$UEXC Token Whitepaper

UEX.US Inc. Consolidated Edition, August 2026.

1. Introduction

UEX.US Inc is a U.S.-based fintech firm (est. 2024 in Wyoming) operating a comprehensive digital asset ecosystem with strict compliance and transparency. Its flagship platform is UEX.US, a regulated digital asset exchange and finance platform offering trading, daily-earning savings, collateralized lending, and payment services in one account. The company also actively invests in startups and established projects that strengthen the ecosystem.

The $UEXC token is the native utility and governance token designed to align incentives across UEX's ecosystem, fund continued growth, and reward participants. $UEXC is live and trading on UEX.US. Its key features include deep integration with the platform's products, Trading Pro, Savings Rewards, and Loans, a dynamic inflation schedule governed by token holders, multiple deflationary mechanisms tied to platform success, and cross-chain operability. This whitepaper details the $UEXC tokenomics, governance model, holder benefits, and the vision for how $UEXC will drive a sustainable, user-aligned financial ecosystem.

2. Background: UEX Ecosystem and Vision

UEX.US Inc (“UEX.US Inc”) is the parent company operating UEX's platforms. It is registered as a Money Services Business (MSB) with FinCEN and complies with Wyoming's progressive digital asset laws, emphasizing a legal-first approach to crypto finance. The company's mission is to connect traditional financial services with blockchain innovation, creating a comprehensive digital financial ecosystem.

UEX.US: A digital asset platform built in the United States that provides crypto and fiat transaction services in one place. Users can manage assets, trade cryptocurrencies through both a simple interface and the professional Trading Pro terminal, earn daily interest on balances through Savings Rewards, make payments, and access collateralized loans, including lending products that allow borrowing against assets such as BTC, ETH, and ADA without liquidating holdings. UEX.US fully complies with U.S. AML/BSA regulations and is expanding state licenses to ensure secure, regulated operations. The platform bridges into traditional finance by offering familiar financial tools alongside crypto trading, and it integrates $UEXC to enhance user benefits such as fee reductions and platform rewards.

UEX.US Inc actively explores new investment opportunities in digital finance, cybersecurity, and emerging technologies. The company evaluates both strategic acquisitions and early-stage ventures that strengthen its ecosystem, expand product capabilities, or unlock new revenue channels. This forward-looking approach supports sustainable growth and positions UEX as a long-term participant in the global financial and technology landscape.

Vision: UEX.US Inc's vision for $UEXC is to weave together its offerings with a token that rewards participation and growth. By launching $UEXC, UEX introduces an incentive model where platform success and token holder prosperity go hand in hand. The token funds new investments and products for the ecosystem, empowers users via governance, and enforces a value feedback loop: if UEX's services thrive, $UEXC's supply tightens (becoming deflationary); if growth is slower, modest inflation of $UEXC provides resources to improve the ecosystem, ultimately benefiting holders in the long run.

3. Token Naming: $UEXC and U-Coin

For clarity, the UEX ecosystem contains two distinct tokens that must not be confused. **$UEXC** is the exchange utility and governance token described in this whitepaper: it trades freely, powers platform benefits, and carries the tokenomics detailed below. **U-Coin** (formerly $UEX) is a separate, private-share-linked instrument connected to equity participation in UEX.US Inc; it is subject to accreditation requirements, is not designed for liquidity, and is excluded from all $UEXC reward calculations, including the weekly rewards program's balance eligibility. Wherever this document describes rewards, discounts, or governance, it refers exclusively to $UEXC.

4. Cross-Chain Token Design

$UEXC trades live on UEX.US, where its utility is delivered: fee tiers on Trading Pro, savings eligibility, lending integration, staking, and the weekly rewards program all run on the platform itself. The token launched first on the exchange itself, trading on the Trading Pro terminal, which anchors its liquidity and utility where the products live. On-chain deployment follows a volume-driven path: once trading volumes justify it, $UEXC will deploy to public networks beginning with Solana, with additional chains, potentially including Cardano, evaluated as demand develops.

Bridging Mechanism: When extending $UEXC to a new chain, a burn-and-mint bridge model is used. A given amount of $UEXC on the source chain is burned in a smart contract, and an equivalent amount is minted on the target chain; the reverse occurs when bridging back. This ensures the effective circulating supply of $UEXC remains consistent across chains, preventing inflation through bridging. Bridging will rely on secure protocols, using either trusted federated validators or decentralized interoperability networks, and each chain's instance of $UEXC will be fungible and interchangeable via these bridges, maintaining one unified token economy across all networks.

Multi-chain deployment remains an expansion path, not the product itself: the token's value is anchored in what it does on UEX.US, while bridges extend access to additional networks over time as demand justifies it.

5. Token Supply and Inflation Governance

Governed Supply Model: Unlike fixed-supply crypto assets, $UEXC is designed without a permanent hard cap on total supply. Instead, it employs a governance-regulated inflation model to balance ecosystem funding with scarcity. The genesis supply was capped at 1.6 billion $UEXC. Post-launch, the total supply limit can increase at a controlled rate each year, subject to both a strict range and community approval.

Annual Inflation Rate: Each year, the $UEXC supply may expand by a minimum of 1% and up to a maximum of 10%, depending on ecosystem needs. The default baseline increase is 1% per year. The UEX team can propose a higher rate for a given year to fund new investments, expansion initiatives, or other strategic needs. **Any rate above the 1% baseline must be approved by a vote of $UEXC token holders before implementation.** Holders are presented with a governance vote containing the baseline 1% versus the team-proposed higher rate (up to the 10% cap). If a proposal for higher inflation does not pass, the supply increase defaults to the minimum 1% for that year.

This governance-driven model provides flexibility: in years of significant growth opportunity, holders may approve higher inflation to seize it; in years of sufficient revenue, they may keep inflation near 1% to preserve scarcity. The 10% annual cap cannot be exceeded, ensuring predictability, and every inflation event is announced transparently during the proposal process.

6. Token Distribution and Staking Rewards

All newly minted $UEXC tokens from annual inflation are distributed according to a fixed allocation model designed to strengthen the ecosystem and reward active participants:

- **50% to Staking Rewards (Token Holders):** Half of each year's new tokens are distributed as staking rewards to $UEXC holders who stake their tokens on uex.us or in designated staking contracts. Stakers receive a proportionate share of this pool, earning yield in $UEXC that offsets dilution; holders who do not stake are gradually diluted, aligning incentives toward active, long-term participation.
- **40% to UEX Investments (Treasury):** Forty percent of each year's newly issued $UEXC goes to the UEX.US Inc treasury and investment fund, providing capital to reinvest in the ecosystem: product development, platform expansion, marketing, partnerships, and strategic acquisitions. This pool serves as the ecosystem's war chest, ensuring development remains well funded.
- **10% to NFT Staking Rewards:** Ten percent of each year's issuance is allocated to UEX Pass NFT holder rewards.

Through this allocation, 60% of new issuance flows directly back to the community (token stakers and NFT holders), while 40% is reinvested to increase platform value, which in turn benefits the community through utility growth and the deflationary mechanisms below.

7. Deflationary Mechanisms

To complement the controlled inflation model, $UEXC embeds multiple deflationary mechanisms that reduce supply based on the success and usage of UEX platforms. As UEX generates fees and profits, a portion of that value is funneled back into $UEXC through market buybacks followed by permanent burns. Supply is therefore elastic in both directions: inflation adds tokens on a governed schedule, while real platform usage burns tokens continuously. If platform activity is high, burns can outpace issuance and $UEXC becomes net deflationary; if activity is lower, modest inflation dominates and funds further growth.

- **Fundraiser Fee Burn:** When a project conducts a fundraiser or token sale through the UEX ecosystem, **60% of all fees paid by fundraisers** are used to buy $UEXC on the open market and burn it, directly converting launch-services revenue into reduced supply.
- **UEX.US Platform Fee Burn:** On a monthly basis, **20% of all net fees earned on UEX.US**, including trading fees, withdrawal fees, and other service income, are allocated to purchase $UEXC and burn it. As platform volumes grow, this mechanism accelerates and can offset a substantial portion of annual inflation.
- **Loan Interest Burn: 10% of all interest payments and loan fees** collected by UEX's lending products are converted into $UEXC and burned, channeling a portion of lending revenue into token deflation as the loans business scales.
- **UEX Chain Gas Burn (Future):** If UEX launches its own blockchain, $UEXC will serve as the native gas currency, and a portion of every gas fee will be automatically burned, comparable to base-fee burning on other networks. Until UEX Chain launches, this mechanism remains a future prospect; all other listed burns operate on existing platforms.
- **Profit Buyback Burn:** UEX.US Inc commits **5% to 50% of any future net profits** of the company, from venture investments, payment processing, and other business lines, to buying back and burning $UEXC. The exact percentage within the range is determined annually by the board or governance based on profitability.

Collectively, these mechanisms link every major revenue stream in the UEX ecosystem to token scarcity. All buyback-and-burn activity will be transparently reported on a monthly or quarterly basis, with public burn addresses available for verification.

8. Utility and Use Cases of $UEXC

Governance

$UEXC serves as the governance token of the UEX ecosystem. Holding $UEXC grants voting rights on key decisions within the web3 side of the ecosystem, foremost the annual inflation rate vote. In the future, governance may extend to fee parameters, new products, and other strategic proposals.

Staking and Yield

Staking $UEXC entitles holders to a share of the 50% inflation allocation, providing yield while signaling long-term commitment. Stakers may gain additional privileges over time, including validator participation if UEX Chain launches and eligibility for partner airdrops or bonus programs.

Weekly Rewards Program

UEX operates a live weekly $UEXC rewards program funded from the platform's marketing budget. Each week, UEX purchases $UEXC on the open market and distributes it to qualifying members: accounts maintaining an average liquid balance of $1,000 or more, or meeting equivalent trading volume thresholds, receive distributions pro rata every Monday. U-Coin balances are excluded from the eligibility calculation. Because distributed tokens are bought on the market rather than newly issued, the program adds demand without adding supply.

Fee Discounts and VIP Tiers

Holding or staking $UEXC qualifies users for reduced fees on UEX.US from day one, including trading on the Trading Pro terminal, with tiered VIP levels granting progressively better discounts, higher withdrawal limits, priority support, and preferential rates on other services as holdings grow.

Fee Currency for Platform Products

$UEXC serves as the fee currency of UEX's flagship products. The clearest example is Safe Loans, the platform's no-liquidation lending product: every Safe Loan opens with a one-time fee that is paid in $UEXC, priced individually on the borrower's history and assets. This creates structural, recurring demand for the token that scales directly with adoption of the product, every loan opened requires $UEXC. As new products launch, UEX intends to extend this pattern, denominating platform fees and premium features in $UEXC wherever it strengthens the token's role at the center of the ecosystem.

Utilities in Development

Several utilities are planned but not yet live, and this whitepaper is explicit about the distinction. $UEXC as loan collateral, borrowing against the token itself, is under evaluation and will be introduced only once the risk framework supports it. Payment and remittance use cases, including merchant integrations, are longer-term possibilities tied to ecosystem scale. Until announced on official channels, these remain roadmap items, not current features.

9. Holder Benefits of $UEXC

Holding $UEXC provides a range of financial and functional advantages that reward loyalty and align holders with the platform's success.

Financial Benefits of Holding $UEXC

- **Staking Rewards:** Stakers receive a share of the network's inflation rewards, with 50% of all newly issued $UEXC distributed to stakers annually in proportion to their stake, allowing committed participants to offset inflation and grow their share of supply.
- **Fee Discounts and Rebates:** Holding or staking $UEXC reduces fees across UEX platforms from day one. Larger holdings correspond to higher loyalty tiers with progressively better discounts, and may extend to lower loan interest rates and other fee waivers.
- **Deflationary Supply Benefits:** 20% of UEX.US net fees are regularly used to buy back and burn $UEXC, increasing scarcity as the platform prospers and sharing platform success with all holders.
- **Exclusive Savings Access:** Holders meeting high thresholds (currently 20,000,000 $UEXC) gain access to exclusive interest-bearing savings programs with premium rates reserved for the most committed holders.

10. Roadmap

Live Today: $UEXC trades on the Trading Pro terminal, the weekly rewards program distributes open-market-purchased tokens to qualifying members every Monday, and 20% of UEX.US net fees are bought back and burned monthly. Launching Now (2026): Safe Loans arrive with their one-time fee denominated in $UEXC, making the token the entry key to the platform's flagship lending product, followed by the Loan Investment program that channels member capital into the loan book. Each Safe Loan opened adds token demand; each trade funded by a Safe Loan adds volume; each unit of volume feeds the fee burn. Volume-Driven Next Steps: as platform volumes grow, $UEXC deploys on-chain beginning with Solana, holder fee-discount tiers roll out across Trading Pro, and additional products adopt $UEXC fee denomination.

2027–2028, UEX Chain: UEX targets the development and launch of its own layer-1 blockchain, UEX Chain, optimized for trading, payments, and financial operations. $UEXC would become the native coin of UEX Chain, used for gas and validator staking, with a testnet phase preceding gradual decentralization. Launch timing depends on technical readiness and regulatory conditions.

Beyond 2028: With the core components established, UEX focuses on global expansion, compliance-forward market entry, and continuous platform improvement. If the ecosystem flourishes, cumulative burns may exceed issuance and $UEXC could enter a long-term deflationary cycle; governance may also propose reducing or halting inflation as the ecosystem matures.

11. Legal Disclaimer

Informational Purposes Only: This document is provided for informational purposes only and does not constitute an offer to sell, solicitation to buy, or recommendation of any investment in any jurisdiction. The $UEXC token described is a utility token for the UEX ecosystem; it is not intended to represent a security or any other regulated financial instrument.

No Guarantees: The plans, projections, and milestones outlined in this whitepaper are forward-looking statements, subject to change based on regulatory approvals, technological feasibility, market conditions, and the evolving strategy of UEX.US Inc. There is no guarantee that all objectives will be realized as described, and actual results may differ materially.

Not Financial Advice: Nothing in this whitepaper should be considered financial, legal, or tax advice. Prospective participants should conduct their own due diligence and consult professional advisors.

Participation in cryptocurrency projects involves risk, including market volatility, regulatory uncertainty, potential loss of value, and technological vulnerabilities. Only risk capital should be used.

Regulatory Compliance: UEX.US Inc is committed to complying with all relevant laws and regulations. The regulatory status of digital tokens is complex and evolving, and $UEXC may become subject to future regulation in certain jurisdictions. No regulatory authority has formally examined or approved the information in this whitepaper. UEX.US Inc may adjust token design or distribution to ensure compliance, including jurisdiction exclusions and KYC/AML requirements.

No Warranty: The $UEXC token and UEX platforms are provided on an “as is” basis. UEX.US Inc disclaims all representations and warranties, express or implied, including merchantability, fitness for a particular purpose, and non-infringement, and does not guarantee the accuracy or completeness of this material.

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Roadmap Caveat: Any roadmap or timeline information is indicative and not binding. Development is inherently uncertain, and UEX reserves the right to modify the roadmap and described features in response to technical, business, or regulatory considerations.

No Contract: This whitepaper is not a contract and does not constitute a promise to deliver any product or tokens. Holding $UEXC does not confer ownership, equity, or any share in UEX.US Inc, nor rights to dividends, revenue, or company assets beyond the token mechanisms described. All holders are subject to the terms of official platform agreements. For clarity, equity-linked participation exists only through the separate U-Coin instrument described in Section 3, subject to its own terms and accreditation requirements.

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12. Conclusion

The $UEXC token is a cornerstone of UEX's strategy to create a unified, user-aligned financial ecosystem. Through a blend of governance-controlled inflation and performance-driven deflation, $UEXC's tokenomics tie the interests of the platform and its community tightly together: when UEX's platforms thrive, buyback-and-burn programs reward holders with scarcity; when growth capital is needed, controlled inflation approved by holders supplies it. The token's role as the fee currency of flagship products, the live weekly rewards program, the staking economy, holder fee tiers, and cross-chain design make it a versatile asset engaging users at every level.

UEX.US Inc's commitment to compliance and transparency provides a solid foundation. From live trading on UEX.US to multi-chain expansion and the potential launch of UEX Chain, $UEXC serves as the fuel and value carrier of the ecosystem. By holding $UEXC, users gain both practical benefits within UEX's services and a stake in the network's success, aligning their interests with the growth of the entire UEX ecosystem.