JOIN THE FUTURE OF WEB3 AND BORDERLESS PAYMENTS.

ABOUT XCHAIN LABS

Introducing the next-generation Blockchain POS (Proof of Stake) system, an innovative solution that harnesses Non-Fungible Tokens (NFTs) as validators to revolutionize borderless payments. This state-of-the-art system is designed to eliminate traditional financial constraints, offering a seamless, secure, and efficient method for global transactions.

Our payment ecosystem covers all continents, and we are the leaders in developing instant payments using blockchain.

United Arab Emirates

Exchange AED to B-USD through Paggo

Paraguay

Exchange USD to B-USD through Paggo

Brazil

We created a stablecoin, Real Brasileiro (BRL), and named it XBRL.

Colombia

We created a stablecoin for the Peso Colombiano (COP), and named it XCOP.

United States of America and Canada

CifraPay allows you to payout FedWire to American companies and Swift Globaly by using B-USD

Hong Kong

Exchange B-USD to RMB

Our payment ecosystem covers all continents, and we are the leaders in instant crypto payments.

United Arab Emirates

Polulation: 9.500 Millions
GDP:US$ 500.000 billions
Payment mkt:US$ 55.000 billions

Paraguay

Polulation: 7.500 Million
GDP:US$ 45.000 Billions
Payment mkt:US$ 12.000 billions

Brazil

Polulation: 215.000 Millions
GDP: US$ 1.730.000 Trillion
Payment mkt:US$ 1.590 Trillion

Colombia

Polulation: 54.000 Millions
GDP:US$ 400.000 Billions
Payment mkt:US$ 140.000 Billions

United States of America and Canada

Polulation: 373.000 Millions
GDP:US$ 29.500 Trillions
Payment mkt:US$ 49.600 Trillions

Hong Kong

Polulation:7.500 Millions
GDP:US$ 400.000 Billions
Payment mkt:US$1.330 Trillion

Challenges for the public sector, business and individuals entering the new financial industry.

Lack of infrastructure for launching CBDCs

Time-consuming dollar transfers for foreign trade

Complicated banking system

Lack of transparency in the interaction between government and individuals

Low level of blockchain-industry knowledge among all segments of the population

Absence of regulatory instruments for taxation of the crypto industry

Goal

Create a blockchain to connect countries, enabling global trade to be safer and faster.

Mission

Enable merchant capacity to facilitate instant exchange of fiat currencies.

Values

Community Focus

Bringing people together through shared values and collective impact.

Continuous improvement

Always evolving to exceed expectations and drive success.

Quick access to money

Get the funds you need, when you need it, without the hassle.

Xchain Network is a cutting-edge Layer 1 blockchain solution, designed to offer a seamless blend of centralized and decentralized infrastructure. As a scalable and secure platform, it is ideally suited for the issuance and development of Central Bank Digital Currencies (CBDCs) and other digital assets.

Built as a fork of the Optimism network on Ethereum, Xchain Network serves as the backbone of the Xchain DAO, empowering a new era of blockchain innovation. Its unique architecture is tailored to bridge the gap between government authorities and users, providing robust regulatory compliance and advanced transaction tracking capabilities.

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XCHAIN Network Feautes:Pov System

Proof of Value System is the reward system for validators on the XCHAIN Network. A limited number of validators (up to 100) receive 70%% of transaction fees. The remaining 20% is reserved for burn while 10% for community fund. All rewards are paid in B-USD or USDT.

The pool of validators comprises 100 influential and trusted individuals from the blockchain industry.

The reward system incentivizes them to increase activity on the network.
The reward is divided among validators in proportion to the total amount staked.

Transactions in **XCN**

70% for validadors

20% for burn

10% for community fund
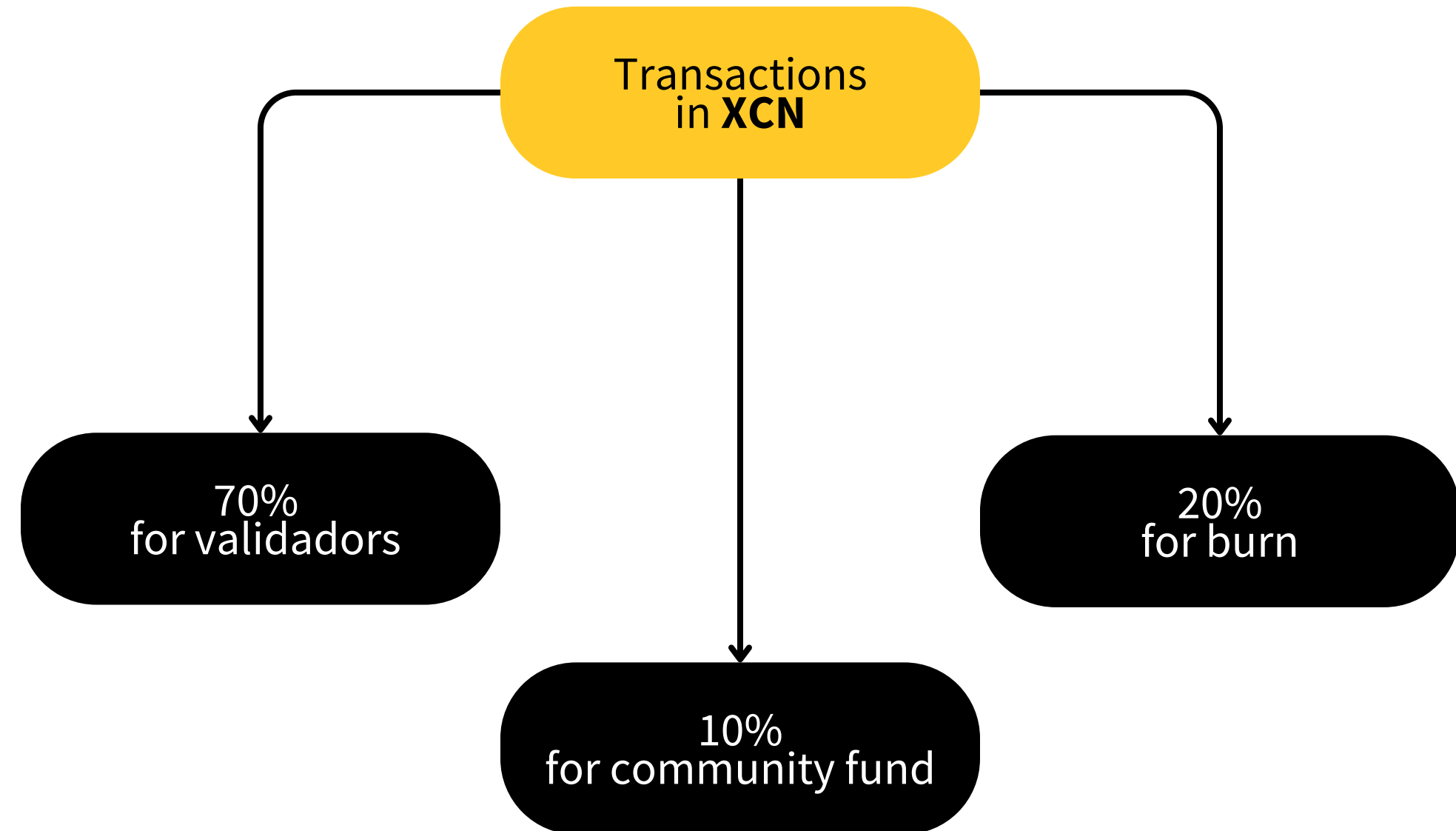
Validators

At the core of this blockchain POS system, are NFTs that function as validators. Each transaction is authenticated and validated by a unique NFT, providing unmatched security and integrity. This approach not only ensures secure transactions but also streamlines the validation process, improving the overall efficiency of the system.

10% Investors

20% Partners

70% Foundation

CifraPay

CifraPay is a Fintech with a Bank account for big players to send Fed Wire and swift

Paggo

Paggo is a fintech specializing in international payment systems, operating globally with both crypto and fiat currencies.
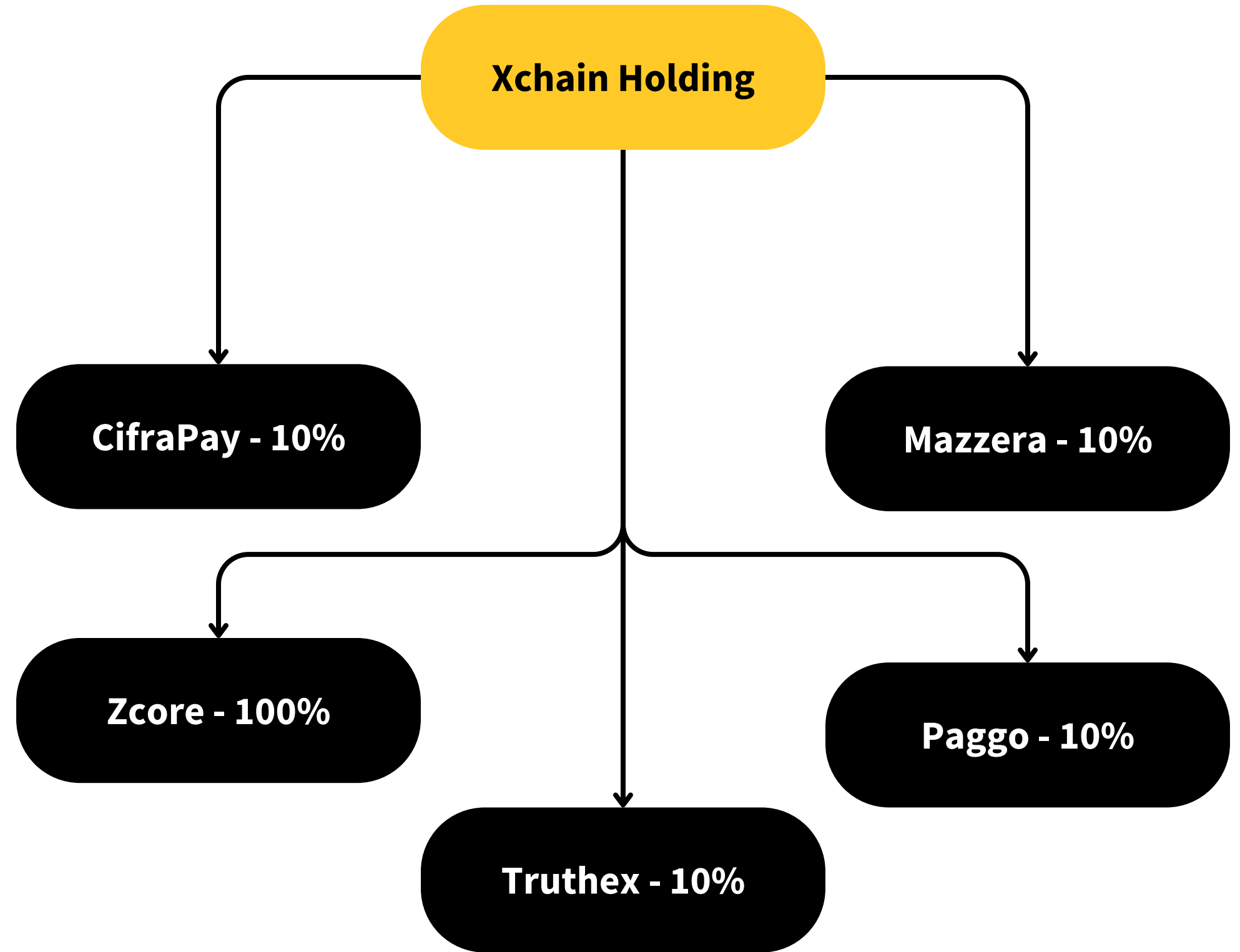
Mazzera

Mazerra is a liquidity provider for crypto and forex markets, operating in Brazil.

Truthex

Truthex is a liquidity provider that operates in the USA and Canada.

Zcore

ZCORE is a blockchain and AI enterprise that serves as the backend technology provider for XCHAIN.

Xchain Holding

CifraPay - 10%

Mazzera - 10%

Zcore - 100%

Paggo - 10%

Truthex - 10%

Xwallet Telegram

Xwallet is a decentralized wallet designed to provide users with a secure, private, and user-friendly way to manage and store their digital assets. Unlike traditional wallets that rely on centralized services, Xwallet operates on a decentralized framework, ensuring that users maintain full control over their funds and personal information.
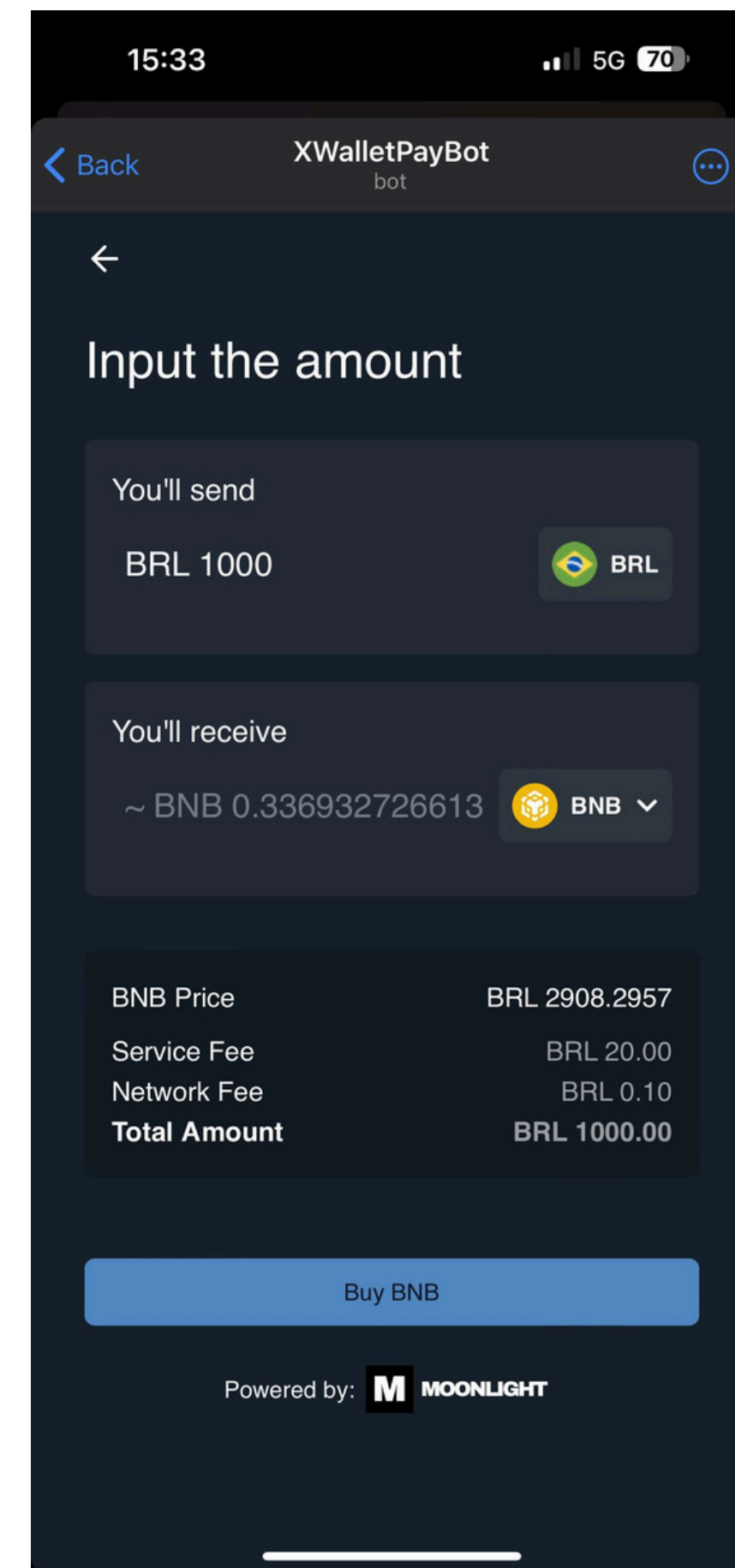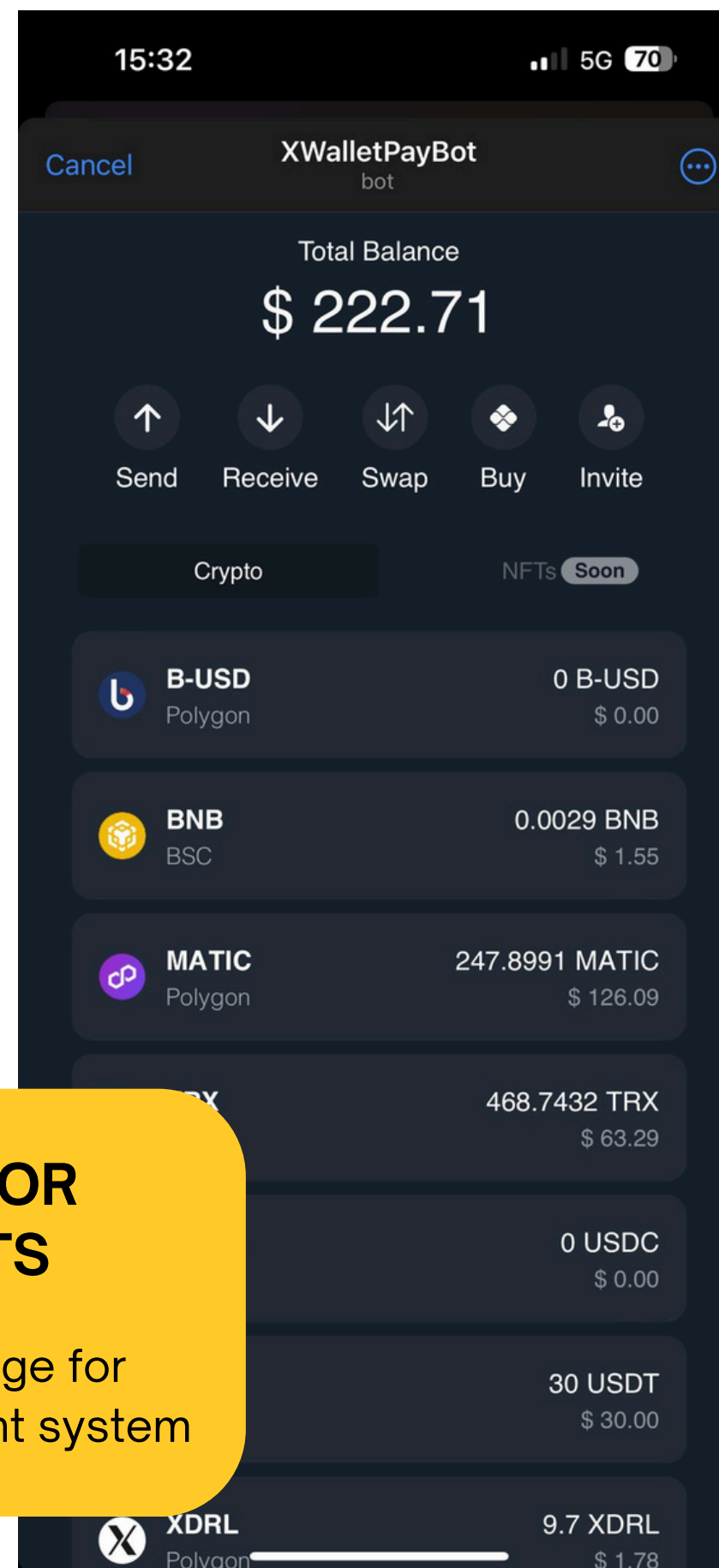
DECENTRALIZED

Your key, your coins, we do not save your private key.

BUY WITH FIAT

You can buy with fiat BRL/USD/COP

BRIDGE FOR PAYMENTS

You can bridge for your payment system

Xwallet App

GET IT ON
Google Play

Download on the
App Store

Xwallet is a decentralized wallet designed to provide users with a secure, private, and user-friendly way to manage and store their digital assets. Unlike traditional wallets that rely on centralized services, Xwallet operates on a decentralized framework, ensuring that users maintain full control over their funds and personal information.

DECENTRALIZED
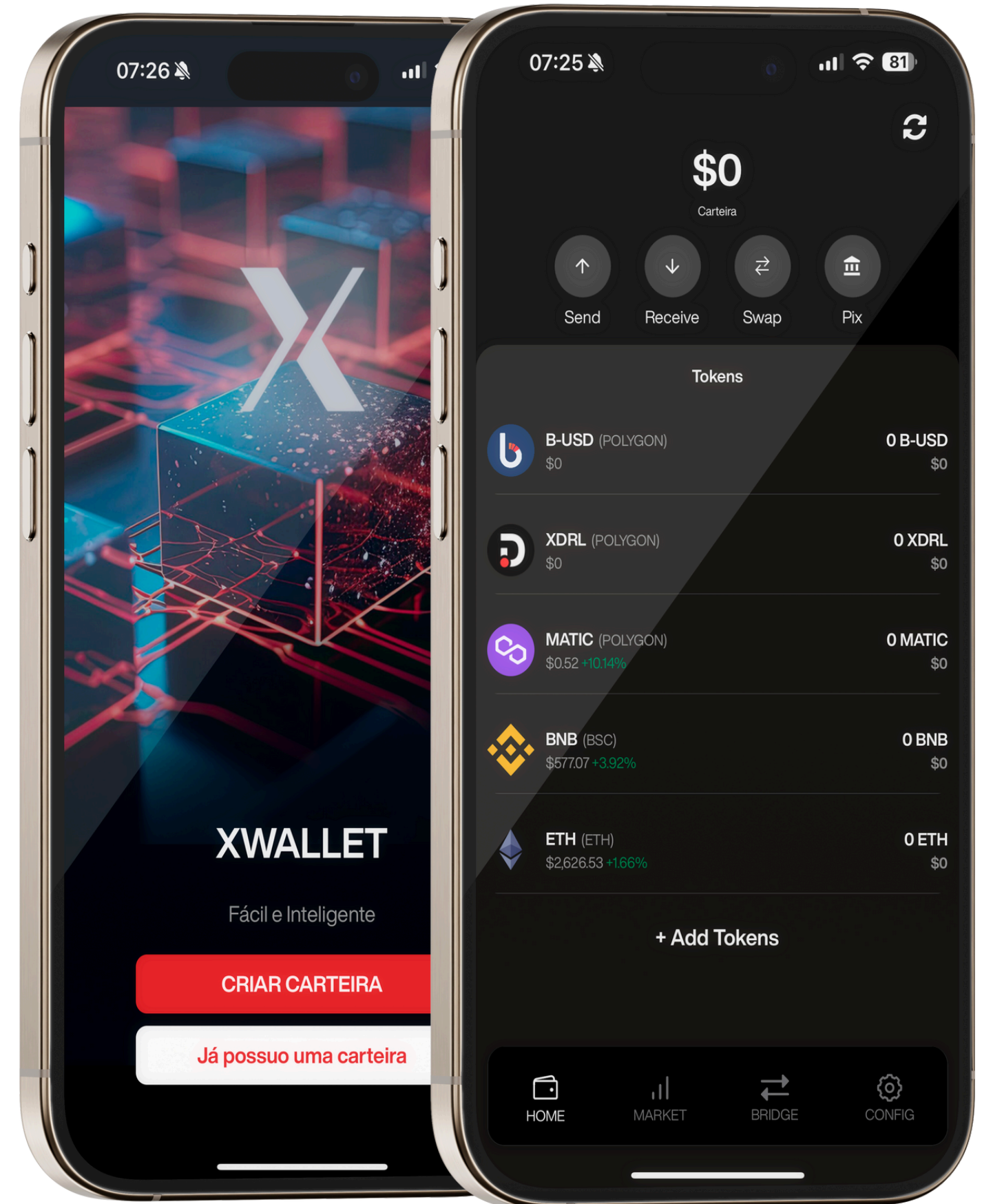Your key, your coins, we do not save your private key.

BUY WITH FIAT
You can buy with fiat BRL/USD/COP

BRIDGE FOR PAYMENTS
You can bridge for your payment system

Encripted Chat

GET IT ON
Google Play

Download on the
App Store

Xchain enables secure, P2P encrypted messaging by connecting users directly without intermediaries. Each message is protected with end-to-end encryption and stored immutably on the blockchain, ensuring privacy, authenticity, and resilience against tampering, all without centralized control.

DIRECT & DECENTRALIZED COMMUNICATION

Xchain connects users directly without intermediaries, enhancing security and privacy.

BLOCKCHAIN-BACKED SECURITY

Xchain uses blockchain to store message metadata immutably, providing a transparent, tamper-proof history of interactions.

PRIVACY & INTEGRITY AT THE CORE

Xchain's decentralized structure prevents central control, offering a secure.
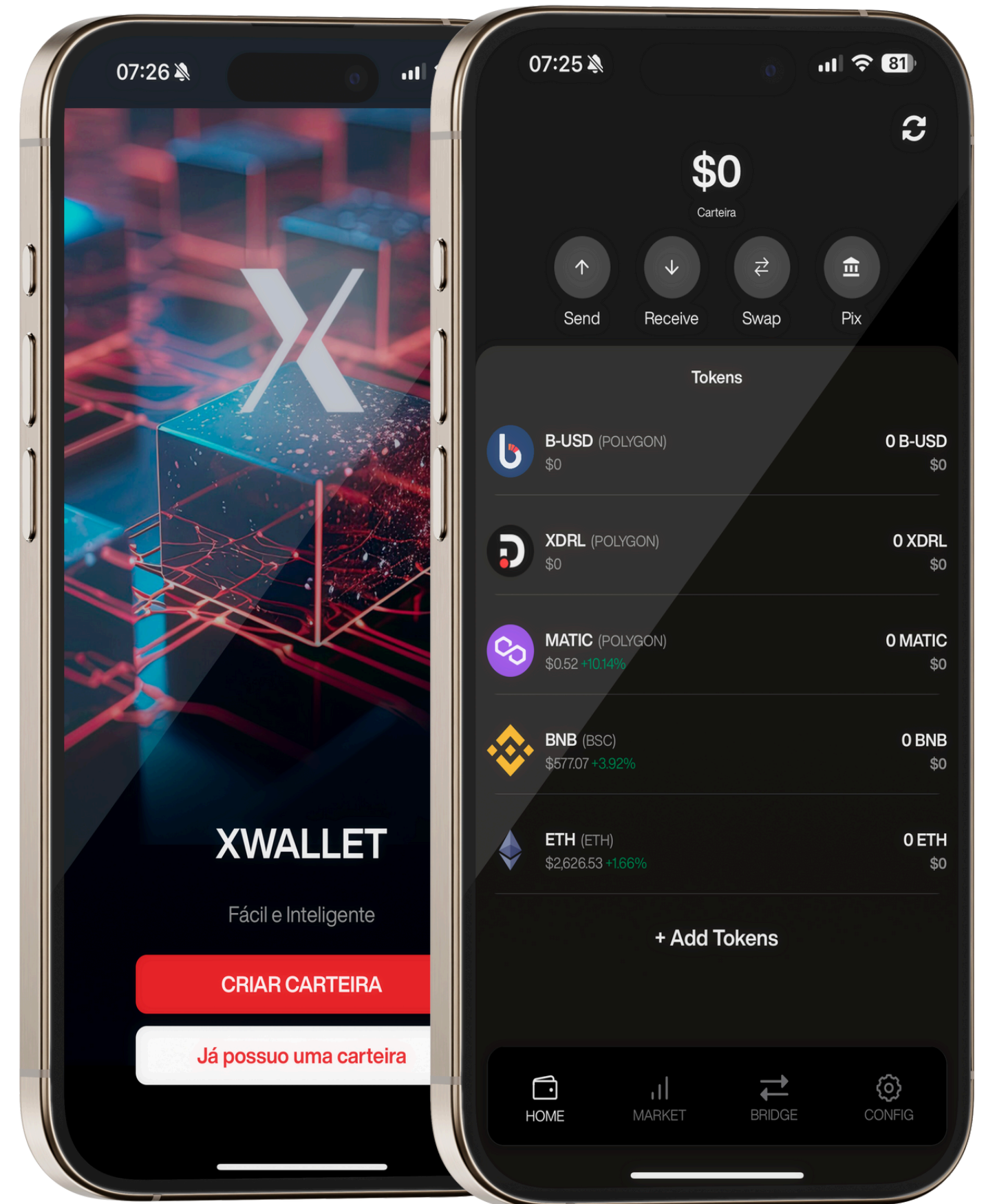
Visa Card

Introducing the Crypto Visa Card, a groundbreaking solution that brings the power and convenience of cryptocurrencies to everyday spending. This innovative card allows users to spend their digital assets seamlessly anywhere Visa is accepted, combining the benefits of blockchain technology with the global reach of the Visa network.

Diverse Cryptocurrencies: The card supports a wide range of digital currencies, including Bitcoin, Ethereum, Litecoin, and more. Users can choose which asset to spend.
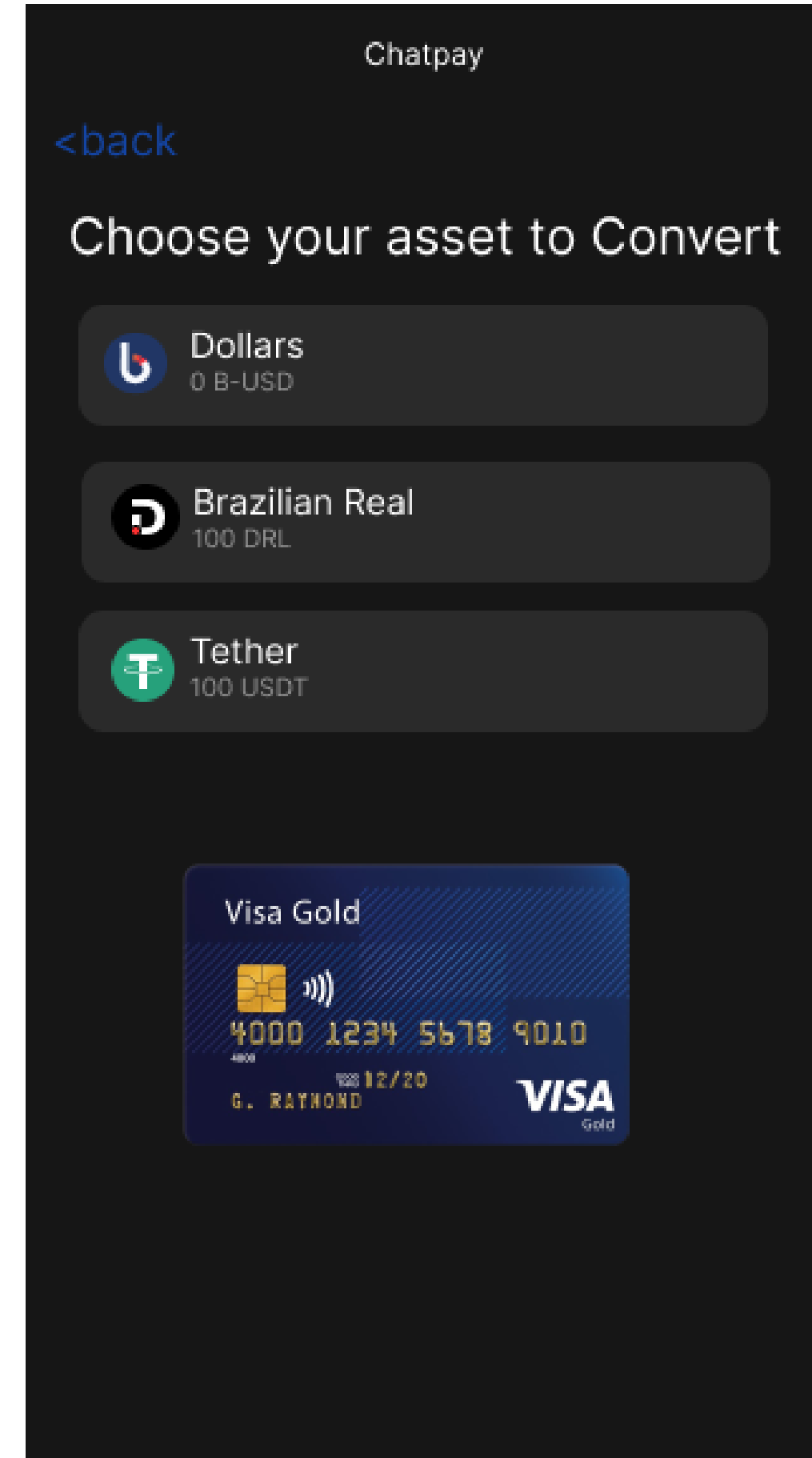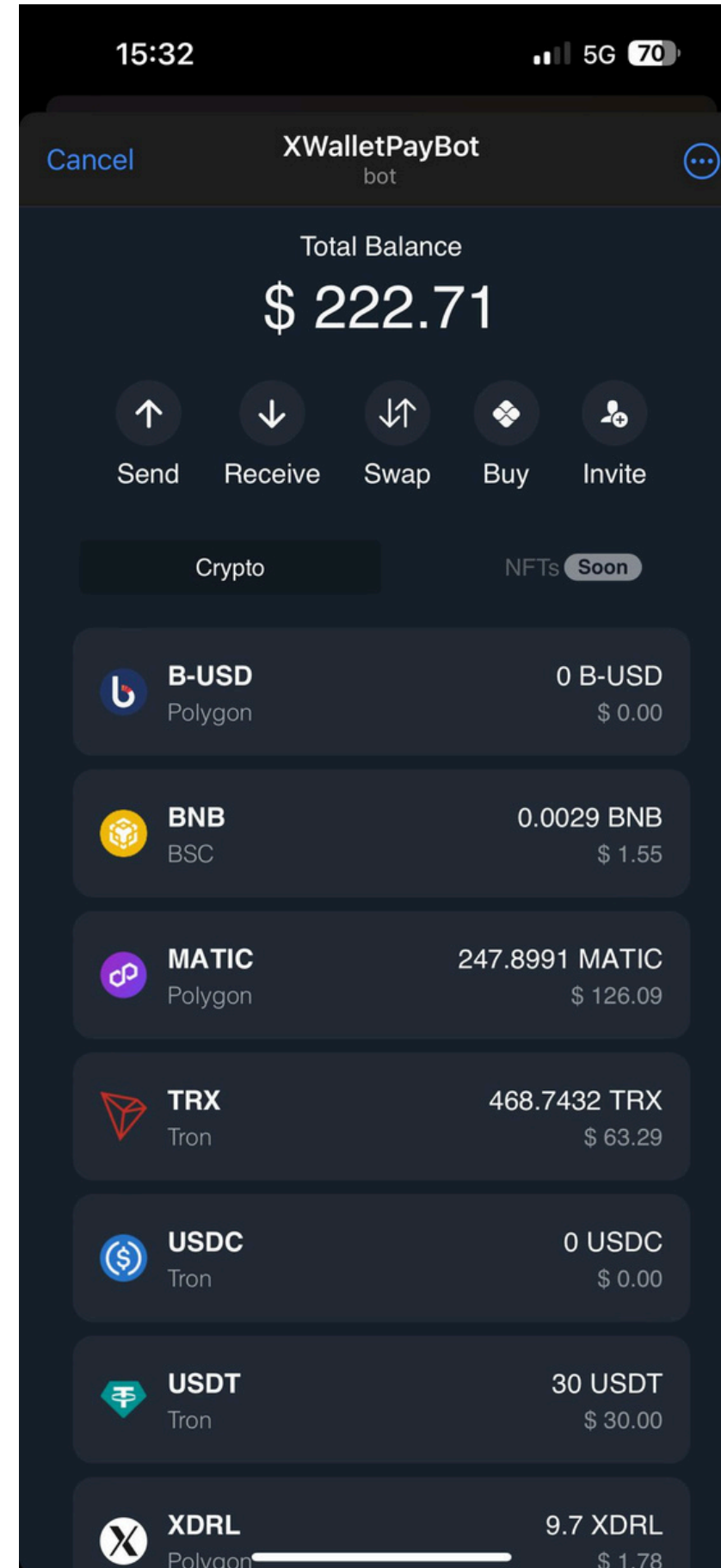
CifraPay

Opening an account on our platform, you can receive payments from over 40 countries, leveraging our cross-border, real-time payment solutions for instant payouts directly to bank accounts.

We are a B2B payment processing company dedicated to helping businesses accept and make payments efficiently. Our platform seamlessly integrates digital and traditional payment methods, enabling your business to operate faster, more efficiently, and on a global scale. With CIFRA PAY, you can grow in a secure and reliable environment.
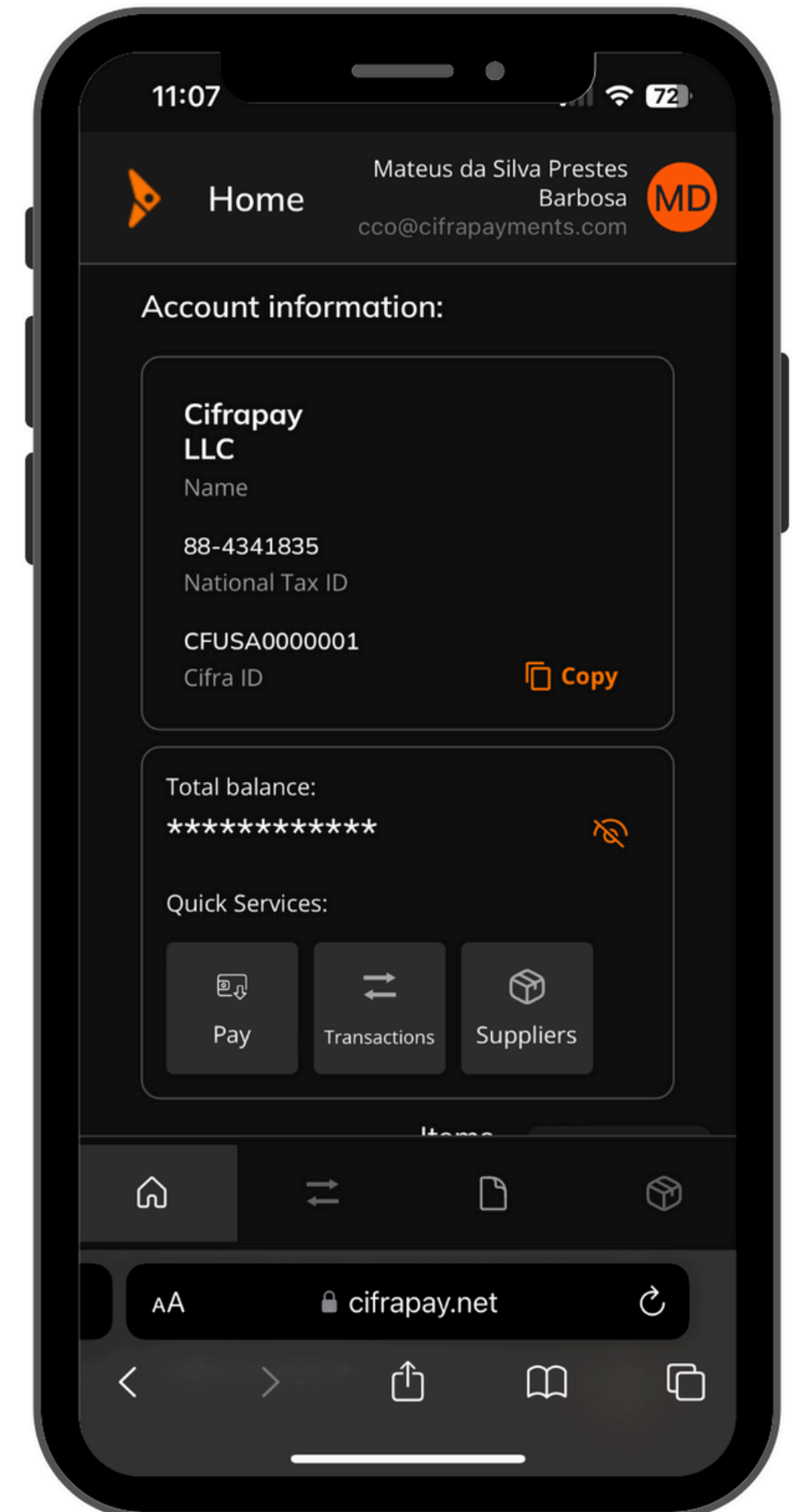
Paggo

Paggo's unique selling point is its dual support for both crypto and fiat currencies. This integration allows users to leverage the benefits of blockchain technology,such as lower transaction fees and faster processing times,while still maintaining the stability and familiarity of traditional currencies. By offering a hybrid solution, Paggo caters to a wide range of financial needs and preferences.

Stablecoins

XBRL
BRL
Brazilian stable coin pegged to Real, that runs in our payment system, Paggo.

XUSD
USD
USD dollar pegged stable coin that also runs in our ecosystem.

XCOP
COP
Colombian pesos stable coin which runs in our payment system paggo

RWA
Create and interact with a financial services with stables

BORDLESS PAYMENT
You can pay anyone in anywhere
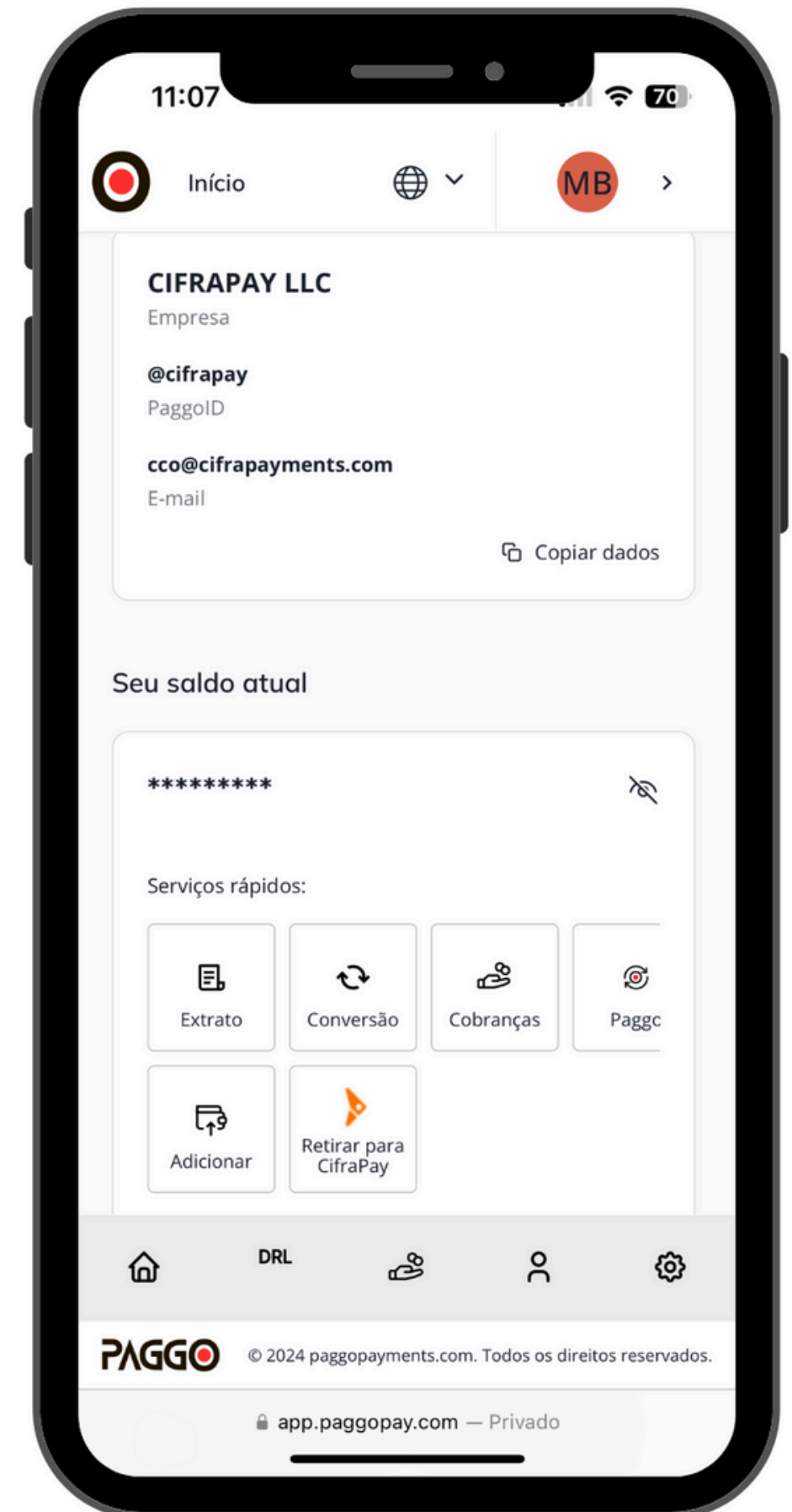
Stablecoins are revolutionizing the way we conduct borderless payments, providing a seamless, secure, and efficient solution for international transactions. By pegging their value to a stable currency, such as the US Dollar (USD) or other fiat currencies, stablecoins combine the benefits of cryptocurrency with the stability of traditional money, making them ideal for cross-border payments.

Explorer

Xchain Explorer is a tool that provides users with extensive insights into transaction details related to specific wallet address and blockchain. It includes information such as the transaction amount, sources and destinations of funds, and the status of transactions. This level of transparency enables all users, including governments and regulatory authorities, to have a complete overview of the network.
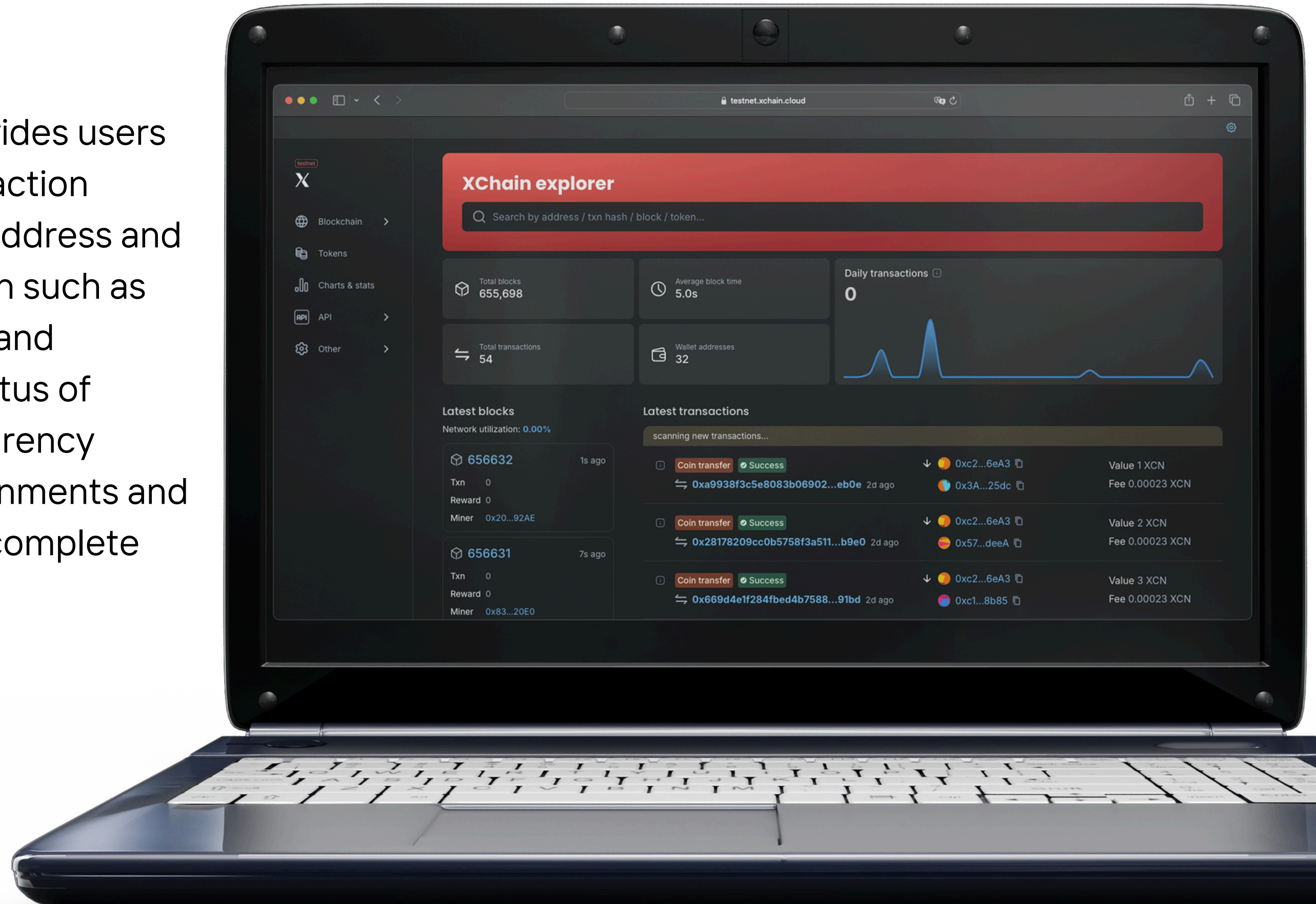
AI STUDIO

Compliance+

Compliance + is an AI tool focused on transaction analysis with strong training in money laundering and terrorism, with extensive knowledge in analyzing transaction chain patterns in blockchain

Own Agent

Everyone can create their own actions using two XCN currencies with support for discord, telegram and whatsapp, with a pdf you will be able to train your agent.

Power Computer

Through our network you will have access to sharing and shared use of AI machines to train your own AI models at a cost 40% cheaper than current cloud providers.

We're proud to introduce AI Studio, the newest artificial intelligence platform that promises to transform how you generate and manage content.

Prepare for the Revolution!

AI Studio is a platform that will revolutionize the artificial intelligence market worldwide. By combining a range of powerful and intuitive tools, we're bringing the future of content creation into your hands. Whether you're a content creator, a developer, an influencer, or just someone who wants to simplify everyday tasks, AI Studio gives you everything you need to take your work to the next level.

Power Computer

With our network, you gain access to shared AI machines, enabling you to train your own AI models at a cost that's 40% lower than current cloud providers. This cost-effective solution allows you to leverage high-performance computing resources without the hefty price tag, making advanced AI training more accessible and affordable.

REDUCE COSTS

Save significantly on training expenses, allowing you to allocate resources more efficiently

ENHANCE FLEXIBILITY

Access a variety of AI machines tailored to your specific needs, whether you're working on small-scale projects or large-scale deployments.

BOOST PRODUCTIVITY:

Utilize powerful computing resources to accelerate your AI development cycle, from data preprocessing to model deployment
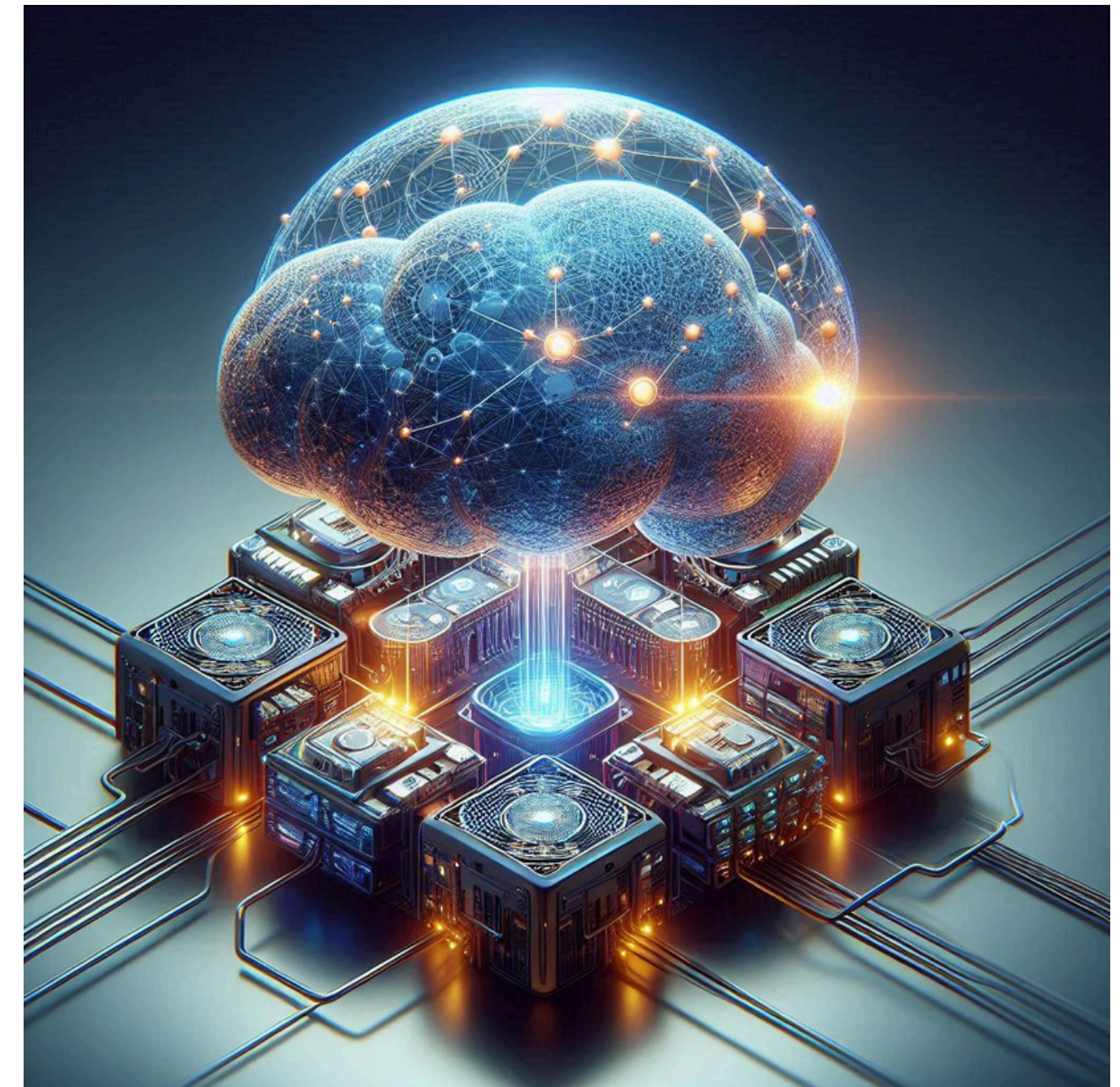
acquired
Zcore

The ZCore Network is a Brazilian blockchain network developed by entrepreneur Erick Costa. It has been a pioneer in the decentralized finance (DeFi) ecosystem in Brazil for over five years. The network's native token, ZCR, is used for all transactions within the ecosystem.

ZCORE

acquired
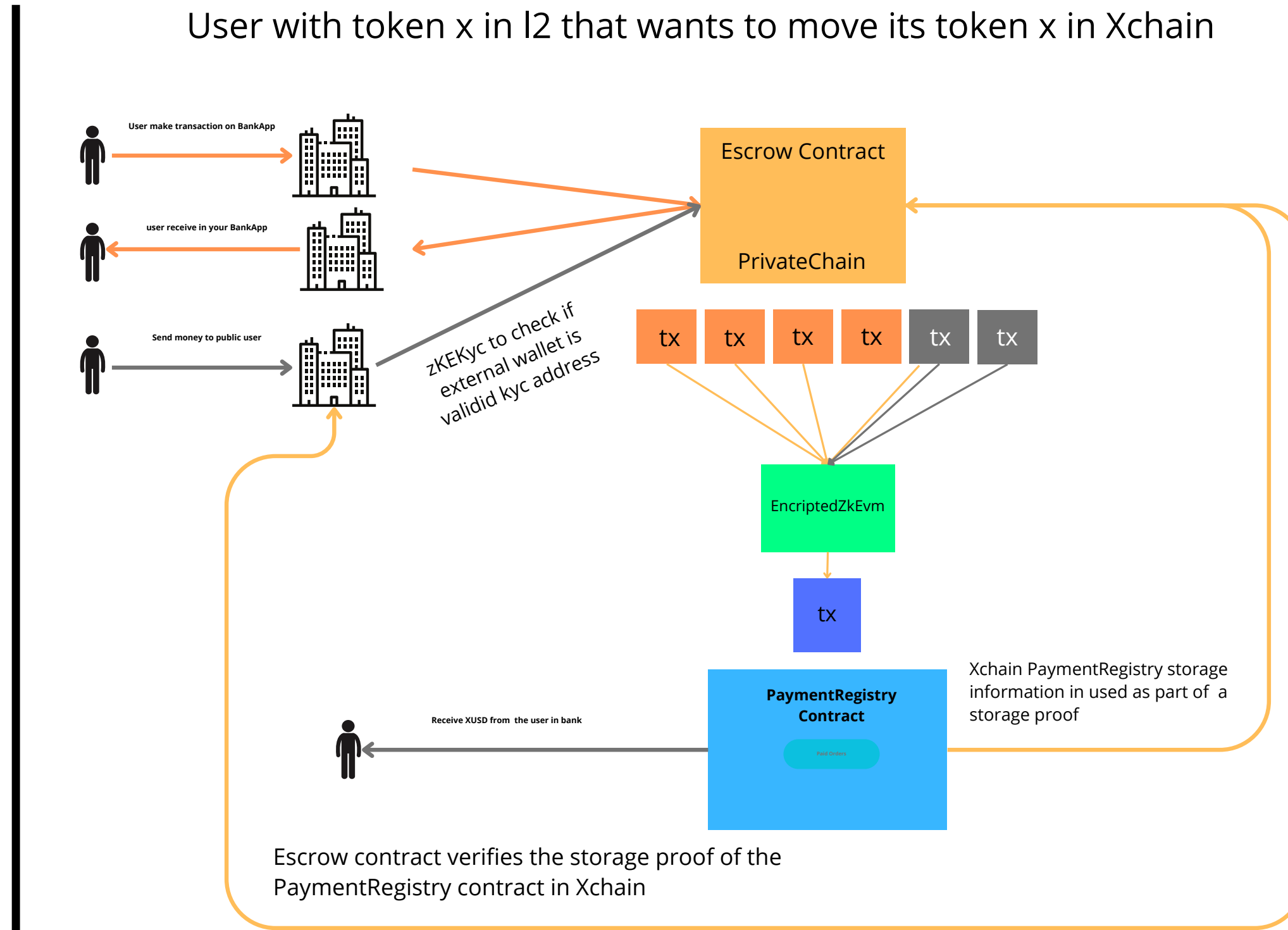**Zcore**
Numbers

478.696

19.600

4.000

1400

holders
609

PrivateChain

EVM PrivateChain is a cutting-edge blockchain solution designed specifically for enterprises, combining the robust capabilities of the Ethereum Virtual Machine (EVM) with the enhanced security and privacy of a private blockchain. This innovative technology enables organizations to leverage the benefits of blockchain while maintaining full control over their data and transactions.

Order creation Phase

Payment Phase

repayment Phase

User with token x in l2 that wants to move its token x in Xchain

User make transaction on BankApp

user receive in your BankApp

Send money to public user

zKEKyc to check if external wallet is validid kyc address

Escrow Contract

PrivateChain

tx tx tx tx tx tx

EncriptedZkEvm

tx

PaymentRegistry Contract

Receive XUSD from the user in bank

Xchain PaymentRegistry storage information in used as part of a storage proof

Escrow contract verifies the storage proof of the PaymentRegistry contract in Xchain
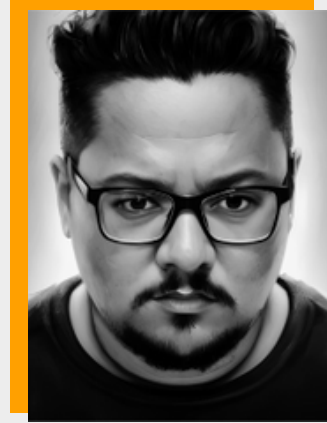
Chief Executive Office & Founder
Alby

Founder& CEO ThePayGroup / Fouder and President Alby Fondation / 3xm Ventures

Chief Financial Office & Founder
Rafael Medeiros

**Founder & CTO ThePayGroup/ VP at Alby Foundation
ex-developer monero**

Chief Technology Office & Founder
Erick Costa

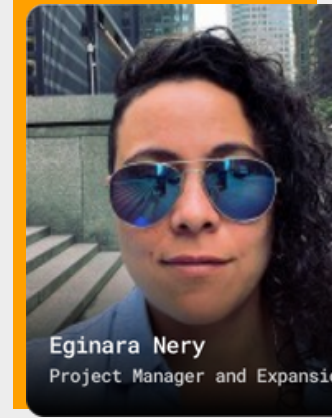**Founder & CEO Zcore Network**

RI & Gov Relationship
Marcus Neto

Chief Marketing Office
Charys Oliveira

Charys de Oliveira
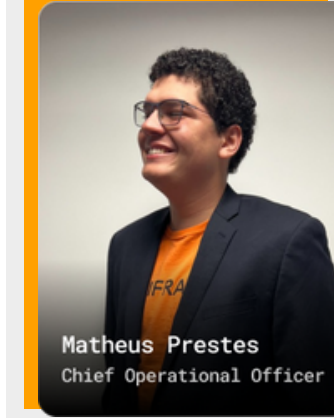Chief Marketing Officer

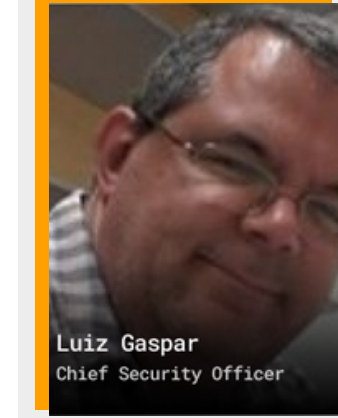Chief Payment Office
Eginara Nery

Eginara Nery
Project Manager and Expansion

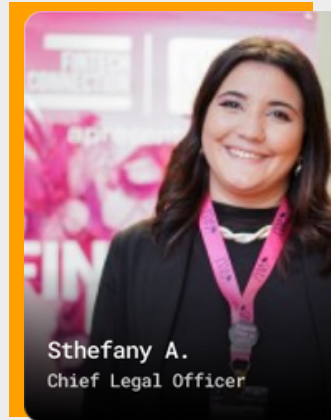Chief Operational Office
Mateus Prestes

Matheus Prestes
Chief Operational Officer

Chief Security Office
Luis Gaspar

Luiz Gaspar
Chief Security Officer

Chief Legal Office
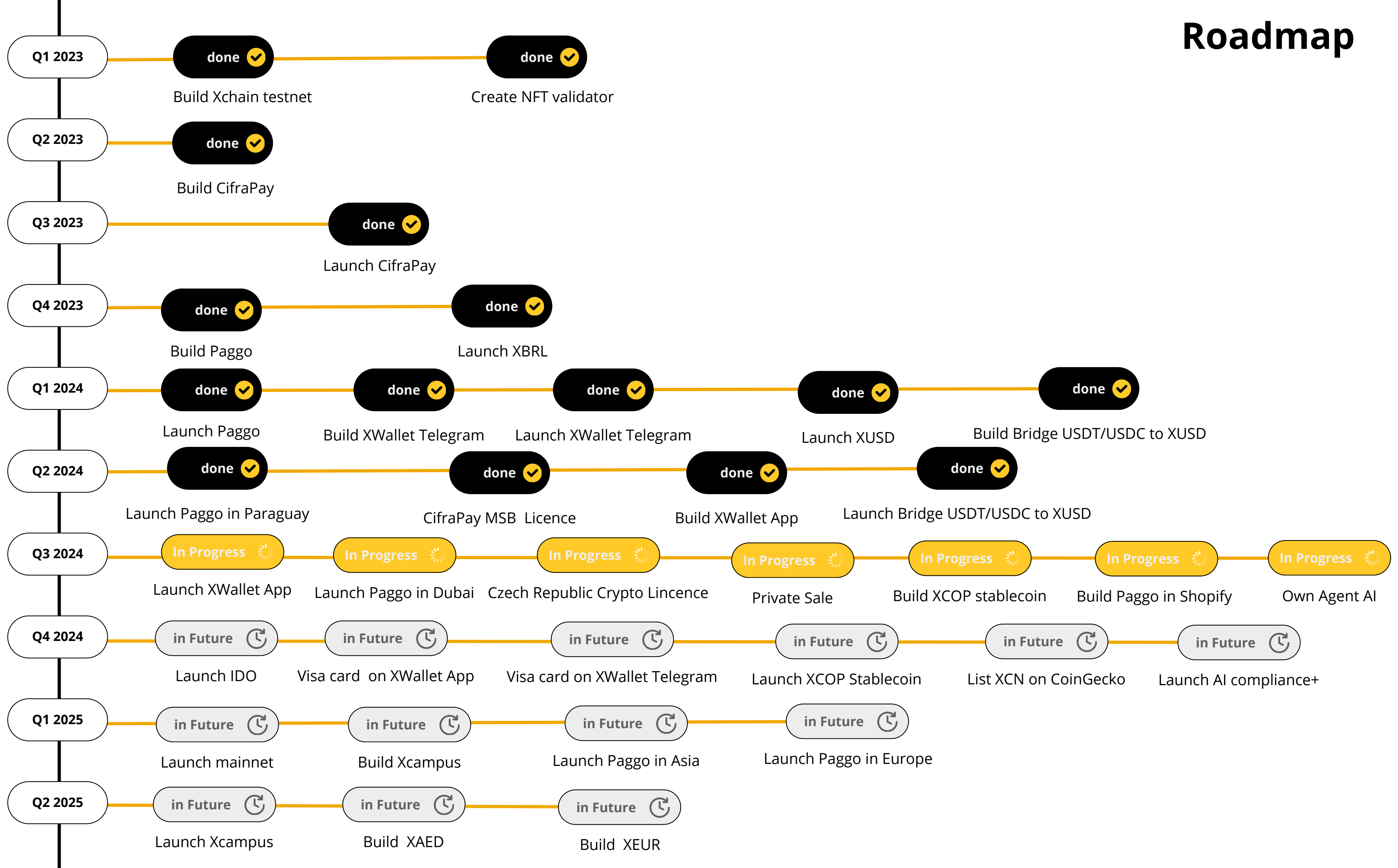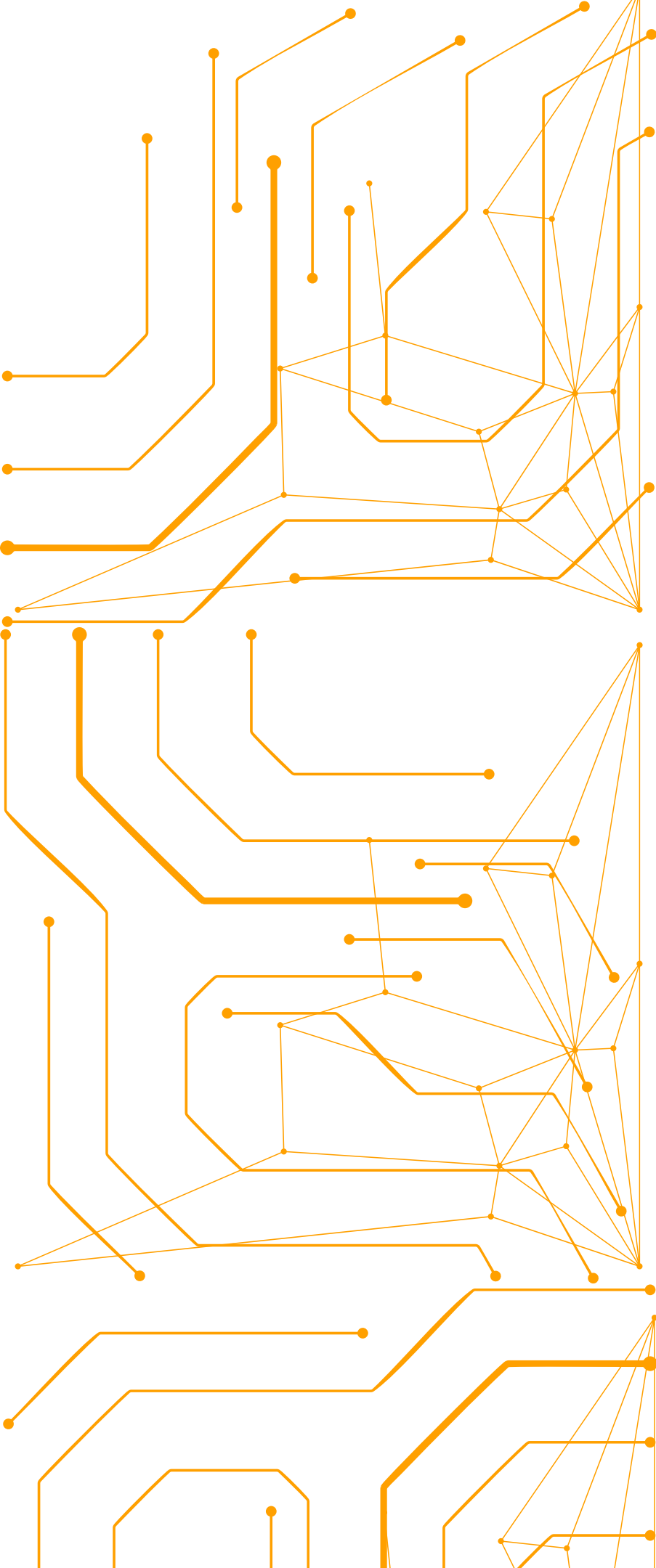**Sthefany Abade**

Sthefany A.
Chief Legal Officer

our Team

BMO | cartos | buckzy | BANCO topazio

Roadmap

Q1 2023
- done ✓ — Build Xchain testnet
- done ✓ — Create NFT validator

Q2 2023
- done ✓ — Build CifraPay

Q3 2023
- done ✓ — Launch CifraPay

Q4 2023
- done ✓ — Build Paggo
- done ✓ — Launch XBRL

Q1 2024
- done ✓ — Launch Paggo
- done ✓ — Build XWallet Telegram
- done ✓ — Launch XWallet Telegram
- done ✓ — Launch XUSD
- done ✓ — Build Bridge USDT/USDC to XUSD

Q2 2024
- done ✓ — Launch Paggo in Paraguay
- done ✓ — CifraPay MSB Licence
- done ✓ — Build XWallet App
- done ✓ — Launch Bridge USDT/USDC to XUSD

Q3 2024
- In Progress — Launch XWallet App
- In Progress — Launch Paggo in Dubai
- In Progress — Czech Republic Crypto Lincence
- In Progress — Private Sale
- In Progress — Build XCOP stablecoin
- In Progress — Build Paggo in Shopify
- In Progress — Own Agent AI

Q4 2024
- in Future — Launch IDO
- in Future — Visa card on XWallet App
- in Future — Visa card on XWallet Telegram
- in Future — Launch XCOP Stablecoin
- in Future — List XCN on CoinGecko
- in Future — Launch AI compliance+

Q1 2025
- in Future — Launch mainnet
- in Future — Build Xcampus
- in Future — Launch Paggo in Asia
- in Future — Launch Paggo in Europe

Q2 2025
- in Future — Launch Xcampus
- in Future — Build XAED
- in Future — Build XEUR

CONTACT

vc@xchain.cz

XCHAIN