

XIUM

**Universal automated and secure
system for document management**



Whitepaper

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Patent filed with INPI (France) and protected internationally

Executive Summary

XIUM is a universal application designed to revolutionize the management of everyday documents. Receipts, invoices, warranties, subscriptions, or administrative proofs: everything is automatically retrieved, sorted, and secured, without any effort from the user.

Today, millions of people lose time and money every year due to misplaced or untraceable documents. Retailers, on their side, spend millions on printing, storage, and dispute management. The conclusion is clear: the current system is inefficient, costly, and outdated.

XIUM provides a simple and powerful solution. Thanks to artificial intelligence, the application automatically captures documents from multiple channels (emails, phone numbers, bank cards, loyalty cards). Once integrated, they are sorted by category, organized by date, and accessible within seconds. The blockchain guarantees their authenticity and immutability, offering total security.

The experience is designed for the user: a fluid, futuristic, and intuitive interface, centered on an interactive cube that reveals all partner retailers. Behind this simplicity lies a robust infrastructure, capable of supporting massive adoption and expanding quickly at an international scale.

The XIUM token holds a central place in this ecosystem. It is used to reward users, strengthen governance, and prepare future payment use cases. The presale of this token opens a unique opportunity to participate today in a concrete, useful project with global potential.

XIUM combines ease of use, technological advancement, and strategic vision. It is more than an application: it is a new standard for document management and a gateway to mass adoption of blockchain.

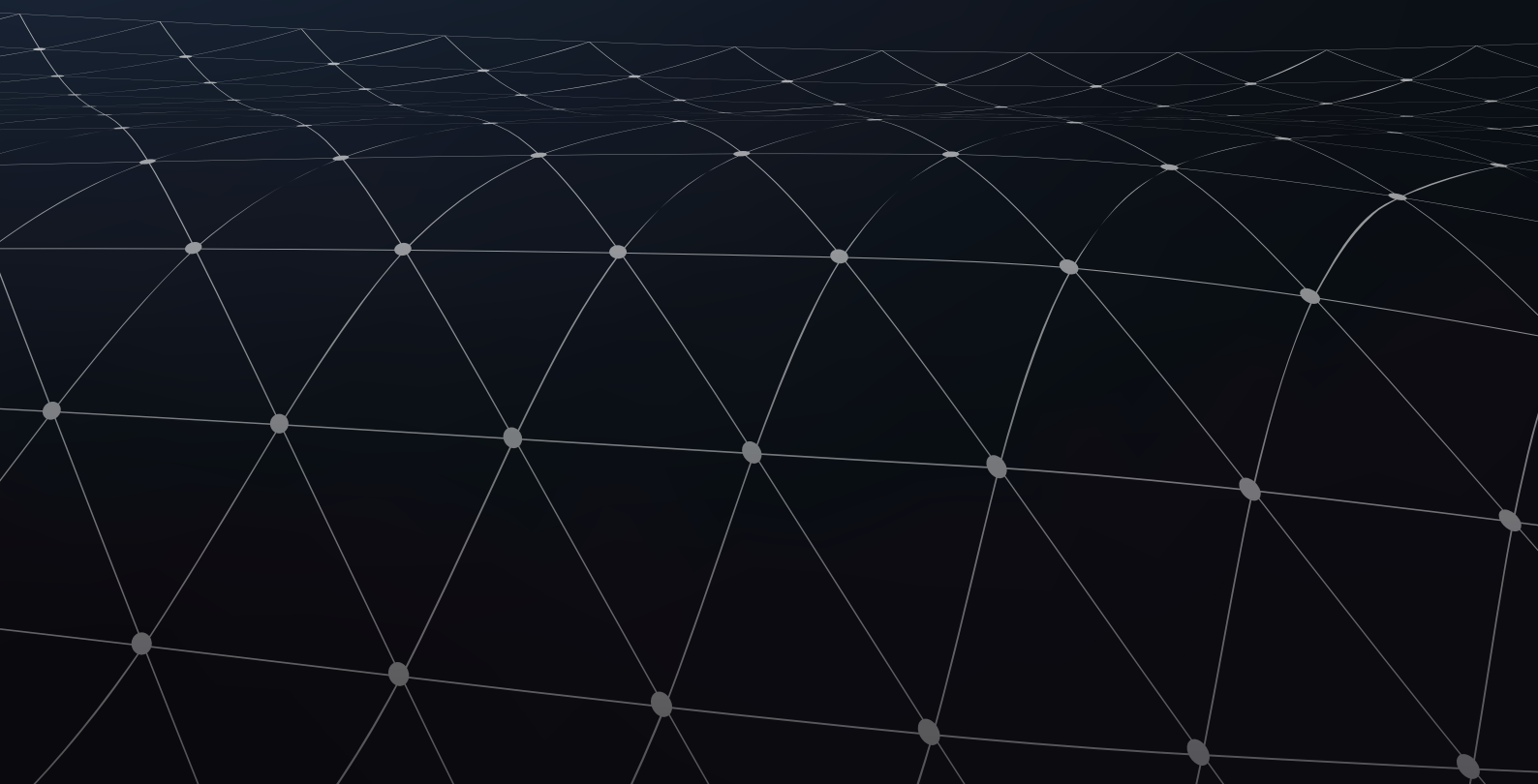


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Market Problem

The management of everyday documents — receipts, invoices, warranties, subscriptions, or administrative proofs — is a universal problem and still largely underestimated. Every day, millions of consumers and businesses lose time, money, and peace of mind because of archaic and inefficient systems.

For Consumers

- Paper receipts deteriorate quickly, fade, or are simply misplaced. Result: inability to claim a warranty or justify an expense.
- Invoices and subscriptions pile up in email inboxes, often impossible to find when needed.
- Administrative procedures still require retrieving and submitting specific proofs, which generates stress and wasted time.

In practice, each consumer loses on average several hours per year searching for lost documents, and may lose hundreds of euros when a warranty or a right is not exercised due to lack of proof.

For Retailers

- The cost of printing millions of paper receipts is colossal.
- Large retailers spend millions of euros every year on printing, managing, and storing documents.
- To this are added customer disputes: a product without a receipt = a difficult claim, blocked refunds, growing dissatisfaction.
- Administrative storage (invoices, proofs, duplicates) burdens management and mobilizes considerable resources. In other words, retailers spend massively on a system that satisfies neither their customers nor their own profitability.

An Outdated System

The world is evolving towards full digital: contactless payments, dematerialized cards, online banking, e-administration. Yet the management of purchase and administrative documents remains stuck in a paper-based or disorganized model.

- The paper receipt is over 100 years old, but it is still the norm.
- Current “digital” solutions (invoices by email, digital safes) are fragmented, difficult to use, and offer no guarantee of traceability or security.
- Some retailers already offer solutions through their own applications, but they only reinforce fragmentation: a consumer must multiply accounts and apps to manage their documents. Nothing is centralized, and everything still relies on manual processes.
- No player has yet imposed a universal, simple, and widely adopted solution

The Opportunity

This market represents millions of potential users and billions of euros in cumulative savings.

- On the consumer side: an urgent need for simplicity, reliability, and security.
- On the retailer side: a growing demand for efficiency, cost reduction, and improved customer experience.
- On the institutional side: increasing pressure to modernize and digitalize document exchanges.

The conclusion is clear: the current system is inefficient, costly, and frustrating. It calls for a new, universal, and modern solution.

XIUM Solution

A universal and intuitive application

XIUM is designed as a universal application, capable of automatically centralizing all important everyday documents: receipts, invoices, warranties, subscriptions, administrative proofs.

Unlike current fragmented solutions, XIUM does not depend on one retailer or one sector: it is a unique and universal hub, working for any retailer or service, anywhere in the world.

The interface is simple and futuristic. The user accesses an interactive levitating cube, symbol of the XIUM ecosystem. With one click, this cube reveals their organized, sorted, and secured documents, as well as access to partner retailers.

Artificial intelligence: automatic capture and sorting

The strength of XIUM lies in its embedded artificial intelligence.

- Automatic retrieval: the AI identifies and captures documents from multiple channels (emails, SMS, phone numbers, bank cards, loyalty cards).
- Intelligent organization: each document is sorted by category (receipts, invoices, subscriptions, warranties, administrative documents), classified by date, and enriched with metadata (amount, retailer, warranty duration, etc.).
- Useful alerts: XIUM can notify a user about the end of a warranty, a subscription to be renewed, or a document required for a procedure.

The user no longer needs to scan, manually store, or search among hundreds of emails: everything is done automatically.

Blockchain: proof of authenticity and immutability

To guarantee the legal value and security of documents, XIUM relies on blockchain.

- **Authenticity:** each integrated document is timestamped and recorded on the blockchain, proving its origin and preventing any falsification.
- **Immutability:** once stored, a document cannot be modified or deleted.
- **Traceability:** all steps (issuance, receipt, archiving) are transparent and verifiable.

This transforms a simple digital receipt into an unfalsifiable proof, recognized and usable in any context.

Security: maximum protection of data

Security is at the core of XIUM.

- **End-to-end encryption (AES-256):** all documents are encrypted even before being stored.
- **Two-factor authentication (2FA):** access to the user account requires enhanced verification.
- **Secure and GDPR-compliant servers:** data is hosted in certified environments.
- **User sovereignty:** each user remains the sole owner of their data. XIUM does not sell or share information. With XIUM, dematerialization is not only convenient: it is also ultra-secure.

User example: a simple and smooth journey

1. Sophie makes a purchase in a store.
2. Her receipt is automatically captured by XIUM through her bank card.
3. A few seconds later, the receipt appears in her application, already sorted in the category “purchases – household appliances.”
4. Three months later, her device breaks down. Sophie instantly finds the receipt and the warranty in XIUM.
5. In just a few clicks, she can prove her purchase and obtain an exchange without discussion.

Result: no more wasted time, no more disputes, no more stress.

An experience designed for mass adoption

XIUM's innovation does not only rely on technology, but on its universality and simplicity of use.

- Universal: works with all retailers, without exception.
- Automatic: no manual action is required, everything is done in the background.
- Accessible: the application is free for users, promoting mass adoption

Technical Architecture

XIUM is built on an architecture designed to be robust, scalable, and universal. The goal is to ensure a smooth experience for users, while guaranteeing security, performance, and compatibility with partner retailers' systems.

The XIUM infrastructure is structured around three pillars: the mobile/web application, intelligent APIs, and the blockchain.

XIUM Application

The application is the main point of contact with users.

- Intuitive interface: centered on the interactive cube, it allows instant access to all documents.
- Multi-platform: available on iOS, Android, and web version, for total accessibility.
- Complete automation: no manual input is required, documents appear directly in the user's personal space.
- Intelligent organization: automatic sorting by categories (purchases, warranties, subscriptions, administrative documents, etc.) and chronological classification.

The application is designed to be adopted by the largest number of people, without technical skills. Unlike many current applications, often complex and overloaded with useless functions, XIUM focuses on an ultra-intuitive and immersive experience. Everything is designed so that even someone unfamiliar with technology can find their documents in seconds, effortlessly.

Intelligent APIs

APIs are the invisible engine that connects XIUM to retailers and various collection channels.

- Multi-channel retrieval: connection with emails, SMS, bank cards, loyalty cards, and eventually, partner retailer APIs.
- Interoperability: the APIs are designed to communicate with retailers' existing systems, without requiring heavy changes on their side.
- Scalability: the infrastructure can handle millions of transactions/documents per day, with progressive scaling according to adoption.
- Embedded intelligence: the APIs already integrate an AI module that analyzes and normalizes documents before recording them.

APIs make XIUM a universal and adaptable solution, capable of integrating into any ecosystem without technical complexity.

Blockchain

The blockchain is the trust foundation of XIUM.

- Authentication and timestamping: each document is sealed by a blockchain record that proves its origin and date.
- Immutability: once recorded, the document can no longer be modified or falsified.
- Verifiable transparency: any attempt at deletion or alteration is impossible, guaranteeing the legal and evidential value of the document.
- Hybridization: XIUM uses a hybrid architecture combining secure cloud storage and blockchain anchoring, to combine performance and traceability.

Blockchain is not a gadget in XIUM, but a fundamental building block that transforms each document into indisputable digital proof.

Security and compliance

Security is integrated at all levels of the architecture.

- AES-256 encryption for storage and transmission.
- Two-factor authentication for user access.
- GDPR-compliant servers hosted in certified environments.
- Data ownership: the user remains the sole holder of their documents.

Intellectual protection

XIUM is not limited to a technological breakthrough: the project also benefits from solid legal protection.

- The system has been filed and protected with the INPI (Institut National de la Propriété Industrielle, France).
- An international extension is planned in order to prevent any reproduction or copying of the concept by competitors.
- This legal protection strengthens the credibility and sustainability of the project, ensuring that the XIUM innovation remains unique and exploited only by its official ecosystem.

Thanks to this patent, XIUM combines not only a robust technological foundation but also legal security, rare in the crypto and blockchain universe.

XIUM Token – Utility

The XIUM token is the keystone of the ecosystem. It is not just a digital asset, but a functional tool that powers the application, supports its development, and rewards its adoption.

Unlike many projects where the token only has a speculative function, the XIUM token has several concrete and complementary utilities

Rewards for users

The goal of XIUM is to encourage massive and sustainable adoption.

- Each user who uses the application to store and organize their documents can receive rewards in XIUM tokens.
- The more active the user is (number of integrated documents, interactions with partner retailers), the more benefits they gain.
- These rewards create a virtuous circle: the more users there are, the more the ecosystem develops, and the more the token increases in value.

Example: Sophie automatically stores her invoices and warranties through the application. In return for this activity, she receives XIUM tokens, which she can keep or use within the ecosystem.

Governance and community involvement

XIUM is designed as an evolving and participatory project.

- Token holders can participate in certain key decisions of the ecosystem.
- This includes, in the future, the possibility to vote on feature developments, the prioritization of new integrations, or the allocation of certain community resources.
- Governance through the token allows building a transparent and collaborative project, where the community has an active role in its development.

Example: the XIUM community could vote on the addition of a new feature, such as the management of specific medical or administrative documents.

Future payment tools

XIUM is also designed to evolve into a payment and exchange tool.

- Tokens can be used as part of premium offers (advanced features, additional storage).
- Partner retailers could eventually accept the XIUM token as a partial means of payment or as a cashback system.
- This future utility further anchors XIUM in real life, directly linking it to everyday uses.

Example: a user could receive partial cashback in XIUM on a purchase at a partner retailer, turning every expense into an added value opportunity.

Use cases and added value

XIUM is not a theoretical concept, but a token designed for concrete uses:

- Document storage → each interaction with the application feeds the ecosystem.
- User rewards → incentives for use and loyalty.
- Governance → direct involvement of the community.
- Future payments and cashback → integration into the real economy.

These use cases show that XIUM is a useful token today (rewards, governance) and promising tomorrow (payment, cashback).

Tokenomics & Allocation

The XIUM token is based on a fixed and transparent supply of 10,000,000,000 tokens, deployed on the Binance Smart Chain (BSC). This choice guarantees both security, speed, and reduced transaction fees, while relying on a globally recognized blockchain.

From launch, the presale price is set at \$0.008 per token, offering early investors a privileged entry opportunity before public listings.

The token distribution has been carefully designed to balance immediate needs (development, presale, liquidity) with long-term ambitions (partnerships, community, global vision).

- Technical development (30%): to finance the continuous creation of the application, strengthen smart contract security, and support long-term innovation.
- Marketing and adoption (20%): to give XIUM worldwide visibility and integrate the referral program, the viral driver of the presale.
- DEX liquidity (12%): to ensure stable exchanges, limit volatility, and secure the token listing from its market launch.
- Public presale (10%): to raise the funds necessary for the launch and allow investors to join XIUM from the very beginning.
- Strategic partnerships (10%): to secure strong agreements with retailers and accelerate the real adoption of the solution.
- Team and founder (10%): reserved to value the work and retain the team, with a vesting mechanism that prevents any rapid sale.
- Operational reserve and maintenance (5%): to maintain ecosystem resilience against unforeseen events.
- Community reserve, incentives & referral (3%): to reward the community through contests, airdrops and participatory initiatives.

A transparent vesting for healthy growth

At XIUM, trust is built through transparency. To guarantee the project's stability, avoid any hasty sale, and secure the token's value over time, a clear and structured vesting system is implemented.

All public buyers — whether in presale or afterwards — receive their tokens immediately, without lockup or restriction. Vesting applies only to the team, partners, and internal reserves. This mechanism prevents any massive and sudden sale that could destabilize the token price.

This system protects investors, strengthens the project's credibility, and ensures sustainable and controlled growth.

An allocation designed to last

XIUM's tokenomics is not just a simple distribution of numbers: it is a global strategy that combines security, transparency, and ambition. Each percentage responds to a clear logic: financing technology, supporting adoption, protecting market stability, and valuing the community.

With this approach, XIUM is not limited to issuing a token: it builds a solid foundation to become a key player in digital document management and in the global blockchain ecosystem.

Presale & Referral Program

The presale of the XIUM token is a key step to lay the foundations of the ecosystem and offer early investors a privileged opportunity. It is accompanied by a powerful referral program, designed to maximize participant benefits and boost the project's virality.

Presale terms

- Duration: until the complete allocation is sold out (initial indicative duration of 4 months).
- Fundraising target: 8 million dollars.
- Starting price: \$0.008 per XIUM, set to be accessible to everyone, from small investors to institutions.
- Access: via the official website xium.io, connected directly to the verified smart contract.

The presale is designed to be simple, secure, and transparent.

Referral program (10% / 10%)

XIUM is implementing a unique referral system in the crypto ecosystem:

- The referee (the buyer) receives +10% in XIUM tokens as a bonus.
- The referrer also receives +10% in XIUM tokens, calculated on the purchased amount.

The bonuses are unlimited in terms of referrals, but capped in their allocation: a maximum of 20 million tokens is reserved for the program.

The referral program is strictly limited to the presale period. Once the presale is over, the system ends permanently and no longer applies to later purchases.

Concrete example

A user invests €100 in the presale.

They receive their XIUM tokens equivalent to €100.

In addition: +€10 in XIUM for them (referee bonus).

And +€10 in XIUM for the referrer.

In the case of a €1000 investment, this would represent +€100 in XIUM for the buyer and +€100 in XIUM for the referrer.

Conclusion

The XIUM presale offers much more than a classic investment opportunity:

- Accessible and transparent conditions.
- An attractive referral program, limited in time and fair.
- A strategy that rewards both small contributors and large investors, while protecting the stability of the project.

With this model, the presale becomes a viral accelerator, propelling XIUM towards massive adoption from its very first days, while maintaining a serious and controlled image.

Strategic Roadmap

The XIUM roadmap defines the key stages of the project, from intellectual protection to international expansion. It reflects a clear, progressive, and realistic vision, designed to reassure investors and demonstrate the solidity of the strategy.

Foundations Phase

- Patent filing with INPI to protect the XIUM innovation.
- Definition of the vision and drafting of the white paper.
- Development of the smart contract and implementation of the fixed supply (10 billion XIUM).
- Launch of the official website xium.io and preparation of the presale.

Objective: Secure the project and lay strong technical, legal, and strategic foundations.

Presale & Community Phase

- Official launch of the public presale of the XIUM token.
- Implementation of the referral program (+10% referee / +10% referrer).
- Deployment of social networks, communication, and branding.
- Building an active and international community around the project.

Objective: Finance development and bring together the first ambassadors of XIUM.

Application & Partnerships Phase

- Development and launch of the XIUM application (Web, iOS, Android).
- Integration of AI, OCR, and blockchain modules for automatic capture and securing of documents.
- Signing of the first strategic partnerships with pilot retailers.
- Real-world testing to validate adoption and ease of use.

Objective: Prove the concrete utility of XIUM and initiate its adoption by users and retailers.

International Expansion Phase

- Listing on major crypto platforms (CoinMarketCap, CoinGecko, major DEX and CEX).
- International deployment (Europe, North America, MENA, Asia).
- Expansion of use cases: XIUM payments, cashback, extended document management (health, real estate, administrative).
- Progressive integration of new technologies: advanced AI, immersive interfaces, metaverse.

Objective: Make XIUM a global reference in the management and security of digital documents.

Security & Transparency

Security and transparency are at the core of XIUM's DNA. In a crypto ecosystem often marked by opaque or risky projects, XIUM adopts a radically different approach: providing investors and users with solid and verifiable guarantees.

Audited and verified contracts

- The XIUM smart contracts (token and presale) are deployed and verified on BscScan, allowing anyone to consult the code and confirm that it matches the active contract.
- Independent audits will be carried out to validate the security of the code and the absence of vulnerabilities.

Objective: Guarantee that the project is built on a reliable and transparent technical foundation.

No backdoor or hidden mint

- The supply is fixed and immutable: no new token can be created after deployment.
- No secret function or backdoor allows modification of balances or artificial market manipulation.
- The only control remaining with the owner is related to parameters necessary for the launch (activation of trading, temporary adjustment of taxes), without impact on investor security.

Objective: Prove that XIUM is a project built to last, without hidden mechanisms or risks of manipulation.

Transparent governance and communication

- Strategic decisions (allocations, partnerships, application developments) are clearly shared with the community.
- The roadmap and progress updates are publicly accessible.
- The team is committed to providing official communication channels (website, social networks, Telegram) so that everyone can follow the project's progress in real time.

Objective: Establish a climate of lasting trust, where the community is an integral part of XIUM's success.

Partnerships & Long-Term Vision

The success of a technological project relies on two pillars: the creation of immediate value and a sustainable vision.

XIUM follows this logic by targeting strategic partnerships with major retailers and by building a future vision capable of transforming the way digital documents are managed on a global scale.

Targeted retailers

XIUM primarily targets key players in retail and e-commerce:

- Carrefour: food distribution and services.
- Fnac-Darty: electronics and household equipment.
- Decathlon: sports and leisure.
- Amazon and Zalando: international e-commerce.

These retailers generate millions of transactions per day, each accompanied by receipts, invoices, or warranties.

The integration of XIUM into their systems would allow:

- A reduction in costs related to the management of paper and digital documents,
- Increased customer loyalty through a centralized and seamless experience,
- An ecological transition, by reducing waste related to printing and traditional storage.

These examples illustrate a few emblematic players, but XIUM's ambition is much broader: the system is designed to integrate with hundreds of retailers, in all countries and all sectors, in order to become a truly universal solution.

Future vision

XIUM's vision goes beyond simple document management. The project is moving towards a global ecosystem integrating:

- Advanced artificial intelligence: proactive analysis of documents to offer personalized recommendations (e.g., warranty reminders, subscription tracking, purchase optimizations),
- Interoperability with other blockchain ecosystems: strengthening the value of the XIUM token as a tool of trust and payment,
- Immersive interfaces and metaverse: visualizing documents, warranties, and histories in a futuristic digital universe, accessible in a few clicks or via immersive environments,
- Continuous evolution: progressive integration with new sectors (health, real estate, insurance, public administrations).

The ambition is clear: to make XIUM a universal infrastructure, essential for the management of all digital documents, everywhere in the world.

Conclusion

XIUM is not just a technological innovation, it is a vision: that of a world where every document, every receipt, every warranty is automatically secured, centralized, and accessible in an instant.

In a digital universe saturated with fragmented applications and partial solutions, XIUM offers a simple, universal, and sustainable approach, supported by blockchain and reinforced by artificial intelligence.

This project is built on solid foundations:

- A patented and secured technology,
- A clear and transparent economic model,
- A global adoption strategy, driven by the community and strategic partnerships.

Today, you have the opportunity to join this revolution from its very beginning.

XIUM is part of a long-term dynamic: building a universal standard for digital document management.

The future belongs to those who anticipate today the solutions of tomorrow.

Risk Disclaimer

Investing in crypto-assets involves significant risks. The XIUM token is not a regulated financial instrument but a utility digital asset intended to support the ecosystem described in this white paper.

Risks related to crypto-assets

- The value of the XIUM token may fluctuate significantly, both upwards and downwards.
- No guarantee of liquidity or return is offered to investors.
- Crypto-asset markets are subject to high volatility and external factors independent of the project (regulation, market price movements, political decisions, competing innovations).

Nature of the document

- This white paper is not intended to constitute a financial prospectus within the meaning of European or international regulations.
- The token provider is solely responsible for the content presented in this document.
- Each potential investor must conduct their own research (DYOR – Do Your Own Research) before making any decision.

Opportunities and individual responsibility

Investing in a project like XIUM means accepting risks but also considering unique opportunities. The history of blockchain has shown that those who get involved early in strong and visionary projects can sometimes transform their future. But it is equally true that some projects do not reach full adoption.

At XIUM, we have built a structured project, protected by a patent, transparent, and designed to last. Everything is in place to create an ecosystem capable of establishing itself internationally.

The final decision belongs to each investor:

- To take part today in a vision that can redefine the management of digital documents.
- Or to watch from the outside, at the risk of missing a major opportunity.

By investing in crypto-assets, you assume both the risk and the responsibility of your choices. With XIUM, you discover a safe, clear, and forward-looking project, but prudence and reflection must guide every decision.

The future belongs to those who know how to recognize visionary projects at the moment they emerge.