Introducing $XMN: The Strategic Evolution of xMoney's Token Ecosystem



The Logic Behind the Upgrade, Improved Token, The Importance of $XMN & Honoring our Community

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xMoney is entering a new era.

Since 2017, we've been building the infrastructure to bridge traditional finance and blockchain, and what started as one of the earliest crypto-native payment platforms has grown into a global financial ecosystem serving merchants, users, and global institutions.

We recently announced our expansion to Sui, part of a larger overhaul of the xMoney brand and team, and we're now ready to introduce the cornerstone of our next chapter: **$XMN, a token built on Sui and designed to power our future.**

$XMN not only bolsters our token and accelerates the expansion of our ecosystem, it provides strategic new benefits to token holders and is the token model we need to rapidly deploy our plans for high-volume scalability.

The following is your guide to everything you'll need to know about our planned token upgrade and why its success is essential to our long-term trajectory.

The Logic Behind the Upgrade

Individuals and businesses no longer think in terms of "crypto vs. traditional," they simply want payment infrastructure that works and expect a seamless experience around their financial transactions.

In order to deliver the type of payment system that can scale globally and serve businesses and users everywhere, we needed a token designed for sustainability, regulation, and growth.

While our roots remain strong in MultiversX, part of our growth is the expansion into new ecosystems where merchants, developers, and users are building – ecosystems like Sui that provide us with faster settlements and lower fees, translating to smoother payment flows for merchants and users, regardless of volume or currency.

We're introducing $XMN in order to meet these revised scaling demands and support our new infrastructure, allowing our high-volume payments system to expand without interruption and enabling us to fuel our mission to deliver financial products where merchants and users are.

As with our expansion to Sui, $XMN is a strategic initiative that enables us to do more for the community by delivering greater value, and in order to make this upgrade possible, our token and our tokenomics needed to evolve.

Improved Token

Unlike most tokens, $XMN has been designed to comply with the EU's MiCA regulatory framework from day one, making it one of the first tokens in Europe built for a long-term, regulated future. It's a foundation that actually *encourages* adoption from exchanges and institutional partners because the compliance helps alleviate any digital asset skepticism.

But $XMN is more than just a payment token. It powers the xMoney ecosystem by creating value for every participant, specifically designed to drive engagement and rewards:

Business Features: These token-based benefits for merchants include tiered fee reductions based on $XMN staking or holdings, referral bonuses for onboarding new merchants, and specific platform feature unlocks tied to specific staking thresholds.

Loyalty Program: A renewed user-facing loyalty system that rewards users based on engagement and transaction activity, enables redemption of loyalty points earned through $XMN, and boosts rewards for long-term holders and stakers.

Governance Participation: Staked token holders can vote on platform proposals – excluding those tied directly to our corporate decisions – promoting decentralized community input on our features and roadmap.

Early Feature Access: Users who stake $XMN receive early access to beta features, promotional campaigns, and new platform functionalities.

Ecosystem Growth: As a multi-purpose token, $XMN drives merchant and user engagement, increases the "stickiness" of our platform, and enhances our platform utility through staking and active participation.

$XMN transitions us into a more scalable system, where the token becomes the economic engine of our ecosystem:

- It ensures **continuity of rewards and benefits** for existing users and merchants.
- It unlocks **new adoption opportunities** within Sui and other ecosystems.
- It provides the **regulatory certainty** required to scale with global partners.

By combining compliance, utility, and multi-ecosystem growth, $XMN positions xMoney as the financial platform of the future.

The Importance of $XMN

$XMN has a capped supply of 10 billion tokens, ensuring predictability and preventing uncontrolled inflation.

Our upgraded token model links $XMN utility directly with merchant incentives and loyalty rewards – combining compliance and global reach to:

- Ensure continuity of existing benefits like cashback and loyalty programs.
- Support our expansion to new ecosystems such as Sui, while maintaining the strength of our MultiversX roots.
- Provide the regulatory certainty needed to work with major partners, exchanges, and financial institutions worldwide.

As more merchants transact with xMoney, the flow of fees increases, creating a feedback loop between business growth and token usage. The improved tokenomics of $XMN are then better able to support:

- High transaction volume across fiat and crypto.
- Meaningful utility throughout the payment lifecycle.
- A transparent, long-term economic model.

As the xMoney platform evolves into a full-stack fiat and crypto payment ecosystem, $XMN will enable value by aligning incentives with real platform activity that's designed to scale with usage – a model we believe is more practical for real-world adoption.

Honoring our Community

The xMoney journey has always been powered by our community. $UTK holders who have supported us from the very beginning will receive exclusive upgrading benefits and opportunities with $XMN, ensuring they remain at the heart of this evolution.

Read more about our UTK to XMN Governance Proposal here.

The Road Ahead

$XMN is the engine powering our long-term growth. With it, we're building a resilient, inclusive, and global financial ecosystem, and now we're ready to scale it further – guiding merchants, users, and partners to a payments system that transcends borders and works for everyone.

Learn more about the tokenomics of $XMN and how the future of money is xMoney.

xmoney.com/token