

XNP Token Whitepaper

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Exenpay Europe UAB

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1. Disclaimer

This White Paper is provided for informational purposes only and is subject to updates and changes. The information contained herein does not constitute investment advice, financial guidance, or an offer to purchase securities, financial instruments, or any other regulated products. The digital asset discussed is not a capital market instrument, financial instrument, or security.

Exenpay reserves the right to modify or update the benefits, reward structures, utility percentages, and other details in this document as needed, due to regulatory requirements, operational needs, or strategic considerations. In line with its commitment to transparency, Exenpay will clearly communicate any updates through official channels, ensuring stakeholders are informed in a timely manner.

Ownership of Exenpay Token (XNP) does not provide rights to ownership, profits, or financial interests in Exenpay, nor does Exenpay guarantee financial returns from purchasing or using XNP. This White Paper is intended solely to help potential participants evaluate the Exenpay Token project.

1.1. Legal Note

Exenpay Europe UAB (“Exenpay”) is a technology provider and operates as a digital agent of multiple licensed entities. Exenpay is not a bank and does not hold any financial service licenses. All activities requiring a license are exclusively conducted through our licensed partners. Exenpay facilitates these activities by providing the necessary technological infrastructure and services.

Any decisions made regarding the purchase of tokens and their associated financial outcomes are solely the responsibility of the purchaser and cannot be attributed to Bitexen or Exenpay.

1.2. Regulatory and Compliance Considerations

Exenpay adheres to strict regulatory and compliance measures in all its operations, ensuring a secure and lawful environment for users. In Turkey, the regulatory landscape for cryptocurrency underwent significant changes in April 2021. The Central Bank of the Republic of Turkey (CBRT) implemented the *Regulation on the Disuse of Crypto Assets in*

Payments. This regulation, effective from April 30, 2021, prohibits the use of cryptocurrencies for payments, citing concerns about volatility, potential misuse, and lack of regulatory oversight. Exenpay complies with these regulations, aligning its services accordingly. More details about the regulation can be found [here](#).

In Europe, Exenpay ensures compliance with regional legal frameworks through strategic partnerships and integrations, particularly for services like its crypto debit card and reward campaigns. These measures enable Exenpay to offer innovative products while respecting diverse regulatory requirements across jurisdictions.

1.3. Risk Assessment

Engaging with crypto assets, including XNP Token, carries significant risk. Individuals considering transactions should thoroughly understand blockchain technology, smart contracts, and the inherent risks of digital assets. Potential purchasers of XNP Token should carefully assess their financial situation, risk tolerance, and knowledge of blockchain technology before proceeding with any transactions.

Liquidity Risk:

Crypto assets may experience value fluctuations when converted to fiat currencies, exposing liquidity risk. This risk is heightened by the high volatility of the crypto asset market, leading to price and liquidity variations across independent platforms.

Market Risk:

The crypto asset market is characterized by extreme volatility, causing price discrepancies and liquidity challenges across platforms. High volatility can significantly impact user decisions and market stability.

Systematic Risk:

Crypto asset projects face systematic risks such as regulatory changes, geopolitical events and technological challenges. These factors may disrupt operations and project goals, potentially leading to failure.

Reputational Risk:

Issues such as loss of crypto assets, infrastructure failures, or reputational damage due to partnerships with third parties can negatively impact a company's image and trustworthiness in the market.

Nonsystematic Risk:

Risks specific to the crypto sector include technological infrastructure deficiencies, liquidity problems, legal disputes between partners, and unique operational challenges. These risks may not align with conventional financial theories.

Legal Risks:

Legal risks arise from legislative changes affecting crypto assets and related activities. These changes may impact compliance, operations, and financial obligations for both companies and individuals.

Additional Risks:

Risk of Blockchain Wallet Access: Losing private keys needed to access blockchain assets can result in permanent loss.

Risk of Taxation: Taxation schemes related to crypto assets can create significant financial obligations for projects, operators, and users

2. Company Background

2.1. Executive Summary

Exenpay was founded in 2020 with the vision of transforming the integration of cryptocurrencies into everyday financial services, offering innovative solutions that redefine how digital assets can be utilized in everyday payments. This vision is driven by a commitment to enhancing financial accessibility and usability for a global audience. Our mission was and still is to empower users by providing an easy and secure way to use digital assets in their daily transactions. To facilitate the management of both digital and traditional currencies, we developed an innovative payment solution and launched our flagship product, the Exenpay App and its Token (XNP). This solution integrates traditional banking infrastructures with blockchain technology. The idea was to offer users a versatile digital wallet that could accommodate both crypto and fiat currencies, enabling them to enjoy the benefits of digital payments without boundaries.

However, in response to regulatory changes in Turkey, which impacted direct and indirect crypto payments, Exenpay made the strategic decision to adapt its project. Understanding the importance of compliance, we swiftly pivoted to offer an exclusively fiat-based wallet.

This transition allowed us to continue our mission of providing secure, user-friendly financial solutions within the regulatory framework. Throughout this period, Exenpay worked diligently to build an environment that meets all necessary regulatory requirements, ensuring that our services remain compliant while continuing to offer innovative solutions in areas where regulations permit.

It is important to clarify that Exenpay Technology does not hold its own Electronic Money Institution (EMI) licenses. Instead, we operate as a digital agent on behalf of licensed entities within the regions in which we provide our services. This partnership ensures that our offerings are compliant with local regulatory requirements while enabling us to deliver secure and efficient digital payment solutions. This strategic approach allows us to focus solely on the development of our technology and the continuous innovation of our products, while leveraging the regulatory expertise and licenses of our partnered entities.

Today, Exenpay remains committed to bridging the gap between traditional financial systems and the emerging digital economy. Our unwavering dedication to innovation, security, and regulatory compliance has positioned us as a leader in the digital payment space, ready to expand into new markets and continue our mission of empowering individuals and businesses worldwide.

2.2. Mission

ExenPay's mission is to be a technology-first company dedicated to providing innovative solutions for managing financial and virtual assets. We specialize in developing secure, scalable, and compliant platforms tailored to meet the needs of individuals, businesses, and organizations operating in highly regulated industries. We understand the complexities of navigating stringent regulatory environments, and our solutions are designed to ensure compliance while maintaining efficiency and reliability. By leveraging advanced technology and adhering to the highest standards of security and transparency, Exenpay empowers businesses to operate confidently in regulated markets, fostering trust and long-term growth.

2.3. Vision

Exenpay's primary focus is not on direct crypto trading, but on integrating blockchain technology with everyday financial services. While many crypto platforms emphasize trading and speculative investments, Exenpay aims to provide practical, accessible solutions for incorporating digital assets into daily financial management. Our offerings include a fiat-based wallet and a comprehensive platform for managing both digital and traditional currencies, addressing a crucial gap in the market.

We envision a future where financial transactions are secure, convenient, and inclusive for all, transcending borders and traditional limitations.

2.4. History

2.4.1. 2020

Exenpay was founded with the goal of bridging the gap between the world of cryptocurrencies and everyday payments. To achieve our mission, we launched the Exenpay App and its native token, XNP. This solution enabled users to integrate digital payments into their daily financial activities. In response to regulatory changes in Turkey, which impacted both direct and indirect crypto payments, Exenpay adapted its project by focusing exclusively on offering a compliant fiat-based wallet. Through a strategic partnership with a local EMI (Electronic Money Institution), Exenpay was able to launch a fiat-based product as a registered digital agent of that company. This partnership not only ensured compliance but also expanded Exenpay's services to include a more comprehensive range of financial solutions, thereby meeting regulatory requirements while continuing to innovate within the financial services space.

2.4.2. 2021

In early 2021, we took a significant step by listing XNP on its first exchange. This marked a pivotal moment for Exenpay as it positioned us within the broader digital finance ecosystem, attracting a larger user base.

In the second quarter, over 5000 contracted businesses began offering cashback rewards, demonstrating the adoption and acceptance of our solutions in the market.

The launch of the Exenpay mobile wallet in the third quarter, along with the rebranding of the EXENP coin to XNP, solidified our commitment to user-centric financial services.

By the fourth quarter, we developed our own white-label infrastructure, allowing other businesses to utilize our technology under their branding, expanding our capabilities and footprint in the market. Additionally, through strategic partnerships, Exenpay reached a merchant network of 30,000, providing instant cashback offerings directly within the app. This expansion not only enhances the user experience but also strengthens Exenpay's position in the market by offering a broader range of financial services and incentives.

2.4.3. 2022

Exenpay commenced 2022 with substantial upgrades to its platform, further enhancing user experience and operational efficiency. The user interface underwent a comprehensive refinement, introducing intuitive design improvements that streamlined navigation. Simultaneously, new wallet top-up options were implemented, allowing users to fund their accounts via credit or debit cards.

A notable milestone was the introduction of our virtual card program. This initiative offered users a secure and flexible method for online transactions, reinforcing Exenpay's position as a provider of cutting-edge financial services.

Additionally, Exenpay collaborated with some of Turkey's leading football clubs to develop bespoke white-label wallet solutions. These strategic partnerships not only expanded our ecosystem but also underscored the adaptability of Exenpay's technology across varied sectors.

The platform's capabilities were further demonstrated through its deployment at prominent festivals, where it facilitated smooth and efficient payment processes. These events provided Exenpay with valuable opportunities to engage directly with merchants and consumers, introducing the platform's unique value proposition to a wider audience.

2.4.4. 2023

In the first quarter of 2023, Exenpay made significant strides by redesigning its token economy, enhancing the utility and flexibility of XNP within the ecosystem. As part of this initiative, XNP was also listed on an additional platform, further expanding its reach and accessibility to users.

Exenpay actively participated in global finance fairs, forging connections with industry leaders and laying a strong foundation for strategic partnerships. These initiatives directly facilitated the company's mid-year preparations for EU-based services, driving its mission to expand secure and user-friendly financial solutions across Europe.

In the third quarter, Exenpay deployed its white-label wallet solutions to multiple partners, showcasing the versatility and adaptability of its technology. This move not only solidified its reputation in the digital financial services

industry but also expanded the adoption of Exenpay's innovative payment solutions across diverse business models.

In the final quarter, Exenpay initiated discussions with Mastercard and Visa to launch a crypto-backed card program in various regions. This ambitious project aims to bridge the gap between digital and traditional financial systems, offering users a seamless way to manage and spend their digital assets.

2.4.5. 2024

In 2024, Exenpay has strategically shifted its focus from the Türkiye region to a global presence and has established its legal presence in Europe, marking a significant step in its expansion strategy. This enabled the company to sign its first contracts with local licensed entities, laying the groundwork for broader operations and product offerings in the region.

Through local partnerships, Exenpay finalized the development of its crypto-backed debit card, designed to connect digital assets with everyday spending. Currently in testing, this innovative product is on track for a Q1 2025 launch, showcasing Exenpay's commitment to delivering financial solutions.

2.5. Addressable Market

Our research indicates that the digital financial services landscape is still evolving across various European regions, with many individuals being less familiar and comfortable with digital banking platforms. This provides an opportunity to introduce a new way of managing and spending assets, targeting younger consumers who are less acquainted with digital banking solutions. Our strategic focus on this demographic aims to set an example for digital finance adoption, influencing generational shifts towards new financial habits. By offering a user-friendly and accessible solution tailored to the lifestyle needs of younger users, Exenpay addresses this gap and positions itself as a leader in driving financial inclusion in the digital age.

2.5.1. Clients

Exenpay's clients primarily include current Bitexen Global users who wish to utilize their digital assets for everyday transactions. Our integrated platform allows these users to manage and spend their cryptocurrency seamlessly in real-world scenarios. In Turkey, Exenpay and Bitexen operate separately due to regulatory requirements, with Exenpay focusing on fiat-based financial services as an agent of an Electronic Money Institution (EMI), while Bitexen manages cryptocurrency transactions. However, in Europe, Exenpay and Bitexen combine their strengths to offer a unified service, enabling users to enjoy the benefits of both fiat and digital assets seamlessly.

2.5.2. Geographies

Exenpay operates separately in **Türkiye** due to local regulatory constraints, focusing on fiat-based financial services. However, in **Europe**, Exenpay and Bitexen leverage their combined resources to offer a cohesive, integrated solution, allowing users to manage and spend both digital and fiat assets across a wider range of financial activities.

In addition to its operations in Türkiye and Europe, Exenpay has commenced initiatives to expand into **South Africa and the Middle East**, aiming to introduce its innovative payment solutions to these rapidly growing markets. This strategic move will enable Exenpay to connect with a broader audience, support cross-border transactions, and strengthen its position as a global leader in digital financial services.

2.5.3. Market Size

The digital banking and financial services sector is undergoing rapid growth in Europe, driven by evolving consumer preferences and technological advancements. In 2022, the European digital banking market was valued at **\$1.3 trillion**, with projections indicating an expansion to **\$2.08 trillion by 2024**, reflecting the increasing demand for accessible and innovative financial solutions.

This growth is fueled by the shift in consumer behavior, particularly among younger demographics, who are embracing digital finance as their primary financial management tool.

Recent studies show that over **60% of millennials and Gen Zs** in Europe rely on mobile and digital banking platforms. Their preference for convenience, transparency, and personalized services has made them a crucial demographic for digital financial providers. This segment's adoption rate is expected to contribute to annual growth rates exceeding **10%** within the region's digital finance market over the next five years.

Exenpay's target market capitalizes on this trend by addressing a significant gap: the need for user-friendly platforms that seamlessly integrate digital assets with traditional financial systems. By focusing on this younger demographic, Exenpay aims to drive a generational shift in financial habits, facilitating the widespread adoption of digital payments and blockchain technologies.

In terms of geographical focus, Exenpay operates differently in Turkey and Europe due to regulatory distinctions. In Turkey, Exenpay focuses on fiat-based financial services in collaboration with a licensed Electronic Money Institution (EMI), while cryptocurrency transactions are managed by its sister company, Bitexen. However, in Europe, Exenpay and Bitexen combine their expertise to provide a unified solution that caters to the needs of diverse users.

By strategically targeting this growing market, Exenpay is positioned to become a leading player in the European digital payment ecosystem, leveraging its innovative platform to meet the lifestyle needs of younger consumers and foster broader adoption of digital financial services.

References:

[*Orion Market Research*](#)

[*Global Market Insights Inc.*](#)

3. Exenpay Platform

Designed with user-centric principles, the platform is engineered to deliver fast, efficient, and secure payment experiences for users globally.

Exenpay serves as a gateway for regulated payment activities, offering a seamless platform for integrated financial operations through a robust network of licensed entities, each excelling in their respective fields. By leveraging the strengths of these partners and layering additional innovative solutions, Exenpay creates a unified platform that adapts to the evolving needs of businesses. Acting as a digital agent for these entities, Exenpay ensures compliance with regional laws and regulations, allowing its features and services to dynamically adjust based on the specific legal requirements of each jurisdiction. This flexibility enables Exenpay to provide tailored, reliable, and compliant financial solutions globally.

3.1. Technology

The Exenpay platform is designed from the ground up with a modern, scalable, cloud-based microservices architecture. Each microservice operates autonomously to perform specific functions, enabling rapid updates or scaling with minimal impact on overall operations. This modular approach ensures exceptional reliability and adaptability, allowing seamless integration of new features and services while minimizing downtime and maintenance complexities.

Security and compliance are at the core of Exenpay's technological framework. The platform undergoes regular audits and rigorous penetration testing to meet the highest standards for data protection and transaction security. Additionally, Exenpay ensures strict adherence to global regulatory frameworks, dynamically adapting its features to meet regional legal requirements. This commitment provides users with a secure and trustworthy environment for managing both fiat and digital currency transactions efficiently and confidently.

3.2. Regional Product Features by Exenpay

Exenpay tailors its product offerings to meet the specific needs and preferences of different regions, ensuring an optimal experience for users worldwide. By combining robust technological capabilities with localized features, Exenpay provides a versatile and

innovative platform for managing financial transactions. Below are the core functionalities available in various regions:

3.2.1. Türkiye — Exenpay B2C & B2B App

Exenpay's launch in Türkiye introduced core features designed for individuals and businesses, ensuring seamless financial management and convenience.

The features of our product include:

Fiat Account Management (Individual & Corporate)

Exenpay provides tools for managing fiat accounts, allowing users to track balances, monitor transactions, and manage financial activity with ease. The platform ensures a straightforward and intuitive experience tailored for both personal and corporate users.

P2P Money Transfers

The platform supports instant peer-to-peer money transfers, enabling users to securely send and receive funds. Ideal for splitting bills or managing personal payments, Exenpay offers a fast and efficient solution.

QR Code Payments and Transfers

Exenpay leverages QR code technology to simplify payments and fund transfers. By scanning a QR code, users can complete transactions quickly and securely without cash or complex payment details.

Digital Card Issuance

Exenpay allows users to generate digital cards instantly. These cards can be used for both online and in-store purchases, offering a safe and flexible alternative to traditional cards.

Cashback Rewards

Exenpay connects users to a vast network of over 40,000 merchants across various industries, offering unparalleled convenience and choice. This feature promotes customer loyalty and delivers added benefits for everyday purchases.

E-commerce Checkout Integration

Exenpay enables seamless integration with e-commerce platforms, allowing users to make purchases directly from their wallet balance. Merchants benefit from the ability to accept payments securely and efficiently, broadening their customer base and enhancing the shopping experience.

3.2.2. Europe — Exenpay B2C Product

Exenpay empowers users in Europe to manage their digital assets efficiently and seamlessly integrate them into their daily financial activities. Through secure and innovative tools, the platform transforms how digital currencies are used in everyday life.

The features of our product include:

Wallet Integration

Exenpay integrates with Bitexen Global to provide a secure wallet for managing various digital assets, including cryptocurrencies and USD Coin (USDC). This integration offers users a safe and convenient way to store and handle their assets, enabling both investment and everyday transactional activities.

Crypto Debit Card Linked to Wallet

Exenpay, through a strategic third-party partnership, provides users in Europe with a crypto debit card. This card links to their Bitexen wallet, enabling seamless online and in-store payments. Users can fund their card by selecting assets from their wallet, which are automatically converted to USDC for transactions. This process ensures smooth handling of payments, cancellations, or refunds, bridging the gap between digital assets and fiat currency.

Crypto-back Reward Campaigns

Exenpay's technology supports innovative crypto-back reward programs, offered through Bitexen Global integration. These programs provide cryptocurrency rebates for purchases made with the crypto debit card, encouraging the adoption of digital currencies and fostering customer loyalty.

Advanced Spending Analytics (Coming Soon)

Exenpay will leverage advanced AI tools to categorize user transactions by merchant, location, and spending category. Users will gain real-time insights into their spending habits, empowering them to improve financial management and stick to personalized budgets effortlessly.

Digital & Fiat Multi-Currency Accounts (Coming Soon)

By integrating multi-currency accounts, users will have the flexibility to hold, transfer, and transact in various digital currencies and traditional fiat currencies. The system will support multiple funding and withdrawal options, ensuring seamless interoperability across different payment networks and providing users with a versatile financial tool for diverse needs.

Merchant Offers (Coming Soon)

Exenpay is developing partnerships with merchant networks across Europe to provide exclusive cashback offers, discounts, and rewards. These merchant-specific promotions will be displayed in the app's Rewards section, allowing users to browse and select their preferred deals. This feature aims to enhance user engagement while supporting local businesses.

Interest/Yield for Crypto Assets (Flexible, Fixed), (Coming Soon): Exenpay is set to introduce flexible and fixed yield options for crypto assets, including its native token, XNP. This feature allows users to earn passive income securely while holding their assets, fostering engagement and loyalty. By integrating XNP into this system, Exenpay enhances its ecosystem's liquidity and value, aligning user incentives with platform growth.

4. XNP Token

4.1. Overview

The XNP Token is the native utility token within the Exenpay ecosystem, designed to enable seamless integration of rewards, utility, and benefits across Exenpay-powered services. It plays a central role in fostering engagement, creating value for users, and powering innovative financial solutions.

4.2. Utility

The XNP Token enhances the value proposition for individual users on the Exenpay platform by offering a variety of benefits:

Discount on Transaction Fees: Users will enjoy reductions on various fees when using Exenpay services, including exchange fees, monthly management fees, bank transfer fees, top-up via credit or debit card, and blockchain transfer fees. These benefits are contingent upon the amount of XNP held by the user, encouraging long-term token retention.

Crypto Back Offers: XNP will serve as a universal reward token within the Exenpay ecosystem, providing users with access to a range of incentives. Similar to other loyalty programs, XNP holders can receive crypto back on purchases made using Exenpay's payment services.

Travel Benefits (Coming Soon): XNP may also provide up to 1% back on eligible foreign transactions, making it a valuable tool for travel expenses. (Yapmalıyız bence en azından türk yabancıları toplarız)

Staking for Rewards (Coming Soon): Exenpay will introduce a staking feature for XNP tokens. Users will have the opportunity to earn XNP tokens by participating in staking pools for a predetermined period. This structured staking mechanism will reward users with periodic payouts based on the amount staked, thereby encouraging long-term token holding and enhancing the overall value of XNP within the ecosystem.

Increased Utility in E-Commerce (Coming Soon): XNP will be integrated as a payment method on partnered e-commerce platforms within the Exenpay network. This feature will expand the use cases of XNP beyond traditional financial transactions, allowing users to make everyday purchases directly with their tokens. By facilitating XNP as a payment

option, Exenpay aims to drive broader adoption and increase the token's utility across various digital and traditional commerce channels.

Loyalty Tier Model (Coming Soon): Exenpay is introducing a loyalty tier model designed to reward active users while integrating the utility of the XNP token seamlessly into their experience. This model allows users to ascend loyalty tiers by staking a specific amount of XNP tokens and engaging more frequently with Exenpay's features.

New User Campaign (Coming Soon):

Exenpay will be rolling out an exciting new user campaign designed to welcome newcomers to the platform. New users who sign up will receive special bonuses, discounts, or rewards upon completing their first transactions or meeting specific milestones.

Member Get Member Campaign (Coming Soon):

Exenpay will launch a referral program to reward users for bringing new members to the platform. By sharing unique referral codes, users can invite friends and earn exclusive rewards when their referrals join and engage with Exenpay.

Here's How It Works:

Loyalty Tiers and XNP Staking

To advance through the loyalty tiers, users must stake XNP tokens. Each tier requires a defined minimum stake of XNP, incentivizing long-term holding of the token. As users move up the tiers, they unlock increasing benefits.

Earning XNP Through Engagement

Users can earn XNP by using Exenpay's features, such as payments, transfers, and other integrated services. The more active they are on the platform, the more XNP they accumulate, promoting consistent engagement.

Reduced Fees for Higher Tiers

Higher loyalty tiers come with tangible rewards, such as reduced fees on transactions. This creates a positive feedback loop: more usage leads to earning more XNP, which, when staked, elevates the user's tier and reduces costs further.

This cycle enhances the platform's ecosystem, promoting user retention and increasing the value of XNP as a core asset within Exenpay's services.

4.2.1. Reward Structure

Tier	Crypto-Back Reward	Eligibility Criteria	Transaction Fee	Token Burn	Incentives
Tier 1: Basic	0.5%	Option 1: Complete 10+ transactions/month Option 2: Hold XNP equivalent to \$50 Option 3: Spend \$200+ monthly (Transaction Volume: \$200-\$499)	1.5%	0.1% per transaction	Standard Crypto-Back for basic engagement. Encourages users to begin using the platform regularly.
Tier 2: Advanced	1.5%	Option 1: Complete 30+ transactions/month Option 2: Hold XNP equivalent to \$500 Option 3: Spend \$1,000+ monthly (Transaction Volume: \$500-\$999)	1.0%	0.15% per transaction	Higher Crypto-Back for active users. Rewards those engaging more frequently and holding more XNP.
Tier 3: Premium	3%	Option 1: Complete 100+ transactions/month Option 2: Hold XNP equivalent to \$5,000 Option 3: Spend \$5,000+ monthly (Transaction Volume: \$5000+)	0.5%	0.2% per transaction	Maximum rewards for loyal, high-volume users. Includes exclusive offers, priority support, and faster transaction times.

4.3. Exclusive owner benefits

Exclusive owner benefits are designed to provide XNP token holders with additional perks and privileges beyond the core utility of the token. These benefits are intended to enhance the overall value of holding XNP and foster greater user loyalty.

Priority Customer Support: XNP holders will have access to a dedicated customer support line, ensuring quicker response times for their inquiries and issues. This is especially valuable for high-volume users who may require more personalized assistance.

Early Access to New Features: XNP holders will gain early access to new Exenpay features and services, such as new payment methods or integrated products. This allows them to test new offerings before they are widely available to other users, enhancing the value of holding XNP as a forward-looking asset.

Increased Staking Rewards: Higher-tier staking pools will offer enhanced rewards for XNP holders, which could include additional tokens or other financial benefits. This incentivizes long-term commitment to the platform and the XNP token, as well as the accumulation of wealth through staking.

4.4. Updated Token Distribution Overview

The tokenomics of XNP have been updated to accurately reflect the current circulating supply and future token allocations. The total maximum supply of the XNP token remains at 15,000,000 XNP, and the distribution is as follows:

Current Circulating Supply: The circulating supply of XNP is currently 12,750,000 XNP, representing the tokens that are actively circulating within the ecosystem. This supply is essential for maintaining liquidity and supporting ongoing operations.

Customer Rewards: The remaining 2,250,000 XNP is allocated for future customer rewards. This portion will be used to incentivize user engagement, support staking activities, and drive community participation in the ecosystem's continued growth. These tokens will be distributed gradually over time, reinforcing the long-term commitment to rewarding loyal users.

Circulating Supply	12,750,000
Customer Rewards	2,250,000
Total Maximum Supply	15,000,000

4.7. Token Burn Mechanism

To reduce the overall supply and increase the rarity of XNP tokens, Exenpay will implement a token burn mechanism. For every transaction eligible for the crypto-back campaign, 0.25% of the tokens will be burned, gradually reducing the total supply. This reduction in supply, combined with the increasing utility of the token, may drive potential value appreciation as fewer tokens remain in circulation.

Disclaimer

Exenpay reserves the right to modify, adapt, or update the benefits, reward structures, utility percentages, or any other details outlined in this document as deemed necessary. Such changes may arise due to regulatory requirements, operational needs, or strategic considerations. In line with its commitment to transparency, Exenpay will ensure all changes are clearly communicated. Updates will be promptly shared through official and verified channels, keeping stakeholders accurately and timely informed.