same value is stored in the company's secure banks or vaults as collateral. This way, there are no sudden fluctuations in the supply-demand balance in the market. Thus, we offer a unique and groundbreaking way to use physical silver as a medium of exchange by processing it into a digital token.

XAGx Silver Token aims to make silver investment more accessible to everyone and facilitate transactions with physical silver. NEOMO digitizes the value of silver with XAGx Silver Token and this gives its holders the ability to own digitally allocated silver in any amount. It is very transferable with low fees. This whitepaper outlines the innovation and benefits provided by XAGx Silver Token.

XAGx Silver Token was created to stabilize the volatility of the cryptocurrency market and fiat currencies. It is a tokenized form of silver, which is considered a precious metal, converted into a digital asset. XAGx Silver Token can be tracked transparently on the blockchain, traded 24/5 on cryptocurrency exchanges, easily stored and traded at any time. XAGx Silver Token investors can trade faster and cheaper without interruption. With XAGx Silver Token, holders have the privilege of accessing price stability of silver with the transactional utility of a digital token.

Silver is an important trading and investment instrument that has retained its value for thousands of years. In today's financial environment the price of physical silver is mostly expressed in fiat money value. Physical silver, silver ETFs and derivatives are the other typical traditional ways to make silver investment. Now, thanks to distributed ledger technology and blockchain, we are pioneering a new era by digitizing this valuable commodity asset and making it accessible to everyone.

a. About the Company

NEOMO Technologies and Trading LLC is a technology and trading company based in Georgia. The company is engaged in the development and trading of innovative financial solutions. NEOMO aims to provide unique and innovative solutions to its customers by leveraging Georgia's dynamic business environment and technology infrastructure. By integrating its technological expertise into its trading activities, the company aims to provide competitive advantages to its customers. NEOMO Technologies and Trading LLC is constantly growing and developing to gain a strong position in the international market and play a leading role in the industry with its technology-oriented solutions.

The company focuses on the digital tokenization of assets through its innovative technology platforms. It specializes in the tokenization of precious metals such as silver. NEOMO offers its clients the possibility to digitally invest in real world physical assets, allowing investors to make their holdings more liquid and diversify. The company also offers solutions for the storage and security of silver tokens, so investors can store their assets safely. By offering these services to crypto exchanges, NEOMO aims to reach a wider audience of investors and facilitate the trading of digital assets as a leading technology provider.

NEOMO Technologies and Trading LLC aims to provide investors with a more accessible and flexible investment experience by breaking the boundaries of traditional financial systems with tokenized asset solutions.

b. Introduction to XAGx Silver Token

XAGx Silver Token is a silver-backed stablecoin developed on the Avalanche C-Chain blockchain network and indexed to the price of silver per ounce.

While the volatility in the price of cryptocurrencies seems to hinder the functional use of the currency and global transfers of value, various attempts have been made to give digital tokens stable values. Attempts have been made by pegging the value of a digital token to a fiat currency to provide price stability globally while maintaining the functionality of a decentralized digital token. These projects became known as stablecoins.

XAGx Silver Token provides price stability as a digital investment instrument. This token allows users to diversify their portfolios and store their assets safely, while facilitating silver investment and offering high liquidity and accessibility.

With the XAGx Silver Token, users have the opportunity to own physical silver in a cost-effective way. The XAGx Silver Token represents digitally tokenized silver, so users can own silver without being bound by physical constraints. This provides users with convenience and the opportunity to realize the value of physical assets in a digital environment. XAGx Silver Token can be safely traded, swapped, stored and transferred from cryptocurrency exchanges 24/5 without interruption.

Silver can be invested in traditional ways like physical silver, silver ETFs and derivatives. Below are the main problems for current trading structure and the solutions that XAGx Silver Token suggests:

i. Problems

- Physical silver with its limited supply, is constrained against future demand.
- Silver stored in safe deposit vaults may be inaccessible due to high storage costs and the personal storage option carries the risk of theft or loss.
- Since silver is backed by fiat currencies, it is subject to inflation risk, which can cause fluctuations in its value.
- Silver is not easy to buy, sell and swap and is difficult to access. It cannot be easily traded on accessible, user-oriented interfaces.
- For a large audience, silver can usually only be traded at certain times. The ability to trade at flexible hours is limited.
- Since some stablecoin projects do not transparently share with their users the amount of physical assets backing the value of their tokens, users may not be safe, and the credibility of the projects may be questioned.

ii. Solutions

- Security

Storing physical silver and keeping it safe can be a challenging process for individuals. The XAGx Silver Token solves this problem and offers holders a secure storage space. Avalanche is a very secure blockchain technology and allows this process to be managed in a transparent and secure way.

- Transparency

The number of ounces of silver held in company accounts in exchange for XAGx Silver Token mint will be shared with users on crypto exchange platforms. In addition, to ensure transparency, minted and burned XAGx Silver Tokens can be traced on Avalanche network.

- **Accessibility**

XAGx Silver Token is highly accessible. Users can buy, sell, swap, store or transfer tokens at any time by cryptocurrency exchanges on the web and mobile environments.

- **Global Transaction Capability**

Physical silver is difficult to transport. Physical silver is highly open to imposing limitations on international trade. XAGx Silver Token offers holders a global payment and transfer solution, as it represents the silver asset on the blockchain. It can be easily traded or transferred 24/5 from anywhere in the world.

- **Flexible Supply**

The supply of XAGx Silver Token expands according to the supply-demand balance, maintaining price stability as demand increases. This means that more tokens can be minted to meet potential demand instantly. This feature ensures the ability to respond quickly and effectively to changing demands in the market so that users can get the advantage of price changes.

- **Resistance to Inflation**

While some cryptocurrencies are resistant to inflation due to their decentralized nature, tokens based on physical commodities such as silver have a proven track record of providing long-term value protection. Silver is known as a reliable asset for hedging the effects of inflation.

- **Savings Account**

It acts like an investor's savings account, growing as more silver is allocated to each token. It fluctuates less than other savings accounts and it helps users protect their portfolio by providing them with liquid portfolio diversification.

- **Physical Value**

Most cryptocurrencies gain value based on the balance of supply and demand. However, the XAGx Silver Token has a direct physical backed value based on the physical silver it holds. This means token holders back their value with a tangible asset.

- **Volatility Solution**

Cryptocurrencies often have high volatility, and their value can change quickly. XAGx Silver Token aims to offer holders a more predictable investment environment and aims to protect users in the cryptocurrency market global price fluctuations.

iii. **Conclusion**

XAGx Silver Token provides a safe harbor for investors, providing strong solutions against physical silver's difficulty of access, storage shortages, limited supply in the channels where it is sold, and the risk of inflation relative to other investment instruments. It also provides stability and confidence to its users through its physical value and potential to reduce volatility. Its tradability and accessibility make it readily available at any time, while its transparency and global portability make it a reliable

investment tool across the globe. With these features, XAGx Silver Token offers an innovative perspective by strengthening the financial security of investors.

NEOMO's technology and functionality bring dynamism to the silver markets, making it significantly easier for investors to enter the process.

c. Revenue Model

NEOMO's global expansion plan can generate revenue from a variety of sources:

- **Token Sales:** Income is generated by making XAGx Silver Token sales.
- **Transaction Fees:** A transaction fee is charged for the trading of XAGx Silver Tokens. This fee contributes to various operational expenses, such as increasing the amount of silver and storing the silver.
- **Listing Fees:** XAGx may charge fees for the listing of the Silver Token on different crypto exchanges and platforms. This allows the token to reach a wider audience of users and generates revenue for the company in the form of listing fees.

d. Fund Allocation

- **Physical Silver Storage Infrastructure:** Establishing the infrastructure that will enable the secure storage of physical silver assets.
- **Increasing the Silver Amount:** Used to purchase more physical silver to increase the value of the XAGx Silver Token.
- **Operational Expenses:** Used for the expenses required for the storage and security of physical silver and other operational requirements.
- **Technology:** Used for the development of technological infrastructure.

2. XAGx Silver Token

a. Features

- **Accessibility**

XAGx Silver Token provides 24/5 accessibility, allowing holders to access their silver investments at any time. In this way, it can be traded, stored, swapped or transferred instantly. It is not limited to location and trading hours.

- **Fixed and reliable investment instrument**

The XAGx Silver Token represents a digitized version of a financial asset that retains its long-term value. This way, users have a secure investment tool to hedge against volatile market conditions.

- **Instant Price Index**

XAGx Silver Token is indexed to the USD price per ounce of silver. Changes in the price are instantly reflected in the token's USDt value, allowing the investment to be adjusted instantly.

- Transparency

XAGx Silver Token is generated on the Avalanche C-Chain network. Minted and burnt tokens can be tracked on the blockchain network and are periodically reported to the public by the company in a transparent manner.

- Low barrier to entry

XAGx Silver Token are divisible into increments as small as 0.000001 fine troy ounce of silver. This removes the barrier to silver access.

- Portfolio diversification and safe storage

The XAGx Silver Token serves as a digital representation of an asset such as silver, which is considered a safe investment vehicle, giving users the opportunity to diversify their portfolios and store their assets securely.

- Convenience in silver investment

Investing in silver with XAGx Silver Token reduces the hassles associated with buying and storing physical silver. Users can digitally invest in silver secured by a trusted company.

- High liquidity

Through to the high volatility of cryptocurrencies, XAGx Silver Token has the stable price movements of silver and allows it to be traded instantly, increasing liquidity.

- Redeemable

For every XAGx Silver Token minted, physical silver is stored in NEOMO's bank and vault.

b. Potential Use Cases

XAGx Silver Token minting and distributed on the Avalanche C-Chain blockchain network by NEOMO Technologies and Trading LLC. It is integrated with the features offered by cryptocurrency exchange platforms. Crypto exchange platforms adapt these use cases for a variety of purposes.

Below are some use cases on these cryptocurrency exchanges:

- i. Trading with stablecoins (USDt, EURt, USDc)

With the XAGx Silver Token, now it is possible to trade with a silver ounce price indexed asset in the crypto market by trading with fixed crypto trading pairs pegged to fiat currencies such as USD or EUR.

- ii. Trading with other PoS Coins/Tokens (ALGO, FTM, AVAX)

With XAGx Silver Token, users can trade various PoS coins/tokens trading pairs such as Algo (Algorand), Fantom (FTM) and Avalanche (AVAX).

- iii. Crypto Converter

Users can convert small amounts of their balance into XAGx Silver Token when trading.

iv. Staking

XAGx Silver Token holders can earn rewards by staking their tokens for a certain period. In addition, due to stability XAGx Silver Token holders can earn higher rates by staking with different pairs.

v. Crypto Wallet Integration

By connecting their crypto wallet, such as MetaMask or Trust Wallet, holders can withdraw XAGx Silver Tokens to their wallet and keep their investments.

vi. Transfer fee discount

Cryptocurrency withdrawals are subject to a gas fee via the blockchain network. XAGx Silver Token holders are exempt from crypto asset withdrawal fees. Users will be notified of any changes to this policy.

vii. Commission fee discount

XAGx Silver Token holders can benefit from a low commission rate for cryptocurrency trading.

viii. P2P Transfer

XAGx Silver Token will be connected to P2P (peer-to-peer) transfer services.

ix. Liquidity farming

The Liquidity Profit Sharing service offers the opportunity to earn returns for different assets with various Annual Return Rates (APR) for predefined periods. XAGx Silver Token and cryptocurrencies such as BTC, USDt can be used at the same time to participate in Liquidity Profit Sharing. Committing enough XAGx Silver Token for the liquidity pool will provide returns on a base currency basis such as BTC, USDt.

x. Dual Investment

With XAGx Silver Token, it is possible to stake and earn returns with at least two or more cryptos.

3. Technology

a. Avalanche Network

XAGx Silver Token is developed and minted on the Avalanche network, which is a high-performance, scalable, customizable and secure blockchain platform. Avalanche targets three broad use cases:

- Building application-specific blockchains covering permissioned (private) and permissionless (public) deployments.
- Building and launching highly scalable and decentralized applications (dApps).
- Creating arbitrarily complex digital assets with special rules, contracts (smart assets).

b. C-Chain

The contract chain, also known as C-Chain, is a blockchain within the Avalanche network. C-Chain is primarily designed to support Ethereum-compatible smart contracts. This means that developers can code and deploy smart contracts using the same programming languages and tools they use on the Ethereum blockchain. This compatibility makes it easy for developers to port their existing Ethereum-based dApps to the Avalanche platform.

XAGx Silver Token is developed on the C-Chain of the Avalanche network, therefore can be monitored via <https://subnets.avax.network/c-chain/>.

c. XAGx Silver Token Minting

- In order maintain the supply and demand balance total number of 250K tokens are minted.
- Token minting process is done on smart contract.
- The total circulation is monitored and controlled instantly so that supply-demand balance is set to 250K units.
- The price of silver is equalized to the real market price with keeping the supply and demand level.
- The details of tokens minted on the smart contract can be transparently viewed on the blockchain.

d. XAGx Silver Token Burn

When XAGx Silver Token needs to balance supply and demand with physical silver, the smart contract will automatically burn XAGx Silver Token.

This allows tokens to be permanently burned by sending them to a smart contract. This takes the tokens out of circulation. The burning is triggered by the need to control the token supply and increase the value of the token.

e. Token Economy

XAGx Silver Token is a stablecoin that represents the ownership of physical silver as a digital asset and is created to ensure price stability. This Token Economy addresses important aspects such as the underlying asset of the token, pricing mechanism, price stability, and supply-demand balance.

i. Underlying Asset

- 1 XAGx Silver Token is equivalent to 1 ounce of Silver.
- Investors who owns the XAGx Silver Token also own physical silver.
- Each 1 XAGx Silver Token minted is backed 0,999 level pure fine silver.
- Physical silver is obtained from leading bullion dealers and stored in secure vaults or banks.

ii. Pricing Mechanism

- XAGx Silver Token is priced based on the amount of silver allocated to each token. It is priced according to the XAGx Silver Token rate which is based on the USD price of an ounce of silver.
- The instant price is indexed to the global USD market price per ounce of silver.

- The XAGx Silver Token Ratio is the ratio between the total ounces allocated to each token and the total number of tokens in circulation.
- All tokens in circulation are always backed with the physical silver in banks or safe deposit boxes with respect to the allocated silver amount to each token.
- When a new token is minted, additional silver is allocated with respect to ratio in banks or vaults.

iii. Price Stability

- XAGx Silver Token is designed to be resilient to fluctuations in silver prices.
- Price stability is conducted by balanced relationship with current price in the silver market and token supply.
- It provides price stability because it is traded at a fixed price.
- This stability strengthens users' trust and encourages daily use of the token.

iv. Supply and Demand Balance

- The circulating supply of the XAGx Silver Token is set at 250,000 units. However, token supply can be increased or decreased to maintain the supply-demand balance with physical silver.
- The balance of supply and demand is maintained through smart contracts and periodic checks.
- To set the supply and demand equilibrium to 250K units, the tokens will be minted as the supply decreases and will be burned as the supply increases.
- The Reserve Account is based on both physical silver assets and XAGx Silver Tokens. The amount of physical silver corresponding to the XAGx Silver Tokens created as a result of the minting process is added to the Reserve Account, and these tokens are backed by the physical silver in the bank or vaults. This secures the real value of the silver tokens, increases user confidence, and emphasizes the strength of the reserve. To maintain the balance of supply and demand, the reserve is continuously updated, and when necessary, tokens are either 'burned' to reduce the reserve or 'minted' to increase it.
- Maximum Supply is unlimited.

v. Transactions in Cryptocurrency Exchanges

- XAGx Silver Token, as a digital representation of physical silver, brings the haven properties of silver into the digital world.
- XAGx Silver Token can be traded, stored, transferred, and swapped on cryptocurrency exchanges.
- XAGx Silver Token offers its holders opportunities such as earning rewards by staking, generating yield through liquidity farming, converting their crypto currencies, exemption from transfer fees and dual investment with other cryptocurrencies.
- XAGx Silver Token also facilitates access to physical silver for retail investors, allowing them to diversify their portfolios and hedge against financial fluctuations.

4. Conclusion

NEOMO Technologies and Trading LLC has tokenized silver, one of the most popular investment and store of value instrument with XAGx Silver Token. With this development, it has become possible to instantly buy and sell silver securely on cryptocurrency exchanges on the blockchain.

This allows non-institutional traders to trade silver with low entry barrier and with a user-friendly and low commission on crypto asset trading platforms.

XAGx Silver Token price is indexed to the real silver per ounce USD price and is determined instantaneously. For each XAGx Silver Token generated, silver is stored as collateral in company banks or real vaults. The amount of XAGx Silver Token in circulation is set in smart contracts to stabilize the price according to the supply and demand balance.

NEOMO's XAGx Silver Token is a tokenized investment instrument that preserves the long-term value of physical silver. It provides users with portfolio diversification and secure asset storage, facilitates silver investment and offers high liquidity and accessibility. Furthermore, crypto exchanges can offer a variety of use cases, including staking, NFT marketplace and liquidity farming. The token's pricing is indexed to the silver price, aiming to provide stability by controlling the circulating supply.

NEOMO Technologies and Trading LLC focuses on improving user experience and expanding its global footprint by pursuing a major expansion plan with a roadmap to 2024 with a wide range of products and services. It also aims to provide a better service to its users by bridging the gap between traditional financial markets and the blockchain ecosystem and addressing challenges in the crypto asset space.

XAGx Silver Token provides a haven for investors and a strong shield against the limitation of physical silver and the risk of inflation. It also provides stability and confidence to its users with its physical equivalent and potential to reduce volatility. It's highly transferability and 24/5 accessibility make it readily available at any time, while its transparency and global transaction capability make it a trusted investment instrument across the globe.