

XPT

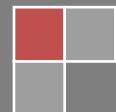


XPToken (XPT)

A project inspired by the mechanics of DeFi with a completely different twist, the yield-farming power of XPToken combined with intricate use of staking gives use of the ability to create arbitrage across DeFi platforms while farming simultaneously.



[Whitepaper](#)





XPTOKEN

First Stake Mining Platform
On
Decentralised Finance
(DeFi)

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Abstract

With the rise in popularity of ERC20, digital tokens in the Ethereum ecosystem have emerged as an important asset class. These tokens have all the advantages that blockchains and Ethereum have to offer in terms of transparency in total number of coins, owners, minting, fast confirmation times, transactions details and smart contract execution. Tokens on the Ethereum blockchain can serve several different functions; this paper will specifically focus on asset backed or wrapped tokens. The prices of these tokens reflect the price of the asset backing them and hence they can also be called "stable coins". Asset backed tokens are usually done in two different ways:

- Algorithmic - This is a mechanism followed by some tokens on Ethereum where demand and supply are controlled by smart contracts in order to keep the price of the token in line with a fiat currency. Some examples of this are Dai, Basis, Carbon, and NuBits.
- Centralized - Assets are stored with an organization which publishes proof of reserves.

This is the case with Tether, True USD, USDC (USD), Digix (gold), Globcoin (a mix of fiat currencies), and AAA reserve (governmental bonds) Wrapped tokens follow the centralized model, but instead of relying entirely on one institution, they rely on a consortium of institutions performing different roles in the network. This whitepaper proposes a framework for issuing asset backed tokens by addressing challenges with scalability, trust, regulation, and governance.

The decentralized Blockchain ecosystem is still in its infancy, but we are already seeing a demand for price-stable cryptocurrencies. People require currencies that do not depreciate rapidly, with accessible counterparties who are willing to accept digital money at some point in the future. If we are to pay wages denominated in Bitcoin for example, people should not wake up to discover that Bitcoin has lost 5% in value overnight. This scenario may sound like another normal day in crypto land, however for the receiving party, they will experience a loss that wouldn't have occurred had the transaction been conducted in fiat currency.

We are working towards a concept of Stablecoin – a class of crypto which is price-stable, or pegged to another unit of value. Stablecoins are created by locking up collateral in excess of the amount of coins created. For example, a company could generate USD\$100 worth of Stablecoins by locking up USD\$150 worth of Bitcoin. The collateral is held in a smart contract, where it can be accessed by paying back the Stablecoin debt, or can be automatically sold by the contract software if the collateral falls below a certain threshold.

Introduction

XPToken is a collateral-backed cryptocurrency - the cornerstone of a new digital money system secured by Global Xchange Payment Trust which formed with experienced Blockchain Technician and enthusiasts. The project also supported by various Venture Capital to popularise Crypto usage in Xchange Payment Token (XPT). The XPT is currently being cryptographically linked to a publicly identifiable, fully-transparent currency vault funded by the Ethereum network.

Full technical details of the smart contract rules, re-investment rules, predefined stabilization trigger values and autonomous feedback mechanisms are already been programmed and will be released shortly. The programmable smart contracts will ensure that XPToken stays linked to the real-world assets; transparent for all to see, without susceptibility to fraud, hacking or tampering. XPToken can, therefore, be distinguished as a stable, next-generation digital currency and store of value backed by real-world assets.

XPToken enables users to make transactions of electronic cash without going through a financial institution. This is accomplished through the use of Blockchain technology; a tamperproof distributed ledger system whereby one central database no longer controls all the information.

Blockchains are secured and maintained by “miners”, which are nodes of computers that validate and indelibly capture transactions using substantial computational power in return for a cryptocurrency reward. Blockchains allow for the constant development of “smart contracts”; a computerized transaction protocol that executes the terms of a contract. And it is this unalterable record with proof of asset technology that paves the way for new digital cash such as ‘XPT’.

XPToken - Ecosystem

Ethereum is a well-known second-largest platform of cryptocurrency. During the past few years. Ethereum has ruled most of the decentralized applications. Ethereum has always provided the best to all of its users by its striking platform, open-source programming languages, and a liberal environment.

As an improvement to the Ethereum networks (ETH), XPToken.io (XPT) is ERC20 Token deployed on the ethereum blockchain. Its only goal is to provide the cryptocurrency for the persons and by the persons. XPToken.io will be a great change with a lot of improvements. Its purpose P2P system of payment, which will provide people the power back. It will give more power to the people and will be considered as a great change in human history of wealth.

XPToken.io's aim is to broaden the perspective of all the other versions available for the cryptocurrencies, moving around an obtainable market as substantial as the whole world, which can be assessed for trillion of the dollars. It will build up more trust and understanding among all the users associated with this network, which would guide all the users for the better utilization and approval of the programmable money. They will allow the user for the easy management of all their funds without any involvement of international laws and barriers by any third party.

As the supplies and circulations are concerned, total supplies of the XPT will be 200,000,000, and total circulation will be 60,000,000 XPT.

XPToken.io will be available in Staking pool mining:

Staking pools can help various stakeholders to combine their additional resources as a way to enhance their chances of being satisfied. We can say they join their power of staking into the process of validating new blocks, so they get a high chance of block rewards. XPToken.io will provide improved ability to do the transaction in the Ethereum blockchain. Users will get more power to vote on the given content. It will provide the opportunity to get the best rewards to earn curation. It will provide an opportunity to take part in giveaways. User's chances of getting other tokens through airdrops will be very high.

Decentralized Finance – The Fastest Growing Blockchain Infrastructure

DeFi has caught the attention of the crypto masses. Over the past year, there have been instances of volatile Ether price action, bugs being exploited in Ethereum protocols, and intense scrutiny over the value proposition of altcoins. Despite all this, DeFi infrastructure has continued to grow at a rapid pace and grow more robust over time. The DeFi ecosystem has allowed users to carry out many of the activities which would traditionally be completed within the banking industry. Users can create deposits, earn interest, and both lend and borrow. But by transitioning these possibilities to a decentralized network has brought both greater transparency and greater accessibility. Those who may have faced insurmountable hurdles in the traditional financial system have been able to meet their demands in the DeFi ecosystem. The value proposition of DeFi is evident in its rapid growth. As of mid-July, over \$2.5 billion in value is locked with DeFi protocols. This has expanded from \$700 million at the start of the year for a year-to-date (YTD) growth of 250%.

The DeFi industry is currently highly concentrated in a small number of lending protocols – Compound, Maker, Aave, and InstaDapp. Interest rates available for lending on these platforms commonly exceed 5% making them an attractive alternative to the near-zero interest rates of traditional finance.

Protocols where lenders pool their liquidity have also become popular in DeFi. These liquidity pools facilitate decentralized trading and those who lock their capital into these pools earn a share of the trading fees. The Uniswap, Balancer, and Curve protocols hold the dominant share of value among this segment. Rates above 5% are also commonly seen amongst liquidity pools.

Crypto staking is also becoming a common way to earn a return on capital. Users in some networks and protocols lock their tokens and play a key role in providing consensus to a distributed network. Although somewhat distinct from the DeFi ecosystem, staking is another activity which has been recording phenomenal growth and sparking interest. As it stands, there is more than \$10 billion in USD value locked via staking in the Tezos, Cosmos, and Polkadot protocols.

XPToken On DeFi

XPToken.io is based on the concept of De-Centralized Finance (DeFi) to make the system easily accessible and user friendly.

The approach of De-Centralized Finance (DeFi) on which is used in XPToken.io, can be defined as a standardized protocol for distributed journal technologies, which includes the creation of financial products and services, waning the well-known connections between the central establishments. This "movement" was, in particular, built over a blockchain with the important, yet essential conformist financial tools. Considering every aspect of saving the money, advancing loans, and plagiarizing money, followed by all the offers that a traditional bank has had to offer to its customer. The "De-Centralized Financing" world shaped for banking persons follow all the dealings and actions by using a computer code instead of human judges. There are many advantages of DeFi over all other technologies. This DeFi technology includes

- Lending Platforms: This technique endorses the acquiresments for a loan with reasonably better rates of loans.
- Stable coin: this model was presented to provide the issuance of token and reserve checking along with price pin management. It is the most common approach in the DeFi system.
- Infrastructure: This class is mainly utilized to funding newer digital Apps to build for future generations

Benefits of DeFi:

XPT is based on DE-centralized Finance, so it can help to provide benefits for the customers. This idea can provide a permissionless financial system that provides an effective environment for the customers and make it eco-friendly. The DeFi approach is becoming the latest trend because of all the benefits which are described below.

- Transparent and Programmable
A transparent code available for the purpose of auditing and develop the keen interest of the user since it provides the ability for the customer to find a bug in the system.
- Pseudonymous
As anyone can publicly view all the transaction activities, it stops privacy issues by mining all the record transactions by default.
- Permission-less
DeFi approach used for XPT specifies that the system is accessible without any third party involvement.
- Globally Available
If we consider these smart contracts as the internet and all the latest technologies have made the world very little. So it is designed specifically so that you can access it globally if you have the internet.

XPToken.io has been developed by a very qualified team which is very experienced in blockchain technology, the team which is very focused towards providing their customer the best. Everyone contributes their fair share in development. They are organized and work under their great leaders. XPToken.io has been developed by using the proper problem-solving method and decision making methods. Many conflicts occurred during the complete process of development, but they resolve the conflicts competently.

Our Blockchain developers team is a qualified team of blockchain developers and experts ready to implement our custom solutions.

They produce the results quickly and efficiently, but they never compromise on quality. With senior blockchain developers, testers, and experienced project management on board, we are bound to get the most out of this profit-generating technology.

XPToken Vision

The future is decentralised, fast and reliable, secure and transparent, inclusive and participatory, rule-based and community-driven. Blockchain technology brings us one step closer, first and foremost, by allowing for the creation of cryptocurrency.

As with any breakthrough technology, blockchain and its various applications face some resistance and skepticism. Once new technology is tested and proven, it is adopted by industry, society and, eventually, by the state...as is already starting to happen in the case of cryptocurrency.

We believe that cryptocurrency is the next step in the evolution of payments and value storage. It allows parties to not only transfer value to one another, but to avoid the unnecessary and typically high transaction costs of traditional (and increasingly obsolete) intermediaries.

The blockchain technology that cryptocurrency is based on opens new horizons for society, communities, businesses, governments, and NGOs. There are countless ways to apply blockchain that will enable us to run social networks, banking, e-commerce, insurance, and many other services in a safe, more efficient, and decentralised way – without the need for a central operator or other intermediary. Likewise, we want XPT to be a digital currency fast, secured and transparent for users.

Blockchain is interactive technology. It relies on participation. The very essence of the blockchain is continuous cooperation between participants around the world. One of its key features is the continual verification of transactions. This is how cryptocurrency is “mined”. In exchange for participation in the verification of transactions, participants are granted a certain amount of newly-generated (“mined”) cryptocurrency.

XPToken Mission

XPToken has developed a competitive public blockchain based on DeFi platform and XPT will be sold as soon as we launch our staking program. The consensus algorithm adopted from the Byzantine fault tolerance based delegated proof of stake (BFT-DPos) assures the verification of transactions on the XPToken Blockchain as well as its performance.

The protocol we are working on is a set of the standards used for Staking on the DeFi platform. It is also compatible with all of the blockchain contracts written by a high-level programming language and implements DeFi protocols.

Our mission is to enable the next generation to be able to be financially freedom by just participationg our staking program. By building on top of existing blockchains, our applications will be able to be deployed in a peer-to-peer environment, with complete fairness, transparency, and visibility.

We believe XPToken is revolutionary and will change everyone's expectations of how fair and fast applications and staking can be.

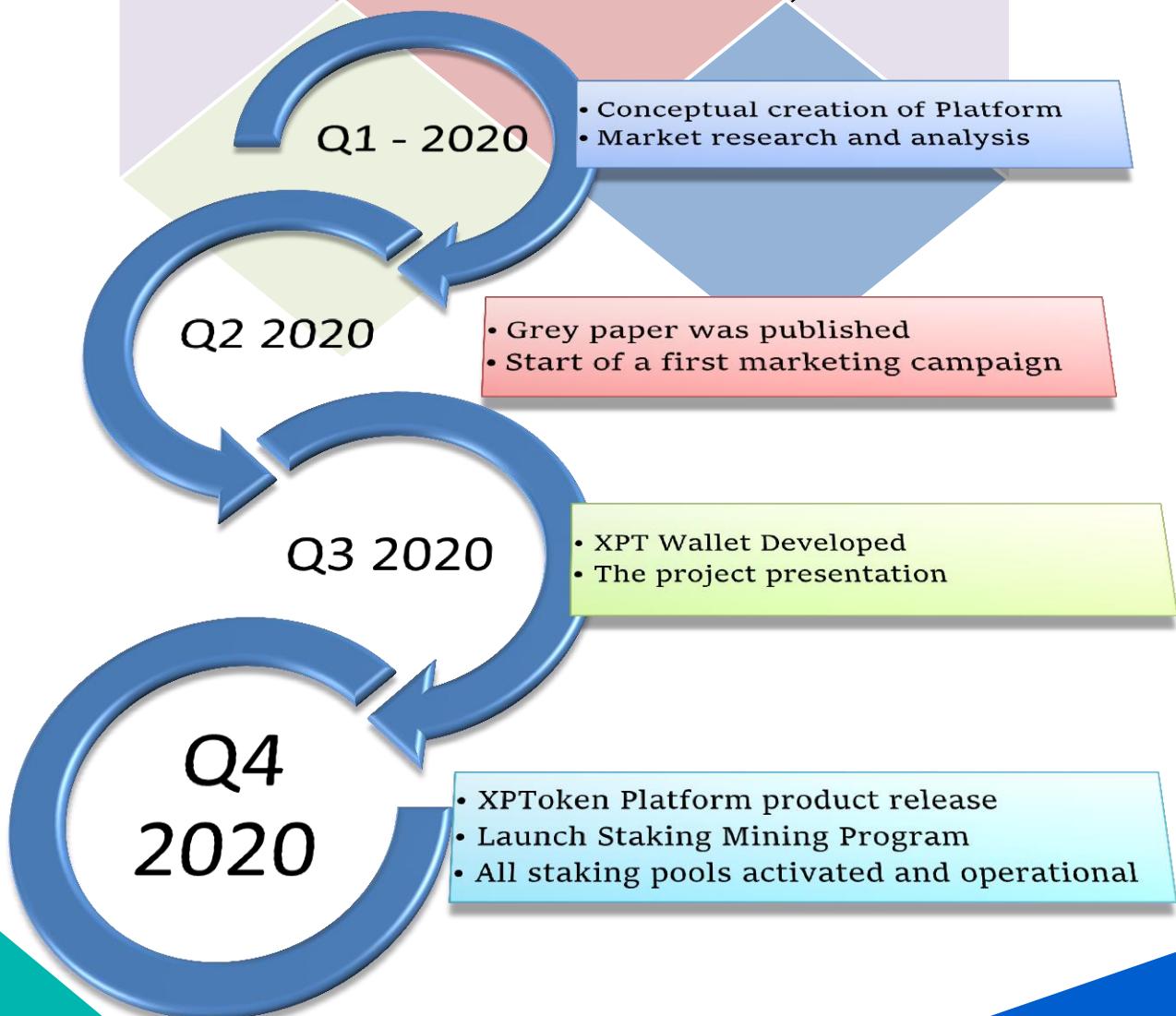
XPT – The Native Token of XPToken

Compound (COMP), Aave (LEND), and Synthetix (SNX) are among the most successful DeFi platforms. Each has provided valuable features to their users and attracted liquidity into their protocols. The native tokens of DeFi protocols have shown tremendous potential for upside price appreciation. LEND has appreciated almost 1500% YTD while SNX has increased by roughly 150%.

The XPT economics are modelled similarly to these successful DeFi protocols. XPT can be used to access advanced features within XPToken while also providing holders with opportunities to generate greater yield.

Total Supply	200,000,000 Tokens
Mining pool for staking reward	70% (140,000,000) Tokens
Circulation	30% (60,000,000) Tokens
Initial Price	1 XPT = \$1
Price after a year	1 XPT = \$10

Roadmap



Disclaimer

The purpose of this White Paper is to present information relating to the technical aspects of our XPToken project to potential XPT Token purchasers in light of the proposed Token sale. It is just an overview of our proposed project. This information is not intended to be exhaustive and does not constitute a contractual relationship. Its sole purpose is to provide reasonable information to potential XPT Token holders in order for them to determine whether to undertake, of their own accord, a thorough analysis of the company with the intent of acquiring XPT Tokens.

However, if you decide to participate in our XPT Token sale to purchase XPT Tokens as an investment, XPToken explicitly warns you that investing in XPT carries a high level of risk. Our website gives you access to information about us, our products and services. If you use this website, it means that you understand and accept these important waivers of liability: We have made every effort to make sure that information on this website is up to date and accurate. However, we still cannot guarantee the accuracy or validity of the information.

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