



WHITEPAPER V.1.1

REVOLUTIONIZING REWARDS ON BLOCKCHAIN



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IMPORTANT NOTICE

Rewards programs have been a popular method for companies to incentivize customer loyalty and engagement, however, traditional rewards programs face issues such as a lack of transparency, difficulties in tracking rewards, and complicated point-based rules and never ending restrictions.

Blockchain technology presents a new opportunity to create a more secure, efficient, and transparent rewards programs aimed at enhancing the overall customer experience. By utilizing blockchain, rewards can be easily tracked, redeemed, and exchanged with higher accuracy and security.

This whitepaper examines the potential of rewards on blockchain through the lens of the XAct Token and XActRewards platform. The XAct Token is a digital asset that can be used for participating in the rewards program provided by XActRewards, while XActRewards serves as a secure, decentralized platform for managing and exchanging rewards.

We will delve into the technical details of the XAct Token and XActRewards platform, along with the benefits and potential use cases of rewards on blockchain. By the end of this whitepaper, readers will have a thorough understanding of the innovative solution provided by XActRewards to the industry.

The world of rewards is undergoing a transformation with the advent of blockchain technology, offering more accessibility, trust, and efficiency for both businesses and customers. XAct Token is a leading digital asset in this revolution, providing unparalleled security and privacy to its users.

The XAct platform leverages blockchain technology to securely record transactions and rewards, offering complete transparency and protection. The platform also automates many processes, reducing costs and increasing efficiency. XAct enables customers to earn rewards through their purchases at participating merchants and use them for discounts, exclusive deals, or exchange for fiat or other cryptocurrencies.

XAct Cash Back Token aims to bridge the gap between traditional online shopping and the world of cryptocurrencies by allowing users to earn rewards for their daily shopping through the "Proof of Buy" concept.

XAct revolution will help customers experience a more open-ended and global approach to rewards. With cutting-edge technology at its core, XAct offers numerous benefits that are transforming the world of cryptocurrency. By becoming part of this movement customers can take advantage of the many benefits of XAct on their day-to-day transactions

CURRENT MARKET STATISTICS

- ▶ The global e-commerce market reached a size of US\$ 16.6 Trillion in 2022 and is expected to grow to US\$ 70.9 Trillion by 2028, with a projected compound annual growth rate (CAGR) of 27.43% from 2023 to 2028. (Reference: <https://www.imarcgroup.com/e-commerce-market>)
- ▶ The retail industry is expected to see an average annual growth rate of around 4.3% as total retail sales around the world are projected to increase from \$24.7 trillion in 2020 to \$33.9 trillion in 2026. (Reference: <https://www.oberlo.in/statistics/retail-industry-growth-rate>)
- ▶ A report by Boston Consulting Group (BCG) predicts that the number of global cryptocurrency users will increase to 1 billion by 2030. (Reference: <https://cointelegraph.com/news/crypto-to-reach-1-billion-users-in-2030-bcg-repor>)
- ▶ A recent study shows that over half (50.9%) of internet shoppers worldwide use their mobile phones to buy products online on a weekly basis. (Reference: <https://www.oberlo.in/blog/mobile-usage-statistics>)
- ▶ The worldwide social commerce market is projected to experience a compound annual growth rate of 31.6% from 2023 to 2030, reaching a total of USD 6,243.94 billion by the year 2030. (Reference: <https://www.grandviewresearch.com/industry-analysis/social-commerce-market>)
- ▶ The “Buy Now Pay Later” (BNPL) market is projected to expand to reach a total of USD 70.9 billion by 2033, with a compound annual growth rate of 22.8% from 2023 to 2033. (Reference: <https://www.futuremarketinsights.com/reports/buy-now-pay-later-bnpl-platform-market>)
- ▶ Statista predicts that by 2024, the global cashback industry will have an annual value of over \$200 billion. This growth is supported by data showing that 46% of cashback users view it as a crucial factor in their buying decisions. (Reference: <https://gulfbusiness.com/how-cashback-is-a-powerful-tool-to-drive-customer-loyalty/>)
- ▶ According to Statista, the Digital Advertising market is expected to have an ad spending of US\$701.20 billion in 2023. (Reference: <https://www.statista.com/outlook/dmo/digital-advertising/worldwide#ad-spending>)





WHAT IS BLOCKCHAIN?

Blockchain technology refers to a decentralized method of recording and verifying transactions. Transactions are recorded as blocks of digital information that contain details such as the date, time, amount, and participants involved. Each block is assigned a unique hash code that distinguishes it from all other blocks.

As new transactions are made, new blocks are added to the end of the chain, which is a public database viewable by anyone. Blockchain's P2P system of nodes and its anonymity and security make it a more secure method of payment compared to others. The unique hash code of each block makes it difficult for hackers to tamper with the data.

Blockchain technology was first introduced in the 1990s, but gained widespread recognition in 2009 as the ledger behind transactions associated with Bitcoin. It is ideal for ecommerce due to its secure and decentralized storage of transactional data.





BLOCKCHAIN CHALLENGES

Blockchain technology is still in its early stages of development and there are several challenges that must be overcome in order to fully realize its potential. These include:



SCALABILITY

Currently, most blockchain networks struggle to handle large volumes of transactions, leading to slow processing times and high fees.



INTEROPERABILITY

Different blockchain networks are not yet compatible with one another, making it difficult for users to transfer their assets from one network to another.



REGULATION

The lack of clear regulations around the use of blockchain technology can be a hindrance to its widespread adoption, as many businesses and individuals are unsure of the legal implications of using blockchain.



SECURITY

Blockchain networks can be vulnerable to hacking and cyber attacks, which can result in the loss of assets and damage to the network's reputation.



ADOPTION

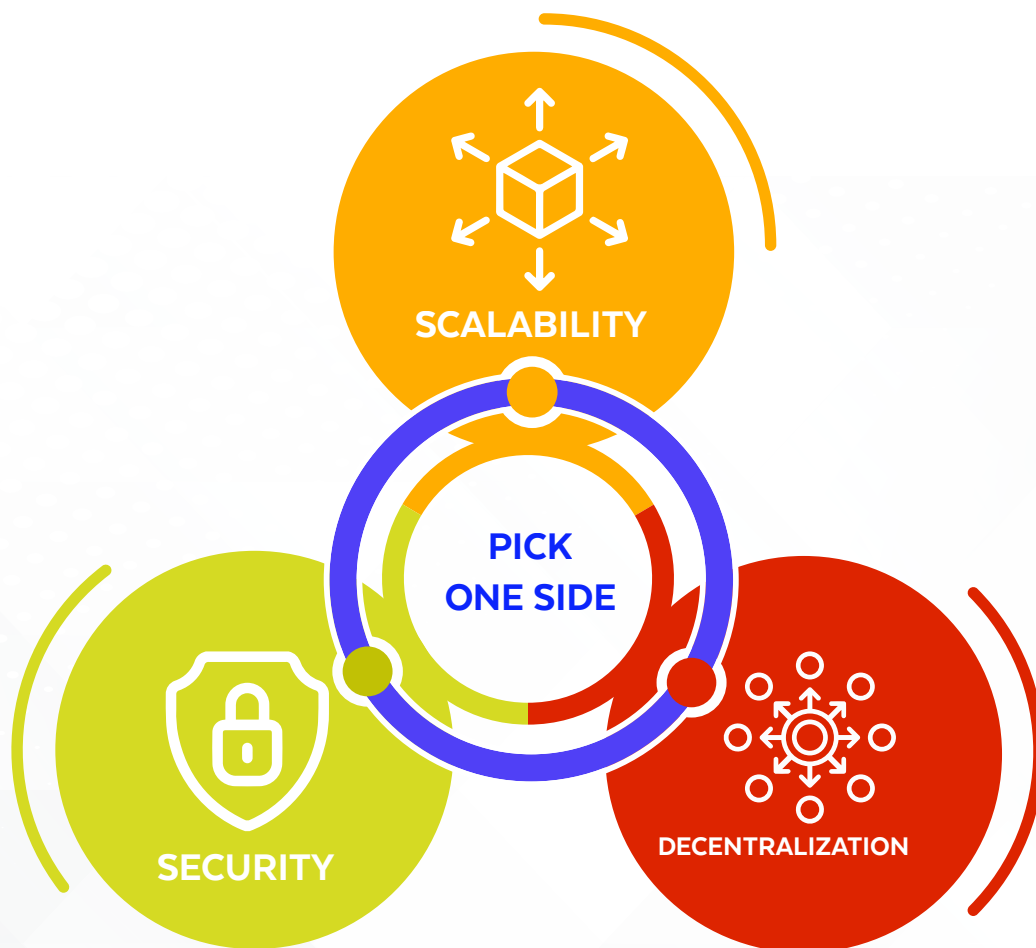
Despite the potential benefits of blockchain technology, many individuals and businesses are still hesitant to adopt it due to a lack of understanding and a perceived complexity.

In order to overcome these challenges, the development of blockchain technology must continue to evolve and advance. This will involve finding solutions to scalability and interoperability, as well as establishing clear regulations and security protocols. Additionally, education and outreach efforts must be made to increase understanding of blockchain and its potential benefits, in order to encourage wider adoption.

Despite the challenges, the potential benefits of blockchain technology are significant and include increased efficiency, transparency, and security. As such, it is an exciting area of development with the potential to transform a wide range of industries.



BLOCKCHAIN SCALABILITY TRILEMMA



The blockchain scalability trilemma is a concept that refers to the trade-off between three key properties of blockchain systems: security, decentralization, and scalability. It states that it is difficult to achieve all three of these properties simultaneously, and that compromises must be made in order to balance them.

The idea behind the scalability trilemma is that blockchain networks must find a way to scale in order to accommodate increased usage and growth, but this must be done without sacrificing the security and decentralization that are fundamental to the technology. This presents a significant challenge for blockchain developers and architects, as increasing the scalability of a network often requires trade-offs in terms of security and decentralization.

For example, one common solution to scalability issues is to centralize certain aspects of a blockchain network, such as its consensus mechanism. While this can improve scalability, it can also reduce security and decentralization, as there is now a single point of control in the network.

In conclusion, the blockchain scalability trilemma is a critical challenge that must be addressed in order for blockchain technology to reach its full potential. To do so, developers and architects must find creative solutions that balance security, decentralization, and scalability in a way that maximizes the benefits of the technology while minimizing its trade-offs.



REWARDS ON BLOCKCHAIN

The newest and most upcoming solution to higher customer engagement and overall customer experience is offering the loyalty rewards through blockchain. This not just increases the overall value of the rewards being offered but also increases the use-case of the XAct token in an extremely organic and well-acceptable manner.

Blockchain technology, by the virtue of being more secure, efficient, and transparent can popularize the rewards programs and ensure its success among a larger number of customers in a rather quicker way. By utilizing blockchain, rewards can be easily tracked, redeemed, and exchanged with higher accuracy and security.

XActRewards platform, utilizing the cutting edge technology, offers XAct tokens, a digital asset that can be used for participating in the loyalty rewards program which aims to transform the way businesses and customers interact. Leveraging blockchain technology to securely record transactions and rewards, “offering complete transparency and protection” the platform reduces costs and increases efficiency.



BLOCKCHAIN REWARDS CHALLENGES

The use of blockchain technology in reward systems is a relatively new concept, and as such, there are several challenges that must be overcome in order to create a successful and effective rewards program. These challenges include:

- ▶ **Lack of Understanding:** Many individuals and businesses are still unfamiliar with blockchain technology and how it can be used in rewards programs. This can make it difficult to convince stakeholders to adopt the technology and create successful reward programs.
- ▶ **Technical Complexity:** Implementing a reward program on blockchain can be technically complex, requiring significant expertise and resources. This can make it difficult for smaller organizations to adopt the technology.
- ▶ **Scalability:** Currently, many blockchain networks struggle to handle high volumes of transactions, which can impact the ability to implement large-scale rewards programs.
- ▶ **Regulation:** The regulatory environment around blockchain technology is still evolving, which can make it difficult to create a rewards program that complies with all applicable regulations.
- ▶ **User Adoption:** In order for a rewards program to be successful, it must have a large number of participants who are willing to use it. This can be a challenge with blockchain-based rewards programs, as users may be hesitant to adopt new technology.

Despite these challenges, the potential benefits of blockchain-based rewards programs are significant, including increased efficiency, transparency, and security. As such, it is important to continue to invest in the development of the technology and find solutions to these challenges in order to realize the full potential of blockchain in reward systems.

BALANCING SCALE, FINALIZATION, AND CONSENSUS IN BLOCKCHAINS.

The concept of balancing scalability, finalization, and consensus in blockchain systems is closely related to the blockchain scalability trilemma. In this context, the three properties are seen as interdependent and critical to the success of a blockchain network.

Scalability refers to the ability of a blockchain network to handle increased transaction volumes and user demand over time. It is a crucial property for the widespread adoption of blockchain technology and its integration into various industries.

Finalization refers to the process by which transactions on a blockchain network are considered irreversibly processed and recorded in the ledger. It is an important aspect of blockchain security, as it helps to prevent double-spending and other forms of fraud.

Consensus refers to the mechanism by which participants in a blockchain network agree on the current state of the ledger and validate new transactions. It is a key element of blockchain security and decentralization, as it helps to prevent malicious actors from controlling or manipulating the network.

Balancing these three properties is a challenge for blockchain developers and architects, as they are often in conflict with each other. For example, increasing scalability may require sacrificing some level of finalization or consensus, while improving finalization or consensus may reduce scalability.

To overcome this challenge, developers are exploring various solutions, such as sharding, off-chain transactions, and alternative consensus mechanisms. These solutions aim to improve scalability without sacrificing finalization and consensus, or vice versa.

In conclusion, balancing scalability, finalization, and consensus is an ongoing challenge for the blockchain community, and it requires continued research and innovation to find sustainable solutions. The successful development and implementation of these solutions will play a crucial role in the growth and widespread adoption of blockchain technology.



BLOCKCHAIN AND CUSTOMER LOYALTY



With a solid understanding of what blockchain technology entails, let's delve into why it is an ideal solution for modernizing customer loyalty programs.

The significance of rewards in blockchain and the way in which these rewards encourage users to take part in the network.

- ▶ **Incentive:** Rewards incentivize users to participate and engage in the network, increasing adoption and usage.
- ▶ **Network Growth:** The distribution of rewards helps to grow the network and attract new users, creating a virtuous cycle of growth and increased value.
- ▶ **User Retention:** Offering rewards helps to retain users, reducing churn and increasing long-term engagement with the network.
- ▶ **User Experience:** The integration of rewards can enhance the overall user experience, making the network more enjoyable and user-friendly.
- ▶ **Trust Building:** The transparent and fair distribution of rewards can build trust in the network and increase user confidence in the platform.
- ▶ **Revenue Generation:** Rewards can also generate revenue for the network through the creation of new tokens, the sale of existing tokens, or the implementation of revenue-sharing models.

THE IMPORTANCE OF CUSTOMER LOYALTY FOR RETAILERS AND ECOMMERCE SELLERS

In today's competitive business environment, it is increasingly challenging for retailers and ecommerce sellers to acquire new customers. With the rise of customer acquisition costs and the influx of new competitors, it is essential to focus on retaining and building a strong customer base. This is where customer loyalty comes into play.

A loyal customer is someone who values your brand above all others and is willing to spread the word about your products and services to their friends and family. These customers are valuable assets for any business, as they are more likely to make repeat purchases and are less likely to switch to a competitor. Customer loyalty can be achieved through a variety of methods, such as providing excellent customer service, offering high-quality products, and delivering a seamless shopping experience. Retailers and ecommerce sellers can also incentivize loyalty by offering loyalty programs and special promotions to repeat customers.

Building customer loyalty takes time and effort. Retailers and ecommerce sellers must consistently deliver a positive customer experience and continuously adapt to changing customer needs and preferences. This requires a focus on customer satisfaction and a willingness to listen to and act on customer feedback.

In conclusion, customer loyalty is a critical component of success for retailers and ecommerce sellers. By focusing on delivering a positive customer experience and building a strong relationship with customers, retailers and ecommerce sellers can gain a competitive advantage and reap the benefits of loyal customers for years to come.

HERE ARE JUST A FEW STATS ON THE VALUE OF LOYAL CUSTOMERS

- ▶ Repeat customers account for approximately 40% of a store's revenue.
- ▶ A significant portion of both millennial shoppers (62%) and the general population (54%) tend to exclusively purchase from their preferred brand.
- ▶ The top 10% of customers tend to spend approximately three times more per order than the average customer, while the top 1% spend an average of five times more.
- ▶ Loyal customers not only spend more, but also have a higher likelihood of converting during visits to a website and promoting the brand to others.
- ▶ Traditional loyalty programs, which often involve cards or complicated registration processes, are becoming less appealing to modern customers. Instead of improving the customer experience, they can detract from it with complex rules and transactional rewards.

CUSTOMER RETENTION VS NEW CUSTOMER ACQUISITION

- ▶ Acquiring a new customer can cost **five times** more than retaining an existing customer.
- ▶ **Increasing** customer retention by 5% can increase the overall profits by 25-95%.
- ▶ The success rate of selling to a customer you already have is **60-70%**, while the success rate of selling to a new customer is 5-20%.
- ▶ One customer experience **agency** found loyal customers are 5 times as likely to repurchase, 5x as likely to forgive, 4x as likely to refer, and 7x as likely to try a new offering.
- ▶ U.S. companies lose **\$136.8 billion** per year due to avoidable consumer switching.
- ▶ American Express found **33%** of customers will consider switching companies after just one instance of poor customer experience.

The data clearly shows that retaining customers is just as important as, if not more important than, acquiring new customers.

It's still unclear, why do so many businesses focus mostly on acquisition and neglect marketing that keeps customers loyal. An eXAct use-case of the Customer Loyalty Reward Programs.



CHALLENGES WITH CONVENTIONAL CUSTOMER LOYALTY PROGRAMS

Customer loyalty programs have been a staple in ecommerce and brick-and-mortar retail to encourage repeat business, but they often fall short in delivering on their objectives. The following are common issues with traditional loyalty programs:

With an increasing number of loyalty programs, it becomes easy for consumers to overlook them and thus, their points go unused. Surveys indicate that on average, an American consumer is a member of 7 loyalty programs and 30% of American consumers never redeem a single point. Such unredeemed points, that may eventually expire, represent a liability for the brand and fail to drive repeat business.

2. High Cost of Implementation and Maintenance.

For large ecommerce shops and retail stores, setting up and maintaining a loyalty program can be costly. Custom solutions or third-party integrations can range from \$2,000 to \$15,000 a month for an enterprise-level solution. This high cost of implementation and maintenance may not be justified if the return on investment from the reward program is not substantial.

3. Insufficient Customer Incentives.

Current loyalty programs often prioritize the companies over the consumers. For example, customers are required to make purchases which they do not need to earn rewards, leading to a negative experience. Additionally, 33% of millennial consumers dislike loyalty programs due to the need to carry multiple cards. A loyalty program that fails to foster a positive relationship with consumers is not fulfilling its purpose.

4. Security Concerns.

Consumers are becoming more wary of data breaches and the security of the information they share while joining loyalty programs. A Harris Poll found that 71% of consumers are less likely to join a loyalty program that collects personal information beyond name and phone number. This concern is valid, as 11% of attacks on financial accounts in 2017 were on loyalty accounts, a rise from 4% the previous year.

ADVANTAGES OF IMPLEMENTING BLOCKCHAIN LOYALTY TOKENS IN ECOMMERCE PROGRAMS



Blockchain technology presents a new solution for the challenges faced by traditional ecommerce loyalty programs. The technology simplifies the process of participation and eliminates the need for consumers to maintain multiple reward accounts or keep track of multiple rewards cards.

By utilizing blockchain, users can receive and redeem loyalty tokens that are compatible across multiple programs, providing greater flexibility and convenience compared to traditional reward points. The tokens are recorded publicly on the blockchain, ensuring that the value of the tokens cannot be revoked or altered by the issuing company.

Advantages of blockchain loyalty tokens include open systems, less clutter, more flexibility, reduced costs, overall transparency, and increased security. The open systems aspect ensures that consumers are protected from the risk of expiring or devalued rewards. The elimination of multiple rewards programs leads to less clutter and more flexibility in redemption options. The use of blockchain technology reduces the costs of implementing and maintaining loyalty programs, and the transparency and security of the technology reduces the risk of fraud and manipulation.

Blockchain loyalty tokens offer a revolutionary solution for ecommerce loyalty programs. By providing greater flexibility, transparency, and security, they create a more customer-centric experience that enhances customer loyalty and satisfaction.

WHY ECOMMERCE CAN BENEFIT FROM IMPLEMENTING BLOCKCHAIN TECHNOLOGY

The potential value of blockchain technology for businesses has been widely recognized, with Gartner forecasting that its value will surpass \$3.1 trillion by 2030. In response, businesses are actively investing in new blockchain solutions. This trend is reflected in the global spending on blockchain solutions, as seen in the accompanying graph, which highlights the current and projected expenditures through 2022.

- ▶ Blockchain technology has the potential to revolutionize the ecommerce and retail industries by providing a more accessible and cost-effective solution for implementing loyalty programs. With lower implementation costs and reduced barriers to entry, small and emerging businesses can now launch their own loyalty programs, creating a level playing field and enabling growth and competitiveness across the industry.
- ▶ Another key benefit of blockchain technology in the ecommerce and retail industries is the improvement of accounting processes. By implementing a blockchain-based loyalty program, both customers and businesses will experience a simplified account management system. Customers will no longer have to keep track of multiple cards and accounts, while businesses will have a centralized and more efficient way to manage customer transactions and rewards. This eliminates the need for a large accounting team to manually manage and reconcile spreadsheets of customer data, leading to reduced costs and increased operational efficiency.
- ▶ In the competitive landscape of ecommerce, businesses are constantly seeking ways to not only attract customers, but retain their loyalty. By incorporating blockchain technology into their loyalty programs, ecommerce stores can offer their customers a more enjoyable and streamlined experience, resulting in increased satisfaction and return visits. With the added benefits of greater ownership and flexibility over rewards, blockchain has the potential to revolutionize the way ecommerce businesses approach customer loyalty.
- ▶ A business can leverage blockchain technology to cultivate a community of loyal customers by establishing a network of strategic partnerships. This ecosystem empowers consumers with tokens that they can use to access various products and services, thereby granting the business access to a vast pool of potential customers.

ADVANTAGES OF MANAGING LOYALTY REWARD PROGRAMS USING BLOCKCHAIN TECHNOLOGY

- ▶ **Immutable and transparent transactions:** Blockchain technology provides a secure, transparent and tamper-proof ledger of transactions, providing trust and security to the customers.
- ▶ **Enhanced security:** The decentralized nature of blockchain provides an additional layer of security, making it difficult for hackers to access sensitive information.
- ▶ **Improved customer engagement:** By offering personalized rewards and incentives, blockchain-based loyalty reward programs can improve customer engagement and increase customer satisfaction.
- ▶ **Increased efficiency:** Blockchain-based systems automate the process of tracking and managing loyalty rewards, reducing the chances of human error and increasing efficiency.
- ▶ **Increased accessibility:** Blockchain-based reward programs can be accessible from anywhere in the world, allowing customers to redeem rewards and track their loyalty points from a single, centralized platform.
- ▶ **Interoperability:** Blockchain-based reward programs can be integrated with other systems, allowing customers to use their rewards across multiple platforms.
- ▶ **Reducing fraud:** The decentralized and transparent nature of blockchain makes it difficult for customers to engage in fraudulent activities, improving the overall trust in the loyalty reward program.
- ▶ **Decentralization:** Rewards are managed on a decentralized network, reducing the risk of fraud or manipulation.
- ▶ **Tokenization:** Loyalty rewards are transformed into tradable tokens, allowing for greater flexibility and convenience.
- ▶ **Open Systems:** Blockchain-based loyalty programs allow for cross-program compatibility and eliminate the risk of expiring or devalued rewards.

ADVANTAGES OF A LOYALTY PROGRAM USING BLOCKCHAIN FOR BOTH SERVICE PROVIDERS AND CONSUMERS

FOR SERVICES PROVIDERS:

- ▶ Increased security and immutability of transactions
- ▶ Reduction of fraud through secure verification processes
- ▶ Enhanced data privacy
- ▶ Improved customer engagement and retention
- ▶ Reduced administrative costs

FOR CUSTOMERS:

- ▶ Enhanced privacy protection and security
- ▶ Increased transparency in reward redemption
- ▶ Simplified reward redemption process
- ▶ Flexible and easily accessible reward options
- ▶ Improved trust in the loyalty program through secure and transparent tracking of rewards and points.

ADOPTION OF BLOCKCHAIN-BASED LOYALTY PROGRAMS BY BUSINESSES

While the widespread implementation of blockchain rewards programs is still in its infancy, a number of businesses are leading the charge and investigating the capabilities of this innovative technology. A few notable examples include:

▶ **Singapore Airlines**

In July 2018, Singapore Airlines revolutionized its frequent flyer program, KrisFlyer, by introducing KrisPay - the world's first blockchain-based airline loyalty digital wallet. With KrisPay, members can now convert their miles into digital spending power and make payments with participating merchants.

At launch, KrisPay partnered with 18 merchants across various industries such as beauty, food, gas, and retail. The introduction of KrisPay represents a significant milestone in the integration of blockchain technology in the airline industry and provides a seamless and secure way for members to maximize the value of their miles.

KrisPay is designed to deliver a convenient, flexible and rewarding experience for frequent flyers, as they can easily convert their miles into digital spending power and use it with partner merchants. This innovative solution offers a new level of accessibility, security and ease-of-use to the loyalty program, allowing members to enjoy their earned rewards with greater flexibility and ease.

» Chanticleer Holdings

Chanticleer Holdings, a pioneer in the blockchain rewards space, has joined forces with MobivityMind, a blockchain architecture platform, to launch a new loyalty program. This collaboration seeks to offer customers a unique experience by providing a form of cryptocurrency called Mobivity Merit as a reward for their loyalty to Chanticleer Holdings' chain burger restaurants, including BGR, Little Big Burger, and American Burger Co.

» American Express and Boxed

American Express, a seasoned player in the field of rewards and loyalty programs, initiated a blockchain pilot program with online wholesale retailer, Boxed, in May 2019. This initiative leveraged the transparency and immutability of blockchain technology to create a secure and private system for the transfer of information between merchants and consumers.

The implementation of blockchain technology facilitated the storage of transaction data on a decentralized ledger, ensuring the protection of sensitive cardholder information. Upon a consumer's purchase on Boxed, the transaction data triggers the execution of a smart contract, which automatically generates and awards loyalty points in the backend rewards program.

This innovative use of blockchain technology enables a seamless integration of rewards and loyalty programs, while maintaining the highest standards of security and privacy.

COMPETITIVE LANDSCAPE LOYALTY



CASHBACK VS DISCOUNT

CASHBACK	DISCOUNT
1. Cashback rewards users for purchases which are redeemable for lower costs on future purchases.	1. Discounts immediately reduce the price of items being purchased.
2. Cashback offers are a more effective way to retain as many customers do come back for the sake of utilizing their rewards.	2. Discounts are not an efficient method for maintaining customer loyalty.
3. Cashbacks can be in the form of store points or a fixed amount of money in any currency.	3. Discounts are only in the form of a reduction in prices.
4. Cashbacks typically have a limited time frame during which they can be redeemed.	4. Discounts are applied immediately to the purchase price.
5. Cashbacks do not affect the original value of the product.	5. Discounts decrease the perceived value of the product.

CONVENTIONAL CASHBACK VS XACTREWARDS

CONVENTIONAL CASHBACK	XACT
1. Conventional cashbacks are typically restricted to the store where the product was purchased.	1. XAct tokens can be used seamlessly with all partner merchants.
2. Conventional cashbacks usually do not operate across borders.	2. XAct tokens, being in a form of cryptocurrency, operate in the same manner globally .
3. Conventional cashbacks can only be redeemed for future purchases at the store.	3. XAct tokens can be redeemed for other forms of fiat currency or converted to other cryptocurrencies.
4. Conventional cashback programs often have undisclosed terms and conditions.	4. The XActRewards program has transparent and clear terms and conditions.
5. Conventional cashbacks do not appreciate in value over time.	5. XAct tokens are tradeable and have the potential to appreciate in value, making them a growing form of cashback.
6. Conventional cashback is not guaranteed and may not accumulate through all payment methods or at non-participating stores.	6. XActRewards are guaranteed and can accumulate through all payment methods, even at non-participating stores.
7. Conventional cashback may not be authentic and may have hidden terms, point systems, expiration dates, and lack of transferability.	7. XActRewards are authentic, have real value , are transferable, have no hidden terms, no expiration date, and do not use a point system .
8. For customers, finding conventional cashbacks on the products can be a tedious and time-consuming task	8. Finding XActRewards on the products is easier, as they can be found at both offline stores as well as online channels.
9. Conventional cashback systems are typically not accessible to individual store owners.	9. The XActRewards system is available for both individual store owners, franchises and big brands.
10. Conventional cashbacks are governed by brands and can be withdrawn or altered without prior notice.	10. XActRewards are based on blockchain technology, making them decentralized and not subject to changes by a governing brand .

PREVAILING MARKET CHALLENGES

FOR CUSTOMERS

- ▶ Lack of exciting offers at local stores and deals leads to preference for online shopping
- ▶ Challenges in redeeming coupons
- ▶ Separate apps needed for payment and cashback
- ▶ Delayed cashback process
- ▶ Finding discounts is time-consuming for customers
- ▶ Cashback is mostly not in the form of local currency
- ▶ Inefficient and lengthy process for many cashback systems
- ▶ Cashback already built into product price
- ▶ No rewards for loyal customers
- ▶ Limited regional availability
- ▶ No cashback for purchases from individual stores

FOR LOCAL MERCHANTS

- ▶ Negative impact of online retailers on footfall
- ▶ Difficulty in retaining customers
- ▶ High cost of acquiring new customers
- ▶ Inefficient advertising methods
- ▶ Limited audience reached by cashback systems
- ▶ Inaccessibility of cashback systems for individual store owners
- ▶ Lack of referral systems for earning cashback
- ▶ No specific customer engagement platform
- ▶ Unexplored targeting platform

ONLINE MERCHANTS

- ▶ High cost of digital marketing
- ▶ Difficulty in integrating legacy platforms with newer technologies
- ▶ Inefficient platform for listing various types of cashback and rewards by different stores
- ▶ Tedious process of managing and maintaining cashback for a large number of customers



THE XACT SOLUTION

- ▶ XAct tokens provide merchants with an easy and convenient way to offer cashback through cryptocurrency, which can be redeemed at the next purchase or converted to other forms of currency or even held as a valuable asset
- ▶ The XAct cashback system is accessible to everyone, from small individual stores to e-commerce platforms
- ▶ XAct tokens integrate seamlessly with affiliate programs, allowing merchants to generate passive income by selling products from other merchants
- ▶ XAct token is a worldwide form of cryptocurrency, making it a more usable form of cashback for customers
- ▶ The XActRewards ecosystem is based on DAO, giving the community of XAct token holders a say in the platform's future growth
- ▶ XActRewards rewards loyal customers who continue to shop with the platform
- ▶ The platform provides an equal playing field for both online and offline merchants to market their products and reach customers through targeted ads
- ▶ XAct tokens are blockchain-based, providing transparency, security, and immutability in the rewards system.

THE FUTURE OF CASHBACK SYSTEMS: XACTREWARDS

We are currently witnessing a shift towards crypto-driven technology, with blockchain serving as the backbone for secure and transparent transactions. Its wide-spread adoption has transformed the way services are managed and provided increased security to counter cyber-threats.

Customer loyalty programs have long been a crucial aspect of attracting and retaining customers. However, with the advent of blockchain technology, there is a new way of powering customer loyalty: blockchain-based programs. These programs offer an effective solution to the problems faced by traditional customer loyalty programs, thanks to their secure and decentralized nature.

Blockchain technology is poised to transform the loyalty industry and bring about a new era of rewards. Brands now have the opportunity to incentivize their loyal customers through cryptocurrency rewards.

In an increasingly digital world, it is becoming more important for businesses to embrace technology in order to stay ahead of the curve. XActRewards is a cutting-edge cashback system that combines the best of traditional cashback systems with the innovative power of blockchain technology.

At its core, XActRewards operates on a proof of buy protocol. This means that users who make purchases through XAct affiliated platforms are able to earn XAct tokens, which are digital assets that have real value. These tokens can be easily transferred and are protected by the security and decentralization of the blockchain.

One of the key benefits of the XAct token is its longevity. Unlike traditional cashback systems that often come with expiration dates, the XAct token never expires. This means that users are able to hold onto their rewards and use them whenever they want, giving them more control and flexibility over their rewards.

Another important feature of the XAct token is its stability. Unlike cryptocurrencies that are subject to volatile price swings, the XAct token is pegged to the value of real assets, providing users with a stable and secure form of digital currency.

The integration of the blockchain with traditional cashback systems represents a major step forward for the future of rewards and incentives. XAct Rewards allows businesses to offer their customers a new and innovative way to earn rewards, while also providing them with a secure and stable form of digital currency that can be used in the real world.

With XActRewards, earning rewards points is easy and effortless. With its unparalleled security, ease of use, and diverse rewards options, XActRewards is set to revolutionize the way consumers earn and redeem rewards points.

In conclusion, XActRewards is a game-changer for the rewards and incentives industry. By combining the security and decentralization of blockchain technology with traditional cashback systems, XActRewards offers a solution that is both innovative and practical, setting a new standard for the future of rewards and incentives.

GETTING A GRIP ON XACTREWARDS

XActRewards are a form of cashback offered in the form of cryptocurrencies instead of traditional currency. They play a crucial role in loyalty programs and offer benefits across a wide range of goods and services.

XActRewards operate on the principle of decentralization, which is a cornerstone of cryptocurrencies. They can easily be integrated into existing loyalty programs and are powered by smart contracts on a blockchain network.

Today, both eCommerce and banking industries are adopting crypto rewards as a way to incentivize their loyal customers. These rewards are no longer just a niche offering, but have become a widely accepted and preferred option.

THE CONCEPT OF A BLOCKCHAIN-BASED XACTREWARDS SYSTEM

Blockchain technology is renowned for its security and transparency, and its popularity has led to the rise of cryptocurrencies like Bitcoin and Ethereum. Its decentralized nature makes it a preferred choice for managing records and conducting secure digital transactions.

A blockchain-based XActRewards ecosystem offers customers the convenience of accessing multiple reward programs through a single wallet, making it a more efficient way to manage loyalty. In this system, customers are able to earn cryptocurrency rewards from multiple vendors, offering a more flexible and accessible way to earn rewards. This decentralized approach to loyalty programs provides benefits to both customers and vendors alike.

THE BENEFITS OF IMPLEMENTING BLOCKCHAIN TECHNOLOGY FOR XACTREWARDS

- ▶ Streamlining Customer Loyalty with a Multi-Brand Approach through Blockchain Technology
- ▶ Enhancing Loyalty Program Management and Reducing Overhead Costs through the Power of Blockchain Technology
- ▶ Enhancing Customer Confidence in Loyalty Programs with the Security of Blockchain Technology

HOW DOES XACTREWARDS WORK?

- ▶ Discover why XActPlatform stands out from the rest! With no geographic restrictions, enjoy real money as cashback with every purchase.
- ▶ Our platform is highly secure and available 24/7, ensuring peace of mind.
- ▶ We believe in transparency, with no hidden terms or conditions to use our services.
- ▶ Say goodbye to spam advertisements and join the biggest merchant-supporting platform.

HERE ARE FOUR AREAS WHERE XACTREWARDS ON BLOCKCHAIN CAN BE IMPLEMENTED:

- ▶ **Customer Loyalty Programs:** Blockchain technology can be used to create a secure and transparent customer loyalty program, where rewards can be automatically credited to the customer's digital wallet.
- ▶ **Marketing Campaigns:** Blockchain rewards can be used to incentivize customers to take specific actions such as referring friends, leaving reviews, or completing surveys.
- ▶ **Employee Incentives:** Companies can use blockchain rewards to incentivize employees to achieve specific performance goals or to recognize their contributions to the company.
- ▶ **Charitable Giving:** Non-profit organizations can use blockchain rewards to incentivize charitable donations and to provide a transparent record of how funds are used to benefit the community.





1. THE FUTURE OF CASHBACK SYSTEMS: XACTREWARDS

- ▶ XActRewards partners with merchants to provide customers with assured cashbacks in the form of XAct tokens for their purchases.
- ▶ Customers can use any payment method and still receive their cashback rewards in the form of XAct tokens.
- ▶ XAct tokens offer the benefits of cryptocurrency, allowing customers to convert it to fiat currency or hold it as a value asset.
- ▶ The cashback in XAct tokens work across all partnered merchants, making it a universal reward system.
- ▶ Merchants can list the cashbacks they want to offer to their customers, attracting new customers with attractive rewards.



2. XACT ADVERTISING

- ▶ XActRewards provides an advertising platform for merchants to promote their stores, products, and offers to their target customers by paying with XAct tokens. Small store owners can use this effective marketing tool to compete with online e-commerce stores.
- ▶ Staking XAct tokens also offers merchants additional advertising opportunities on the platform. The XActRewards platform allows for easy staking and displays rewards for users and merchants.



3. XACT STAKING

By locking their XAct tokens into XAct's smart contract, XAct holders can participate in the staking program and earn additional XAct tokens as rewards. This allows XAct token holders to grow the value of their investment, with the potential to earn up to 1% per month based on their staking level. XAct Staking provides a unique opportunity for XAct token holders to reap the benefits of the XAct ecosystem and maximize their profits.



4. XACT AFFILIATE PROGRAM



The XAct platform offers an affiliate program for individuals to earn passive income through product promotion. Affiliates receive a unique link to promote merchant's products on various platforms such as social media, online articles, and YouTube videos. When a customer purchases a product through the affiliate link, the affiliate earns commission in the form of XAct tokens. As the value of XAct tokens increases, so does the earned income of the affiliate. The XAct Affiliate Program is a valuable opportunity for those skilled in affiliate marketing or those looking to earn additional income.

5. XACT NFT

With XAct, customers can now mint NFTs as proof of purchase. Each time a customer buys a product, they can mint an NFT that serves as a certificate of ownership. These NFTs can be sold for a profit, or they can be used as a 'guarantee & warranty' proof on the blockchain. This is a unique and innovative product offered by XAct.



6. XACT METaverse

XAct provides a virtual shopping experience by connecting with a metaverse platform. Customers can use XAct tokens to purchase products within the metaverse and enjoy a new and immersive shopping experience. With the integration of XAct tokens, customers can also benefit from the use of tokens as a value asset while they enjoy shopping in the metaverse.

7. XACT GATEWAY

The XAct platform allows users to make payments to merchants using any cryptocurrency of their choice. The merchant will receive the payment settlement in the fiat currency of their choice. This payment gateway provides a seamless experience for both users and merchants in the fast-growing world of cryptocurrency. It enables users to use their preferred crypto for transactions, while merchants can receive payments in a currency that is convenient for them to manage their finances. With XAct CryptoPayments, businesses can offer their customers a new and modern payment option while also expanding their reach to the growing crypto community.



8. XACT LENDING

With XAct Lending, users can enjoy shopping while leveraging the value of their crypto assets. By pledging their crypto, they can get a credit limit which they can use to make purchases. They can then repay the credit within 15 days without incurring any interest. This product provides an easy and convenient way for users to access credit while also utilizing their crypto holdings.

9. XACT CARD

It allows users to load funds using cryptocurrency, receive cashback based on XAct token staking, and enjoy the convenience of a traditional prepaid card.



10. XACT SURVEY

- ▶ Our platform allows brands and stores to conduct surveys on merchants or users and incentivize participation through rewarding participants with XAct Tokens. The XAct Survey provides a simple and effective way for companies to gather valuable insights from their target audience while offering a reward for those who participate.
- ▶ With the XAct Surveys, companies can easily design and distribute surveys to gather important information and feedback from their customers. Participants can then earn XAct Tokens for their time and effort in completing the survey, making it a win-win situation for both the company and the survey taker.
- ▶ Elevate your market research and incentivize participation with XAct Surveys.





FEATURES

TOKEN STAKING:

XAct Token allows users to earn rewards through staking their tokens. This means that users can hold their XAct Tokens in their wallets and earn rewards based on the amount they have staked. This incentivizes users to hold onto their tokens and helps to increase the overall value and stability of the XAct Token.

CASHBACK REWARDS:

The XAct Rewards program provides cashback rewards to users who make purchases using the XAct Prepaid Card. The amount of cashback earned is based on the user's staking of XAct Tokens, providing an additional incentive for users to hold onto their tokens.

SURVEY PARTICIPATION REWARDS:

Through the XAct Surveys, users can earn rewards for participating in surveys conducted by brands and stores. These rewards are paid in XAct Tokens, providing an additional use case for the token and helping to drive its value.

TOKEN TRADING:

XAct Tokens can be traded on cryptocurrency exchanges, allowing users to buy, sell, and trade the token for other cryptocurrencies or fiat currency. This provides users with the ability to easily convert their XAct Tokens into other forms of currency, increasing their overall liquidity and flexibility.

COMMUNITY ENGAGEMENT:

XAct Token is designed to foster community engagement and provide users with opportunities to connect and collaborate with others in the XAct community. Through forums, social media channels, and other community-focused initiatives, XAct aims to create a vibrant and active community of token holders and users.

ENGAGED COMMUNITIES: A VITAL ELEMENT OF XACT ECOSYSTEM

The XAct platform is also designed to foster engaged communities through its reward system. By providing XAct tokens as a form of cashback, merchants can incentivize their customers to continue shopping with them. The XAct token can be redeemed for goods and services, converted to other forms of currency, or held as a value asset. This creates a virtuous cycle, where customers are motivated to participate in the XAct ecosystem, and merchants benefit from increased customer loyalty.

The XAct reward system also offers benefits to individual store owners as well as franchises and big brands. By integrating with the XAct platform, they can easily provide cashback through cryptocurrency, which can be redeemed at the next purchase. This makes it easier for both offline and online merchants to compete in the market by marketing on the platform with ads targeted to the customers of their interest.

The XAct platform also allows for seamless integration with affiliate programs, enabling merchants to generate passive income while selling products of other merchants. Additionally, the whole ecosystem of XAct works based on DAO, meaning the community holding XAct tokens will play a crucial role in deciding the future growth of the platform.

To summarize, engaged communities are a vital element of the XAct ecosystem. They provide benefits to both customers and merchants, helping to foster long-term relationships and create a sustainable and thriving reward system.

BUILDING REPUTATION

In order to build a strong reputation for the XAct ecosystem, it is important to focus on several key areas:

- ▶ **Transparent and Fair Operations:** Ensuring that all operations within the XAct ecosystem are transparent and fair, allowing users to have trust and confidence in the platform.
- ▶ **Secure and Reliable Platform:** Offer a secure and reliable platform for users to transact, manage their rewards and store their XAct tokens.
- ▶ **User-friendly Experience:** Provide a user-friendly experience for merchants and consumers, making it easy for them to integrate with the platform and engage with the XAct community.
- ▶ **Customer Support:** Offer robust customer support services to address any issues or concerns that users may have.
- ▶ **Marketing and Community Engagement:** Develop and implement an effective marketing strategy that effectively engages the XAct community and drives adoption of the platform.
- ▶ **Partnerships and Collaborations:** Establish strategic partnerships and collaborations with other players in the retail and cryptocurrency industries to increase exposure and drive growth for the XAct ecosystem.
- ▶ **Continual Development:** Invest in continual development and innovation to ensure that the XAct ecosystem stays ahead of the curve and continues to meet the evolving needs of merchants and consumers.



XACT TOKEN

XAct is a innovative rewards program that operates on the Polygon platform and offers the ability to bridge with other blockchain systems. With the use of XAct Token, users can benefit from a seamless shopping experience while accessing a range of exceptional perks. The XAct Token provides an effortless way to enhance your shopping journey and reap rewards for your purchases.

TOKEN UTILITY

The XAct token serves as a utility currency within the XActRewards platform, providing users with a range of benefits and opportunities.



Cashback:

XAct tokens can be earned through the platform's cashback system, which is guaranteed, instant, and risk-free.



DAO Participation:

The platform aims to move towards a DAO governance model, allowing XAct token holders to participate in company decisions through voting. Votes are proportionate to the member's XAct level, with team members and advisors limited to 1 vote each.



Advertising Opportunities:

XAct can be used for advertising, such as promoting brand names or offering rewards for players who physically visit a location. Merchants holding XAct tokens can also advertise their shops, products, or offers on the XActRewards Mall.



Passive Income:

XAct token holders can generate passive income through staking and token value appreciation.



Virtual Shop:

XAct can be used to purchase or lease a virtual shop in XActRewards, offering monetization options and prime locations.



Marketplace:

XAct can be used to purchase or list products and services in the marketplace, with a listing fee payable in XAct.



Buying/Selling Products:

XAct can be used to purchase items such as digital or physical products that enhance the user's advantages.



Activities:

XAct can be used to participate in games, campaigns, events, and lifestyle activities organized by merchant partners. XAct can also be used for virtual and live events organized by the company or other users.



Merchant Partners:

XAct can be used to access exclusive benefits and privileges offered by merchant partners.



Merchandise:

XAct can be used to purchase XActRewards merchandise such as T-shirts and caps.



Loyalty Tiering:

XAct contributes to loyalty points, allowing users to advance in the tiering system and enjoy special benefits.



Means of Exchange:

XAct serves as a means of exchange and payment at designated stores and can also be used for XActRewards purchases, withdrawals in fiat currency, or transfers to friends.



Membership Program:

XAct is a prerequisite for participating in the Membership Program and enjoying the full experience of the platform.



Curated Trips:

XAct can be used to book curated trips within XActReward's ecosystem and purchase trips for friends and family.



XACT TOKEN

MAXIMUM SUPPLY **10 BILLION**

SUPPLY ON TGE **100 MILLION (1%)**

MARKET CAP ON TGE **25 MILLION**

XAct Token Issuance - The issuance of XAct tokens will occur after the TGE event and will be minted as needed.

XACT TOKEN ALLOTMENT -

- ▶ **Allocation Rule:** The allocation of tokens as cashback rewards will be based on the higher value of the market price or the base price.
- ▶ **Base Price Upgrade Rule:** On every new minting of 100 million XAct tokens, the base price of the token will double or increase as per the market demand/supply
- ▶ **Buyback Rule:** When XAct tokens are sold by users at a price lower than the established buyback reserves, we will purchase the tokens.

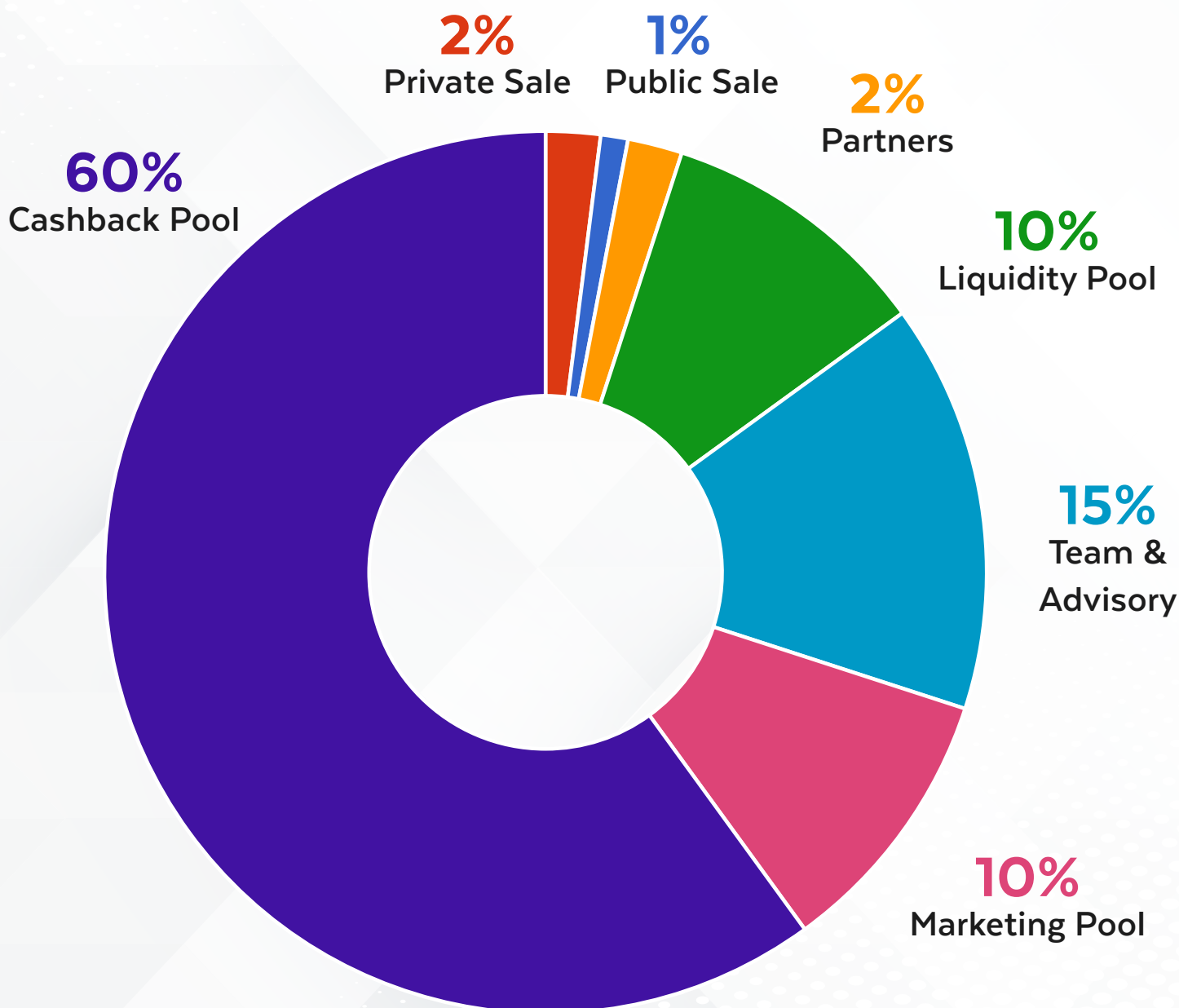
The XAct token value pool, which consists of 25% of revenue generated by Affiliate Partners, will be held in a stable coin such as USDT or BUSD at transparent and publicly verifiable addresses. This pool will be used to drive the future development of the platform.



XACT TOKEN DISTRIBUTION

This maximum supply of 10 billion XACT will be distributed according to the following allocations:

SL. NO.	STAKEHOLDERS	%	NOS.	CLIFF, M	VESTING, M
1	Private Sale	2	200,000,000	3	10
2	Public Sale	1	100,000,000	0	0
3	Partners	2	200,000,000	24	20
4	Liquidity Pool	10	1,000,000,000	0	0
5	Team & Advisory	15	1,500,000,000	36	20
6	Marketing Pool	10	1,000,000,000	12	20
7	Cashback Pool	60	6,000,000,000	0	0



TOKEN ALLOCATION AND BASE PRICE POLICY

SL. NO.	NEW TOKENS	BASE VALUE	EARNING	ISSUED TOKEN	TOTAL EARNING	AVERAGE BUYBACK PRICE
1	100,000,000	0.25	25,000,000	100,000,000	25,000,000	0.25
2	100,000,000	0.50	50,000,000	200,000,000	75,000,000	0.38
3	100,000,000	1.00	100,000,000	300,000,000	175,000,000	0.58
4	100,000,000	2.00	200,000,000	400,000,000	375,000,000	0.94
5	100,000,000	4.00	400,000,000	500,000,000	775,000,000	1.55
6	100,000,000	6.00	600,000,000	600,000,000	1,375,000,000	2.29
7	100,000,000	9.00	900,000,000	700,000,000	2,275,000,000	3.25
8	100,000,000	14.00	1,400,000,000	800,000,000	3,675,000,000	4.59
9	100,000,000	20.00	2,000,000,000	900,000,000	5,675,000,000	6.31
10	100,000,000	30.00	3,000,000,000	1,000,000,000	8,675,000,000	8.68
11	100,000,000	40.00	4,000,000,000	1,100,000,000	12,675,000,000	11.52
12	100,000,000	60.00	6,000,000,000	1,200,000,000	18,675,000,000	15.56
13	100,000,000	80.00	8,000,000,000	1,300,000,000	26,675,000,000	20.52
14	100,000,000	110.00	11,000,000,000	1,400,000,000	37,675,000,000	26.91
15	100,000,000	150.00	15,000,000,000	1,500,000,000	52,675,000,000	35.12
16	100,000,000	250.00	25,000,000,000	1,600,000,000	77,675,000,000	48.55
17	100,000,000	300.00	30,000,000,000	1,700,000,000	107,675,000,000	63.34
18	100,000,000	500.00	50,000,000,000	1,800,000,000	157,675,000,000	87.60
19	100,000,000	600.00	60,000,000,000	1,900,000,000	217,675,000,000	114.57
20	100,000,000	900.00	90,000,000,000	2,000,000,000	307,675,000,000	153.84
21	100,000,000	1150.00	115,000,000,000	2,100,000,000	422,675,000,000	201.27
22	100,000,000	1500.00	150,000,000,000	2,200,000,000	572,675,000,000	260.31
23	100,000,000	2000.00	200,000,000,000	2,300,000,000	772,675,000,000	335.95
24	100,000,000	2500.00	250,000,000,000	2,400,000,000	1,022,675,000,000	426.11
25	100,000,000	3250.00	325,000,000,000	2,500,000,000	1,347,675,000,000	539.07
26	100,000,000	4250.00	425,000,000,000	2,600,000,000	1,772,675,000,000	681.80
27	100,000,000	5500.00	550,000,000,000	2,700,000,000	2,322,675,000,000	860.25
28	100,000,000	7500.00	750,000,000,000	2,800,000,000	3,072,675,000,000	1,097.38
29	100,000,000	9250.00	925,000,000,000	2,900,000,000	3,997,675,000,000	1,378.51
30	100,000,000	12000.00	1,200,000,000,000	3,000,000,000	5,197,675,000,000	1,732.56
31	100,000,000	14500.00	1,450,000,000,000	3,100,000,000	6,647,675,000,000	2,144.41

SL. NO.	NEW TOKENS	BASE VALUE	EARNING	ISSUED TOKEN	TOTAL EARNING	AVERAGE BUYBACK PRICE
32	100,000,000	17500.00	1,750,000,000,000	3,200,000,000	8,397,675,000,000	2,624.27
33	100,000,000	21000.00	2,100,000,000,000	3,300,000,000	10,497,675,000,000	3,181.11
34	100,000,000	25000.00	2,500,000,000,000	3,400,000,000	12,997,675,000,000	3,822.85
35	100,000,000	30000.00	3,000,000,000,000	3,500,000,000	15,997,675,000,000	4,570.76
36	100,000,000	36000.00	3,600,000,000,000	3,600,000,000	19,597,675,000,000	5,443.80
37	100,000,000	43400.00	4,340,000,000,000	3,700,000,000	23,937,675,000,000	6,469.64
38	100,000,000	52500.00	5,250,000,000,000	3,800,000,000	29,187,675,000,000	7,680.97
39	100,000,000	62500.00	6,250,000,000,000	3,900,000,000	35,437,675,000,000	9,086.58
40	100,000,000	75000.00	7,500,000,000,000	4,000,000,000	42,937,675,000,000	10,734.42
41	100,000,000	82500.00	8,250,000,000,000	4,100,000,000	51,187,675,000,000	12,484.80
42	100,000,000	90000.00	9,000,000,000,000	4,200,000,000	60,187,675,000,000	14,330.40
43	100,000,000	100000.00	10,000,000,000,000	4,300,000,000	70,187,675,000,000	16,322.72
44	100,000,000	110000.00	11,000,000,000,000	4,400,000,000	81,187,675,000,000	18,451.74
45	100,000,000	120000.00	12,000,000,000,000	4,500,000,000	93,187,675,000,000	20,708.37
46	100,000,000	132500.00	13,250,000,000,000	4,600,000,000	106,437,675,000,000	23,138.63
47	100,000,000	145000.00	14,500,000,000,000	4,700,000,000	120,937,675,000,000	25,731.42
48	100,000,000	160000.00	16,000,000,000,000	4,800,000,000	136,937,675,000,000	28,528.68
49	100,000,000	175000.00	17,500,000,000,000	4,900,000,000	154,437,675,000,000	31,517.89
50	100,000,000	190000.00	19,000,000,000,000	5,000,000,000	173,437,675,000,000	34,687.54
51	100,000,000	200000.00	20,000,000,000,000	5,100,000,000	193,437,675,000,000	37,928.96
52	100,000,000	215000.00	21,500,000,000,000	5,200,000,000	214,937,675,000,000	41,334.17
53	100,000,000	225000.00	22,500,000,000,000	5,300,000,000	237,437,675,000,000	44,799.56
54	100,000,000	235000.00	23,500,000,000,000	5,400,000,000	260,937,675,000,000	48,321.79
55	100,000,000	250000.00	25,000,000,000,000	5,500,000,000	285,937,675,000,000	51,988.67
56	100,000,000	260000.00	26,000,000,000,000	5,600,000,000	311,937,675,000,000	55,703.16
57	100,000,000	275000.00	27,500,000,000,000	5,700,000,000	339,437,675,000,000	59,550.47
58	100,000,000	300000.00	30,000,000,000,000	5,800,000,000	369,437,675,000,000	63,696.15
59	100,000,000	400000.00	40,000,000,000,000	5,900,000,000	409,437,675,000,000	69,396.22
60	100,000,000	500000.00	50,000,000,000,000	6,000,000,000	459,437,675,000,000	76,572.95



OBJECTIVES:

- ▶ Run the XActRewards business in the most efficient way.
- ▶ Create favorable conditions for the adoption of the XActRewards platform by a large number of merchants.
- ▶ Create favorable conditions for the XActRewards token price appreciation.

MANDATE:

1. Management of the XActRewards Foundation.

- ▶ Remuneration to persons and organizations developing new integrations for the XActRewards system and increasing the demand for the XActRewards token.
- ▶ Remuneration to persons and organizations that connect new stores to the XActRewards system and thereby increase the demand for the XActRewards token.
- ▶ Remuneration to any persons and organizations that in one way or another increase the demand for the XActRewards token and thereby increase the price of the XActRewards token.

2. Management of a smart liquidity contract.

- ▶ Including maintenance of necessary reserves on a smart liquidity contract in XActRewards tokens and Ether.

3. Management of XActRewards Intellectual Property.

- ▶ Including control over the source code of XActRewards.

4. Monitoring the entire XActRewards ecosystem and strategic decision making.

Sources of Funds in the XActRewards Foundation:

- ▶ 12% of the total number of issued tokens are with XActRewards Foundation.
- ▶ Anywhere between 10% to 20% of the funds are expected to be raised during the token launch.

DAO Management System:

- ▶ A member of the DAO is an individual or a legal entity that has made transactions with the XActRewards token.
- ▶ The different types of membership (weights) are defined by the amount and features of operations with the XActRewards token during a certain period of time, preceding the estimation of the type of the membership.
- ▶ The majority of the decisions of the DAO are made by voting (simple majority).
- ▶ Any member of the DAO can put forward proposals, which include a description of the action, amount, purpose, and conditions for transferring funds from the DAO accounts (if applicable).
- ▶ In addition to the usual members of the DAO, it can have Super Users.
- ▶ Super User rights:
 - ▶ Conduct everyday operations and management of the DAO within the standard nature of its business.
 - ▶ Instantly transfer any amounts between DAO accounts by a smart liquidity contract or change the composition of the basket of currencies in DAO accounts.
 - ▶ Put forward high-priority proposals (including withdrawal of funds from DAO accounts), which are automatically executed 1 week after the date of the proposal, except for cases when at least 20% of participants are vetoing the execution of the proposal (veto power of DAO participants).
 - ▶ Change the operational and other rules of the DAO according to the procedure outlined in the management scheme.
- ▶ Super Users are appointed or removed by voting (with a 67% majority).
- ▶ At the beginning of DAO operations, the XActRewards team will act as the Super User. In the event that the XActRewards team runs the business unsatisfactorily or loses the trust of the DAO members for other reasons, this may change.

Representation of XActDAO Membership: XActDAO membership is represented by a non-transferable NFT membership. The XActDAO Discord, Discourse, and future platforms will identify members through the wallets holding these NFTs. Ways to receive Membership NFT:

Subscription: Users can purchase NFT membership directly from the XActDAO store using stablecoins or XACT tokens with a discount. The price of the NFT decreases as the active period nears its end.

Staking: Users can stake a specific amount of XACT or XACT-LP tokens to receive complementary XActDAO NFT membership that never expires as long as the required XACT token amount remains staked.

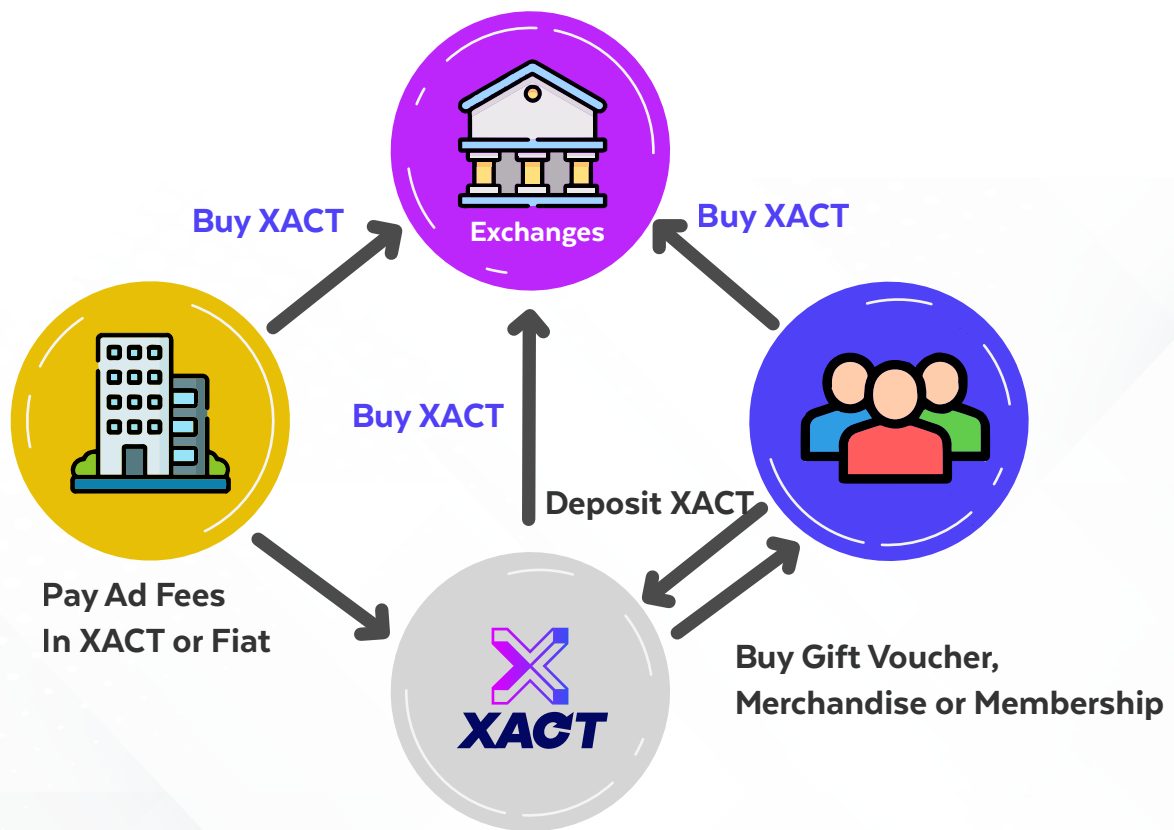
Protocol Governance: XActDAO protocol decisions are governed by XACT token holders who can vote on key upgrades and changes to the protocol through snapshot.org voting. This includes reward amount updates, treasury allocation, membership price adjustments, etc.

Content Governance: XActDAO content and service decisions are governed by membership NFT holders who can vote on everyday content and service decisions through proposals and polls on Discord and Discourse Forum. These can include new chat categories, changes to topics offered in official courses, and community rewards, etc.

Membership NFT Limitations: To ensure that the XActDAO content and services serve the largest number of members and not the richest token holders, membership NFTs are non-transferable and limited to 1 per account.

Treasury Management: The XActDAO treasury is managed by a Gnosis Safe Multisig wallet and deployment of funds will be decided through a formal proposal on snapshot.org, where XACT token holders can vote based on their holding amount.

Treasury Fund Usage: XActDAO treasury funds are used for DAO operations, product development, DeFi income and investments, obtaining NFTs for revenue-generating activities, and other activities that can sustain or grow the XActDAO services and capital.



- ▶ XActRewards users can receive XACT when they complete the actions that meet the cashback criteria. Users can choose to transfer XACT to their wallets or exchange digital money or points. During this time, as mentioned in the preceding section, before the XACT is exchanged, it will be pegged to a FIAT currency, such as the xx USD equivalent of XACT.
- ▶ The volume of XACT held by a user, along with the frequency of their use of the service, will result in higher cashback rates and increase the chances of receiving larger bonuses. This means that, in addition to earning XACT through XActRewards, users can maximize their benefits by obtaining XACT from the market.
- ▶ As the operating entity continues to distribute XACT through XActRewards, the quantity of XACT held by the entity will decrease over time as the service expands. The decrease in XACT held by the entity will be inversely proportional to the passage of time.
- ▶ To balance out the decrease, the operating entity establishes market liquidity based on the quantity of XACT present in the market.
- ▶ As business partners, merchants have the option to use XACT to pay for advertising. By paying with XACT, they can receive benefits such as discounted advertising fees. To maximize the benefits, merchants can voluntarily obtain XACT from the market, which will have a positive impact on market liquidity.



BUSINESS MODEL

Starting January 2023, XActRewards aims to distribute a total of US\$700 Million in XACTRewards over a period of 3 years.

The number of members is predicted to reach 200,000 by the close of December 2023, grow to 600,000 by the end of December 2024, and reach 1 Million by December 2025.

At the beginning, the company will have three primary sources of income:

- ▶ Commission from online sales
- ▶ Commission from in-store sales
- ▶ Commission on deals and marketplace offerings.

As the XActRewards platform expands, additional sources of revenue will become available based on market demand.

GROWTH OF XACT TOKEN:

The growth and expansion of XActRewards will lead to an increase in demand for XACT, thereby causing XACT's market value to rise accordingly. Here are the major factors driving the growth of XACT:

XActRewards Utilization: XACT serves as the primary exchange unit within XActRewards for all crucial transactions, including shopping for cashback, purchasing virtual land, NFTs, products and services from the marketplace, items from the XAct shop, advertisements, and tickets to official XAct events and user-created activities.

Lifestyle Offerings: XACT is also required when users take advantage of lifestyle-related benefits and services, such as curated trips to exotic locations, benefits from merchant partners, and participation in XActRewards events. The company plans to offer these trips at attractive prices, which will serve as an incentive for non-XActRewards users to join the platform.

Loyalty Benefits: XACT is also required for loyalty-related benefits, such as the purchase of curated trips, benefits from merchant partners, and participation in XActRewards events. These offerings will encourage new users to join the platform and purchase XACT tokens.

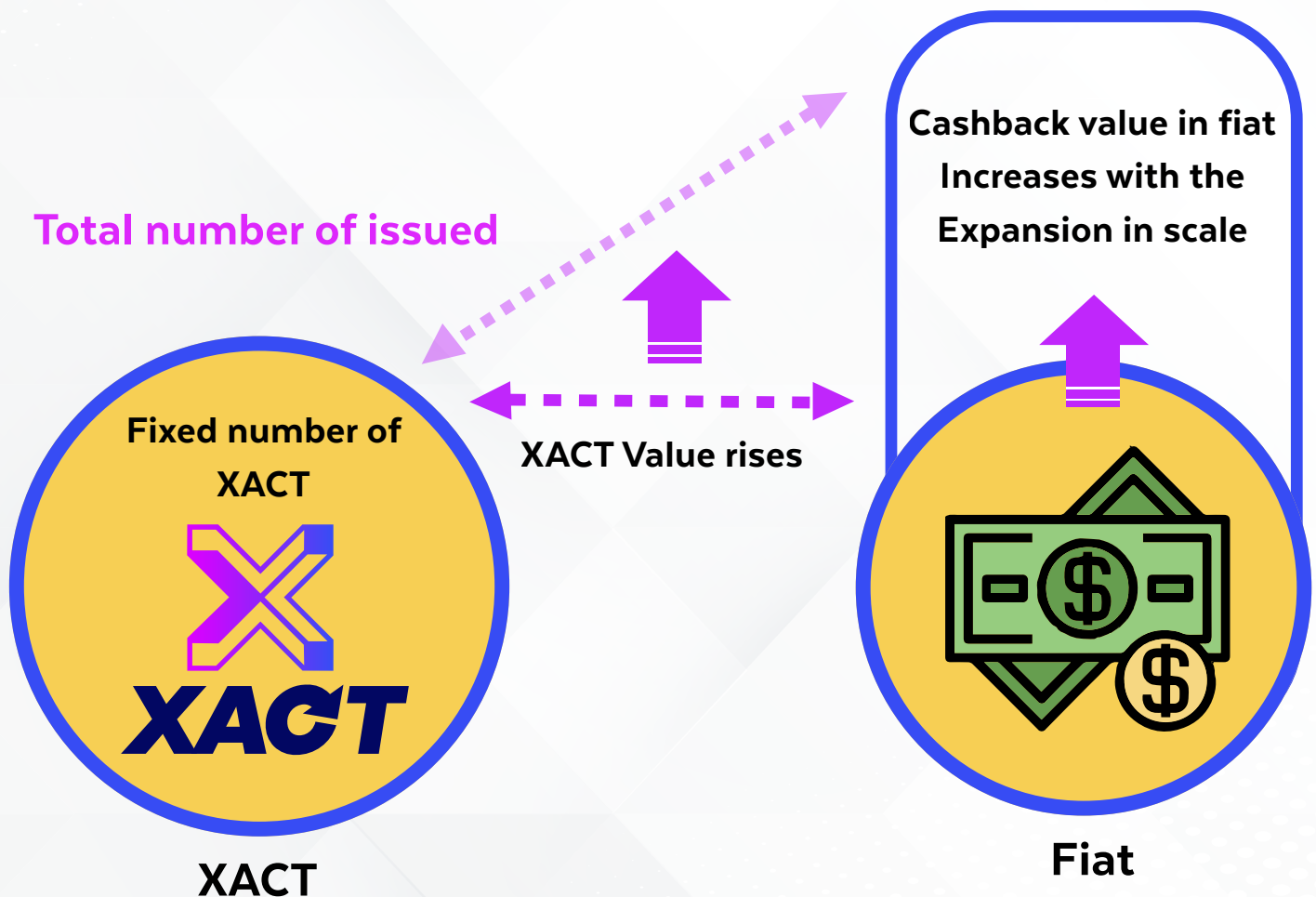
Royalty Program: XActRewards's Royalty Tier program offers exclusive benefits and recognition, which will incentivize large wallet holders to spend. This will generate spending competition and reduce selling pressure, as these large wallet holders reduce their token holdings.

Referral System: XActRewards's referral system encourages existing users and merchants to refer new users to the platform. This will introduce new money into the ecosystem and drive XACT's growth.

Limited Supply: With a maximum supply of 10 billion XACT, there will be no inflationary issues, and no more tokens will be minted.

Company Buybacks: XActRewards will use a portion of its cash revenue to buy back XACT tokens from the secondary market. This will reduce the circulating supply and increase users' trust in the token's value.

Subscription Revenue: Users will have to pay a monthly, quarterly, half-yearly, or yearly subscription fee to enjoy the benefits of a subscription. As the user base expands, the company will generate a stable income, a portion of which will be directed to buying back XACT from the secondary market.



XActRewards will utilize a variety of marketing channels to attract new users to its platform and expand its reach. These channels include:

- ▶ **Content Marketing:** XActRewards will create engaging content on its social media platforms to draw in users and highlight its expertise in the industry. Technical articles on the platform's mechanics will be published on a regular basis.
- ▶ **Video Marketing:** High-quality video trailers will be produced and shared with the public to showcase new content and updates on the XActRewards platform. "Ask Me Anything" sessions will be held to allow the community to engage with the XActRewards team. Community influencers will also be rewarded for promoting XActRewards on their platforms.
- ▶ **User and Merchant Networks:** XActRewards will incentivize users and merchants to refer new users to the platform with referral rewards. Merchants will benefit from co-sharing revenue from transactions made by new users.
- ▶ **Marketing Campaigns:** From time to time, XActRewards will launch marketing campaigns to attract new users. For example, an augmented reality campaign where users are challenged to complete a task with their friends and family. These campaigns will also provide exclusive benefits and products to the XActRewards community.
- ▶ **Advertisements:** XActRewards will purchase advertising space on popular social media sites and have its articles published on international news sites to raise awareness about the platform.
- ▶ **Airdrop Campaigns:** Airdrop campaigns will be held to reward participants with free XACT tokens and encourage them to engage with the XActRewards community.
- ▶ **Referral and Affiliate Programs:** Clients and supporters of XActRewards will have the opportunity to participate in referral programs that reward their efforts in attracting new clients. Both the referrer and the new user will receive XACT tokens as a reward when the new user buys a membership.
- ▶ **Strategic Partnerships:** XActRewards will engage in strategic partnerships to support the growth of the platform and its community.

In order to achieve its goal of expanding its reach, XActRewards will utilize these channels to develop a comprehensive user acquisition strategy.



TEAM

XActRewards employs an international team with vision, ability, innovative thinking, openness, management skills, marketing knowledge, and developers coming from various backgrounds as IT, accounting, finance, blockchain, and more.



Cushbinshad AB
CEO



Cushbinshad is a tech-entrepreneur with 16+ years of experience in IT, EdTech, FinTech, and HealthTech startups. He has advised successful projects and established communities, bringing his unique perspective as an artist turned entrepreneur. Passionate about innovation, Cushbinshad is a dedicated mentor, inspiring and guiding aspiring entrepreneurs to achieve their dreams.



Imad H Abdelgawad
Board Member



Imad H. is a versatile entrepreneur and board member of XPayBack. As the founder of Tests Assured and Bamrec, he brings extensive experience in business strategy and operations. Imad has a proven track record of success in leading and growing startups, with a passion for innovation and problem-solving.



Dara Korn
Board Member



Dara Korn is the Director of Operations at Tests Assured and a board member of XPayBack. With a focus on AR/VR and innovative tech, she is passionate about leveraging AI to drive excellence in quality assurance. With nearly a decade of experience in the startup industry, Dara excels at running efficient operations and project management.



Sujesh Pulikkal
Board Member



Sujesh Pulikkal at Tests Assured is a global executive leader with 20+ years of experience in strategic operations (Advisory, M&A, DEI, P&L, global expansion). He has a strong background in improving processes, building, mentoring, and managing teams to exceed goals and deliver world-class products and services.



Joseph Chacko
Chief Strategy Officer



With over 20 years of experience in Insurance, IT, FinTech, and Blockchain, this entrepreneur is a skilled business planner, manager, and product developer. He specializes in start-up consulting and finance management and has a passion for blockchain and crypto, particularly in early-stage projects.



Anand VP
Chief Product Officer



With over 9 years of experience in information technology, Anand specializes in the technology and IT services industries. He is an expert Data Scientist with over 5 years of experience implementing data-driven solutions that enhance the efficiency, accuracy, and value of internal data processing. An agile methodology planning implementer and executor.



Jodfy Johny
Director of Sales & Marketing



With over 15 years of experience in Retail business development, Product Sales, and engineering project management, this entrepreneur is a decisive, result-focused, and action-oriented professional. Known for fostering and sustaining productive business relationships across various industries, they have a track record of delivering exceptional results.



Jayard George
Chief of Growth



Jayard, an inquisitive and self driven personality with over 17 years of experience in the insurance industry. A natural in building strong professional relationships and partnerships. Endeavoring to learn about the latest market trends and developments. With his outgoing and friendly personality, he is a valuable asset to any team.



Ismail K
Blockchain Lead



With 12 years of experience, adept in architecture, design, development, and deployment of web and mobile applications. Proficient in Agile methodology, reducing production costs, and implementing quality processes. Skilled in leadership, communication, and standardizing automation to achieve a clean code base.



Safil Sunny
Corporate Strategist



Safil is a Microsoft MVP and tech visionary, specializing in AI, ML, and enterprise mobility. Passionate about innovation and creating positive change, he has transformed companies and pushed technology boundaries with his expertise in building digital signage and airline mobility products.



Arbaaz Yasin
Chief Financial Advisor



Arbaaz is a Chartered Accountant with expertise in financial and risk consulting, start-up mentoring, and tax laws. He excels in evaluating dynamic business processes and can perform under high-stress environments to produce quality results. Arbaaz's expertise and experience make him an invaluable asset to any team.



Amit Kondal
Sales Head -
Emerging Markets



Amit, a proven sales leader, is an experienced sales and marketing professional with a formidable experience of 20+ years in top management positions in few of the renowned organizations globally. His key role is to identify new markets for XActRewards and manage the company's ever-growing sales force



Aju Joseph
Director of Customer
Success



This IT industry luminary has spent over 20 years perfecting his craft as a Human Capital expert, deftly wielding his exceptional management prowess, unparalleled customer relations finesse, expert consulting skills, and analytical acuity. Serving as the Director for Customer Success, he is a technical guru who ensures that clients are dazzled with top-notch service, making him an indispensable and priceless asset to the team.



Gordon Bell
Brand Strategist



With over 25 years of marketing experience, this Silicon Valley native is an expert in brand creation, corporate communications, public relations, and social media campaigns. A mission-driven and agile strategist, Gordon has a strong record of creating successful brands and driving business growth.



Muhammed Riyas AT
Head - Legal



Muhammed Riyas is a well experienced Corporate Lawyer and Company Secretary specialised in the areas of Corporate Legal Compliance, Structuring of Companies across the globe. His proven track record of managing legal and compliance functions for MNCs in IT sectors has established LegalStanley Corporate Law Firm to have presence in US, Middle East and India.



Isoldaa Mavis
Chief of Staff



Isoldaa has been a Human Resources Professional and a Startup Founder and has spent almost half of her 15 over years of professional life in multinational financial institutions such as Credit Suisse, HSBC and Visa. She is driven by a growth mindset and committed to continuous improvement and lifelong learning. When she is a part of a team, she facilitates, organises and re-energises synergies while connecting and engaging with the people around her.



Sharon Ferreira
HR Strategist



With several years of experience in Human Resources, Sharon excels at building relationships, managing projects, and exceeding goals. Sharon has taken on increasing levels of responsibility in Human Resources and excels in challenging, fast-paced environments where her performance directly impacts the bottom line.



Abraham K
Community Evangelist



A Startup Growth Strategist and a Startup Investment Consultant by profession, with over a decade of experience in marketing & PR activities, skilled in fostering cohesive teams and managing multiple projects simultaneously and achieving project objectives. He has been instrumental in building multiple communities in various demographics under the banner of various business organizations in which he is an active member with his core strengths including analytical thinking and also assumed and excelled in leadership roles in all the organizations he is part of as a result.



Jean Pierre
Strategist - MENA



Experienced leader in Business Development, Sales & Marketing, Growth & Innovation with 20 years of hands-on experience across GCC, MENA, and Asia. Adaptable and skilled in translating objectives into profits across various industries including AI, FMCG, Automotive, F&B, and Home Financing.



David Rowden
Strategist - Far East



David is a successful C-level senior leader with extensive experience in the Middle East, Far East, and Australia. He possesses expertise in financial analysis, design consulting, and project management, among other skills.



Nnadi Kevin
Strategist - Africa



Kevin is a knowledgeable blockchain analyst and DeFi strategist who is passionate about the crypto and blockchain space. With a focus on decentralized finance, he is dedicated to helping investors succeed in a friendly environment. Kevin also has a keen understanding of the crypto market as an avid trader.



Piotr Orginski
Strategist - Europe



Co-Founder & COO at Skillsbite, with expertise in Web3, Blockchain, and Crypto. Skilled in establishing business models and creating token ecosystems, building relations, and leading teams. Passionate about product development and delivering results. Strong academic background and startup advisory experience.



ROADMAP

2023 - Q1

- » XACT TGE
- » XACT Token V1.0 (Polygon)
- » Attend major industry expos to increase brand awareness
- » List XACT on major crypto exchanges for liquidity

2023 - Q2

- » Implementing 1st version of XActRewards Proof of Buy
- » Introduce Referral Program for Customer Acquisition
- » Launch a prepaid debit card in select markets

2023 - Q3

- » Launching XActRewards on iOS and Android platforms.
- » Develop an NFT platform for unique digital asset management
- » Implement a proof of reserve system for increased transparency

2023 - Q4

- » Strategic Partnership
- » Global Partnership
- » Invest in Proof of Buy Protocol for more secure and efficient purchases.

2024 - Q1

- » Chrome Extension
- » Explore the possibility of a DAO (Decentralized Autonomous Organization)
- » Community-driven decision making
- » Launch XAct Mobile Wallet

2024 - Q2

- » DApps Cashback
- » Enterprise API
- » Launch Crypto Payment Gateway

2024 - Q3

- » Invest in the Metaverse to tap into the virtual reality market
- » EMI license and IBANs
- » Launch Crypto Lending Platform

2024 - Q4

- » DeFi Dashboard
- » Yield Farming
- » Widgets for PoS



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