

ARABEX



Official White Paper

ARXC

The Digital Currency of

Arabex International LTD.

(BVI)

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

Presale start date: 1 January 2027

Purchase price: USD 0.05 per ARXC

Table of Contents

Section	Title
1	Executive Summary
2	Vision and Objectives
3	The Problem and the Global Market Opportunity
4	The Solution and the Dual-Track Business Model
5	The Role of ARXC and Use Cases
6	Technical Architecture and Security
7	Tokenomics and Allocation
8	Presale Details and Participation Process
9	Revenue Sources
10	Sustainable Growth Strategy

1. Executive Summary

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

This paper explains the partner-led growth model, the intended future use of ARXC in payments and financial services, and the distinction between the approved presale parameters and future initiatives that remain subject to licensing, partner availability, and regulatory approvals.

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

Core Thesis

Arabex is neither merely a digital asset platform nor simply a traditional financial services company. Its strategic advantage lies in developing both tracks and connecting them globally within one unified ecosystem.

ARXC is intended to provide practical utility across both tracks within the **Arabex** ecosystem, supported by growth in the network of users, merchants, and partners, and by transparent issuance and allocation rules.

Metric	Approved Value
Token Name	ArabexCoin
Symbol	ARXC
Total Token Supply	200,000,000 ARXC
Public Presale Allocation	100,000,000 ARXC (50%)
Founder's Strategic Reserve	100,000,000 ARXC (50%)
Purchase Price	\$0.05 per ARXC
Presale Start	1 January 2027
Network	BNB Smart Chain

2. Vision and Objectives

2.1 Vision

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

2.2 Objectives

The company aims to develop an integrated global financial ecosystem that brings together traditional and digital financial services by using modern financial technology and blockchain technology and by providing innovative solutions for money transfers, payments, and asset management. This is intended to improve the efficiency of financial transactions and access to financial services worldwide.

The company also seeks to build an advanced financial and technology environment characterized by security, transparency, and ease of use. It will connect traditional financial systems with the digital asset economy by developing its technical infrastructure and cooperating with financial institutions and licensed partners in accordance with the laws and regulatory requirements applicable in target markets.

The company's principal objectives and target business areas include the following:

- **Financial Technology**

Developing and operating innovative financial and technology platforms and solutions intended to modernize financial services, improve their efficiency, and connect traditional financial systems with modern digital technologies within an integrated global ecosystem.

- **Money Transfer Services**

Developing and providing solutions for domestic and international money transfers, including sending and receiving funds, foreign exchange, and currency conversion, through financial institutions, banks, transfer networks, and licensed partners in accordance with applicable regulations.

- **Payment Services**

Developing advanced electronic payment solutions for individuals, merchants, and businesses, including payment facilitation, collections, financial settlement, and integration with local and global payment service providers to support cross-border financial transactions.

- **Electronic Money Services**

Developing electronic money solutions, digital wallets, and related services that provide flexible ways to manage financial value and conduct electronic payments and transfers through regulated frameworks, channels, and licensed partnerships.

- **Blockchain-Based Transfer Services**

Developing services for transferring and settling digital assets using blockchain technology to improve transaction speed, transparency, traceability, and verifiability across compatible networks and digital wallets.

- **Digital Currency Payment Solutions**

Developing payment, transfer, and settlement solutions using digital currencies and stable digital assets, including stablecoins such as:

USDT – USDC – EURC – EURT

where available and permitted under the relevant legal and regulatory frameworks.

- **Digital Asset Management**

Developing solutions and services for managing digital assets and monitoring balances, wallets, and transactions, with technical tools that improve management and oversight while addressing security, user protection, and regulatory compliance requirements.

- **Blockchain Technology**

Developing and using blockchain technology, smart contracts, and related digital infrastructure to improve transparency, security, and operational efficiency and to support integration between traditional and digital financial services.

- **Digital Currencies and Digital Assets**

Developing services and solutions related to digital currencies and digital assets, including exchange, transfer, and settlement; conversion between fiat currencies and digital assets in both directions; and direct over-the-counter transactions through qualified and licensed channels and partners, as required for each activity and market.

- **Precious Metals Services**

Developing financial services and solutions related to precious metals, including gold and silver, and making related transactions and services available through licensed institutions, channels, and partners in accordance with the laws and regulations applicable in target markets.

- **Ownership, Management, Issuance, Sale, and Use of ARXC**

Owning, Managing, Issuing, Distributing, Selling, and Using the ArabexCoin digital currency (ARXC), and developing its functions and uses within the Arabex ecosystem as a digital utility token intended to support eligible financial and digital services and applications within the ecosystem, in accordance with the tokenomics, presale terms, and applicable legal and regulatory requirements.

Regulatory and Implementation Scope

These objectives represent the strategic direction and target areas of activity of Arabex International Ltd. The company seeks to develop and implement them progressively, subject to technical and operational readiness, legal and regulatory requirements, and the licenses or partnerships required in each market.

The launch and scope of each service remain subject to the requirements of the relevant regulatory authorities.

2.3 Design Principles

- Security from the outset: applying appropriate security controls, segregating responsibilities, and conducting independent security reviews and audits before launch.
- Verifiable transparency: clearly documenting token allocations, related wallets, smart contracts, and material transactions on the blockchain in a verifiable manner.
- Simplicity for users: reducing technical complexity while clearly disclosing relevant risks, fees, and settlement times.
- Global regulatory compliance: Arabex is committed to applying appropriate customer identity verification, anti-money laundering and counter-terrorist financing, sanctions screening, and data protection procedures in accordance with the laws, regulations, and licensing requirements applicable in each market in which it operates.
- Integration of both tracks: enabling controlled and compliant movement between traditional financial services and digital assets while preserving the distinct legal and operational requirements of each.

- Utility before speculation: developing ARXC around practical utility and measurable use within the Arabex ecosystem.
- Global reach with local adaptation: building a global, multilingual, multi-currency ecosystem that supports the payment and transfer methods appropriate to each market and adapts to local regulatory, cultural, and operational requirements. Arabex prioritizes expansion based on regulatory readiness, market demand, and partnership opportunities.

3. Modernizing the Global Financial System

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

Challenge	Impact on the User	Solution
Multiple intermediaries	Higher cost, delay, and lack of clarity	A unified path for purchase, transfer, tracking, and settlement
Wallet and network complexity	Errors and a confusing experience	A simplified interface and support for multiple wallets: (Binance , MetaMask ...etc)
Asset price volatility	Difficulty estimating cost	Display of transaction value, fees, and reference price before execution
Limited transparency	Verification difficulties and disputes	Recording appropriate transactions on the blockchain using traceable and verifiable identifiers
Different regulatory requirements across countries	Restrictions or legal risks	Determining customer eligibility, identity verification (KYC), anti-money laundering (AML), and sanctions screening according to the requirements of each market
Smart contract risks	Potential loss of funds or service disruption	Engaging an independent global security audit firm, conducting comprehensive testing, applying operational limits and emergency stop mechanisms, maintaining continuous monitoring, and implementing an incident response plan

4. The Solution and the Dual-Track Business Model

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

International partner network: Arabex intends to build a network that includes banks, payment institutions, money transfer providers, foreign exchange providers, liquidity providers, wallets and digital infrastructure providers, compliance providers, and selected commercial partners. Each relationship is subject to due diligence, contractual terms, regulatory suitability, technical readiness, and operational risk controls.

Arabex may begin with direct operating flows and selected partner integrations before launching a complete financial platform. The broader Arabex platform becomes commercially justified when transaction volume, customer activity, partner integrations, and compliance requirements make manual processing inefficient.

4.1 The Two Core Tracks

Value Delivered	Operational Scope	Track
Global access to traditional currencies, local payment options, and clear fees and settlement times	Cash and bank transfers, payments, foreign exchange, and the movement of funds in and out through banks, payment institutions, and licensed partners	Traditional Money Transfers
Faster execution, traceability, verifiability, on-chain transparency, and greater user control	Purchasing, self-custody, transfer, settlement, and claiming of digital assets through supported wallets and networks	Digital Currencies and Blockchain
A unified experience that preserves the compliance requirements of each track	Structured conversion between traditional currencies and digital assets through qualified service providers	Bridge Between the Two Tracks

4.2 Product Ecosystem

Presale Portal

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

User Dashboard

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

Pricing and Settlement Engine

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

Traditional Money Transfer Track

Sending and receiving traditional funds domestically and across borders, including currency conversion and settlement through banks, payment institutions, networks, and licensed partners in target countries.

Digital Currency Track

Purchasing, transferring, settling, and tracking digital assets on supported networks, with a non-custodial model wherever possible and clear controls for the network, fees, and address.

Crypto ⇌ Fiat Transactions

Regulated on-ramp, off-ramp, and conversion gateways between traditional currencies and digital assets, subject to eligibility, applicable law, and partner availability in each market.

Administration and Oversight Dashboard

Management of settings, permissions, reports, the audit trail, transaction monitoring, and operational alerts.

Phase One Scope

The launch on 1 January 2027 focuses on the secure ARXC presale and digital infrastructure, verification, wallet management, purchase records, and claiming. In parallel, the global traditional money transfer track will be prepared through the required licenses and partnerships, after which functions from both tracks will be launched market by market according to legal and operational readiness.

5. The Role of ARXC and Use Cases

ARXC is the designated utility token within the digital track of the **Arabex** ecosystem and may support eligible services spanning digital uses and certain company services in line with their intended purposes. **ARXC** does not eliminate traditional currencies or replace the traditional transfer track. Its utility arises from integration into real functions, not from any guarantee of market price or financial return.

Future uses in payments and financial services: **Arabex** seeks to develop **ARXC** as a digital asset with practical utility that may be used in the future for payments and financial services across **Arabex** and a network of independent commercial and financial institutions. Payments may be calculated and settled in stablecoins or traditional currencies through licensed partners, without fixing the market value of **ARXC**.

ARXC's future utility may include selected service fees, membership benefits, usage incentives, settlement support, merchant integrations, and access to eligible ecosystem services. No use case will be launched until it is technically ready, commercially justified, and permitted under applicable regulations.

Availability Stage	Description	Use Case
Progressively after launch	Using ARXC as a utility token to move value between eligible Arabex services	Ecosystem Settlement
Progressively after launch	Working with global companies and establishing integrations with wallets, platforms, or service providers after due diligence and compliance review	Liquidity and Integrations
Later stage	Allowing selected fees or services to be paid with the token under a clear pricing policy	Fees and Services

Availability Stage	Description	Use Case
Later stage	Limited and disclosed rewards for beneficial activities, with controls against abuse	Usage Incentives
Later stage	Tiers or functional benefits linked to use or holding, where permitted by law	Membership Benefits
Later stage, after obtaining the required licenses and partner approvals and completing technical readiness.	Potential future use of ARXC for selected payments, service fees, merchant programs, and financial service flows through Arabex or independent licensed partners, without guaranteeing token price stability.	Payments and Financial Services

6. Technical Architecture and Security

6.1 Proposed Architecture

1. Interface and account layer: secure registration, email verification, protected sessions, and a multi-wallet dashboard.
2. Application layer: purchase and transfer instructions across both tracks, value and fee calculation, status management, notifications, and reporting.
3. Blockchain layer: **ARXC** token, presale, and distribution contracts; verification of digital currency transactions; and management of vesting and claiming.
4. Traditional payments layer: integrations with banks, payment institutions, transfer networks, and foreign exchange providers through interfaces and licensed partners.

5. Data layer: purchase records, audit trails, and permissions, without storing users' private keys.
6. Monitoring layer: tracking confirmations, prices, anomalies, order expirations, and alerts.

6.2 Technical Choices Based on the Current Product

- BNB Smart Chain has been selected as the approved launch network compatible with the current infrastructure.
- Payment will be made using USDT on BNB Smart Chain, with the transaction value recorded in US dollars and transaction data documented.
- On-chain verification will occur before a purchase is approved under an established confirmation policy; the current infrastructure supports 12 confirmations.
- Support for WalletConnect-compatible wallets, with the ability to link more than one wallet to a single account.
- A non-custodial model wherever possible; the seed phrase or private key will never be requested under any circumstances.

6.3 Cybersecurity and Digital Asset Protection

The security of digital assets, the protection of user information, and the integrity of financial transactions are fundamental priorities of the ArabexCoin ecosystem.

ArabexCoin's security framework is designed around internationally recognized cybersecurity principles, risk management practices, and operational controls to enhance platform reliability, safeguard digital assets, and promote user confidence.

The framework encompasses five core areas:

1. Smart Contract Security

Smart contracts are subject to comprehensive technical testing and independent security audits, with identified critical vulnerabilities addressed and security readiness verified before deployment.

2. Digital Asset Protection and Key Management

Security controls include multi-signature wallets, separation of operational and designated assets, secure key management practices, and role-based access controls to prevent unauthorized access.

3. Platform and Application Security

The platform incorporates security testing, authentication safeguards, access controls, sensitive data protection, and continuous security monitoring to mitigate potential vulnerabilities and cyber threats.

4. Risk Management and Incident Response

Operational security measures include incident response procedures, ongoing risk monitoring, emergency protocols, business continuity planning, and communication through verified official channels.

5. User Protection and Security Awareness

ArabexCoin promotes secure user practices by providing guidance on identifying official communication channels, verifying smart contracts and blockchain networks, preventing phishing attempts, and protecting private keys and sensitive credentials.

Continuous Security Improvement

ArabexCoin is committed to regularly reviewing and enhancing its security framework in response to technological developments, evolving cybersecurity threats, and applicable regulatory requirements.

7. Tokenomics and Allocation

7.1 Supply and Distribution

Purpose	Percentage of Total	Amount	Category
Initial distribution to eligible participants and funding of the implementation plan	50%	100,000,000 ARXC	Presale
Founder-owned reserve not allocated for exchange sale; planned for controlled strategic use under documented technical and contractual safeguards	50%	100,000,000 ARXC	Founder's Strategic Reserve
Fixed supply based on current information	100%	200,000,000 ARXC	Total

7.2 Purchase Metrics

Calculation	Result
$100,000,000 \times \$0.05$	\$5,000,000 theoretical maximum proceeds
$\$1 \div \$0.05$	20 ARXC per dollar before network fees
$\$50 \div \$0.05$	1,000 ARXC at the approved presale minimum
Presale share of total supply	50%
Founder's strategic reserve share of total supply	50%

7.3 Founder's Strategic Reserve: Ownership, Administration, and Controls

Approved position

The total supply is 200,000,000 ARXC. Of this amount, 100,000,000 ARXC (50%) is allocated to the presale at USD 0.05 per token, while 100,000,000 ARXC (50%) constitutes the Founder's Strategic Reserve. The reserve is owned by the founder and is not allocated for sale on trading platforms.

Ownership and strategic administration

Legal and economic ownership of the reserve belongs to the founder, while Arabex administers its strategic uses within the applicable authorities, mandates, and approved policies. Arabex's administration of the reserve does not transfer ownership to the company; its role is limited to evaluating permitted uses, completing approvals, and documenting decisions and transactions.

Permitted strategic uses

Subject to applicable law, due diligence, contractual approvals, and technical controls, portions of the reserve may be used for strategic partnerships, equity or commercial participation in companies or projects, business expansion, and guarantees or collateral arrangements. Each use must be linked to a defined business purpose and counterparty, with transaction-specific terms preventing unauthorized sale, transfer, or onward disposal.

On-chain custody and transparency policy

The reserve custody policy specifies a model based on a dedicated smart contract on BNB Smart Chain. The official address announced by Arabex must enable investors and institutions to verify balances and transfers through BscScan. No address should be treated as authoritative unless it is announced through Arabex's official channels and can be verified on-chain.

Transfer-control and protection requirements

The reserve policy does not rely on a traditional vesting schedule. Its technical and governance requirements call for clear access privileges; separation of proposal, approval, and execution roles; multiple approvals; approved counterparty addresses; transaction-specific limits or waiting periods; audit logs; and an emergency suspension mechanism. Each transfer must also be tied to documented authorization and a defined contractual purpose.

Reducing unauthorized-sale and sudden market-supply risk

The reserve is not allocated for routine sale on trading platforms. The governance framework requires a documented business rationale, appropriate approvals, on-chain traceability, and contractual restrictions for each permitted use. These controls are intended to reduce unauthorized disposal and sudden increases in market supply, without guaranteeing the token's price, liquidity, or market value.

8. Presale Details and Participation Process

Item	Status or Policy
Start Date	1 January 2027, with the exact time and time zone to be specified in the final terms
End Date	31 March 2027, with the possibility of a one-month extension on one occasion only. The presale ends on the approved date or upon the sale of 100 million ARXC , whichever occurs first.
Price	Fixed at \$0.05 per ARXC throughout the presale
Quantity Offered	100,000,000 ARXC
Payment	Supported digital assets and traditional payment channels through licensed partners, subject to availability and applicable regulations
Minimum	\$50
Maximum	\$50,000
Allocation	According to the order of confirmed transactions and previously published rules
Delivery	Through a subsequent claim directly on the platform immediately after the presale ends
Fees	The user bears network fees; any fees will be displayed before confirmation

Purchase Process for Buyers

1. Access the platform exclusively through Arabexcoin.com and verify the published contract address.
2. Create an account and satisfy the eligibility requirements.
3. Connect a compatible wallet and select the correct network without sharing the private key.
4. Enter the purchase amount and review the price, quantity, fees, and lock-up terms.
5. Confirm the transaction in the wallet and wait for approval and execution.
6. Receive an email at the registered address containing the blockchain order identifier, transaction identifier, quantity, price, and vesting time. The integrity of the transaction can be verified through the public website bscscan.com.
7. Monitor the balance and submit a claim from the user dashboard once the conditions are met.

9. Revenue Sources

- Fees for traditional money transfers, foreign exchange, and settlement through corridors and licensed partners.
- Fees for digital currency services, on-chain settlement, and crypto/fiat gateways where permitted by law.
- Processing or integration fees for merchants and businesses in global markets.
- Premium services for individuals or institutions within regulatory limits.
- Revenue from on-ramp, off-ramp, and infrastructure partnerships under transparent agreements.
- Technical, reporting, and matching services for institutions without selling personal data.

10. Sustainable Growth Strategy

Arabex's sustainable growth strategy uses the **ARXC** presale as an initial financing and distribution step, while building long-term value through operating services, structured partnerships, customer activity, and recurring revenue rather than relying on continuous token sales.

The proposed growth path proceeds in stages: completing the presale and core digital infrastructure; completing the necessary compliance and security reviews; activating selected services through partners; expanding market by market according to legal and operational readiness; and then evaluating a broader financial platform only when customer and transaction volumes justify the cost.

Legal Notice and Disclaimer

This paper is intended to explain the **Arabex** vision, the **ARXC** model, the presale process, and the implementation roadmap. This document does not guarantee a return or promise an increase in value. Technical and operational features, dates, and policies may change before launch based on audit findings and the requirements of the competent authorities.

Any reference to future partners, markets, payment channels, financial institutions, investment funds, merchants, or service providers describes target areas for development only. The availability of any service depends on the completion of contracts, obtaining licenses, technical readiness, jurisdictional eligibility, and applicable laws and regulations.