

FX Token Whitepaper

FX Token is a next-generation hybrid digital asset merging centralized and decentralized systems to revolutionize global currency exchange. Built on Ethereum and expanding to EVM-compatible chains, FXT enables fast, secure, low-cost cross-border transactions, staking, and e-commerce integration.

Introduction

FX Token addresses inefficiencies in foreign exchange by eliminating intermediaries, reducing fees, and enhancing transparency. With support for CBDCs, forex, and crypto markets, it provides seamless, real-time global payments across currencies, leveraging cutting-edge blockchain technology.

Use Cases

- **Remittances:** Fast, low-cost cross-border money transfers without intermediaries.
- **Cross-Border Payments:** Efficient B2B and consumer currency exchange with near-instant settlement.
- **E-Commerce:** Crypto payments with fast settlement and reduced fraud risk.
- **Currency Hedging:** Allowing businesses to hedge exposure to FX risk.
- **DeFi Integration:** FXT is designed to be integrated with DeFi lending and liquidity protocols.

Tokenomics

Total Supply: **100 million FXT**

Category	Percentage Lockup / Vesting	
Presale	30%	No lockup
Liquidity	25%	12-month vesting
Treasury	20%	Locked 18 months
Marketing	10%	6-month cliff
Liquidity Rewards	10%	Unlocked gradually
Team	5%	24-month vesting

FXT follows a deflationary model with staking incentives, transaction fee burns, and periodic buybacks to maintain value.

Roadmap

- **Q1 2025:** Smart contract deployment, whitepaper release, team formation.
- **Q2 2025:** Legal structuring, token audit, and website launch.
- **Q3 2025:** Presale launch with KYC compliance; community building.
- **Q4 2025:** Staking + wallet dashboard release; DEX listings.
- **Q1 2026:** Marketing expansion, CEX onboarding, and partnerships.

Security and Compliance

FX Token is committed to full KYC/AML compliance, third-party smart contract audits (by firms like CertiK or Hacken), and GDPR-aligned privacy practices. A bug bounty program will launch alongside staking. Ongoing legal consultation ensures regulatory alignment globally.

Team & Advisors

The FX Token project is led by experienced blockchain developers, financial experts, and legal advisors with a proven track record in DeFi and fintech. Full team profiles and LinkedIn links will be published at launch.

Market Landscape

FX Token operates in a global remittance market valued at over \$700 billion and aims to capture market share in DeFi, CBDCs, and cross-border B2B payments. Competitors include Ripple (XRP), Stellar (XLM), and Circle, but FXT's hybrid model and staking options provide a unique edge.

Conclusion

FX Token is positioned as a transformative solution for global payments, combining speed, low cost, security, and compliance. Through innovative tokenomics, a detailed roadmap, and a committed team, FXT is set to bridge the gap between fiat and digital economies.