

ARABEX



Official White Paper

ARXC

The Digital Currency of

Arabex International LTD.

(BVI)

A hybrid financial ecosystem designed to connect traditional financial services with digital assets through a unified experience built on clarity, transparency, and security.

Presale start date: Jan 1, 2027

Presale price: US\$0.05 per ARXC

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1.Executive Summary

Arabex is a global financial technology company seeking to build a trusted bridge for borderless value, serving individuals and businesses across markets and continents. Its operating model is built on two integrated tracks: traditional financial services and money transfers through licensed institutions and channels, and a blockchain-based digital asset track designed for efficient and verifiable settlement.

ARXC is the digital utility asset of the Arabex ecosystem, designed to connect the digital track with the wider Arabex financial ecosystem through a clear, accessible, and security-focused experience.

Core Thesis

Arabex is neither solely a digital-asset platform nor solely a traditional financial-services company. Its strategic advantage lies in developing both tracks and connecting them globally within one unified ecosystem. The role of ARXC is centered on real utility within the Arabex ecosystem, supported by the growth of its user, merchant, and partner network and by transparent issuance and allocation rules.

Indicator	Approved Value
Token Name	ArabexCoin
Symbol	ARXC

Indicator	Approved Value
Total Token Supply	200,000,000 ARXC
Public Presale Allocation	100,000,000 ARXC (50%)
Owner Allocation (Arabex International Ltd.)	100,000,000 ARXC (50%)
Presale Price	\$0.05 per ARXC
Presale Start	Jan 1, 2027
Network	BNB Smart Chain

2. Global Vision and Mission

2.1 Vision

For Arabex to become a trusted global financial ecosystem for borderless value, connecting traditional financial services with the digital-asset economy and serving individuals and businesses across markets and continents.

2.2 Mission

To provide an integrated global financial experience through traditional and digital financial services, developed and delivered through licensed institutions, regulated partners, and secure technology, including:

- Money transfers through licensed institutions and partners.
- Foreign-exchange and currency-conversion services through appropriately licensed channels.
- Convenient payment solutions through global payment partners.
- Precious-metals services, including gold and silver.
- Digital-asset transfers over blockchain networks and compatible wallets.
- Digital-asset exchange and settlement using stablecoins such as USDT, USDC, EURC, and EURT, where available and permitted.
- Conversion between digital assets and fiat currencies (Fiat–Crypto).
- Over-the-counter (OTC) financial and digital-asset services through appropriately licensed channels and partners.

2.3 Design Principles

- **Security from the outset:** apply appropriate security controls, segregate privileges, and complete independent security reviews and audits before launch.
- **Verifiable transparency:** document token allocations, relevant wallets, smart contracts, and material blockchain transactions in a clear and verifiable manner.
- **User simplicity:** simplify technical complexity while maintaining clear disclosure of relevant risks, fees, and settlement times.
- **Global regulatory compliance:** Arabex is committed to implementing appropriate customer identity verification, anti-money-laundering and counter-terrorist-financing controls, sanctions screening, and data-protection measures in accordance with the laws, regulations, and licensing requirements applicable in each market in which it operates.
- **Integration of both tracks:** enable controlled and compliant movement between traditional financial services and digital assets while maintaining their distinct legal and operational requirements.
- **Utility before speculation:** develop ARXC around practical utility and measurable usage within the Arabex ecosystem.
- **Global reach with local adaptation:** build a multilingual, multi-currency global ecosystem that supports payment and transfer methods suited to each market and adapts to local regulatory, cultural, and operational requirements. Arabex will prioritize expansion based on regulatory readiness, market demand, and partnership opportunities.

3. The Problem and the Global Market Opportunity

Cross-border payments and transfers present global challenges for individuals and businesses: multiple intermediaries, inconsistent fees, slow settlement, limited visibility into transaction status, and differences in banking and regulatory infrastructure among countries. At the same time, digital-currency adoption is increasing, yet users still have to navigate separate, complex services to move between traditional money and crypto assets. This gap creates a global opportunity for a platform that combines both tracks without compromising the distinct nature or requirements of either one.

Challenge	Impact on the User	Solution
Multiple intermediaries	Higher cost, delays, and lack of clarity	A unified path for purchasing, transferring, tracking, and settlement
Wallet and network complexity	Errors and a confusing experience	A simplified interface with multi-wallet support: (Binance, MetaMask, etc.)
Asset-price volatility	Difficulty estimating cost	Display the transaction value, fees, and reference price before execution
Limited transparency	Verification difficulties and disputes	Record relevant transactions on the blockchain using traceable and verifiable identifiers
Differences in regulatory requirements among countries	Restrictions or legal risk	Determine customer eligibility and perform identity verification KYC , anti-money-laundering checks AML , and sanctions-list screening in line with each market's requirements

Challenge	Impact on the User	Solution
Smart-contract risks	Potential loss of funds or service disruption	Engage an independent global security-audit firm, conduct comprehensive testing, apply operating limits and emergency-stop mechanisms, and maintain continuous monitoring and an incident-response plan

4. The Solution and Dual-Track Business Model

Arabex is developing an interconnected global financial ecosystem operating through two tracks that are operationally independent yet integrated in the user experience. Each track retains its own rules, partners, and controls, while the platform provides a unified account, clear visibility into cost and status, and controlled pathways between traditional and digital value where permitted by law and available partners.

4.1 The Two Core Tracks

Value Provided	Operating Scope	Track
Global access to fiat currencies, local payment options, and clear fees and settlement times	Cash and bank transfers, payments, currency exchange, and fiat on- and off-ramps through banks, payment institutions, and licensed partners	Traditional Money Transfers
Fast execution, traceability and verifiability, on-chain transparency, and greater user control	Purchase, self-custody, transfer, settlement, and claiming digital assets through supported wallets and networks	Digital Currencies and Blockchain

Value Provided	Operating Scope	Track
A unified experience that preserves the compliance requirements of each track	Controlled conversion between fiat currencies and digital assets through qualified service providers	Bridge Between the Two Tracks

4.2 Product Ecosystem

Presale Portal

User registration, eligibility verification, wallet connection, value calculation, purchase execution, confirmation tracking, and display of balance and vesting status.

User Dashboard

Display purchases, wallets, transaction status, locked and claimable tokens, and security alerts.

Pricing and Settlement Engine

Use a trusted price source when payment is made with a volatile asset, and retain the price snapshot and transaction identifier for audit purposes.

Traditional Money-Transfer Track

Send and receive fiat funds locally and across borders, with currency conversion and settlement

through banks, payment institutions, networks, and licensed partners in target countries.

Digital-Currency Track

Purchase, transfer, settle, and track digital assets on supported networks, using a non-custodial model wherever possible and clear controls for network, fees, and destination address.

Transactions: Crypto $\rightleftharpoons$ Fiat

Regulated on-ramps, off-ramps, and conversion pathways between fiat currencies and digital assets, subject to eligibility, applicable laws, and partner availability in each market.

Administration and Oversight Dashboard

Manage settings, permissions, reports, audit logs, transaction monitoring, and operational alerts.

Phase-One Scope

The launch on Jan 1, 2027 will focus on a secure presale, ARXC's digital infrastructure, verification, wallet management, purchase records, and claiming. In parallel, the global traditional money-transfer track will be prepared through the required licenses and partnerships, after which the functions of both tracks will launch market by market based on legal and operational readiness.

5. Role of ARXC and Use Cases

ARXC is the designated utility token within the digital track of the Arabex ecosystem. It may support eligible services across digital use cases and selected company services according to their intended purposes. ARXC does not eliminate fiat currencies or replace the traditional-transfer track; its utility arises from integration into real functions, not from any guaranteed market price or financial return.

Use Case	Description	Availability Stage
Ecosystem Settlement	Use ARXC as a utility token to transfer value among eligible Arabex services	Phased after launch
Liquidity and Integrations	Work with global companies and integrate with wallets, platforms, or service providers following due diligence and compliance review	Phased after launch
Fees and Services	Allow selected fees or services to be paid with the token under a clear pricing policy	Later phase
Usage Incentives	Limited, disclosed rewards for beneficial activities, with controls against misuse	Later phase
Membership Benefits	Tiers or functional benefits linked to usage or holdings, as permitted by law	Later phase

6. Technology Architecture and Security

6.1 Proposed Architecture

1. Interface and account layer: secure registration, email verification, protected sessions, and a multi-wallet dashboard.
2. Application layer: purchase and transfer orders across both tracks, value and fee calculations, status management, notifications, and reporting.
3. Blockchain layer: ARXC token, presale, and distribution contracts; verification of digital-currency transactions; and management of vesting and claims.
4. Traditional-payments layer: integrations with banks, payment institutions, transfer networks, and foreign-exchange providers through licensed interfaces and partners.
5. Data layer: purchase, audit, and permission records, without storing users' private keys.
6. Monitoring layer: track confirmations, prices, anomalies, order expirations, and alerts.

6.2 Technology Options Based on the Current Product

- BNB Smart Chain is a proposed launch option compatible with the current architecture; the final decision will be made before contract deployment.
- Payment using supported network assets, with value converted into US dollars through a trusted price source and the price snapshot recorded.

- On-chain verification before a purchase is approved, in accordance with an adopted confirmation policy; the current architecture supports 12 confirmations.
- Support for WalletConnect- and MetaMask-compatible wallets, with multiple wallets linked to one account.
- A non-custodial model wherever possible; seed phrases and private keys will never be requested under any circumstances.

6.3 Security Controls Required Before Launch

Area	Minimum Requirement
Smart Contracts	Comprehensive testing and a security audit by an independent global firm, remediation of findings, and publication of the audit report or a documented summary.
Key Management	Multi-signature wallets, separation of the sale treasury from operations, secure devices, and permission rotation
Application	Penetration testing, CSRF/XSS protection, request-rate limiting, secrets management outside the repository, and an audit log
Operations	An incident-response plan, official communication channels, a controlled suspension or restriction mechanism, and simulation exercises
User	Phishing warnings, domain and contract verification, network and address confirmation, and a policy of never requesting private keys

7. Token Economics and Allocation

7.1 Supply and Distribution

Category	Quantity	Percentage of Total	Purpose
Public Presale	100,000,000 ARXC	50%	Initial distribution to eligible participants and funding of the implementation plan
Arabex International Ltd.	100,000,000 ARXC	50%	A long-term allocation owned by Arabex; it does not represent equity and is subject to an approved and disclosed lock-up and vesting policy
Total	200,000,000 ARXC	100%	Fixed supply based on current information

7.2 Presale Metrics

Result	Calculation
\$5,000,000 theoretical maximum proceeds	$100,000,000 \times \$0.05$

Result	Calculation
20 ARXC per dollar before network fees	$\$1 \div \0.05
1,000 ARXC at the approved minimum presale contribution	$\$50 \div \0.05
50%	Presale share of total supply
50%	Arabex share of total supply

8. Presale Details and Participation Process

Status or Policy	Item
Jan 1, 2027 , with the exact time and time zone to be specified in the final terms	Start Date
Mar 31, 2027 ; it may be extended once for one additional month. The presale ends on the approved date or when 100 million ARXC have been sold, whichever occurs first	End Date
\$0.05 fixed per ARXC throughout the presale.	Price
100,000,000 ARXC	Quantity Offered
Supported digital assets and traditional payment channels through licensed partners, subject to availability and applicable regulations	Payment
\$50	Minimum
\$50,000	Maximum
According to the pre-announced order of confirmed transactions	Allocation
Through a subsequent claim process immediately after the presale ends	Delivery

Status or Policy	Item
The user bears network fees; all applicable fees are displayed before confirmation	Fees

Buyer Purchase Process

1. Access the presale exclusively through the official domain and channels, and verify the published contract address.
2. Create an account and satisfy eligibility, identity-verification, and anti-money-laundering requirements for the relevant market and jurisdiction.
3. Connect a compatible wallet and select the correct network without sharing the private key.
4. Enter the purchase amount and review the price, quantity, fees, and lock-up terms.
5. Sign the transaction from the wallet and wait for the required number of confirmations.
6. Receive a receipt containing the order ID, transaction ID, quantity, price, and vesting time.
7. Track the balance and claim from the user dashboard once the conditions are satisfied.

9. Revenue Sources

- Fees from traditional money transfers, foreign exchange, and settlement through licensed corridors and partners.
- Fees from digital-currency services, on-chain settlement, and Crypto/Fiat gateways where permitted by law.
- Processing or integration fees for merchants and businesses in global markets.

- Premium services for individuals or institutions within regulatory limits.
- Revenue from on-ramp, off-ramp, and infrastructure partnerships under transparent agreements.
- Technology, reporting, and reconciliation services for institutions without selling personal data.

Conclusion

Arabex has an opportunity to build a global financial company that connects traditional money transfers with digital currencies and blockchain through a unified experience. The success of the company and ARXC depends more on disciplined execution than on promises: appropriate licenses and partnerships for each country, genuine utility, transparent economics, fair lock-up arrangements, independently verified security, multi-market compliance, and measurable phased implementation. This White Paper provides a unified foundation for the company's next-stage plan.

Legal Notice and Disclaimer

This White Paper explains Arabex's vision, the ARXC model, the presale process, and the implementation roadmap. It does not

constitute a guarantee of returns or a promise that the token's value will increase. Technical and operational features, dates, and policies may change before launch based on audit findings and the requirements of the relevant authorities.