UNITYX

Whitepaper

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This document explains what UnityX is, how the platform and the XEUSD token work today, the security in place, the risks you take by using it, and what UnityX plans to build next. It describes the platform as it actually operates. Where something is a plan rather than a working product, it says so.

1 Summary

UnityX is a digital asset platform built around the XEUSD token. Members deposit XEUSD from their own wallet, use their balance in UnityX's products, trade XEUSD with other members, and withdraw XEUSD back to their wallet.

The platform runs on two blockchains: **BNB Smart Chain (BEP20)** and **Solana**. Each network has its own balances inside UnityX. It is available on the web at unityx.pro and as an Android app, in eight languages.

UnityX is operated by its core team today. Over time, UnityX intends to add payment services and to move toward community governance, where the technology and the law allow it. Those plans are set out in the roadmap and are not commitments.

2 What is live today

XEUSD on two networks

Deposits and withdrawals on BNB Smart Chain (BEP20) and Solana, with separate balances for each.

AI Trade

An automated returns product that credits your profit balance on a fixed daily schedule.

P2P Marketplace

Members sell XEUSD to each other and agree payment in one of 14 local currencies.

Wallet connection

Link your own wallet by signing a one-time challenge, or enter an address manually.

Android app

The full platform in an app, downloadable from unityx.pro/download.

Eight languages

English, Malay, Simplified Chinese, Hindi, Tamil, Thai, Arabic and Indonesian.

Identity verification

A three-level KYC system, with stricter checks for larger accounts.

In-app support

Open a support request and chat with the UnityX team from your account.

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3 XEUSD

XEUSD is the token UnityX is built around. It exists on two networks. Always check the contract address before you send or receive XEUSD; tokens with the same name on other addresses are not XEUSD.

BNB Smart Chain	BEP20 token
BEP20 contract	`0x046b0712F251f56ca1F0EecD4e57AB592FDA71be` BscScan
Solana	SPL token
Solana mint	`Xe5KTNgw6U5wNVK63Lefw2PtD1J4TtueJFBCMY1cRSD` Solscan

How XEUSD is used inside UnityX

- **Deposits.** You send XEUSD from your wallet to the UnityX deposit address and submit the transaction. UnityX checks it on the blockchain and credits your balance.

- **Balances.** Inside UnityX, balances are shown in US-dollar units. Each XEUSD you deposit is credited as one unit, less the deposit fee.
- **Withdrawals.** UnityX sends XEUSD from its own wallet to the wallet address you have linked, on the network you choose.
- **Marketplace.** Members trade XEUSD balances with each other.

> **The UnityX balance rate is not the market price**
>
> The one-unit-per-XEUSD rate applies only to balances inside UnityX. On public decentralized exchanges, the price of XEUSD is set by the market and can be very different, including far lower. UnityX does not promise that XEUSD can be sold at any price outside the platform, and XEUSD is not a stablecoin.

XEUSD can be bought and sold on public decentralized exchanges, including Neusantara DEX. UnityX itself does not swap tokens. Liquidity on these exchanges can be very small, so a large trade can move the price a lot.

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4 The UnityX platform

4.1 Accounts and identity verification

UnityX accounts are for people aged 18 or over. Every account is linked to the member who invited it. Identity checks come in three levels:

- **Level 1:** a national ID or passport number, required before you can withdraw. Once entered, it can only be changed through a reviewed request.
- **Level 2:** photos of your identity document. Required for large accounts (lifetime deposits of $100,000 or more), for accounts UnityX flags for review, and while an ID change request is open.
- **Level 3:** a proof-of-address document, such as a utility bill, when UnityX asks for one.

Identity documents are stored privately and can only be viewed by UnityX administrators.

4.2 Deposits

You send XEUSD to the UnityX deposit address for the network you choose, then submit the transaction hash. UnityX verifies the transfer on the blockchain, deducts the deposit fee and credits your deposit balance. Each transaction can be credited only once. Only real XEUSD transfers to the correct address are credited: other tokens sent to the deposit address, such as USDT or BNB, are not credited automatically.

4.3 AI Trade

AI Trade is UnityX's automated returns product. When you start an AI Trade with an amount from your deposit balance:

- UnityX credits a return to your profit balance six times a day.
- The rate of each credit is set by UnityX within a range it controls. UnityX can change that range at any time, and the rate can go down.
- A trade closes when its credited returns reach the trade's set limit. When it closes, the amount you put into the trade is deducted from your deposit balance.

Returns credited by AI Trade are platform balances, not money held in your own wallet. They are not guaranteed, and past credits do not predict future ones.

4.4 P2P Marketplace

The marketplace lets members sell XEUSD balance to each other. A seller lists an amount and a price, and chooses which currency the buyer pays in. The listed amount is held by UnityX while a trade is in progress. The buyer pays the seller directly, outside UnityX, and uploads proof of payment. The seller confirms they were paid, and UnityX moves the XEUSD to the buyer. A buyer fee applies.

Because payment happens outside UnityX, UnityX cannot recover a payment sent to the wrong person or for the wrong amount. Marketplace listings are currently available for BEP20 balances only.

4.5 Withdrawals

You can withdraw XEUSD from your profit and bonus balances to the wallet address you have linked:

- **Linking a wallet.** You can prove you own a wallet by signing a one-time message with it. You can also type an address in manually. A manually entered address is not verified, and XEUSD sent to a wrong address cannot be recovered.
- **Processing.** Solana withdrawals are usually sent automatically. BEP20 withdrawals are reviewed and sent by the UnityX team.
- **Limits.** Daily limits, cooldown periods and fees apply. You can have only one withdrawal in progress at a time.

4.6 Referral rewards

UnityX pays referral bonuses through the network of members who invited each other:

- When a member deposits, bonuses are paid to the members above them in their referral line: to three levels, or to ten levels when the member's direct referrer has invited at least six people.
- When AI Trade credits a member's returns, matching bonuses are paid to the members above them, up to ten levels.

Bonus rates are set by UnityX and can change. Bonuses are credited to your bonus balance.

4.7 Apps, languages and support

UnityX works in any modern web browser and as an Android app. The app shows a prompt when a newer version is available. The interface is available in eight languages, and the platform picks one from your browser or country until you choose your own. You can contact the UnityX team through in-app support requests. Telegram notifications are optional, and linking a Telegram account must be confirmed from your UnityX account.

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5 Fees and limits

UnityX charges fees on deposits, withdrawals and marketplace purchases. Withdrawals are also subject to daily limits and cooldown periods, which can differ by network and by account. Fees and limits are set by UnityX and can change; the amount that applies is always shown in the app before you confirm.

6 Security

What is in place today

- Encrypted (HTTPS) connections to the website and app.
- Wallet ownership proven by a signed one-time challenge. UnityX never asks for your private key or seed phrase.
- Every deposit verified against the blockchain, and each transaction hash usable only once across all products.
- Balance changes made in locked database transactions, so two requests can't spend the same balance.
- Three-level identity verification, with identity documents kept in private storage.
- Limits on login and password-reset attempts. Password-reset links are single-use and expire after 60 minutes.
- Daily withdrawal limits, cooldown periods and one open withdrawal per member.
- Separate administrator roles, so staff who process withdrawals cannot change platform settings.

What you are responsible for

- Keeping your password, wallet and seed phrase safe. Anyone with them can act as you.
- Checking addresses before sending. Blockchain transfers cannot be reversed.
- Using only unityx.pro and the app from unityx.pro/download. UnityX staff will never ask for your password or seed phrase.

7 Roadmap

The roadmap shows what is live and what UnityX plans next. Plans may change, be delayed or be dropped, and target periods are estimates.

Foundation LIVE

- UnityX platform on web and Android
- XEUSD on BNB Smart Chain and Solana
- AI Trade and referral rewards
- P2P Marketplace
- Three-level identity verification
- Eight languages and in-app support

Expansion PLANNED · 2027

- XEuro, a token for euro-referenced settlement
- Staking
- Marketplace support for Solana balances
- Education and training for members
- Strategic partnerships

Payments PLANNED · 2028–2029

- XPay, a payment system for merchants
- XCard, a crypto debit card
- Cross-border payments
- Real-world asset (RWA) integration
- Expansion across ASEAN

Payment products depend on partners and will launch only where the required licences are in place.

Community governance PLANNED · 2029–2030

- Community proposals and voting
- Published treasury reporting
- A gradual move to a community-run DAO

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8 Governance

Today UnityX is run by its core team, which sets the platform's products, rates, fees and limits. There is no community voting and no DAO yet.

UnityX intends to move toward community governance gradually. Before any vote takes place, UnityX will publish the rules: who can vote, how voting power is counted, the quorum, voting periods, emergency powers, and how decisions are carried out. This will happen only where the technology is ready and the law allows it.

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9 Risks

Using UnityX carries real risk. You could lose some or all of what you put in. Only use money you can afford to lose. The main risks are:

- **Market price.** The market price of XEUSD can be far below the rate used inside UnityX, and it can fall further.
- **Liquidity.** There may not be enough buyers on public exchanges to sell XEUSD at the price you want, or at all.
- **Returns can change or stop.** AI Trade rates and referral bonuses are set by UnityX and can be lowered or ended.
- **Platform risk.** Your UnityX balances depend on UnityX continuing to operate and process withdrawals.
- **Counterparty risk.** In the marketplace you pay or are paid by another member outside UnityX.

- **Technical risk.** Software bugs, outages, blockchain congestion or attacks can delay or prevent transactions.
- **Lost keys and wrong addresses.** Blockchain transfers cannot be reversed, and lost keys cannot be recovered.
- **Regulation.** Laws on digital assets differ by country and can change. A change could limit or end your access to UnityX.
- **Roadmap.** Planned products may never launch.

10 Important notice

This whitepaper is for information only. It is not a prospectus, an offer of securities, or financial, investment, legal or tax advice. Nothing in it promises any return, profit or token price.

It describes the platform as of the date above. UnityX may change its products, rates, fees, limits and plans at any time, and will update this document when it does. Check that you have the latest version at unityx.pro/whitepaper.

It is your responsibility to check whether using UnityX is legal where you live. Do your own research before you use the platform.

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