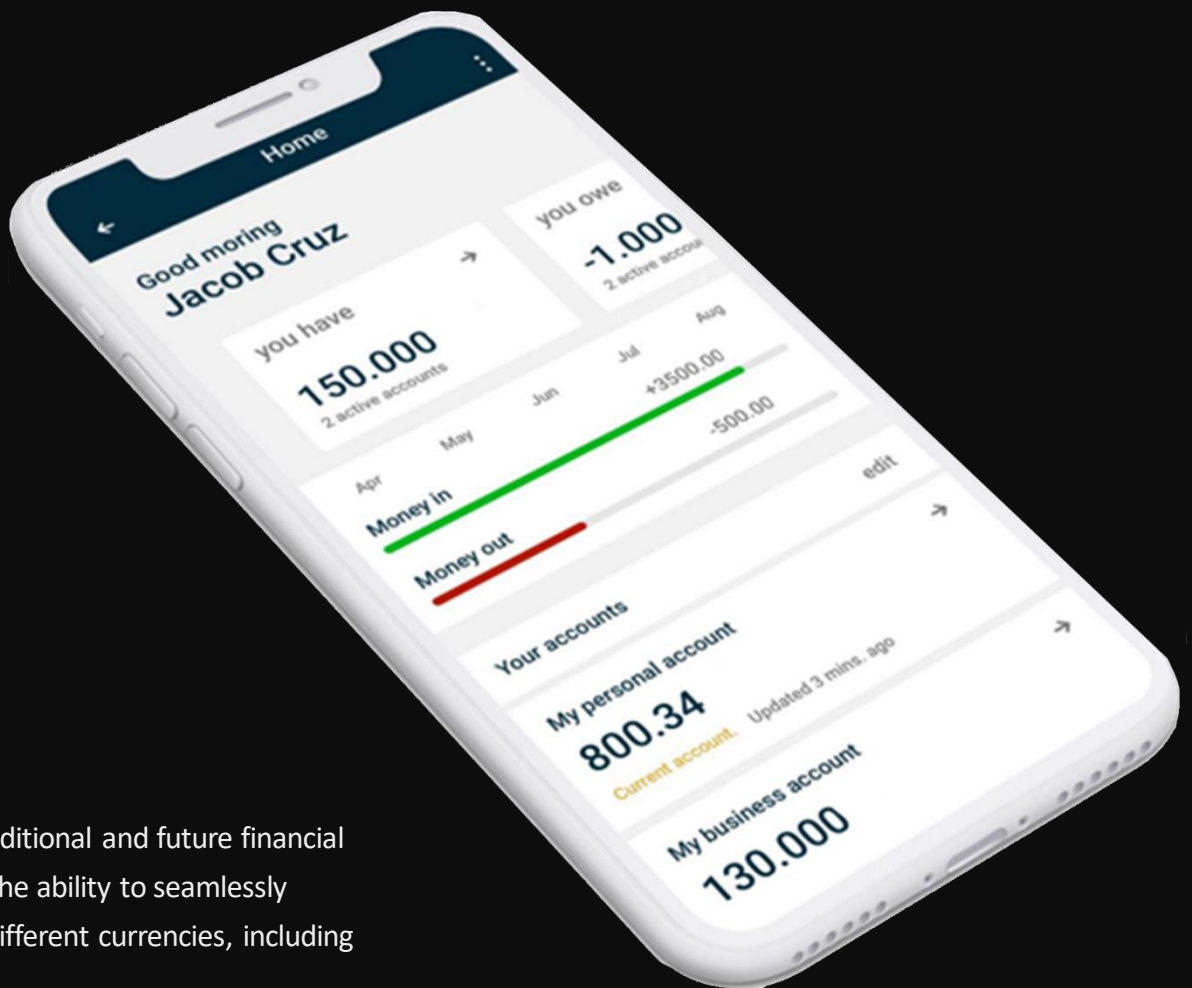




X Technology

X Technology company.

XTC is creating an ecosystem that aims to achieve freedom of payments and financial transactions by using blockchain technology.



XTC is embracing traditional and future financial systems to provide the ability to seamlessly trade and process different currencies, including cryptocurrencies.

XTC facilitates payment remittances and the processing of payments. Using the XTC ecosystem, consumers can use their cryptocurrency to pay for services and products, while it also allows financial institutions to service their clients in a controlled environment.



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Abstract

XTC services consumers and merchants as well as Financial Institutions; we deliver 'full circle' financial services.

XTC is not aiming to replace current financial systems, as we strongly believe mass adoption of cryptocurrency will only occur with the right infrastructure, merging current and future systems.

We will deliver financial solutions and products that make use of key technologies of both sides of the financial industry. This allows our clients to be ready for the future, while maintaining traditional payment methods.

XTC is building bridges using XTC own platform & services, that consists of, but is not limited to:

Consumers

- Payment app
- Payment processor
- An Exchange to trade between different currencies and cryptocurrencies
- Exchange Bridge to make payments and trades between multiple exchanges possible
- Cards backed payment system (connected to the app)

Financial Institutions

- Online & mobile banking (omni-channel)
- ATM-switch
- Blockchain solutions
- Payment & mobile banking apps
- Clearinghouse software solutions



The market & XTC vision and mission

New neo banking financial institutions are popping up, trying to disrupt the traditional financial world. Meanwhile, the traditional financial world is finding ways to adapt to the new reality. Both struggle.

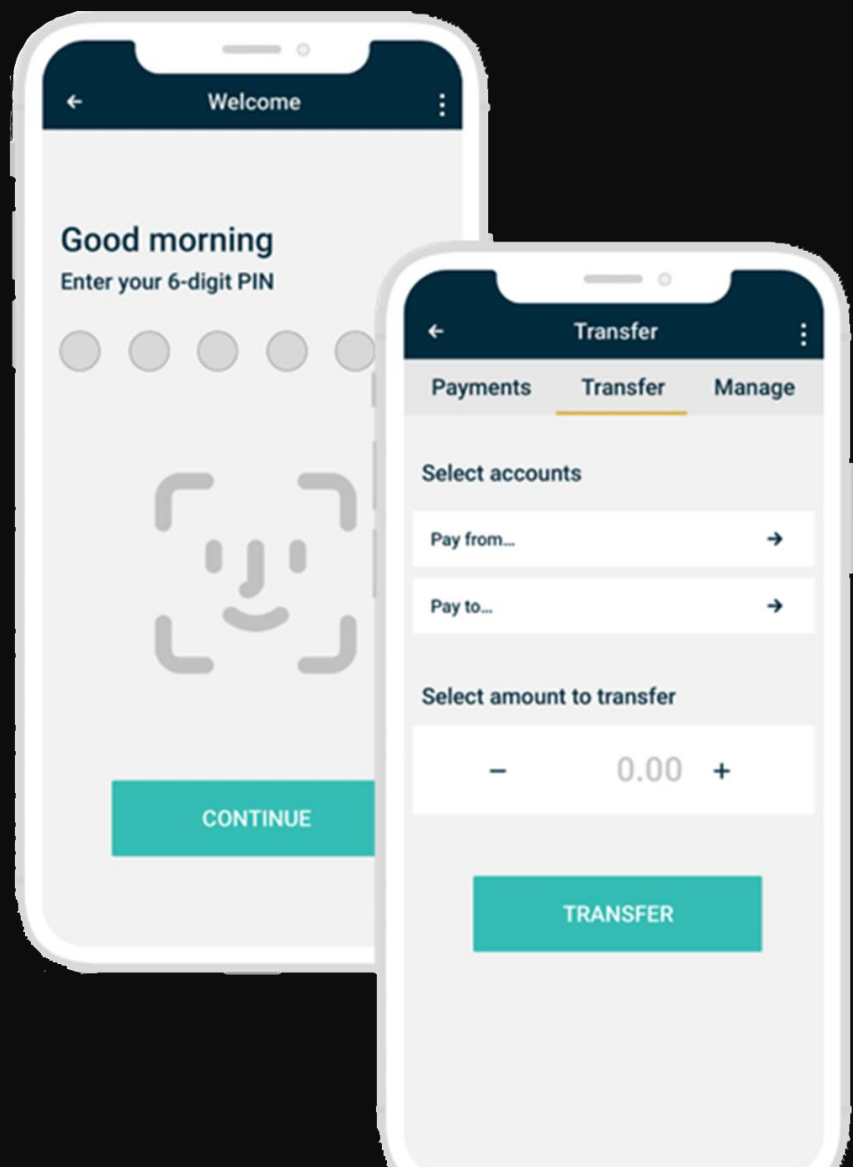
XTC was started with the mission to combine both worlds, to make the transition really possible. Unlike a lot of modern financial companies, we're not here to disrupt, but rather to help those that want and need to make the transition to new ways of banking and payments.

XTC is not just a company that wants to ride the wave of blockchain and crypto. XTC is seeing that the financial industry is changing. XTC is facilitating this change. The company will be providing services, build apps and software so it can create bridges between traditional and modern (neo) payment and banking systems. This way XTC can guide financial institutions and consumers to make the transition to the inevitable new way of banking/payment easy.



Solution: The XTC Platform

In order to accommodate the inevitable transition for both financial institutions and consumers, XTC offers a range of products & solutions.



Solutions for Consumers

Payment app

Pay using any currency, including cryptocurrencies.

Payment processor

Merchants can accept payments in any (crypto)currency while they'll receive the currency of their choice.

An Exchange to trade between fiat and crypto

This will make real-life payments with crypto possible.

Exchange Bridge

To make payments and trades between multiple exchanges possible.

Card-backed payment system (app-connected)

Single-use (digital) card numbers (to reduce fraud)



Solutions for Financial Institutions

Clearinghouse software solutions

XTC will deliver an Interconnected Clearing House Infrastructure to offer quick and secure settlements between banks.

ATM-switch

With our ATM Switch solution your clients can use the ATM services of other banks. XTC's Clearing House makes it possible to access and use all currencies, including cryptocurrencies.

Online & mobile banking (omnichannel)

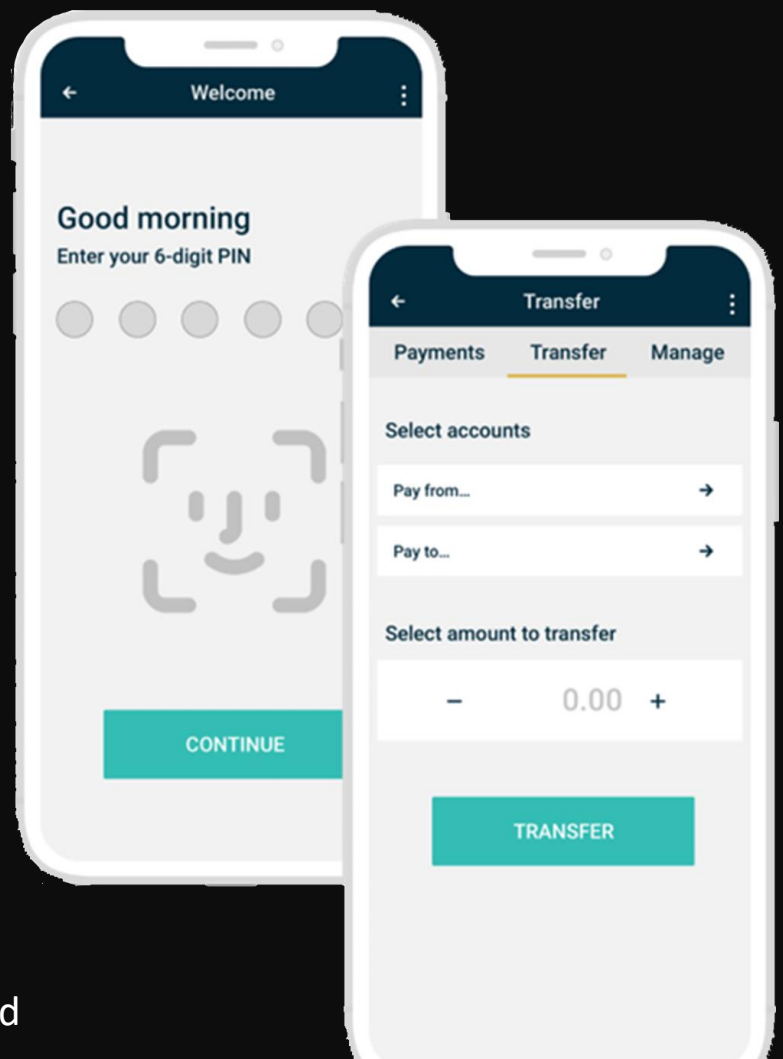
With our white labelled Banking App and Banking Website we deliver a top of class experience for consumers.

Payment & mobile banking apps (white labelled) Clients want to manage their bank accounts 24/7. XTC's app makes that possible.

Blockchain solutions

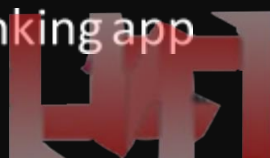
Our Blockchain-based solution provides fast Cross- Border Payment Settlements.

On the XTC Blockchain, private (side) chains will be possible to serve some companies' needs.

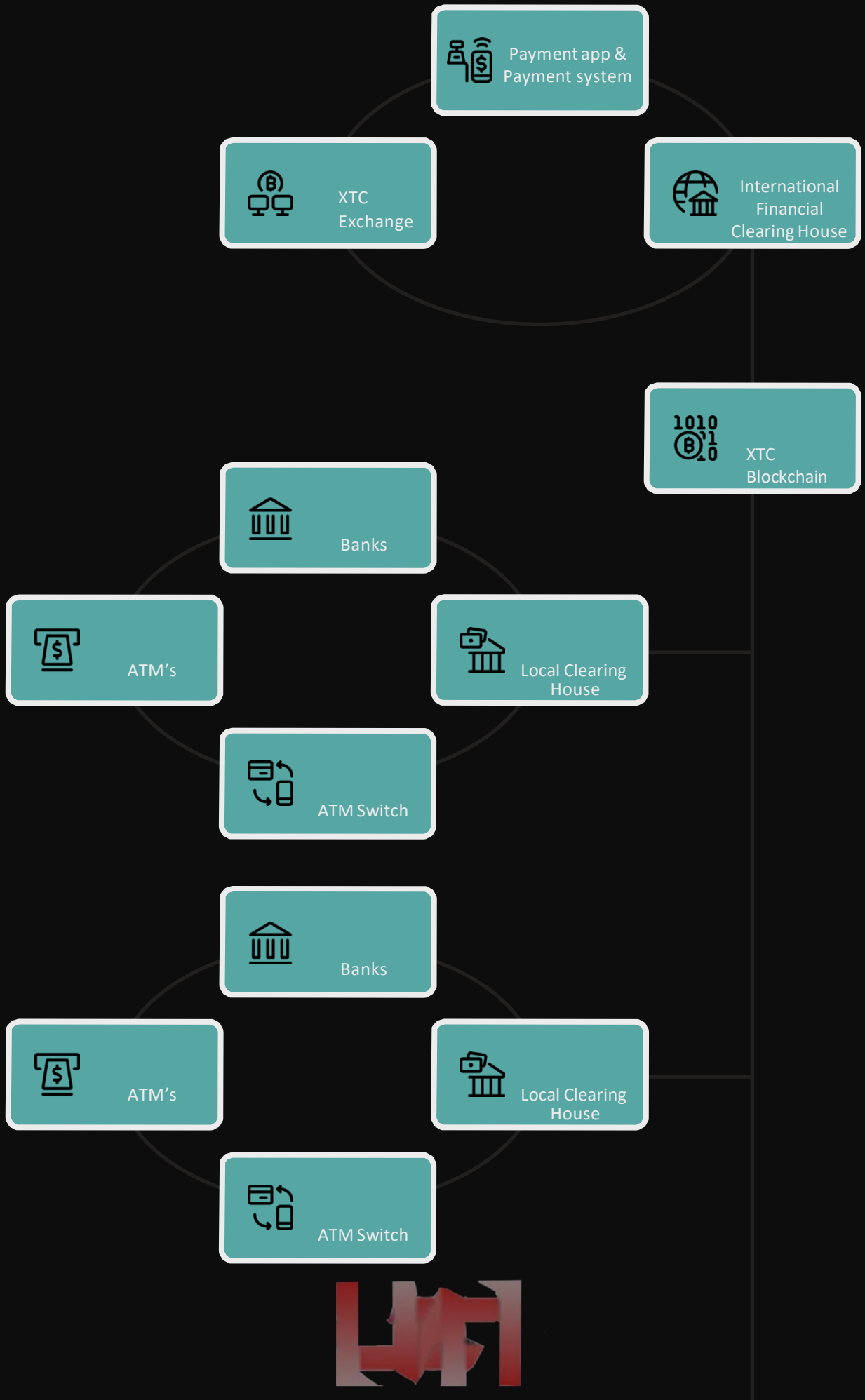


XTC 's white labelled

banking app



Ecosystem



Strategy – Real Business

The XTC team has not only be working on its solutions but also on the strategy to grow towards a healthy company. In that we distinguish ourselves from other crypto-start-ups; we are not working on a project. We are a company that's working on growth on multiple levels (product maturity, revenue, people, etc.). We are constantly working to have a healthy P&L balance. In that we are old fashioned; we won't spend money we don't have. With that in mind our strategy is to grow from a healthy client base.

Real clients

At the moment (August 2022) we are negotiating contracts with several government-owned public transportation organizations. We are going to work with them towards a modern and future proof digital payment service (app & blockchain).

In addition, we have signed several LOIs with financial institutions in the public sector. These letters of intent are expected to be converted to contracts at the end of 2023.

Accelerate growth

Explore VCs to accelerate growth and deliver more value to customers and XTC holders

With this fund, we can develop additional services and approve existing services.



Current Clients

We are currently working closely with several governmental organizations to modernize their financial/transactional infrastructure. These public organizations work for the larger part cash-based. XTC is working on a new transactional infrastructure and easy to use payment services. To be more concrete: a payment service (app) that makes it easier and safer to pay for public transport.

Mitigate risks

As XTC matures we are always looking at our Risk Management.

One way to reduce risks is to have more revenue streams. These 'sub-strategies' are mentioned below.

Sub-strategies

Partnerships with Merchants

Merchants may integrate current terminals via APIs to XTC's systems to start processing crypto payments, which minimizes cost and effort to implement crypto processing, or they may choose to purchase our terminals and receive a reduced processing fee on crypto-card transactions and thus, incentivizing merchants to process more crypto transactions which in turn will help boost adoption and usage.



Partnerships with other Cryptocurrencies

XTC exchange offers a free-to-play listing process with 5 tiers to classify coins each with its individual perks and benefits. Coins can choose to be listed for free but they can pay an “upgrade” fee lower exchange fees and trade with more trading pairs.

Use by Merchants and Consumers Worldwide

We plan to push further adoption by getting on a primary interchange network. By doing so, we instantly gain access to a substantial number of merchants worldwide to offer our services. These merchants can eventually choose to integrate current point-of-sale systems with our merchant processor app or purchase our terminals in order to process XTC’s payments. Alternatively, they can continue to process crypto payments through the primary networks backed by our technology and services or even turn their own phone/tablet into a merchant processing system through XTC’s merchant/user app.

When paying with any of these cards, the financial institution backing it will make the payment to the merchant (via company) and the requisite amount of coins will be deducted from the user’s account via the exchange. The appropriate fees are assessed and portions of it may be allocated back to the parties as rebates/rewards. Consumers will be able to spend their cryptos as a currency worldwide at any merchant in our network, just like a bank debit card and receive potential cashback or ‘coin’ back rewards at the same time.

Shifting the Risk to XTC

Merchants, processors, and financial institutions have zero risks to their current operations when utilizing XTC’s technology to process crypto payments. XTC will ensure merchants are paid by partnering with financial institutions to back our payment system so merchants will not incur additional risks in accepting or processing crypto payments.

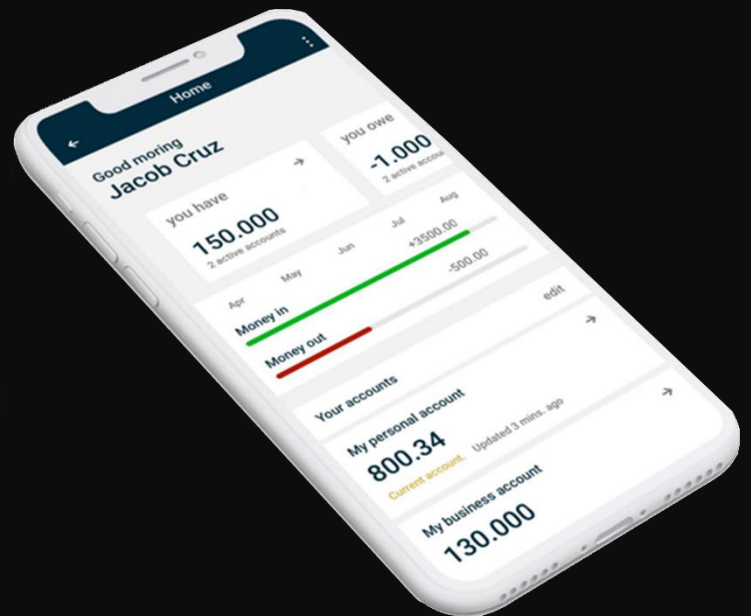


Processors and financial institutions only need to integrate with XTC's technology so there is no need to change current methods and procedures – we will do all the backend work. This eliminates the exposure of merchants, processors, and financial institutions to cryptocurrencies so they may deal exclusively with fiat instead. XTC will assume the risk related to the cryptocurrencies.

Complete Payment App Ecosystem

XTC's user app will have certain features to create an ecosystem of fast and near-instant transactions and social platform all over the world:

- Fiat & crypto-based use cases within the app to convert more non-crypto users to crypto users.
- App is built-in modules so any individual modules can be converted to run on their own depending upon the use case scenario.
- Fee-less P2P transfers of fiat or crypto between Retail Users.
- Merchant version of the app maintains the same functionality as the user but includes additional features such as transactional reporting, etc. Merchant version will also include additional perks such as crypto rewards for taking payments with the app.
- Cross border payments can be near-instant through blockchain and powered by XTC.
- Future integration through API to connect with other large p2p networks and their social platforms. For example, sending someone money in We chat Pay and receiving money in Venmo will virtually become a simultaneous transaction. This ultimately creates an "one stop shop" app allowing users to connect with all of his and her friends and contacts on different social app platforms.



Hybrid Exchange & Bridging Other Exchanges

The XTC exchange will be built on three main parts: Centralized Liquidity Maker, Decentralized Wallets, and Trading Desk User Interface. Each part can act and function independently to bridge other exchanges. For example, a decentralized exchange can link to our Centralized Liquidity Maker module to provide more liquidity and a larger order book. Or, a social media platform that wishes to add crypto exchange functionality to its services can link to our Trading Desk User Interface whether the UI shows in front end or only utilizes the API of the trading desk on the back end.

The hybrid exchange is designed to be the best of both centralized and decentralized exchanges which offers the liquidity and speed of centralized exchanges, but the safety and security of decentralized wallets. The build-out process starts with the centralized liquidity maker and the trading desk user interface, and then eventually the decentralized wallets.

The goal is to list XTC tokens on other exchanges but for a mutually beneficial reason. XTC's payment system can connect to other exchanges and those exchanges can utilize the XTC's payment system for purchases as well. To do so, the exchange must hold a certain amount of XTC tokens on XTC's exchange and must list XTC tokens on their exchange. When a purchase is made, reserve funds of XTC are pulled from the exchange's wallet and traded to fiat in order to pay the merchants. It's the responsibility of the exchange to keep the reserve XTC tokens filled.



The reward percentage can vary between each user and/or merchant. User reward percentage is determined by the number of XTC Tokens the user holds. The more XTC tokens you hold, the higher the reward percentage. The actual breakdown will be released closer to the launch of the payment system.

Holding XTC tokens will also provide staking of this stable coin based on actual purchases. An additional 20% of all stable coin rewarded will be given to all XTC token holders equally. For example: If someone makes a purchase for 100 USD and the reward percentage level is 1%, then the user will get 100 of the stable coin into their account. Additionally, 20% more of the 100 stable coins will be given to XTC token holders. So in conclusion, the user gets 100 stable coins (equivalent to 1 USD) and XTC token holders get 20 stable coins (0.20 USD). The more purchases and transactions that occur, the more reward everyone gets.

The stable coin has no maximum supply and every coin must be backed in equal USD value with quarterly audits. To fund the stable coin initially, XTC will hold a certain reserve of XTC tokens to facilitate the stable coin rewards generation. When the purchase is made, the reward percentage for the purchase and the additional 20% stake reward will be funded by selling the equivalent number of XTC tokens in reserve to fiat to cover the 1:1 stable coin to fiat reserve ratio. This reserve must be refilled periodically to maintain the stability of this ecosystem.

The stable coin, at least initially, cannot be redeemed or traded to any other currency except for XTC tokens. It can only be used to redeem for purchases and/or more XTC tokens. All stable coins used for purchases or redemption of XTC tokens go into XTC reserves to be distributed out as rewards for other purchases. Should all reserves of the stable coin be depleted, any additional rewards will generate the creation of more stable coins and thus increasing the total supply.



P2P Lending – Bridging of Fiat to Crypto

The direct P2P lending has taken off in recent years due to the higher rate of return for investors.

Companies such as LendingClub have proven people are tired of the abysmal rates of return, they normally get from banks. XTC hopes to launch such a platform. Example (all percentages used are samples only):

1. The investor invests 1000 USD in fiat for 2 years.
2. The borrower gets 2-year loan for 1000 USD backed by cryptocurrency.
3. The borrower pays back with 10% APR.
4. The investor gets 8%, XTC gets 1%. XTC Token Holders gets 1% in stable coins.



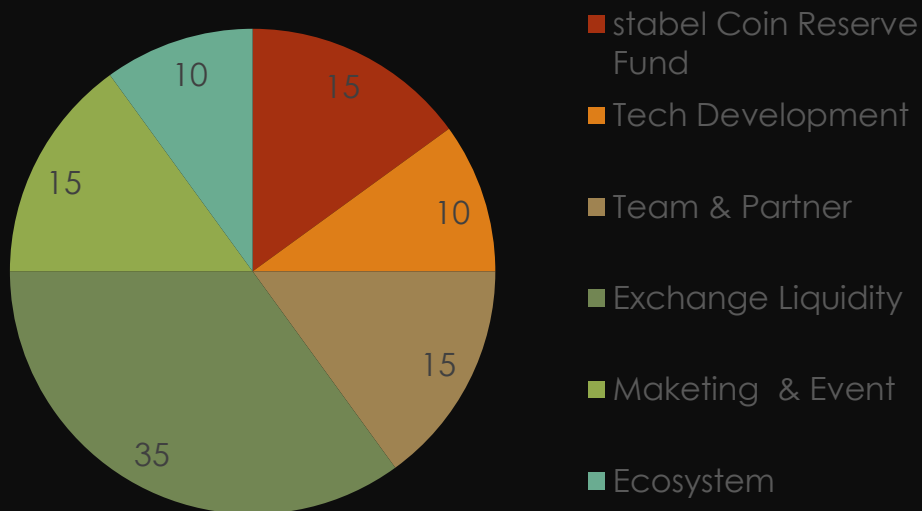
The XTC Token

The XTC token is a BSC-20 token based on a Binance blockchain and is a general-purpose transaction coin for the exchange of cryptocurrency and cryptocurrency. It is the token that drives all transactions and payments on the real currency exchange.

Technical Specs

Name:	X Technology
Symbol:	XTC
Platform:	Binance (bsc)
Supply:	3 billion

Allocation of Tokens



The XTC Token - It has value!

The main necessity for the XTC token is that it will be used as 'gas' for transactions between clearing houses.

Another reason we need \$XTC is that it powers the XTC Exchange.

Besides these use cases, others for example are:

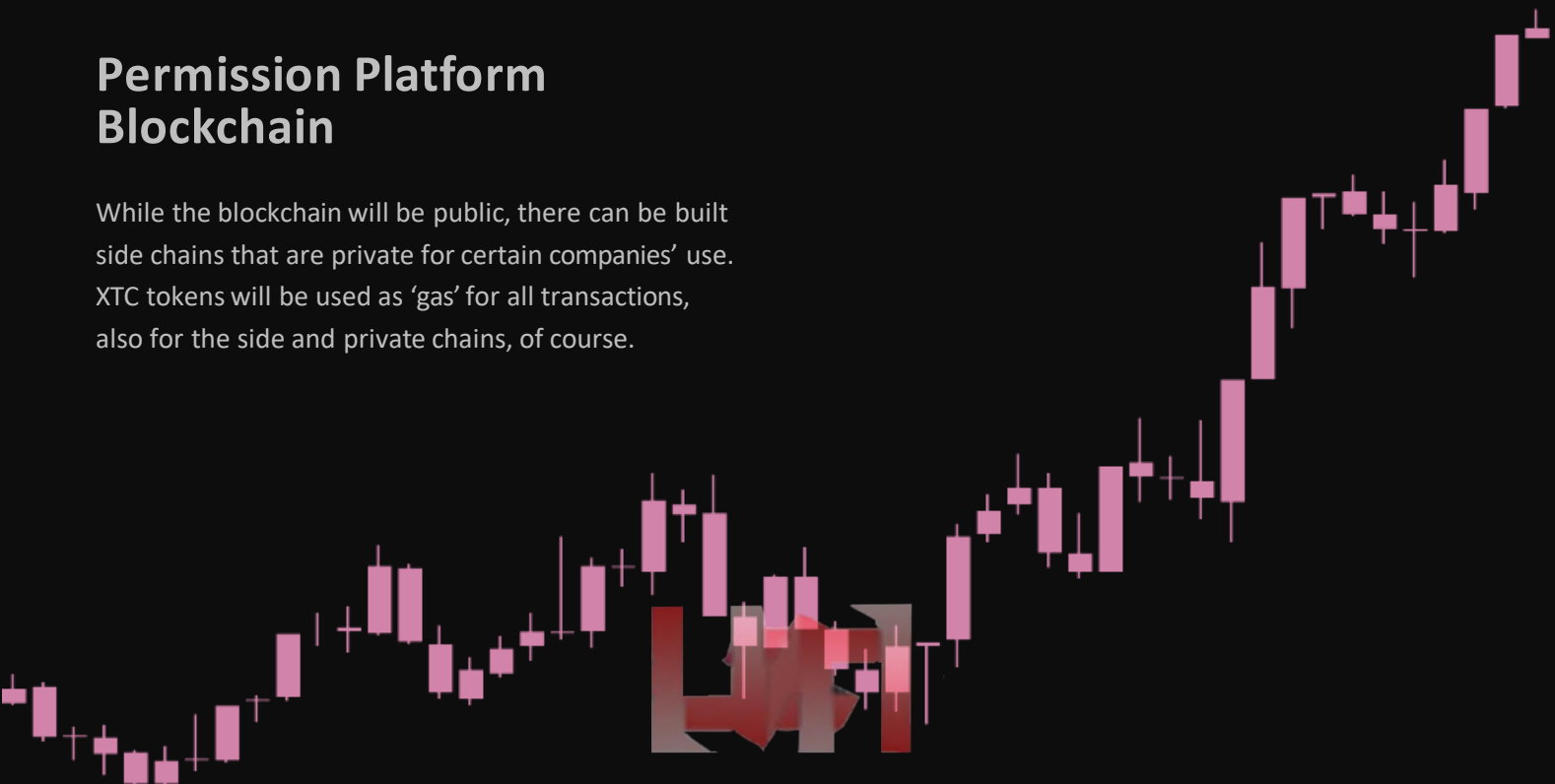
Cashback

XTC tokens will be used for cash backs when a purchase is made through the XTC platform.

The reward percentage can vary between each user and/or merchant. User reward percentage is determined by the number of XTC Tokens the user holds. The more XTC tokens you hold, the higher the reward percentage. The actual breakdown will be released closer to the launch of the payment system.

Permission Platform Blockchain

While the blockchain will be public, there can be built side chains that are private for certain companies' use. XTC tokens will be used as 'gas' for all transactions, also for the side and private chains, of course.



Roadmap

2022	Q4	Clearing house development XTC Platform Research Starts
	Q1	Start compliancy process (ongoing process)
2023	Q2	Payment & transfer app development
	Q3	Banking app development 1st Release of Clearing House
2024	Q4	Integration apps with clearing house 1st release of payment/transfer app
	Q1	Exchange for clearing house
2024	Q2	Launch with the first client
	Q3	Replicate ecosystem to other upcoming countries & regions



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