



FOUNDATION WHITE PAPER

Building Digital Finance, Step by Step

A transparent design framework for the iXcash ecosystem

Version 0.1 | Foundation Draft

27 July 2026

DOCUMENT STATUS

This draft records the project's current understanding and design boundaries. It is not an offer, a promise of delivery, a listing announcement, or financial advice.

Project-associated domains: iXcash.org | iXcash.xyz

Document status and reading guide

This paper uses explicit status labels to prevent design ideas from being read as existing products or guaranteed outcomes. The authoritative state of any deployed asset would be determined by its published contract, network records, audited code, and applicable legal documents - not by promotional language.

[CURRENT] Existing project foundation. Brand identity, project-associated domains, documentation work, technical planning, and community structure.

[DESIGN TARGET] Defined but not yet deployed. A specification the project can evaluate and implement only after technical and legal review.

[RESEARCH] Exploratory direction. A concept requiring architecture, testing, security analysis, resources, and independent review.

[UNRESOLVED] No decision claimed. A parameter that remains open and must not be inferred from this draft.

Item	Position at publication	Status
Project stage	Foundation phase - 2026	Current
IXC	Original ecosystem asset; not deployed	Design target
IXC host network	Under evaluation	Unresolved
Token standard	To be determined according to the selected host network	Unresolved
Official IXC contract	No contract address is published by this document	Not available
Independent audit	No completed audit is claimed	Not available
Tokenomics & release plan	100M nine-bucket model; schedule not yet implemented on-chain	Design target
iXcash Mainnet	Independent-network research direction; not operational	Research
Bridge / cross-chain layer	Concept only; no deployed bridge is claimed	Research
On-chain governance	No active DAO or token-voting system	Not active

Table 1 - Current status summary at the publication date of Version 0.1.

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Executive Summary

iXcash is an early-stage digital-finance project organized around a simple discipline: build slowly, disclose clearly, and do not present research as reality. The project is broader than a single token. Its present work concerns identity, documentation, domains, technical planning, and the structure needed to evaluate future components responsibly.

IXC is defined as the original asset of the iXcash ecosystem. Its current design uses a maximum supply of 100,000,000 IXC. The initial host network has not yet been finalized. Multiple established blockchain ecosystems, including BNB Smart Chain and Solana, are under evaluation. The final selection will be announced before deployment and will depend on technical, security, ecosystem, operational, and legal considerations. Token standard, decimals, contract code, authority model, deployment address, and operational controls remain pending until they are specified, tested, reviewed, audited, and publicly verified. Post-deployment minting is intended to be disabled.

A possible independent iXcash network remains a long-term research direction, not part of the current implementation scope. No network architecture, consensus model, native-asset design, bridge model, or launch schedule has been approved. Any future proposal would require separate evidence, review, and public documentation.

This document includes a non-binding, evidence-gated roadmap. It records current principles, asset boundaries, allocation and release targets, acceptance criteria, unresolved decisions, and material risks. It is not a delivery promise: any later implementation must be judged by verifiable evidence rather than this paper alone.

CORE DISCIPLINE

Transparency over noise. Utility before speculation. Progress before perfection. Slow to build, strong to last.

1. Project Context

1.1 Why iXcash exists

Digital assets have made open networks and programmable value easier to imagine, but the sector also contains short-lived launches, unclear control structures, unaudited contracts, misleading partnership claims, and products whose marketing grows faster than their utility. These conditions create uncertainty for users, contributors, and communities.

iXcash approaches this problem as an infrastructure and governance challenge rather than as a price narrative. The project seeks to define responsibilities, disclose what does not yet exist, separate assets by function, and require technical and legal evidence before any component is treated as operational.

1.2 Current scope

At Version 0.1, iXcash is in its foundation phase. Work completed or underway includes project identity, the domains iXcash.org and iXcash.xyz, website development, documentation, community structure, and technical planning. The initial host network for IXC has not yet been finalized. Multiple established blockchain ecosystems, including BNB Smart Chain and Solana, are under evaluation. IXC has not been officially deployed. The iXcash Mainnet, cross-chain bridge, proprietary wallet, explorer, and on-chain governance are not operational products.

1.3 What this paper does not claim

1. It does not claim that IXC is available for purchase.
2. It does not announce a public sale, exchange listing, partnership, license, audit, or regulatory approval.
3. It does not guarantee utility, liquidity, market value, adoption, development speed, or completion of a mainnet.
4. It does not provide a contract address, because no official deployment is asserted here.
5. It does not ask the reader to invest or participate in a financial transaction.

2. Vision, Mission, and Principles

2.1 Vision

The iXcash vision is an open and understandable digital-finance ecosystem in which infrastructure, applications, assets, and community processes can be developed progressively without hiding their maturity, risks, or control assumptions.

2.2 Mission

The present mission is to turn a broad idea into a documented and testable system. That means evaluating the initial host network without treating any candidate as final, defining the role and boundaries of IXC, publishing clear economic parameters, establishing security requirements, separating current facts from research, and inviting contribution only through verifiable channels.

2.3 Core principles

[PRINCIPLE] Transparency. Communicate status, control, allocations, risks, and changes in language that can be checked.

[PRINCIPLE] Security. Treat audits, testing, limited privileges, operational controls, and incident response as release conditions.

[PRINCIPLE] Verifiability and open development. Publish contract source, compiler settings, tests, addresses, and relevant technical repositories when ready. Each repository or artifact must state its own license and rights.

[PRINCIPLE] Decentralization. Use decentralization as a measured design property, while disclosing centralization that exists during an early stage.

[PRINCIPLE] Sustainability. Prefer staged work, realistic resources, and long-term resilience over rushed expansion.

[PRINCIPLE] Community participation. Create clear channels for feedback and contribution without representing feedback as binding governance before a governance system exists.

[PRINCIPLE] Utility before speculation. Evaluate assets by their documented function and integration, not by promotional price expectations.

3. Ecosystem Scope and Architecture

3.1 The project as an umbrella ecosystem

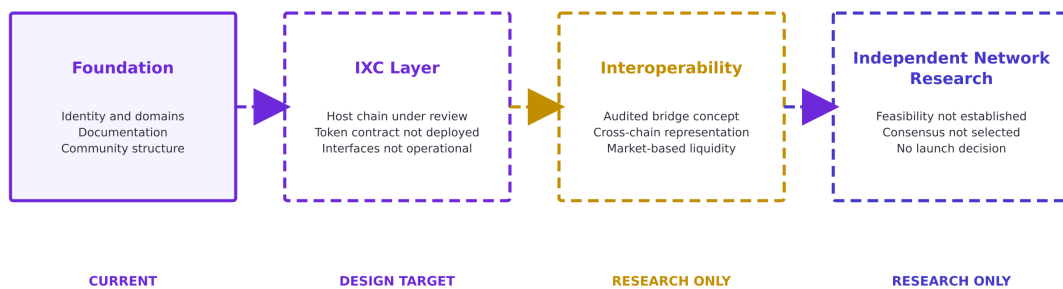
iXcash is the project and ecosystem name. IXC is the ecosystem asset presently defined by this paper. Wallet, explorer, payment, developer, application, governance, and interoperability components are categories within the ecosystem; their presence in the architecture does not mean they currently exist.

Component	Defined role	Status
iXcash	Umbrella project, documentation, identity, and ecosystem coordination	Current foundation
IXC	Original asset; 100M maximum-supply design with host network under evaluation	Pre-deployment / unresolved network
Wallet interfaces	Non-custodial access target; official implementation is not active	Concept
Explorer interfaces	Verification links and possible future explorer tooling	Concept
Applications and services	Potential utility surfaces requiring separate specifications	Research
Bridge / liquidity layer	Cross-chain representation plus separate market-based exchange access	Research
iXcash Mainnet	Possible independent network requiring complete protocol research	Research

Table 2 - Ecosystem components and their current maturity.

iXcash architecture by status

Solid elements describe the present foundation. Outlined and dashed elements are design or research concepts.



The diagram is a status map, not a launch commitment or technical specification.

Figure 1 - Architecture by status. The IXC host network and token standard remain under evaluation; dashed boxes are not operational products.

3.2 Architectural boundaries

The architecture deliberately separates the current foundation from later technical possibilities. A future IXC deployment would depend on the selected host network's security, availability, fees, tooling, governance, operating rules, ecosystem support, and legal considerations. BNB Smart Chain and Solana are examples under evaluation, not final selections. A future independent iXcash network would introduce a different security model and would not automatically inherit the guarantees of the host chain.

A bridge would be an additional system rather than a simple connection. It could introduce smart-contract, validator, custody, message-verification, liquidity, and operational risks. For this reason, no bridge should be described as active until its architecture, controls, audits, deployment addresses, and operating status are public.

4. IXC - The Original Ecosystem Asset

4.1 Identity and status

IXC is the ecosystem asset presently defined by this paper. It is not described as a temporary placeholder and is not scheduled for automatic retirement, forced migration, or replacement.

Parameter	Current position
Asset	IXC
Role	Original iXcash ecosystem asset
Maximum supply	100,000,000 IXC
Supply model	Fixed maximum; post-deployment minting is intended to be disabled
Host network	Under evaluation; no final host network selected
Token standard	To be determined according to the selected host network
Decimals	Unresolved until the final contract specification
Current deployment	None claimed by this document
Official contract address	Not available
Administrative authority	Unresolved; least privilege and public disclosure required
Audit status	No completed independent audit is claimed

Table 3 - IXC design parameters. Published contract code would be authoritative after deployment.

Deployment Infrastructure: The deployment infrastructure for IXC is currently under evaluation. No blockchain network or token standard has been selected at this stage. The final deployment environment will be determined following the completion of the project's technical, operational, security, and ecosystem assessments.

4.2 Utility framework

IXC does not presently have deployed on-chain utility because no official contract or operational application is asserted in this draft. The following categories define areas that may be evaluated. Each utility would require its own specification, implementation, user protections, and legal review.

[UNDER DESIGN] Ecosystem participation. Use within verified iXcash applications or contribution programs.

[UNDER DESIGN] Rewards. Transparent, rule-based community or ecosystem distributions from the allocated reserve.

[UNDER DESIGN] Service access. Possible access to digital tools or services where technically and legally appropriate.

[UNDER DESIGN] Payments research. Possible payment experiments without claiming merchant adoption or regulatory permission.

[UNDER DESIGN] Ecosystem governance. Possible participation in application-level decisions if a governance system is later specified.

[UNDER DESIGN] Cross-chain use. Possible representation on another supported network only through a validated interoperability design.

UTILITY BOUNDARY

A listed utility is a design category, not proof that a product exists. Users should rely on live applications, verified contracts, published rules, and independent evidence.

4.3 Supply control and burn policy

The IXC design uses a 100,000,000 maximum supply and intends to prevent additional minting after final deployment. This property must be confirmed in the published contract and audit. If a future burn policy is considered, it should identify the source allocation, authorization process, transaction records, and economic rationale before execution.

[RESEARCH] Supply-reduction option. No numerical reduction target or automatic burn schedule has been adopted. Any future burn proposal would need to identify an eligible source allocation, public

rationale, economic and legal review, approval rules, and verifiable on-chain execution. A burn would not guarantee scarcity, demand, liquidity, or value.

No recurring burn rate, final reduced supply, price outcome, or market effect is promised. A burn can reduce an available balance but cannot guarantee scarcity, demand, liquidity, or value.

5. IXC Tokenomics and Supply Policy

5.1 Current allocation model

The current allocation model accounts for the full 100,000,000 IXC maximum supply. It is a distribution framework, not evidence that tokens have been minted, transferred, sold, locked, or made liquid.

Allocation	Share	IXC	Purpose
Public Sale	15%	15,000,000	Reserved classification; no sale is announced
Initial Liquidity	15%	15,000,000	Potential initial and staged market liquidity
Long-Term Locked Liquidity	10%	10,000,000	Mainnet, wallet, bridge, and ecosystem liquidity reserve
Development & Ecosystem	15%	15,000,000	Products, infrastructure, integrations, audits, and developer work
Team & Founders	10%	10,000,000	Long-term contributors, subject to cliff and vesting
Community Rewards	10%	10,000,000	Rule-based community and ecosystem programs
Treasury Reserve	10%	10,000,000	Purpose-bound Multi-Sig reserve; no automatic vesting
Network Incentives	10%	10,000,000	Future network participation and infrastructure programs
Marketing & Adoption	5%	5,000,000	Documented outreach, education, and verified collaboration
Total	100%	100,000,000	Maximum IXC supply

Table 4 - Updated IXC allocation model. Percentages total 100%.

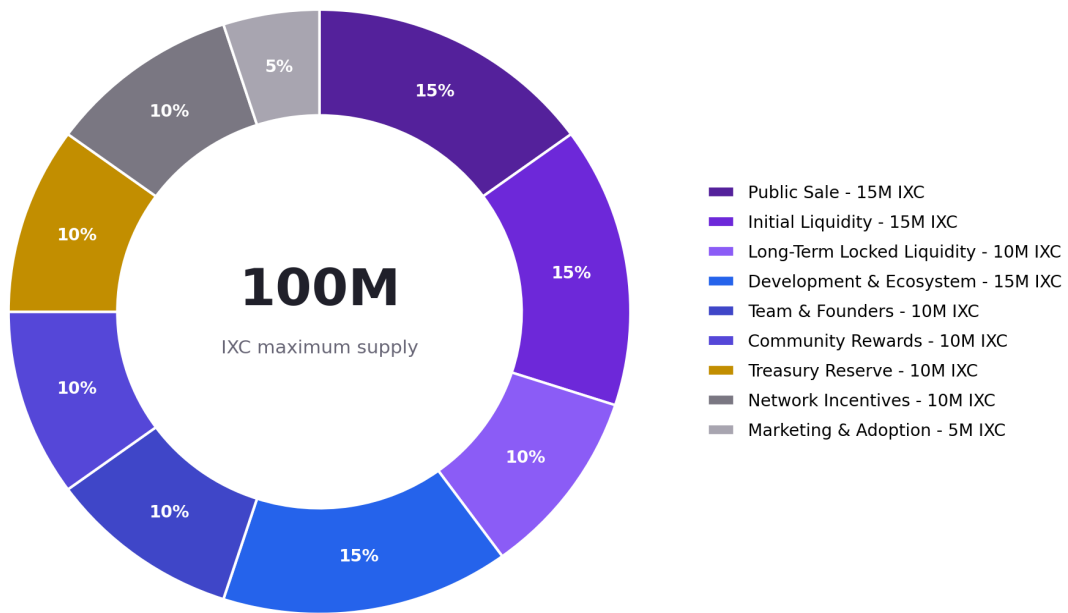


Figure 2 - Updated nine-bucket IXC allocation model. Percentages total 100%.

5.2 IXC Activation Event and visual release schedule

[DESIGN TARGET] IXC Activation Event. The IXC Activation Event means the verified deployment of the official IXC contract and formal activation of its allocation framework after the required technical, security, operational, and legal reviews. It is not a date announcement, public-sale offer, or listing commitment.

[CONTROL] Visual terminology. For the purposes of this document, the TGE marker shown in Figures 3 and 4 is used only as a timeline shorthand for the IXC Activation Event defined above. It does not announce a Token Generation Event date or a public sale.

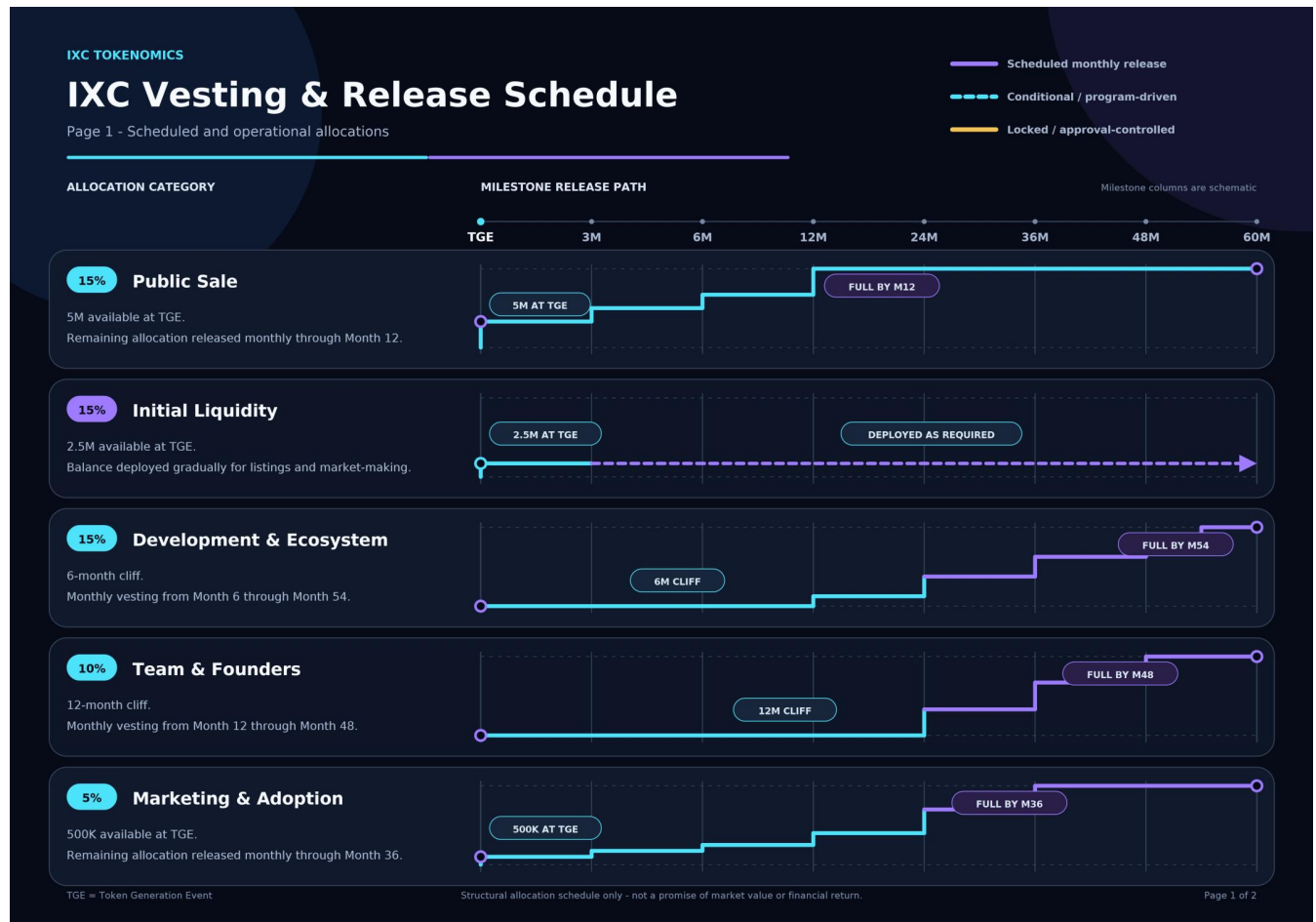


Figure 3 - IXC Vesting & Release Schedule, page 1: scheduled and operational allocations. Source visual incorporated without altering its allocation figures.

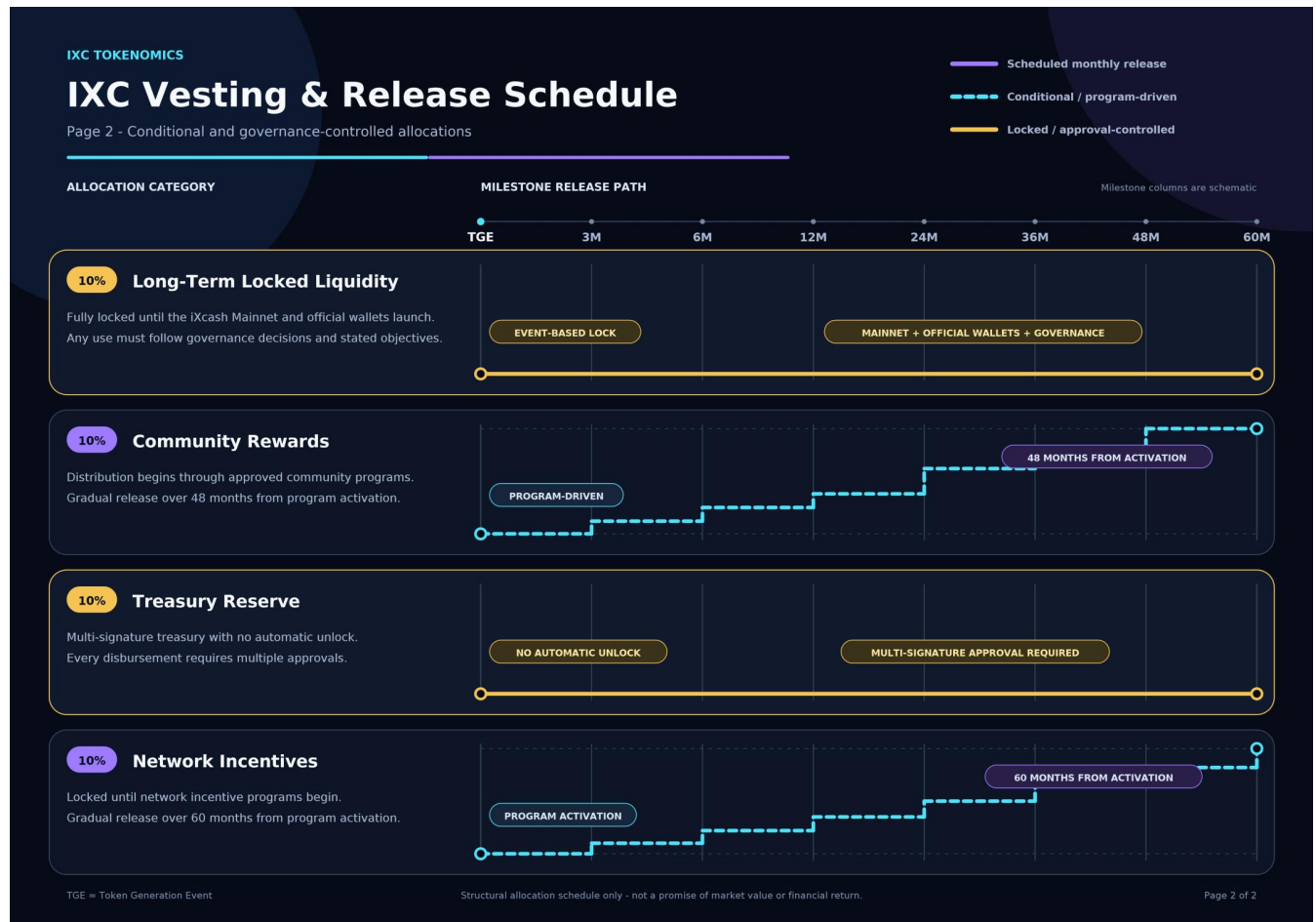


Figure 4 - IXC Vesting & Release Schedule, page 2: conditional and governance-controlled allocations. Source visual incorporated without altering its allocation figures.

[CONTROL] Vesting and circulation note. All allocations remain subject to the final smart-contract architecture, applicable governance controls, published wallet addresses, and public on-chain verification. Allocation, unlocking, transfer, liquidity deployment, and circulating supply are not identical concepts.

5.3 Allocation controls

[CONTROL] Allocation is not circulation. A reserved amount does not become circulating merely because it appears in the table.

[CONTROL] Locks must be verifiable. Any claimed vesting or time lock should identify the contract, wallet, schedule, start event, and unlock transactions.

[CONTROL] Public Sale is not an announcement. The category does not constitute an offer and does not establish timing, price, eligibility, jurisdiction, or sale terms.

[CONTROL] Treasury and milestone reserves are not automatic circulation. Release requires a published purpose, approval evidence, recipient or beneficiary rules, and an identifiable transaction trail.

[CONTROL] Liquidity is not value support. Liquidity can facilitate exchange but cannot guarantee depth, price, demand, or loss protection.

[CONTROL] Allocation spending requires records. Development, team, rewards, treasury, network, liquidity, and marketing movements should be traceable to published policies, contracts, wallets, approvals, and addresses.

[CONTROL] Initial unlock is limited by design. The current target permits up to 8,000,000 IXC to be unlocked at the activation event: 5,000,000 for the Public Sale allocation, 2,500,000 for Initial Liquidity, and 500,000 for Marketing & Adoption. Actual circulating supply may be lower or different because allocation, unlocking, transfer, liquidity use, and circulation are not identical concepts.

5.4 Target release and vesting framework

Before any allocation is represented as locked or vested, iXcash documentation should publish the exact mechanism and schedule. At minimum, disclosure should cover the amount, controlling address, contract or custody method, cliff, release intervals, beneficiaries or eligibility rules, modification authority, multi-signature controls, and on-chain proof.

The following framework is a design target, not proof that tokens have been deployed, locked, sold, or released. "Activation event" means verified IXC contract deployment and formal distribution activation after technical, security, operational, and legal review. It is not a date announcement or an offer.

Allocation	Initial unlock	Lock / cliff	Target release framework
Public Sale	5.0M at IXC Activation Event	Remaining allocation subject to published controls	Remaining 10.0M released monthly through Month 12
Initial Liquidity	2.5M at IXC Activation Event	Remaining 12.5M held separately	Balance deployed gradually for verified listings, liquidity, and market-making needs; no automatic monthly release

Allocation	Initial unlock	Lock / cliff	Target release framework
Long-Term Locked Liquidity	0	Fully locked until iXcash Mainnet and official wallets/core infrastructure are operational	Any use requires documented governance approval; no fixed calendar release date
Development & Ecosystem	0	6-month cliff	Monthly vesting through Month 54
Team & Founders	0	12-month cliff	Monthly vesting through Month 48
Community Rewards	0	Formal program activation required	Gradual release over 48 months from formal program activation
Treasury Reserve	0 automatic	Purpose-bound Multi-Signature Treasury; no automatic vesting	Every disbursement requires multiple approvals, a documented purpose, recipient information, and a publicly verifiable transaction record. [DESIGN TARGET] 3-of-5 Multi-Sig.
Network Incentives	0	Formal program activation required	Gradual release over 60 months from formal program activation
Marketing & Adoption	0.5M at IXC Activation Event	Remaining 4.5M held under release controls	Remaining allocation released gradually through Month 36

Table 5 - Target IXC release and vesting framework. Conditional until implemented and verified on-chain.

5.5 Allocation contract architecture

[IMPLEMENTATION TARGET] Separate control domains. Treasury, team, liquidity, public distribution, rewards, development, network incentives, and marketing should not be mixed in one unrestricted omnibus wallet.

[IMPLEMENTATION TARGET] Schedules follow rules, not arbitrary token fragments. One audited vesting contract may manage multiple beneficiaries or tranches when it enforces their distinct dates and amounts. Separate contracts or wallets are preferred when control, purpose, beneficiary class, or release conditions materially differ.

[IMPLEMENTATION TARGET] Administrative powers are disclosed. Signer identities or roles, upgrade authority, beneficiary-change rights, emergency actions, time locks, and modification procedures should be published before activation.

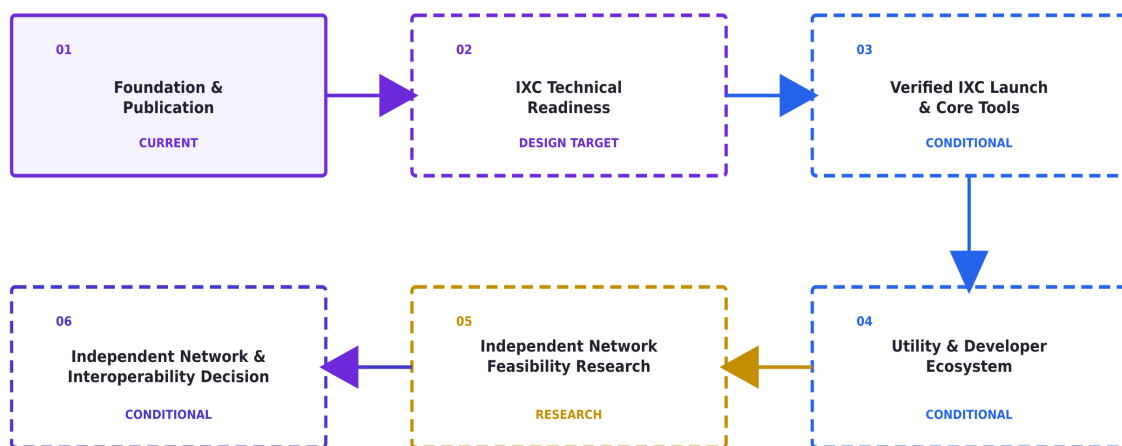
[IMPLEMENTATION TARGET] On-chain evidence is authoritative. No allocation should be described as locked merely because a document states a period. The published contract, wallet, timestamps, schedule, and transactions must prove the restriction.

6. Non-Binding Roadmap and Evidence Gates

iXcash uses an approximate five-year or longer planning horizon, not a delivery deadline. The roadmap is organized by evidence gates: a later phase should not be treated as active until its requirements are demonstrated. A phase may pause, change, narrow, be reordered where dependencies permit, or be discontinued if security, legal, operational, resource, or evidence requirements are not met.

iXcash non-binding roadmap

A long-term sequence controlled by evidence gates - not fixed delivery dates.



A phase may pause, change, narrow, or stop if its security, legal, operational, or evidence gate is not met.

Figure 5 - Non-binding iXcash roadmap. Advancement depends on evidence gates rather than fixed dates.

Stage	Status	Work definition	Evidence gate
1. Foundation & Publication	Current	Identity, domains, website, documentation, rights, and community structure	Accurate public materials, verified official channels, and consistent document control
2. IXC Technical Readiness	Design target	Host-network evaluation, network-dependent token standard, contract controls, tests, audit plan, vesting contracts, Multi-Sig, and legal review	Documented network-selection rationale, published code and tests, audit evidence, addresses, allocation contracts, and release disclosures
3. Verified IXC Launch & Core Tools	Conditional	Verified deployment, initial liquidity, address registry, monitoring, wallet integration or reviewed non-custodial wallet beta, and rule-based programs	Stable operations, disclosed supply and wallets, incident readiness, and applicable launch terms
4. Utility & Developer Ecosystem	Conditional research	Application prototypes, service access, developer documentation, payment research, integrations, and verified collaborations	Demonstrated utility, user protections, measurable use, and sustainable maintenance capacity
5. Independent Network Feasibility Research	Long-term research	Protocol requirements, consensus alternatives, testnet feasibility, nodes, explorer, wallet support, economics, operator capacity, and security assumptions	Demonstrated ecosystem need, written threat model, feasibility evidence, independent review, and a documented reason to consider an independent network
6. Independent Network & Interoperability Decision	Conditional	Public go/no-go decision; production architecture and interoperability considered only if the research gates are met	Audited production design, operational tooling, legal readiness, sustainable resources, public decision record, and verified launch evidence

Table 6 - Roadmap phases are conditional descriptions, not delivery commitments.

7. Security Framework

7.1 Current security position

Because this draft does not claim an official IXC contract, a mainnet, or a bridge, it also does not claim that those systems have been audited or secured. Security statements in this section define evaluation and release criteria, not completed work.

[RELEASE CRITERION] Contract review. Source code, compiler settings, dependencies, tests, privileges, upgradeability, mint controls, pause controls, and ownership must be reviewed.

[RELEASE CRITERION] Independent audit. A competent external review should occur before a system is described as audited. Findings, scope, version, and remediation status should be published.

[RELEASE CRITERION] Key management. Material treasury and administrative powers should avoid a single unprotected key. The current treasury target is a 3-of-5 Multi-Sig with documented signer roles, recovery procedures, conflict rules, and public transaction records.

[RELEASE CRITERION] Time locks. High-impact administrative changes should provide a transparent delay where the architecture permits it.

[RELEASE CRITERION] Least privilege. Contracts and operators should hold only the authority required for their defined role.

[RELEASE CRITERION] Public verification. Official addresses, bytecode, repositories, releases, and audit documents should be linked through verified project channels.

[RELEASE CRITERION] Supply and allocation accounting. Publish maximum, minted, unlocked, locked, vested, treasury, liquidity, burned, and estimated circulating balances, with calculation methods and verifiable addresses.

[RELEASE CRITERION] Incident readiness. A responsible disclosure channel, monitoring process, communication plan, and containment procedure should exist before public use.

[RELEASE CRITERION] User protection. The project should clearly distinguish official links and warn that no team member should request private keys or seed phrases.

7.2 Bridge-specific security

Cross-chain systems concentrate risk because they depend on multiple networks and verification assumptions. Before any bridge is considered operational, its custody or messaging model, reserve accounting, validator or signer set, upgrade authority, emergency controls, rate or volume limits, monitoring, audit scope, and recovery assumptions would need to be disclosed.

NO ABSOLUTE SECURITY CLAIM

Audits and controls reduce some risks but cannot prove that a system is free of vulnerabilities, operational failures, or economic attacks.

8. Governance, Treasury, and Transparency

8.1 Governance status

iXcash is currently founder-led at the foundation stage. Community feedback can inform decisions, but no DAO, binding token vote, quorum rule, delegation system, or on-chain execution mechanism is active. Describing the project as community-oriented does not mean control is already decentralized.

If governance mechanisms are later evaluated, the specification should distinguish proposal rights, voting rights, quorum, approval thresholds, execution delay, delegation, conflicts of interest, emergency authority, upgrade authority, and the separate scope of ecosystem-level and network-level decisions.

8.2 Future protocol governance boundary

Ecosystem-level decisions should not automatically extend to any future protocol or independent network. If network-level governance is ever evaluated, its scope, rights, thresholds, execution authority, and conflicts would require a separate public specification and review.

8.3 Treasury and allocation transparency

The current Treasury Reserve design assigns 10,000,000 IXC to a purpose-bound Multi-Sig treasury rather than an automatic monthly vesting schedule. The target approval threshold is 3-of-5. Spending should correspond to a documented budget category or milestone, identify conflicts and recipient class, and be recorded on-chain. Relevant addresses, signer roles, approval procedures, related-party rules, and reports should be published before activation, with reporting at least quarterly and after material transfers.

[DESIGN TARGET] Treasury control model. Purpose-bound Multi-Signature Treasury; no automatic vesting. Every disbursement requires multiple approvals, a documented purpose, recipient information, and a publicly verifiable transaction record. The 3-of-5 Multi-Sig threshold remains a design target and is not represented as an implemented current system.

Transparency area	Minimum disclosure
Official addresses	Publish through verified project channels and retain an address registry
Allocation movements	Identify category, amount, purpose, recipient class, approval, and transaction evidence
Vesting	Publish schedules and on-chain contracts before calling an allocation locked
Treasury approvals	3-of-5 Multi-Sig target; disclose signer roles, conflicts, budget category, and decision record
Treasury reporting	At least quarterly and after material transfers; reconcile wallet balances and approved uses
Conflicts	Disclose founder, team, partner, signer, and related-party interests
Changes	Record material white-paper and tokenomics changes in a dated change log
Partnerships	Name organizations only after independently verifiable authorization

Table 7 - Baseline transparency requirements.

9. Mainnet and Consensus Research

An independent iXcash network is a research direction, not a completed architecture. No proof-of-work, proof-of-stake, hybrid, validator, mining, privacy, execution, data-availability, or finality model is selected by this document.

A responsible decision would require a written threat model, protocol specification, implementation plan, economic analysis, testnet results, network monitoring, wallet and explorer support, upgrade process, key-management design, independent review, and a clear reason why an independent network is preferable to remaining on an established chain.

Evaluation dimension	Questions that must be answered
Security	Attack assumptions, finality, fault tolerance, economic incentives, and recovery
Decentralization	Who can participate, hardware requirements, concentration risks, and governance power
Performance	Throughput, latency, state growth, fees, and realistic workload testing
Resource use	Operational cost, hardware, bandwidth, storage, and energy implications
Implementation risk	Code maturity, dependency risk, cryptographic assumptions, and auditability
Ecosystem readiness	Wallets, explorer, nodes, developer tools, documentation, and operator capacity
Regulatory context	Legal treatment of validation, issuance, access, privacy, and network services

Table 8 - Mainnet research criteria. No consensus choice is implied.

10. Risks and Limitations

iXcash is an early-stage project. Its documents, designs, allocations, names, and technical direction can change. The following risks are material and are not exhaustive.

[RISK] Execution risk. The project may lack the people, funding, time, expertise, or coordination required to implement all concepts.

[RISK] Smart-contract risk. Code defects, privilege mistakes, dependency failures, or upgrade errors could cause loss, disruption, or unexpected behavior.

[RISK] Host-network risk. IXC would inherit congestion, fee changes, outages, governance decisions, and security assumptions from its selected host network.

[RELEASE CRITERION] Network selection record. Before deployment, the project should publish the selected host network, the network-dependent token standard, the evaluation rationale, key technical and operational dependencies, security assumptions, and applicable legal considerations. Selection must not be presented as a platform-listing condition or endorsement.

[RISK] Bridge risk. Cross-chain validation, custody, signers, relayers, or reserve accounting could fail or be attacked.

[RISK] Liquidity and market risk. An asset may have limited liquidity, extreme volatility, market manipulation, or no sustainable demand.

[RISK] Scope-expansion risk. Announcing or building additional networks, assets, or interoperability systems before the core project demonstrates utility could dilute focus, increase complexity, and weaken credibility.

[RISK] Utility risk. Proposed applications or services may not be built, adopted, economical, permitted, or useful.

[RISK] Governance risk. Centralized early control, low participation, concentration, conflicts, or unclear emergency authority could undermine trust.

[RISK] Cybersecurity and fraud risk. Phishing, impersonation, compromised accounts, malicious websites, and social engineering can target users and contributors.

[RISK] Regulatory risk. Laws, classifications, licensing, disclosure, tax, sanctions, consumer-protection, and eligibility requirements vary and can change.

[RISK] Operational risk. Loss of keys, weak procedures, service providers, inaccurate communications, or insufficient monitoring could disrupt the project.

[RISK] Reputation risk. Unverified claims, missed expectations, unclear affiliations, or inconsistent documents can damage credibility.

READER RESPONSIBILITY

No digital asset should be understood as risk-free. This paper does not provide investment, legal, tax, or technical assurance.

11. Legal and Regulatory Notice

This document is an informational foundation draft. It is not a prospectus, securities offering, solicitation, contract, promise, recommendation, or financial, legal, investment, tax, or accounting advice. It does not create ownership, redemption, income, governance, partnership, employment, creditor, or profit rights.

No public sale is announced by this draft. Any future distribution, sale, access, or service would require separate terms and review under applicable laws, including jurisdiction, age, identity, eligibility, consumer-protection, sanctions, tax, licensing, and disclosure requirements. The existence of a white paper, website, domain, token design, or smart contract does not itself provide legal authorization.

Project names, tickers, domains, software, and intellectual-property claims require separate verification. References to possible networks, technologies, products, or categories do not imply endorsement, affiliation, availability, compatibility, or permission from any third party. Any source-code license applies

only to the files or repositories that expressly include it; it does not automatically license the iXcash name, logo, website content, or this white paper.

If a contract or network is later deployed, users must rely on the verified address, final code, network records, published audit scope, applicable terms, and independent professional advice. Draft language may be revised to reflect technical findings, legal review, or community requirements.

Any future public distribution or sale would require a separately authorized legal entity or responsible operator, appropriate professional review, and enforceable eligibility controls. Copyright © 2026 iXcash. All rights reserved.

12. Glossary and Document Control

Term	Meaning in this document
Activation event	The verified deployment of the official IXC contract and formal activation of its allocation framework after required technical, security, operational, and legal reviews. It is not a date announcement, public-sale offer, or listing commitment.
Network-dependent token standard	To be determined according to the selected host network. An EVM-compatible token design may be considered if BNB Smart Chain is selected, or an SPL-compatible token design if Solana is selected; neither is a final decision.
Bridge	A cross-chain system that communicates or represents assets; it is not a guaranteed exchange or price mechanism.
Circulating supply	The amount available for use or transfer, which may differ from maximum, allocated, unlocked, or reserved supply.
Consensus	The protocol by which a distributed network agrees on valid state and transaction history.
Host network	An established blockchain on which IXC may be deployed. The initial host network remains under evaluation.
IXC	The original iXcash ecosystem asset, defined with a 100M maximum supply.
Liquidity pool	Assets used to facilitate exchange; it does not guarantee price, depth, or exit capacity.
Mainnet	An operational production blockchain. No iXcash Mainnet is claimed by this draft.
Multi-Sig	A wallet or contract requiring a threshold of multiple authorized signers to approve an action.
Vesting / time lock	A verifiable restriction that controls when an allocation can be transferred.

Term	Meaning in this document
Wrapped asset	A cross-network representation dependent on backing and bridge assumptions.

Table 9 - Glossary.

12.1 Project identifiers

Identifier	Value
Project name	iXcash
Original ecosystem asset	IXC
IXC host network status	[UNRESOLVED] Under evaluation
IXC token standard	To be determined according to the selected host network
Independent-network status	[RESEARCH] Feasibility not established; no launch decision
Primary project-associated domain	iXcash.org
Secondary project-associated domain	iXcash.xyz
Official token contract	None published by this draft
Document version	0.1 – Foundation Draft
Revision date	27 July 2026

Table 10 - Identifiers recorded by this version.

12.2 Conditional Path to a Possible Independent Network

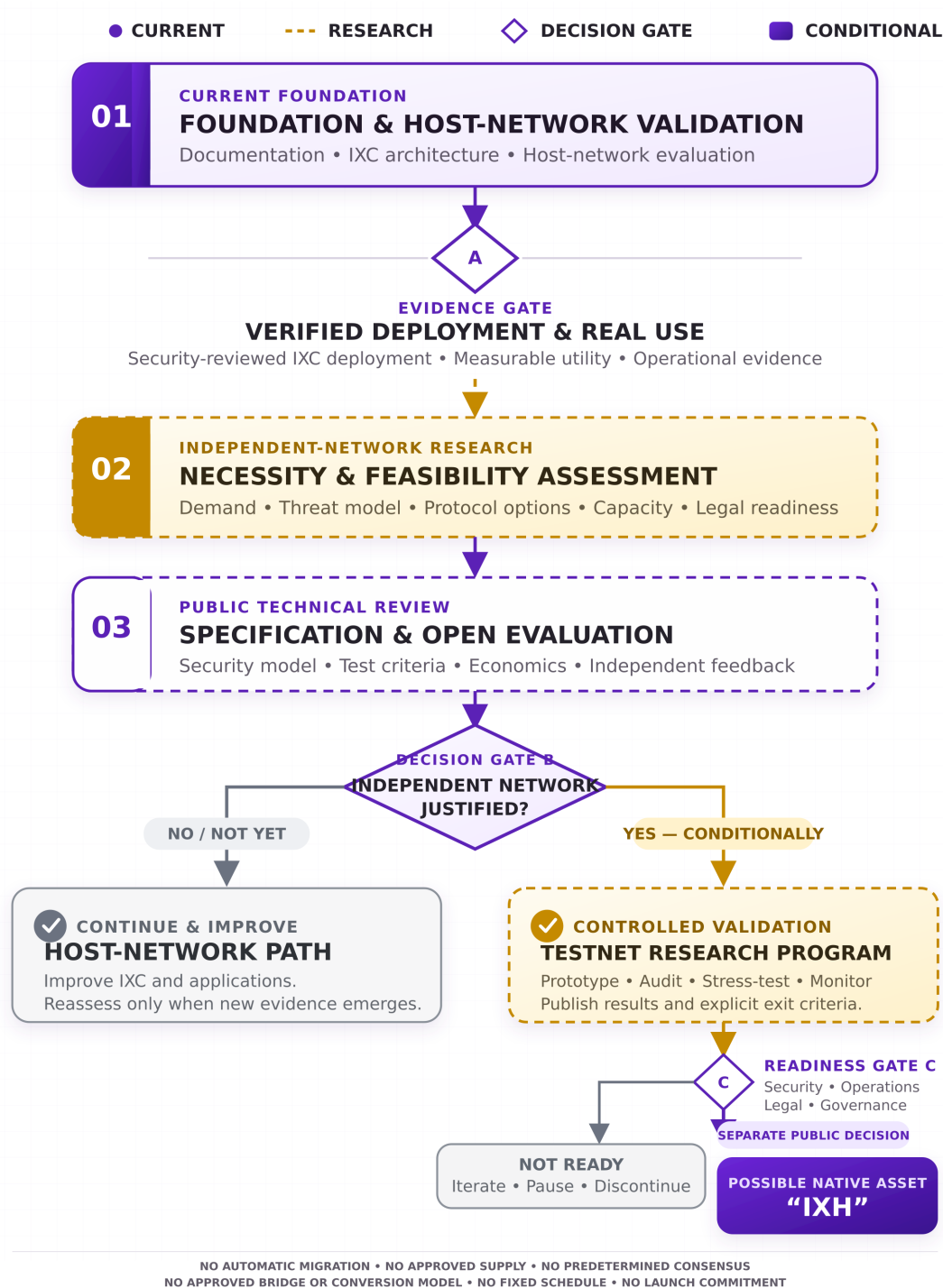


Figure 6 - Conditional evidence and decision path for a possible independent iXcash network. This is a decision framework, not a development schedule.

iXcash

Build slowly. Document clearly. Verify before trust.

Foundation Draft v0.1 | 27 July 2026

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CLOSING NOTE

This paper is a transparent starting point, not a promise that every research direction will become a product. Future claims should be supported by published code, audits, network evidence, legal review, and clear community communication.

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