

## White Paper - XS Coin

### Table of Contents

#### Disclaimer

#### (i) Introduction

#### (ii) Benefits of XSCoin

#### (iii) Benefits of Tron network

#### (iv) Features

#### (v) Problem statement

#### (vi) XS Coin solution

#### (vii) XS Coin's use case in Microfinance

#### (viii) XS Coin Coupon Program

#### (ix) Token specification

#### (x) Revenue model

#### (xi) Road map

#### (xii) Our team

#### (xiii) Contact us

### Disclaimer

*This whitepaper document is simply for information purpose and it may or may not be changed. XS coin, for sure, brings the certainty to the statements and conclusions reported in this whitepaper.*

*The information equipped in this whitepaper is accurate and its assumptions are reasonable.*

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## **Introduction**

In this digitized world, the sole industry which is revolutionizing is crypto. Right? Day by day, the crypto traders as well as the usage of Cryptocurrencies are embellishing whirlwinds. It will be better when the usage of cryptocurrencies will reach people all around the world.

In such a way, XS Coin is based on empowering the “Bottom of the Pyramid”, XS by design and vision will grip its usage worldwide in an efficient way.

XS Coin is the world's leading Cryptocurrency lending and investment platform with a considerable early mover advantage that furnishes benefits to the users, investors, and affiliated companies.

XSCoin is the first trusted global investment lending platform that supports different digital currency transactions. This Coin is user-centric and ideal with its certain traits. It was built on the TRON blockchain platform (TRC-20) which guarantees immutability of the transactions on the public tron distributed ledger.

### **(ii) Benefits of XSCoin:**

TRC-20 token provides exciting benefits to the users and affiliate partners. The primary benefits include the atomic swap feature, minimum cost and time, native smart contract support, immutable nature, compatibility with a whole host of other TRC-20 and tron-based tokens developed and circulated for similar and other purposes. A few of the salient features of the token are mentioned below.

#### **1. Simple token transfer**

As XSCoin is built on TRON blockchain technology, Tronlink (or) Tronpay, a browser plugin, can be used to send and receive XSCoin on desktops and mobile devices respectively. Any user or a partner who uses Tron is already an XSCoin user by default. No hassle of installing additional software for an existing Tron user.

#### **2. Fast transaction**

XSCoin can be used in lieu of any digital currency or fiat currency, or any good or service of value. The transactions are executed fast and the confirmations are stored on the

public tron ledger as cryptographic hashes. The transaction is processed the same way irrespective of the geography, the regulation, and who the users are.

### **3. Low Transaction Fees**

Users can exchange XSCoin with major cryptocurrencies for economic transaction fees. The transaction fees are put in place to ensure the security of the public Tron network and is the same for any amount of XSCoin sent or received. Send one XSCoin or a million XSCoin, the transaction fee remains constant.

### **4. Revenue Model**

XSCoin is designed and envisioned to have real-world use cases which will ensure the coin is used as a medium of exchange and store of value. XSCoin can be used as a medium of exchange of any goods or services, supporting the XSCoin.

### **5. Secure storage and Ease of use**

As stated above, every Tron user is also an XSCoin user by default. No need to create new wallets and secure new private keys and seed phrases. Existing Tron accounts can hold XSCoins.

## **(iii)Benefits of TRON Network:**

### **1. High scalability:**

Tron network offers the highest scalability with over 2000 transactions per second. On one particular day, as per the report from TRON's Blockchain Explorer, the network had facilitated 6,50,000 transactions.

### **2. Security:**

Public blockchains have always been subjected to a double-spend attack. Tron network counters the issue by encrypting its network with the TaPos mechanism.

### **3. Operational efficiency:**

The Tron virtual machine implemented in Tron public blockchain increases the operational efficiency of the system and lowers the cost, due to the in-built DPOS consensus algorithm.

## **(iv) Features**

XSCoin holds the following exciting features to the crypto investors and daily users.

### **(a) Seamless on-boarding**

No need to register on any platform or regulatory authority. Use an existing Tron account in the user's Tronlink or Tronpay wallet. One-touch onboarding for both sending and receiving of XSCoins.

### **(b) Trustworthy**

XSCoin is developed using TRC20 technology and is primarily a part of the Tron public blockchain. Tron blockchain by way of employing proof of work consensus ensures the coin is secured by a trustworthy underlying platform.

### **(c) Easy of Usage**

When the user is in possession of the coin or when the user wants to receive XSCoin, multiple techniques like sending the account address, QR codes, and other encapsulations to users can be utilized.

### **(d) Financial Inclusivity**

More than half of the world's population has no access to the formal banking system and that handicaps these users from availing loans and building their credit ratings. Cryptocurrencies by virtue of being decentralized in nature is an effective solution to the financial inclusion of the underprivileged.

### **(e) Cryptographic Security**

The transactions stored in the blockchain are secured by advanced military-grade cryptographic techniques and algorithms. In a nutshell, it would take quantum computing to even try to break the system.

## **(v) Problem Statement**

The chronic issue of financial security and inclusion was introduced in the previous section. The traditional banking system has acquired baggage of regulatory to overburden users in developing countries, poor countries and underdeveloped areas are immensely handicapped by the very regulations which are supposed to help the users of the banks.

The concept of digital currency was introduced in the seventies and was developed and used to very little to no success until the new millennium. The digital currencies which were envisioned solved double-spending and byzantine generals' problem with proof of work. But regulatory bodies were able to crack down any initiative remotely threatening the monopolistic nature of the Banks.

After the economic collapse of 2008, It was Bitcoin which showed the world to the digital currency, when the user's confidence in traditional banking was at a historic low. Bitcoin employs cryptographic design and hence cryptocurrency. Bitcoin used timestamp servers for chronologically ordering the events in the system. Bitcoin used proof of work to overcome double-spending. Bitcoin employed SHA-256, a very powerful algorithm for hashing everything that needs verification.

Though Bitcoin solved the underlying problem of double spending and byzantine's general problem faced by distributed computing; Bitcoin suffered from many inherent limitations which would seriously disadvantage its comparison against traditional fiat currencies. Bitcoin has severe scalability issues as compared to traditional banking transactions. Bitcoin has pseudonymous users, enabling them to take advantage of partial anonymity the system offers to use the currency for money laundering and illegal activities. The programming environment of Bitcoin is very mundane.

Tron solved many of the early limitations of the problems faced by Ethereum. Initiation of Tron's Turing completeness with the Tron Virtual Machine (TVM) is the major perk of Tron network. Also, the smart contracts facilitated in its system is developed in solidity, a contract programming language easily adapted by Javascript and C++ programmers.

To overcome the shortcomings, Tron has planned to migrate its existing consensus algorithm from Proof Of Work (POW) to the modern Proof of Stake (POS).

## **(vi) XSCoin Solution**

XSCoin will be used as both a medium of exchange and a store of value. The underlying motivation is to bring financial inclusion to global rural areas.

### **“Bottom of the pyramid”**

Business models and planning must cover a study on population and wealth. The main motto should be how to make a product available, where to and how to make people

choose a product. The product should attract the poor as well as the rich and mainly it should withstand the market.

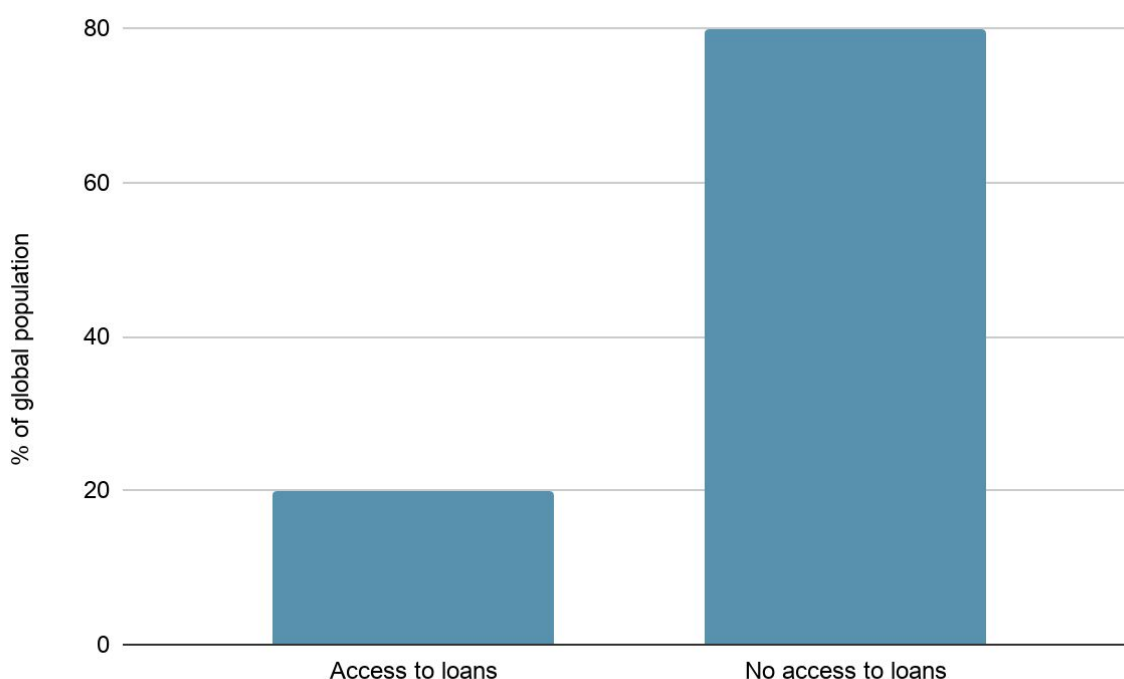
Bring the bottom of the pyramid concept. Let's divide the population into 4 tiers, having tier 4 at the bottom with 4 billion people total whose income is lesser than the upline tier's total income. The population at the bottom of the pyramid will mostly wish for products used by upline tier populations. But most products fail to make use of this opportunity by not making their product available to them. Thus they fade away. So, the business model should utilize the opportunity at the bottom of the pyramid to reach their margins and make their product withstand. A product for everyone at everyone's ease.

### **(vii) XS Coin's use case in Microfinance**

Microfinance industry has been of good help in serving the under-privileged and middle-class community by lending their supportive hands in processing loans and other financial services.

XS Coin's principles align with microfinance to offer equitable financial approach to common people.

The following graph represents the apologetic situation of the world wherein 80% people of the world have no access to loans.



However, reports from International Finance Corporation claim that despite the

optimistic efforts of microfinance, it has reached just 20% of the world's 3 billion under-privileged people.

Thus, the potential of XS Coin is huge, and it's well on course to restore financial equity far and wide across the rural areas.

### **(viii) XS Coin Coupon Program**

XS Coin's key strategy in its future development process is its coupon program. XS coupon partners with multiple organizations to provide key utility benefits to consumers, especially the employees of corporate firms.

#### **How does it work?**

**Example:** Your organization gifts you a \$50 XS coin meal coupon as a part of incentive. If you redeem the coupon, you get to enjoy the meal for free. If you receive the same in the form of an amount credited to your account, you are entitled to tax. Thus, XS Coin coupon helps in rebating the tax of working professionals and other common consumers.

This is one of the unique value-added propositions of XS Coin's role in the global community.

### **(ix) Token Specification**

<b>Token Name</b>	XSCoin
<b>Ticker</b>	XSC
<b>Decimal</b>	18
<b>Standard</b>	TRC 20
<b>Token Supply</b>	6,00,00,000 XSC
<b>Contract ID</b>	<a href="https://tronscan.org/#/token20/TYFBuSQag4gmJ7b3TimtH82DqBM3AnLxUX">https://tronscan.org/#/token20/TYFBuSQag4gmJ7b3TimtH82DqBM3AnLxUX</a>

## **(x) Revenue Model**

(a) XSCoin will be primarily used as a medium of transfer in global rural areas, where digital penetration has not matched with financial inclusion.

(b) XSCoin will have affiliate partners to offer goods and services to its users in exchange for XSCoin.

(c) XSCoin will charge its affiliates a minimum commission for the usage of XSCoin.

(d) The funds raised from XSCoin offerings in exchanges will be used for promotion and on-boarding of affiliate partners.

## **(xi) Roadmap**

### **2016**

1. XSCoin presented the coin to the global audience with unique Ideas and concepts.
2. After the market launch and start of the pre-sale phase and first alpha release of our trading platform goes into operation for investors, the complete platform for all users, investors, and affiliated companies is put into operation.

### **2017**

1. XSCoin found by experts with excellent Ideas for society.
2. XSCoin is the protocol model and helps the world to protect from fraud monetary transactions.
3. Community is growing day by day through appointing the genius brain to grow concepts.

### **2018**

1. Blockchain is redefined at the end of the year with an additional security layer and new protocol.
2. Many exchanges around the world are engrossed and listed as currency pairs for general public trade.



## 2019

1. XSCoin plays a significant role in the economy and traded all over the world with the prestigious rated exchange.
2. Many bounty programs are run by community members, where all other coins are falling down but XSCoin is still stable in price and trading frequency on exchange.

## 2020

1. XSCoin collaborating with the Master and visa to start giving ATM cards to make easy access to monetary trade.
2. The community is bigger now and growing in groups in many countries with ease of ideas and self-support meetings.

## 2021

1. XSCoin will build its own security platform and banking protocol to help countries as many enterprises make businesses dependent on blockchain.

## (xii) Our Team

Please go through our website for more information - <http://xscoin.io/>

## (xiii) Connect us

Website : <http://xscoin.io/>

Email : [info@xscoin.io](mailto:info@xscoin.io), [support@xscoin.io](mailto:support@xscoin.io)

Twitter : <https://twitter.com/XSCcoin>

YouTube : <https://www.youtube.com/c/XSCoin>

Telegram : <https://t.me/xscoin>

Github : <https://github.com/XS-coin>