X-SQUARED

Exponential Freedom of Choice

X2 is a different type of financial architecture. Peer-to-peer exchanges for the peer-to-peer digital assets of the world. All exchanges on one network, individually and inter-mutually settling trade. Most exchanges offer a very similar range of products/digital assets. The generalist exchanges of the day will make way for the finely curated marketplaces of tomorrow. Rather than compete for fees, competitive exchanges will compete on product offerings. Specialization and niche natal precision will allow artists, creators, and builders do what they do best. Create a community or an area of interest or business. Make your own order books to reflect the story you want told. A performance marketplace for the newest and finest medical products, an exchange for different types of I.P. licenses, new digital commodities exchanges forming new routes of trade through the digital rails, tailored offerings based on geography, industry, talent, or idea. A kind of 'social media-fication' of the digital assets industry. There will literally be new exchanges that are exclusive locations to get one asset or another. This will lead to a new type of price discovery, and newer and more interesting 'travelers' or 'traders' coming from distant (crypto) lands with interesting goods and wares for trade.

I. Tech Selections

1. The IXO

The IXO is a new concept to accompany this new crypto universe. The exchanges have way too much power to make or break coins not only in terms of their price, but also which may receive more funding/investments, press, and even intangibles like 'the belief of long-term viability'. Sometimes this is due to the diligence of the exchange in their selections, so they have rightly earned some of that speculation power that comes from the public. But you often have to pay for the ability to even list on an exchange, excluding some large community swells of support. But what about those individuals or those with creative ideas but not the money or haven't had the time to build a campaign? You can now list yourself, create your own marketplace for your own project or a specific gathering/collection of others.

Much like the internet as a layer has allowed for the incredible proliferation of websites, so has the Blockchain allowed for a proliferation of digital assets. Just like websites, many of them are created and maintained by a Very specifically able and/or knowledgeable group or subset. This, too, will continue to happen in the digital asset space. To facilitate this phenomenon, we have designed our network to link with all other exchanges on the network. This provides a kind of 'interned architecture' for the building of these new crypto worlds, as 'websites' did for the original internet. I'm the internet of information, we got creative gardens called websites. In the new internet of finance and value, we have exchanges/marketplaces. Lock of action where trade/settlement is made. Those that do it different will do best. Distinction [as in 'to be distinct'] is the reward for those that succeed.

Changing the way people think, behave, work, and trade.

2. Telegram 'Public/Private Exchange Bots'

Telegram is probably the most well-known and one of the most used applications in the Blockchain industry. It is one of the primary communication tools. More or less all greater and lesser projects or campaigns had a Telegram group. It has been used to bring updates, organize air drops, share news stories, debate the merits of one project over another, why other projects aren't worth anything, and more. And because of this, it is a hot-bed of activity in the space. But one thing it hasn't been used for is the exchange itself. So, we have created a Telegram interface that is connected to X2. This distributes the power of X2 to include Telegram exchanges with no web interface. This means that the world of exchanges can get much deeper when all that needs to be kept private are invitation codes.

Users can check their balance, buy-sell/convert to other coins, send-store-and-receive, and set price alerts as a part of standard activity but also across exchanges and different partnerships, there is also the option for payouts. By partnering with different payment gateways and other companies with existing payment gateway relationships allows for the build-out of an infrastructure that can allow for assets and other forms of value to connect to the outside world. The world that is outside of this digital exchange. This is expressed further in our X2Pay.

3. X2Pay

To connect to the 'outside world' is fine when you want to touch the legacy banking system and fiat. But there is another option, and that is storing or exchanging value for value and never leave.

X2Pay is a QR-code based digital payment system that is also connected to X2. This means that as long as there is a buyer for a matching seller, you could pay for any item or service offered by a particular merchant with almost any asset available. With more stable and developed markets, it would be akin to a digital barter system, except in this barter system there is much quantifiable data.
This largely attacks the main point of not having a place to 'spend your crypto'. Merchants, whether brick-and-mortar or web-based, would no longer have to pick and choose which digital assets to accept or fight to keep abreast of the newest 'hot coin'. They would only need to accept X2Pay, and they could take payment in almost any asset they'd like.

Even if merchants chose to stay more traditional, and get paid in USD, there are also quite a number of people that are now comfortable with the idea of so-called 'stable coins'. They function as digital equivalents of cash. The best of them trade within a range and have measured proof of funds.
We will collaborate with others and work to launch more stable coins to offset the demand for local markets to have a relatively stable form of digital cash to ride out more volatile activity and to convert these funds into something the merchant wants, reduced exchange rate risk and convertibility.

This ability and zone to be able to use stable coins as payment not only for standard goods and services but also digital asset purchases like bitcoin and others, a lot of ground is covered to normalize digital payments and their continued action in the physical world/non-digital world. But it is the proliferation of many a different stable coin that introduces the next part of X2, a Crypto Forex market.

4. Crypto Forex

With up to +96% of money being digital anyway, and countries like China and Sweden and the continent of Africa, digital payments of for no other reason than

convenience will likely continue to spread as time goes forward. While it is great to see individual countries going this route, another level of homeostasis and action/behavior will come about once these trends go global. We already envision a day when current currency tellers and exchanges known in airports around the world and in many famous travel and tour destinations will disappear as so many technologically obsolesced business models of the past. And so rather than have this type of structure be undertaken by a single-entity, the architecture of X2 allows for newer and distributed providers.

Some will trade in currencies that many others will trade in, and others will have specialized options for particular markets or geographies. Much like the internet, the structure can grow and adapt to changes in the market.

5. Crypto-Futures

It is only natural that some clients utilized leverage in their spreads, trading strategies, and other types of transactions. Assets that allow you to hedge volatility and prepare for the future. Trading in this way can be a hobby or a profession. We have the tools to create a vibrant set of digital currency markets.

II: Summary

1. X-Squared Technology Characteristics

X-SQUARED is a token-exchange engine with a singular liquidity collection point. Multiple applications (web, mobile, messengers) connect to X-Squared engine to provide its clients with Digital Asset trading services.

- Fully-operational wallet system deposits/withdrawals/hot/cold-wallets, integration with BTC/ ETH/ERC20 tokens/ and more

- Telegram trading bot. Convenient client interface for digital asset exchange.

- Order Book, fully-operational order book with advanced matching algorithms (we are using Pro Rata-based matching technique)

- Basic anti-cheating rules.

- Public API for 3rd party client's integration

- Back-office for customer support and financial monitoring.

- Operations and financial risk management framework.

2. *Project Overview*

1. IXO

The IXO is a new concept to replace the ICO. Instead of the Initial Coin Offerings of the past, we present the Initial Exchange Offering, IXO. Previously with ICOs, there were private sales, an ICO period, and then an exchange listing. We have now simplified the process by creating the IXO.

The IXO format is divided into only 2 parts: the private round and the listing round. We have allowed for a private sale period in order for the projects to get much needed startup capital. Once they are sure it's time to go public, instead of selling tokens and then waiting for a period of time to list on an exchange, they perform these processes together.

2. Telegram Bot

Telegram has become one of the most popular forms of communication for those in the Blockchain community. It is a place where creators keep in touch with their communities and share information about upcoming news and events.

To integrate one of the most popular communication tools with one of the most central functions in the industry, the exchange, we introduce the world's first chat-based 'Exchange bot'.

X-SQUARED
Exponential Freedom of Choice

By utilizing the exchange bot, there is now a simplified and more efficient way for project proprietors to present their offerings to the world and also allow project community members and supporters a direct interface and channel to buy and sell the assets of your favorite group or team.

3. Crypto-Forex

If volatility is not your thing, then park your profits in one of our many stable coins. We are adding more all of the time for crypto users in countries all over the world.

Africa, Asia, Australia, the Americas, and Europe. Wherever you are, you can find a crypto-equivalent to what it is you're looking for. You can even trade them against each other and participate in the $4 trillion a day Forex industry that takes place all over the world.

Bullish on the dollar? Bearish on the Pound? Long Singaporean dollar? Short Yen? All your trading desires can be fulfilled right here.

4. Crypto-Futures

Need a great hedging tool against price volatility, or just looking to profit on those same price movements? We offer the tools to allow just that covering the greatest number of digital assets in the industry.
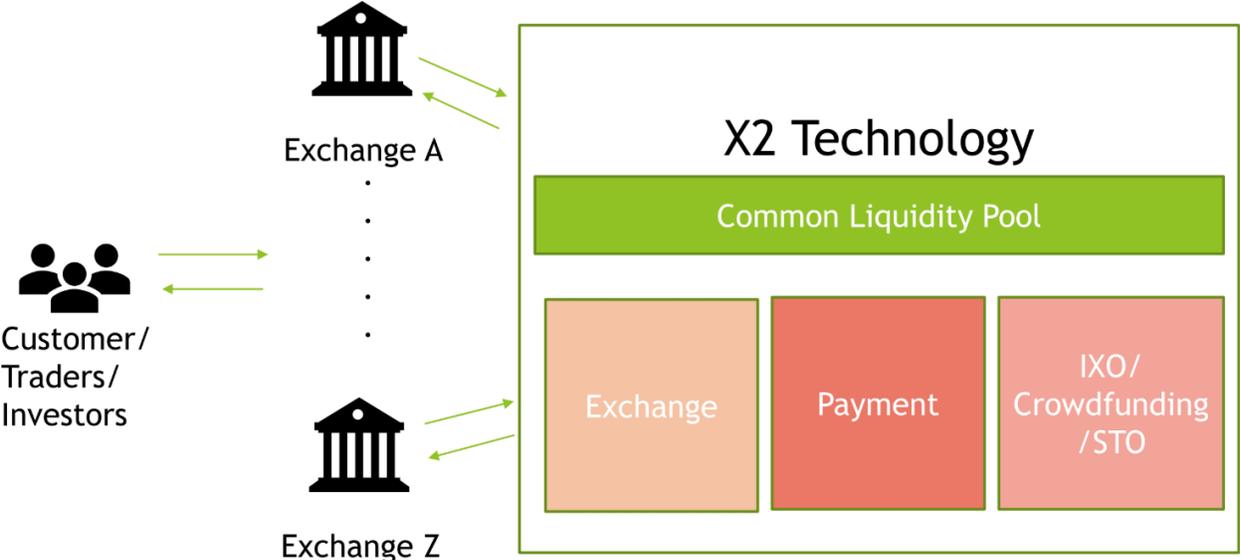
Put your trading skills to the test and walk away with more than you came with. We offer a diverse array of products from short-term to those with longer-dated maturities. Choose the time frame that best suits your vision and enjoy the ride.

5. Exchange API

Our exchange API allows anyone to connect directly and jack into our global exchange protocol and shared liquidity pool. Gaining exposure and settling trades become easier by leveraging the collective input and work of all other participants in the system.

Can't settle a trade on your exchange or that of your favorite exchange? Allow your order book to connect with all other bids/buy orders in the network to exponentially increase the likelihood of settlement.

III. Visual

IV. Team

Edwin Rice
CEO & Founder

Edwin Rice is the CEO of X2 Global Ltd and has a tenured experience in both finance and Blockchain technology. He has previously managed and operated Vision Capital Group, a hedge fund dealing primarily with American and European equities, treasuries, and commodities. His specialties include research and client guidance on market matters.

His Blockchain experience extends back to 2013 when he discovered bitcoin and Blockchain while doing research for the fund in reference to the bank bail-ins in Cyprus. He has worked on and developed many projects in the space on behalf of clients from Taiwan, Singapore, Shanghai, the Philippines, Hong Kong, Thailand and Malaysia. His experience and knowledge bring a strength and security to X2 Global that leaves the company poised to be successful far into the future.

Don Lakshman Jayamaha Jr.
Senior Blockchain Consultant & Co-Founder

Professor Don Lakshman Jayamaha Jr. is the co-founder of X2 Global. He is also the founder of Serendib – Treasures of Royalty. He studied colored

stones at GIA and is a Consulting Director at Vision Capital Group. He began in the blockchain industry 4 years ago when he realized the blockchain could be utilized with gemstones to create a standardized colored stones market and price discovery mechanism for consumers. Since learning about blockchain and its' applications, he has consulted for several companies to bring to market their own blockchain projects. Honorary Professor of Shanghai University MBA Center.

Vladimir Kovalevskiy
CTO & Co-Founder

Mr. Vladimir Kovalevskiy is a talented developer with many years of experience not only with programming but also with running and managing teams and companies. He was previously at the e-wallet solution company for the financial industry, until the project was sold. He started the company from scratch along with partners from a Europe-based acquirer. He was responsible for product development, team building, financial operations, risk and regulatory relations, merchant on-boarding, head hunting and recruitment. He was involved in every part of online payment business: from acquiring PCI DSS Level 1 to building the risk management framework for an acquirer to pass the Visa/MasterCard audit. The company had 2 offices; one in Singapore and one in Shanghai.

For quite a while, he has been very into computers and software development, and was keen to acquire any book about algorithms. For that reason, he studied physics at his hometown state university and graduated with a master's degree in the physics of semi-conductors. For nearly 10 years he was doing coding, developing high-load projects, transaction systems, and search engines.

During that period, he developed his leadership skills and became the CTO of a local media web project with nearly 10 million monthly visitors. The team of 7 members worked hard and developed a whole new architecture their own ORM level up to template engine for rendering HTML. He was in charge of the entire project from UI/UX prototyping to backend API architecture. To strengthen his knowledge of algorithms, he joined a large publishing house in Moscow as the CTO, and at that time he was urged to develop search services (across accounting regulations, legal framework, HR governmental policies and more) for their customers. The team used Solar database as a

core for the search engine wrapped with in-house developed lingo modules. He has been experimenting with private blockchains and has built internal currency prototypes for e-wallet solutions based on PoS algorithms. Other private projects for Vladimir include adaptive landing page generation based on Google trends (NodeJS, Angular 2.0) and automatic lead generation based on website parsing (Python).

Ryan Strasser
CMO & Co-Founder

Ryan Strasser is from New York originally, he spent more than 5 years in Maryland working at a hospital as an Orthopedic Technician and Department Assistant Manager. In 2012, he moved to the Philippines, started learning Tagalog, and expanding contacts in business within the Philippines. In 2014 he moved to Shenzhen for the position as Head of Marketing for a bitcoin arbitrage company. He remained in Shenzhen until July 2017. While in China he was a marketing consultant for E-commerce companies using Amazon based in China. He utilized his contacts in Asia to consult for various investment projects in many different countries. Most common projects are 'Belt and Road' related projects, infrastructure, and mining.

In addition to investment projects, he consults for the commodities trade for products such as gold, sugar and oil. In December 2015, he became much more familiar and active with Blockchain, crypto-currencies and had begun trading for himself. 2017 he started as a consultant for a FinTech company based in Singapore as a Project Manager. This position has given him experience consulting for companies and individuals that want to get into Blockchain, cryptocurrencies and ICOs, crypto-currency OTC. He has invested in various Blockchain related projects in China, the Philippines and Singapore. Consulting for the GemVault Ltd. Blockchain project starting during pre-ico until now. Now as CMO he will continue to use his experience and contacts for expansion and branding of X-Squared.

Donald Ho
CFO & Co-Founder

Donald Ho immersed and worked in the Hong Kong financial industry for over twenty-six years, his initial expertise ranged from forex and bullion trading, to insurance and financial consultation, with his own Independent Financial Advisory company licensed from the Hong Kong SFC and PIBA since 2001.

Since 2005, Donald has been involved in the corporate finance and venture capital area, in particular dealing with pre-IPO and off-shore banking issues. He has also been working at the forefront of China cross-border payment business for the past five years and also was an agent of UnionPay China. Donald is now focusing on the application of Blockchain technology, and is the co-founder of Hong Kong Blockchain Lab Ltd.

V. Advisors

Prof. Davis Chau
Advisor

Professor Davis Chau is a well-known business advisor in Hong Kong and Mainland China. He is the founder and standing director of the Institute of

Innovative Model and Industry Development, a leading consulting establishment specializing in China's regional and industrial development; of whose clientele is composed of a large array of municipal government agencies and commercial companies in the People's Republic of China (PRC).

His institute publishes dozens of study reports and research insights annually in major local industry development publications with a global perspective. He is a pioneer in IT technology and a business veteran. He was elected by public poll to serve in the Hong Kong Domain Name Registration Company Ltd. and Hong Kong Internet Registration Company Ltd., witnessing the development of the mobile internet industry in Hong Kong and providing oversight services of government policy formulation and execution of ".com.hk" and ".hk". He was the founder of Glory Future Company Ltd., a Hong Kong-based IT services company, which was successfully back-door listed in the Hong Kong GEM.

He is currently Senior Research Fellow of the Business Model Research Centre under Tsinghua University, Adjunct Assistant Professor in the University of Hong Kong, and Honorary Guest professor of the Hong Kong Financial Services Institute. He is advisor to several provincial and municipal cities in the PRC, including Anhui, Guizhou and Shenzhen. He is an acclaimed speaker and lecturer in many leading universities, state-owned teaching institutes, administration academies, and well-known commercial banks. He was working in IBM Corporation, Oracle Systems Corporation and Platinum Technology Ltd. in the mid 80's and early 90's. He underwent undergraduate degree studies in Anthropology and MBA studies in the Chinese University of Hong Kong, coupled with finance intensive specialization in New York University.

David Shin
Advisor

David Shin is an entrepreneur and banker who has been involved in several start-ups in Singapore and Hong Kong and an Outspoken advocate of FinTech in Asia. David is also a community Builder who has helped set up non-profit organisations in Hong Kong and Singapore to ensure the proper engagement with local/regional

entities and officials as it relates to Digital Currencies, Blockchain and FinTech as a whole. During the day, David works for TD Bank as their Asia Head of Global Equity Derivatives Sales. David is considered an early adopter of digital currencies which has led him to appear on regional and global media outlets like CNN, CNBC, Bloomberg, NY Times, Swiss TV and the Economist.

VI. Contact

Edwin B. Rice
CEO & Co-Founder
https://www.x-squared.io
edwin.rice@x-squared.io
WhatsApp: (+86) 15868069762
Telegram: @RoyalMindedEdwin