



NEXA
EXWORTH

WHITEPAPER



NEXA EXWORTH

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ONE

Introduction to NEXA
EXWORTH Group



1. Background of Group Establishment

Amid the increasingly complex global economic and political landscape, traditional financial systems can no longer effectively meet the rapidly changing market demands. Currently, global digital payments face challenges such as high transaction costs and low settlement efficiency, while the global digital economy is transitioning towards digitization and intelligence. In response to this, NEXA EXWORTH was established.

NEXA EXWORTH is committed to driving the digital transformation of global financial services by building a seamless, cross-regional financial ecosystem. It provides efficient and convenient digital payment solutions for users worldwide. Additionally, through the integration of the Web3 ecosystem and capital markets, it enables more users to benefit from the value growth driven by technological innovation.

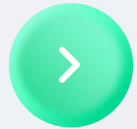
2. Establishment and Development of the Group



NEXA EXWORTH



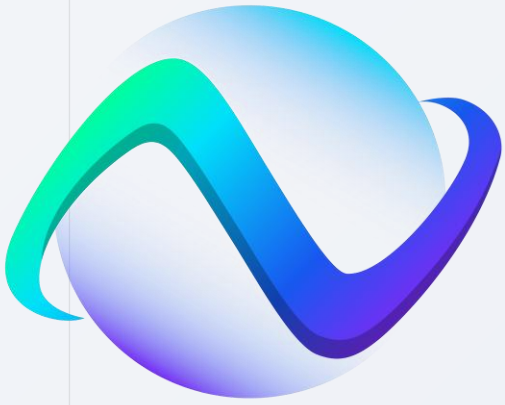
NEXA EXWORTH Group was established in Colorado, USA, with a registered capital of \$100 million.



The group was founded by a team of experienced global fintech experts, whose members have held senior management positions at several Fortune 500 companies and leading financial institutions. They bring deep industry knowledge and extensive international operational experience.



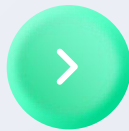
The founding team of NEXA EXWORTH is dedicated to driving innovation in the fields of global payments and asset management, with a commitment to building a secure, transparent, and convenient financial ecosystem.



NEXA EXWORTH



Since its inception, NEXA EXWORTH has actively established strategic partnerships with globally renowned financial institutions, payment networks, and technology providers. These collaborations include in-depth cooperation with leading authorities such as Mastercard, Visa, and the Central Bank of Lithuania, ensuring the security and compliance of transactions.



The group's payment systems and financial services strictly adhere to international and regional regulatory standards, having obtained several global financial compliance licenses, including the U.S. MSB license and the EU EMI license, to provide trustworthy service guarantees to users.

3. Mission and Vision of the Group



Mission:



NEXA EXWORTH is driving transformation in global payments and asset management through innovative technology and digital financial services.



We are committed to providing global users with secure, transparent, and efficient digital payment solutions, building a borderless financial ecosystem that allows every user to easily participate in and benefit from the opportunities of the digital economy.



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Vision:



NEXA EXWORTH is committed to becoming a global leader in digital financial services, driving the transformation of the global financial system into Web3 .



Through extensive strategic partnerships and advanced technology deployment, we are dedicated to building an open, intelligent, and sustainable global financial network. This allows every user to achieve steady wealth growth and enjoy a seamless global financial experience in an ever-changing world.



TWO

Core Businesses of NEXA
EXWORTH

A blue and purple NEXA EXWORTH CARD with a Mastercard logo and a chip. The card is shown at an angle, with the word 'USD' embossed on it. The background is a dark, textured surface with a glowing blue light effect.

1. NEXA CARD

NEXA EXWORTH, in collaboration with Mastercard and Visa, has launched the NEXA CARD, marking a significant integration of cryptocurrency with the global traditional payment system. Through this innovative payment tool, users can seamlessly exchange cryptocurrencies for fiat currencies worldwide, while benefiting from Mastercard and Visa's top-tier security features and extensive payment network support. The introduction of NEXA CARD provides global users with more convenient, secure, and flexible payment options, catering to the diverse payment needs of the international market.



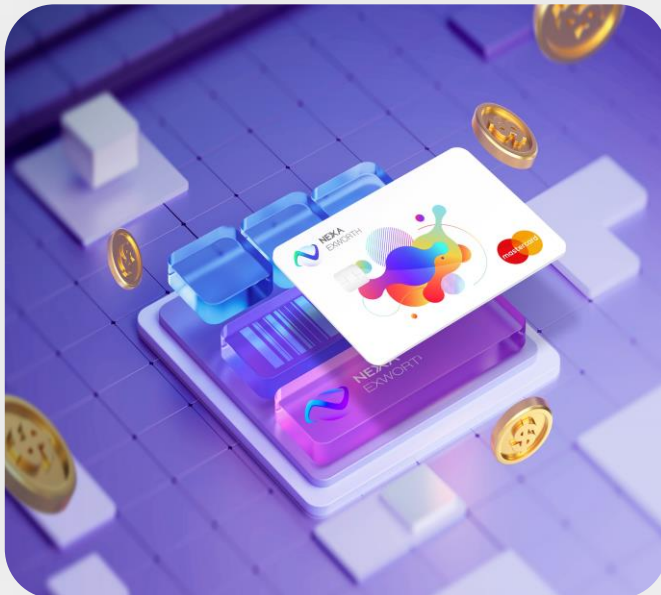
Core Features:

1

Global Worry-Free Payments: NEXA CARD supports online and offline payments in 120 countries, covering a wide range of consumption scenarios. Whether for local shopping, cross-border e-commerce, or global travel, users can enjoy a seamless payment experience. The deep partnership with Mastercard and Visa ensures the security and stability of every transaction, truly enabling seamless payments on a global scale.



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2

Instant Fiat Conversion: Provides real-time crypto-to-fiat conversion services, allowing users to easily convert digital assets like USDT into local fiat currencies. Partnered with top liquidity providers to ensure competitive exchange rates and fast, seamless asset conversions, simplifying multi-currency transactions.

3

Instant Transaction Settlement: Utilizes advanced payment technology to ensure real-time transaction confirmation and settlement, minimizing delays in fund transfers. Multi-layered security mechanisms safeguard transaction security, allowing both everyday purchases and large payments to benefit from a fast and efficient experience.

4

Smart Financial Management: Equipped with smart financial tools that automatically categorize expenses, provide monthly reports and suggestions, helping users control spending and achieve financial goals. It also supports setting savings targets or investment plans, with automatic recommendations for suitable financial products.



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5

Multi-Category Asset Management: Supports the management of mainstream cryptocurrencies like USDT, BTC, and ETH, as well as various fiat currencies. Users can flexibly convert between currencies based on market exchange rate fluctuations, optimizing fund usage.

6

Automated Bill Payments: Set up automatic payments for recurring bills, preventing any missed payments. Supports scheduled deductions, helping you achieve long-term financial goals.





Exclusive Services:

1

Travel Benefits and Protection: Offers exclusive perks for international travelers, including travel insurance, car rental discounts, and access to airport lounges. Additionally, it provides real-time exchange rate alerts and locking features to help mitigate currency risk.

2

Points and Rewards: Earn points on purchases, which can be redeemed for discounts, gift cards, or crypto assets. Regular promotional events are held to encourage participation and boost user loyalty.





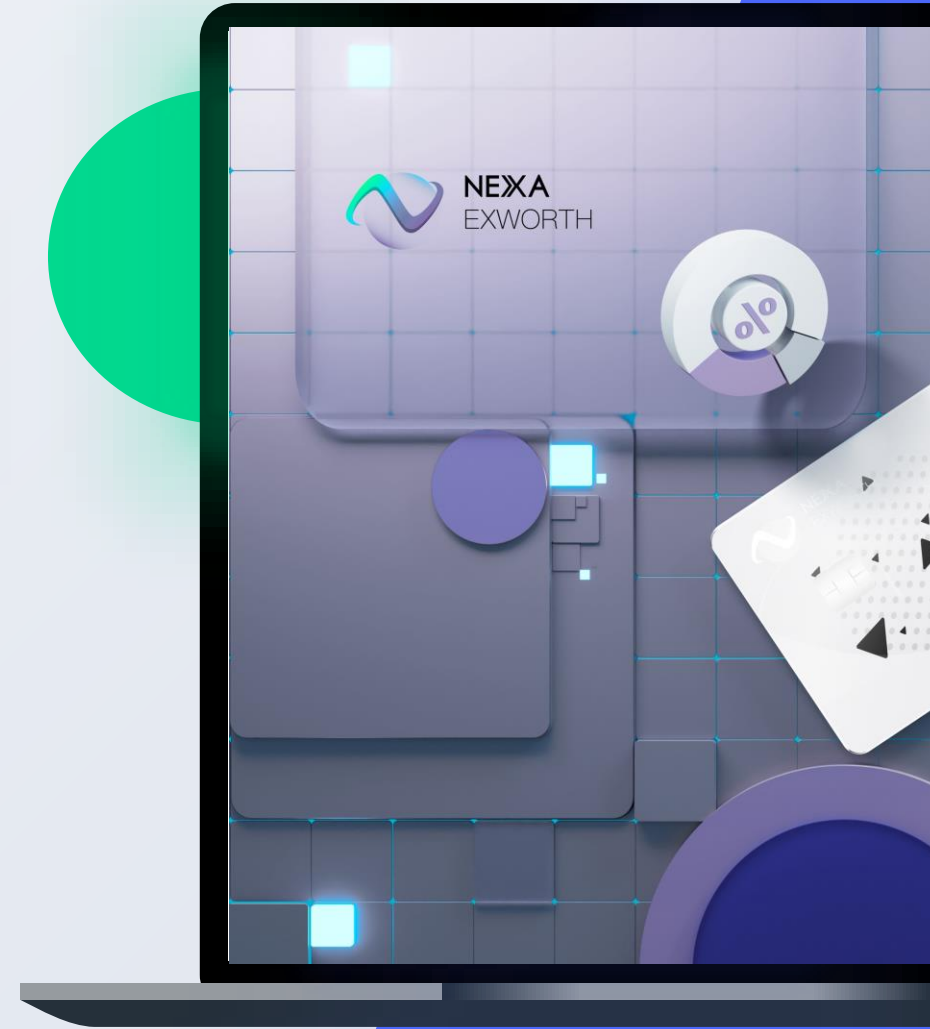
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3

24/7 Customer Support: Provides around-the-clock global multilingual customer support, ensuring help is available anytime, especially for cross-border payments and emergencies.

4

Customized Services: Offers exclusive services like personal financial advisors and customized investment portfolios for high-net-worth users, increasing loyalty and attracting premium customers.





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Card Security:

- (1) Seamless Digital Identity Verification: Utilizes blockchain technology to provide decentralized digital identity verification, simplifying the authentication process and ensuring payment efficiency and privacy security.
- (2) Multi-Layer Security Technology: Employs biometric authentication, two-factor authentication, transaction monitoring, and other multi-layered security technologies to ensure account and fund security, achieving zero-risk in the payment system.
- (3) Virtual Card Number: When making online transactions, cardholders can generate a one-time virtual card number to protect their real card information. Even if the virtual card number is compromised, the security of the main card remains unaffected.

- (4) EMV Chip Technology: Compared to traditional magnetic stripe cards, EMV chip cards are much harder to replicate. Each transaction generates unique encrypted information, significantly reducing the risk of fraud.
- (5) Two-Factor Authentication (2FA): For online payments, NEXA CARD may require two-factor authentication. In addition to entering the card number and password, users must also verify with a one-time code sent via SMS or a mobile app to ensure the transaction is authorized by the cardholder.
- (6) Dynamic Verification Code (CVC2): For online payments, a dynamic CVC2 code is used, which is valid for only one transaction, significantly enhancing transaction security.

A graphic featuring a large blue circle with the text "Card Security:" inside. To the left of the circle is a blue square icon with a white document symbol. Concentric dotted circles surround the central blue circle, and a solid blue arc is positioned above the circle.

Card Security:



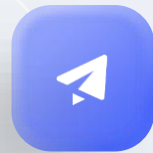
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Card Security:

(7) Geolocation Lock: Provides a geolocation lock feature, allowing cardholders to restrict the card's usage to specific regions, preventing the card from being used outside the designated area and effectively protecting against unauthorized transactions.

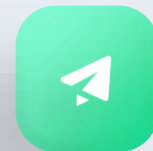
(8) Real-Time Risk Control: Advanced algorithms and AI technology monitor transactions in real time, identifying and blocking suspicious or abnormal activities. If any anomalies are detected, the system automatically notifies the cardholder and may temporarily freeze the card to prevent fraud.

Usage Scenarios:



Cross-Border E-Commerce

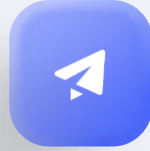
Users can shop on major e-commerce platforms worldwide that support Mastercard or Visa through the NEXA CARD. Whether purchasing electronics, fashion apparel, or household goods, they can easily make payments using cryptocurrency, enjoying the convenience of global shopping.



Overseas Asset Allocation

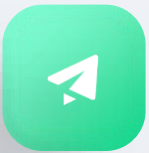
NEXA CARD provides users with a secure and efficient payment tool, supporting investments, real estate purchases, and other high-value assets globally. It simplifies the process of cross-border fund transfers.





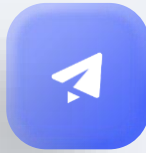
Business Travel

The NEXA CARD is an ideal choice for business travelers, supporting seamless payments at Mastercard and Visa merchants worldwide. It allows for easy payments for hotels, car rentals, dining, and more, while supporting multiple currencies, eliminating the hassle of frequent foreign currency exchanges.



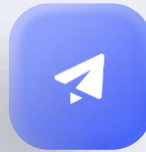
Study Abroad and Global Tourism

NEXA CARD offers convenient payment solutions for international students and global travelers, supporting payments for tuition, living expenses, and travel-related purchases. By using crypto assets, users can easily make payments even in regions with strict foreign exchange controls.



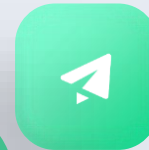
Cryptocurrency Payments

NEXA CARD supports converting crypto assets into fiat currency for payments, enhancing the liquidity of crypto assets and providing users with more spending options, delivering a seamless global payment experience.



Shared Economy and Rental Services

NEXA CARD is suitable for various payment scenarios in the sharing economy, including short-term rentals, ride-sharing, and other shared services. Users can make payments with crypto assets, seamlessly participating in the digital economy.



Cultural and Entertainment Consumption

With NEXA CARD, users can purchase movie tickets, event tickets, and digital entertainment content worldwide. Especially in regions where cryptocurrency is widely accepted, the card offers users greater freedom in cultural and entertainment spending.

Asset Management **Services**

— 01 —



Provides asset management products with different cycles and expected returns.

— 02 —



Profit Strategy: AI-driven asset management enables intelligent and personalized investment strategies, generating stable returns.

— 03 —



AI can analyze vast amounts of market data in real time, identify trends, predict risks, and automatically adjust investment portfolios to ensure optimal asset allocation.

— 04 —



With the help of AI algorithms, investors can capture more opportunities in volatile markets while reducing investment risks.



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— 05 —



AI continuously learns and optimizes, refining its models over time to help investors achieve long-term, stable returns.

— 06 —



Risk Control: Establishes a comprehensive risk identification and assessment system, accurately identifying various risks such as market, technology, and compliance.

— 07 —



A multi-layered security mechanism is employed, including cold and hot wallet separation, smart contract audits, and multi-signature processes, to ensure asset security.

— 08 —



The platform closely monitors market trends and regulatory policies, adjusting risk control strategies in a timely manner to mitigate systemic risks.



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— 09 —



Regular internal audits and external reviews are conducted to enhance risk control capabilities, ensuring stable project operations and the safety of investors' funds.

— 10 —



Asset Growth: The platform will focus on offering a diverse range of asset management products, covering everything from traditional financial instruments to innovative digital assets, catering to the varied needs of different investors.

— 11 —



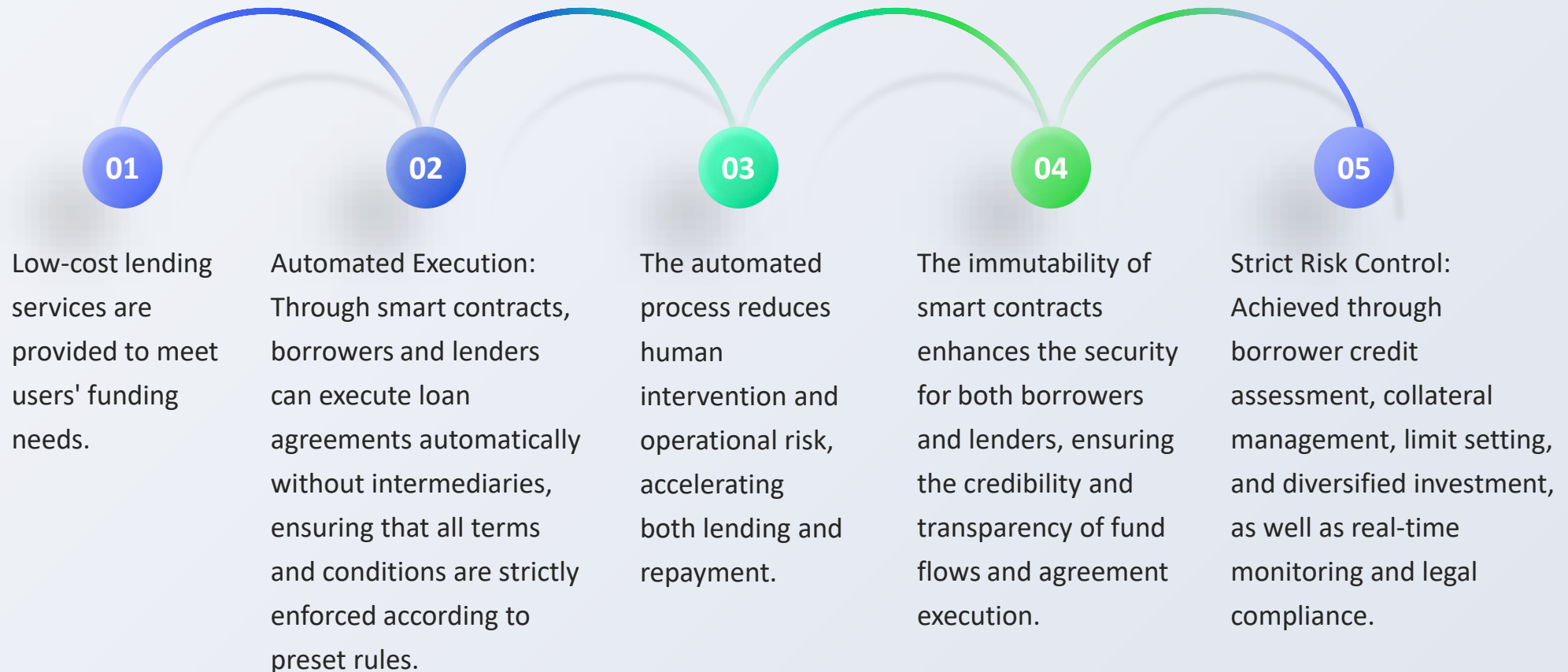
Through advanced technology and precise data analysis, the platform will help users achieve efficient global asset allocation, optimize investment portfolios, and maximize returns.

— 12 —



The platform will continuously monitor market trends and investment patterns, launching customized products that adapt to market changes. This allows users to maintain a competitive edge in dynamic markets, achieving steady asset appreciation and long-term growth.

Lending Services



Lending Services





THREE

NEXA EXWORTH
User Rights

Free Payments

1

NEXA EXWORTH integrates traditional payment networks with cutting-edge technology to build a global free payment system.

2

This system breaks down geographical and language barriers, enabling users to securely and easily make payments and purchases in over 120 countries and regions worldwide, catering to diverse needs.

3

Users can convert deposited USDT or other crypto assets into local fiat currency at any time, enabling convenient payments and purchases globally.

Inclusive Finance

1

NEXA EXWORTH adheres to the principle of inclusive finance, striving to provide equal access to high-quality financial services for users worldwide.

2

Leveraging innovative technology, NEXA EXWORTH breaks down the barriers of traditional financial services, offering low-cost and transparent digital financial solutions.

3

Through accessible and democratized wealth management services, NEXA EXWORTH helps users achieve their financial goals while offering opportunities for value growth in global financial markets.



Participation in Web3

1

The development of the Web3 ecosystem will introduce new profit models and opportunities for users.

2

Users can not only earn profits by holding and trading digital assets but also participate in decentralized finance (DeFi) projects, gaining returns through liquidity provision, staking, lending, and other means.

3

Additionally, users can join decentralized autonomous organizations (DAO), participating in ecosystem governance through voting and decision-making, while sharing in the dividends and rewards from the platform's growth.

Sharing RWA Yields

1

In the future, users can invest in tokenized real-world assets (RWA) such as real estate and energy projects, directly participating in industry development and sharing dividends through asset appreciation and profit distribution.

2

Additionally, users can leverage RWA tokens on DeFi platforms for lending, staking, and other activities, enjoying the extra returns from the fusion of real-world industries and digital finance.

Obtaining Capital Gains

1

After going public, users will enjoy rights similar to traditional shareholders through a unique token-equity parity mechanism. This means that by holding digital assets, they can profit from market price increases while also sharing in the capital dividends generated by the company's growth.

2

Through this mechanism, users can participate in both the digital economy and traditional capital markets, achieving greater wealth growth from dual opportunities.

3

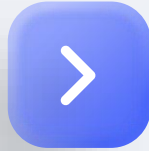
This innovative model provides users with diversified investment returns while enhancing the community's confidence in and engagement with NEXA EXWORTH's long-term development.



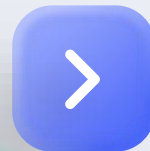
FOUR

NEXA EXWORTH
Technical Architecture

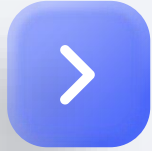
Infrastructure Layer



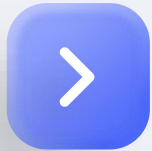
NEXA EXWORTH Mainnet: The NEXA EXWORTH mainnet is built on high-performance blockchain technology, capable of processing thousands of transactions per second, ensuring the platform's scalability.



The mainnet is highly customizable, capable of flexible adjustments and expansions based on different business needs.



It employs a robust consensus mechanism to ensure network security and decentralization, achieving efficient transaction verification and processing.



Distributed Storage: The system integrates distributed storage, supporting the data storage needs of decentralized applications and smart contracts. It offers high availability and fault tolerance, ensuring data security and integrity.

Core Services Layer



Stablecoin System: The NEXA EXWORTH stablecoin system provides users with a stable value storage and payment tool.



The stablecoin is pegged to fiat currency, maintaining a relatively stable value and reducing the volatility risk of the cryptocurrency market.



The system relies on highly secure smart contracts to ensure the transparent and fair issuance and circulation of stablecoins, providing strong liquidity support to enhance the user payment and transaction experience.



Smart Contract Engine: The smart contract system offers high security and programmability, supporting business automation and efficient execution.



Transactions and operations are executed in a decentralized manner, ensuring transparency and immutability.


Application Services Layer.

Decentralized Application Platform (DApp Platform): Provides an open, secure, and efficient ecosystem for developers and users.

It supports the development and deployment of various decentralized applications, offering developers rich tools and resources.



The platform offers efficient smart contract execution capabilities, supporting complex business logic and automated processes. It provides a robust developer community and support services, helping developers quickly get started and continuously innovate.



Cross-Chain Interoperability: Offers cross-chain bridge services, enabling interoperability between NEXA EXWORTH and other blockchain networks. It supports cross-chain asset and data transfers, enhancing the platform's flexibility and applicability.



User Experience Layer



User Wallet: Offers a secure, user-friendly digital wallet that supports asset management on the NEXA EXWORTHmainnet and other blockchain networks.



The wallet supports multi-currency, multi-signature, and hardware wallet integration, ensuring the security and operability of user assets.



Payment Gateway: Integrates a global digital payment gateway, allowing users to make instant payments and settlements through NEXA EXWORTH.



The global digital payment gateway supports seamless conversion between fiat and cryptocurrencies, simplifying payment processes.

Governance and Management Layer

Decentralized Autonomous Organization (DAO): The governance mechanism adopts a DAO model, granting community members greater decision-making power and participation rights.

Through voting and consensus mechanisms, community members can collectively decide the platform's direction and major decisions, enhancing the platform's transparency and fairness.

Risk Control and Compliance: A comprehensive risk control and compliance framework ensures the legality and security of platform operations, preventing risks and illegal activities.

Security Assurance Layer

01

Security Audits and Monitoring: Continuous smart contract audits and system monitoring are implemented to eliminate vulnerabilities and prevent malicious attacks comprehensively.

02

Provides real-time monitoring and emergency response mechanisms to ensure the security of user assets and data.

03

Through a layered architecture, NEXA EXWORTH's technology becomes more comprehensive and structured, supporting the long-term development and expansion of the platform's ecosystem.



FIVE

NEXA EXWORTH
Security and Compliance

Top-Level Security Protection System



NEXA EXWORTH employs industry-leading multi-signature technology, requiring multiple independent signature nodes to validate each transaction before it can be completed. This enhances the security and integrity of transactions.





Signature nodes are distributed globally, and advanced encryption protocols and distributed key management technologies are used to ensure key security. Even if a node is compromised, the user's private keys and assets remain protected.



Distributed key management systems further enhance key security through Multi-Party Computation (MPC) technology, ensuring that no single entity can access the complete private key.



NEXA EXWORTH employs certified Hardware Security Modules (HSMs) to protect its hardware wallets and cold storage solutions. HSMs are tamper-resistant hardware devices specifically designed to generate, store, and manage cryptographic keys securely.



Most of the user assets are stored in cold wallets, ensuring secure offline operations and mitigating the risk of online attacks.



Cold storage devices are securely kept at multiple high-security locations, protected by stringent physical and environmental safeguards. They are regularly audited and updated by a professional team to ensure ongoing security.

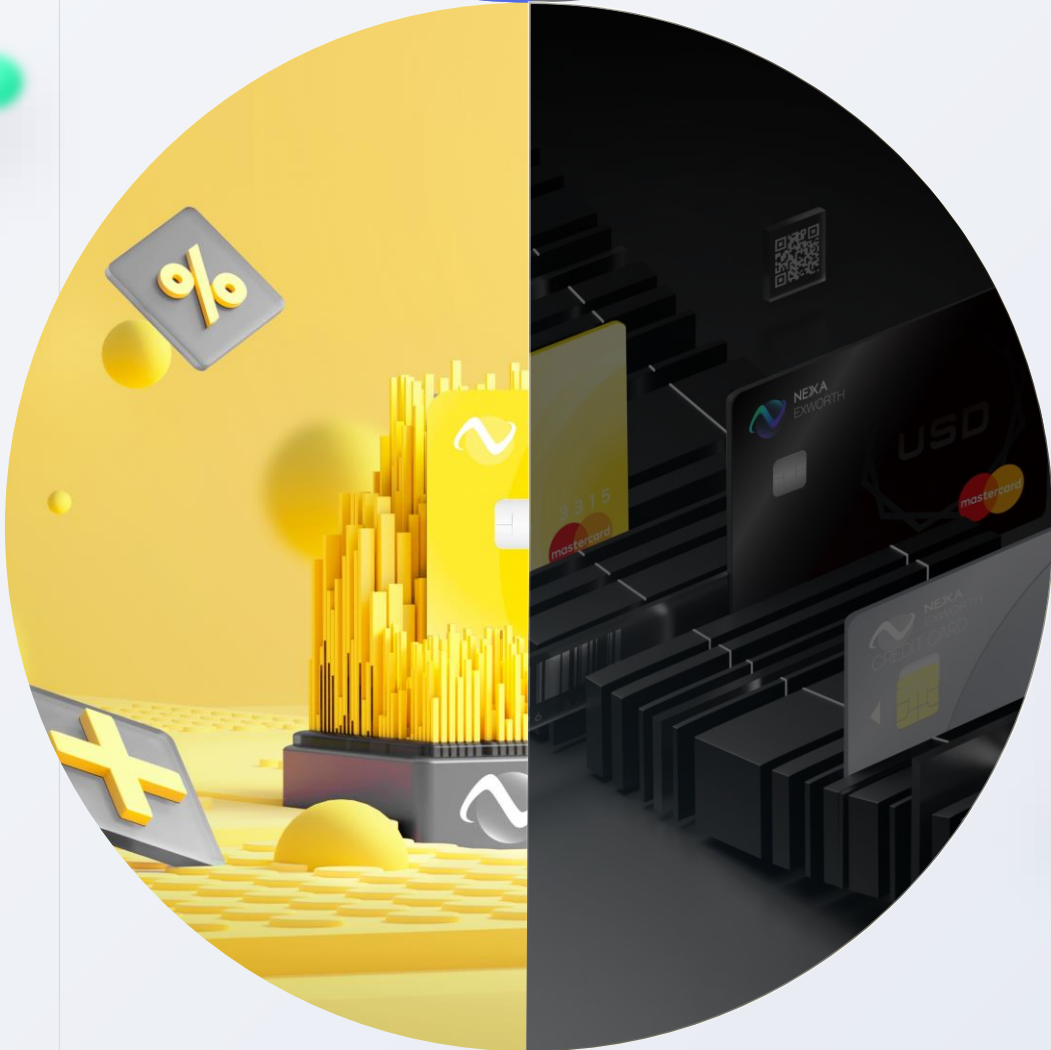


NEXA EXWORTH platform fully utilizes Zero-Knowledge Proof (ZKP) technology, allowing users to verify the legitimacy of transactions without disclosing any sensitive information.



The platform uses AES-256 advanced encryption standards to encrypt all user data, ensuring that data remains encrypted during transmission and storage.





AES-256 is widely regarded as one of the most secure symmetric encryption algorithms available today, effectively defending against various forms of brute-force attacks.



NEXA EXWORTH ensures the correctness and security of smart contract logic through rigorous formal verification. This process validates that smart contracts perform as intended and are free from vulnerabilities, safeguarding against potential exploits and ensuring reliable operation.



Formal verification is a mathematical method used to prove that smart contracts behave correctly under all possible conditions, avoiding contract vulnerabilities or unintended execution.



NEXA EXWORTH conducts regular security audits of its smart contracts, utilizing both static and dynamic analysis tools to detect potential security issues. Comprehensive stress testing is also performed to ensure the robustness and security of the smart contracts, guaranteeing their reliability under various conditions.



Security Audits: NEXA EXWORTH invites global third-party security audit firms such as Certik and Crowe to conduct comprehensive security audits of the platform's overall security architecture, codebase, smart contracts, and operational processes. This ensures thorough validation of security measures and identification of any potential vulnerabilities.

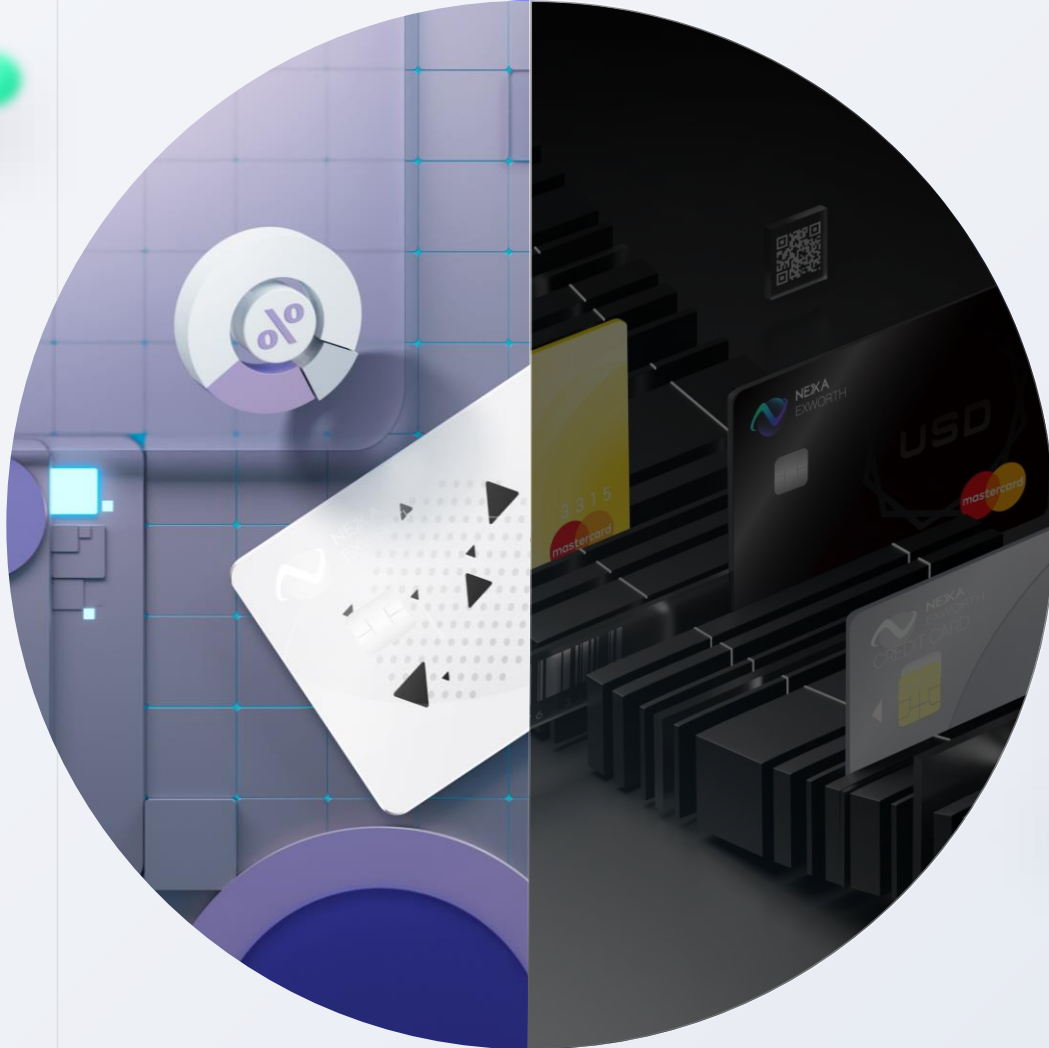


NEXA EXWORTH also launched a bug bounty program to encourage global security researchers to identify and report potential vulnerabilities in the NEXA EXWORTH platform. This initiative ensures that issues are addressed before they can impact the system, further enhancing platform security.



The platform utilizes a real-time threat detection system powered by machine learning algorithms. This system is capable of autonomously learning and analyzing large volumes of transaction data to identify anomalous behaviors and potential threats.





The system continuously monitors user behavior, transaction patterns, and network traffic to detect subtle anomalies. It swiftly takes action, such as automatically freezing suspicious accounts, blocking unusual transactions, and notifying the security team for further investigation.



The adaptive nature of machine learning enables the system to continuously evolve, ensuring it remains at the forefront of threat detection.



Decentralized Defense through Blockchain Technology: NEXA EXWORTH leverages the decentralized nature of blockchain technology by constructing a distributed network of nodes, thereby reducing the risk of single points of failure and collective attacks.



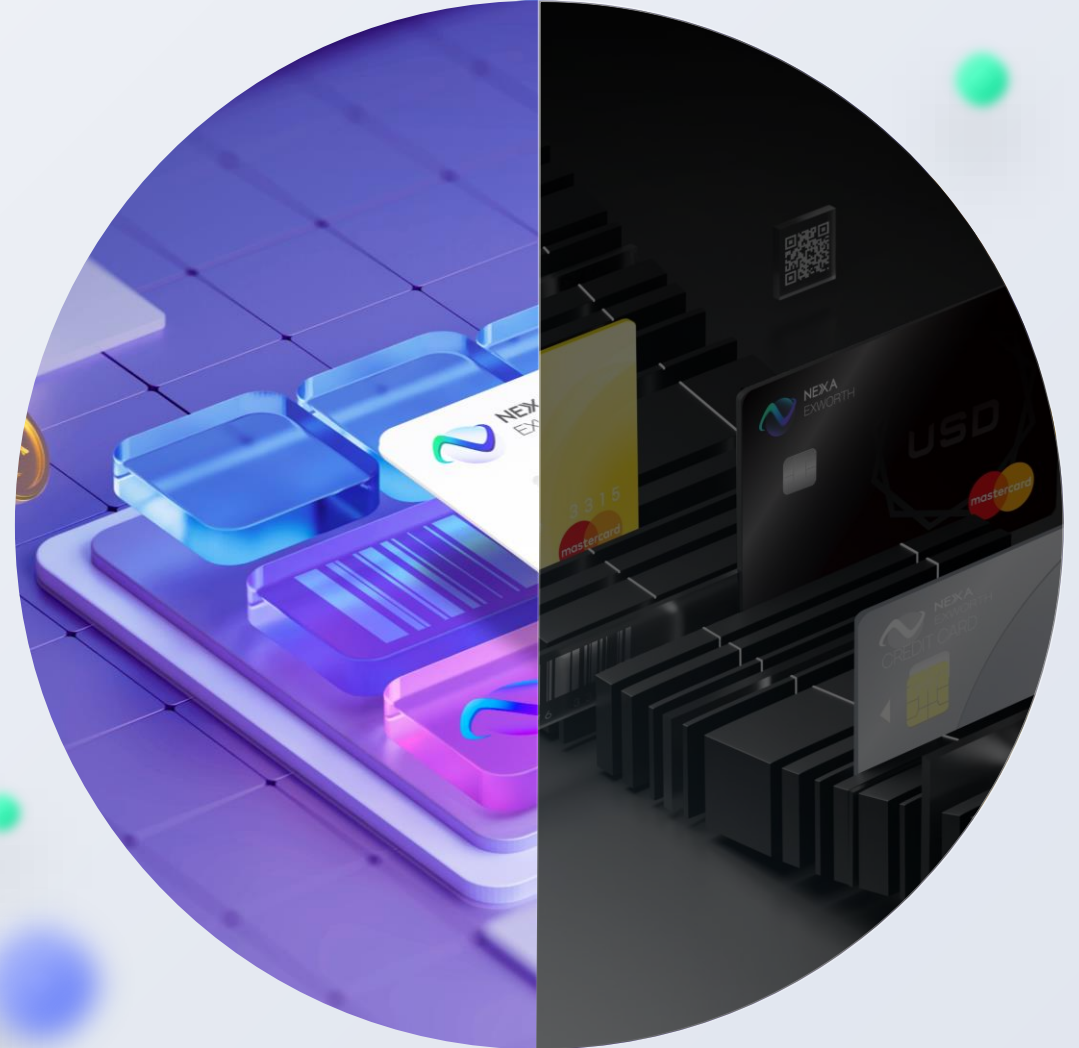
The platform's distributed ledger technology ensures that each transaction is validated and recorded by multiple independent nodes, preventing data tampering and transaction fraud.

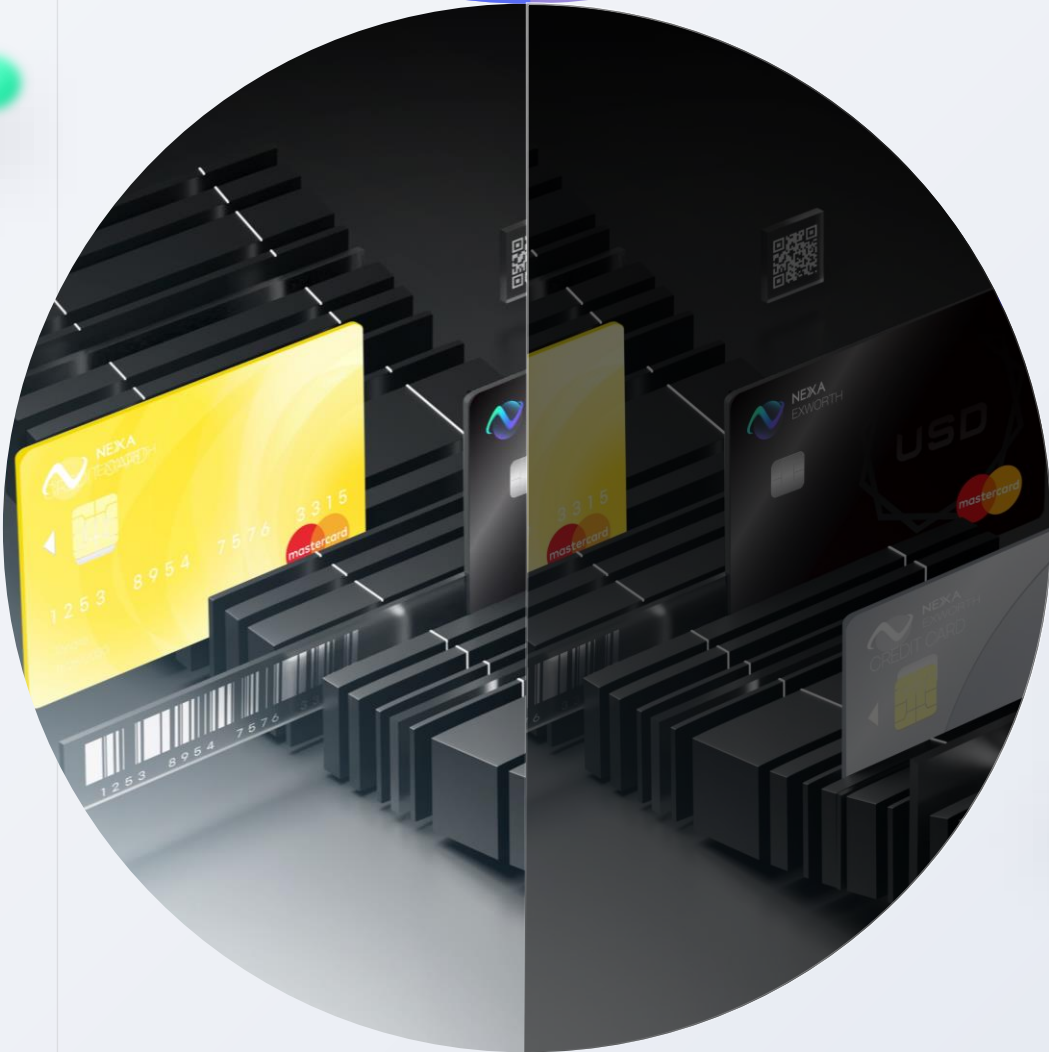


Additionally, the platform employs distributed storage technology, distributing data across multiple global nodes to ensure that even if some nodes fail, the data can be securely restored.



Privacy Protection and User Control: NEXA EXWORTH empowers users with comprehensive privacy control, allowing them to choose the types of information disclosed to third parties and how they manage and control their personal data.





The platform employs encryption and anonymization technologies to ensure the privacy and security of user payments and transactions.



We offer privacy payment features that allow users to conceal their personal identity during transactions, further enhancing privacy protection.



Through advanced and comprehensive security measures, NEXA EXWORTH not only ensures the safety of user assets but also sets a new benchmark for security standards in the industry.



We will continually enhance our technological capabilities to provide users with world-class security and an exceptional payment experience.

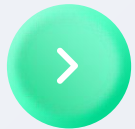
2. Funds Regulated by Authoritative Institutions



NEXA
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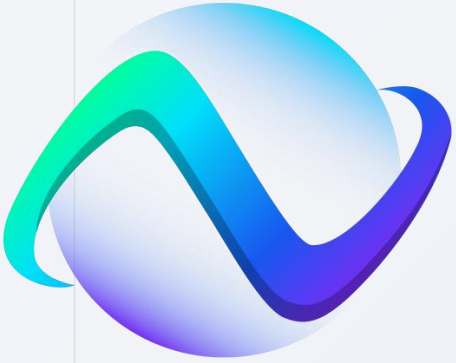


All user funds are fully supervised by the Central Bank of Lithuania, along with Mastercard or Visa, ensuring absolute security and transparency of the funds.



Regulatory authorities provide professional fund management and custody services, adhering strictly to regulatory requirements to ensure the safe storage and management of user funds, and preventing any misappropriation or misuse.





NEXA EXWORTH



Bank of Lithuania



The Bank of Lithuania (Lietuvos Bankas) is the central bank of Lithuania, responsible for formulating and implementing monetary policy, managing foreign exchange reserves, and regulating the banking sector to ensure the stability of the financial system.



As part of the Eurozone, it also participates in the decisions of the European Central Bank, maintaining domestic price stability.



The bank holds assets, including foreign exchange and gold, to support its core functions.



As of now, the Bank of Lithuania holds €6.2 billion in foreign exchange reserves and €31.38 billion in assets.



NEXA EXWORTH



Mastercard and Visa's financial oversight systems are renowned for their strictness and transparency, providing users with highly secure fund protection.



Through multi-level regulatory mechanisms, these two global leading payment institutions ensure that all transactions adhere to stringent compliance standards and are subject to real-time monitoring.



Whether it is the storage, transfer, or processing of funds, Mastercard and Visa leverage advanced technological tools to scrutinize every transaction, ensuring its legality and compliance, effectively eliminating any potential risks at the source.



Mastercard



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Mastercard's financial oversight mechanism is focused on safeguarding the security and transparency of user assets.



The company implements stringent identity verification procedures and transaction monitoring systems, using real-time data analysis and risk assessment to swiftly identify and block suspicious transactions.



Mastercard works closely with global financial regulatory authorities to ensure its operations comply with the legal and regulatory frameworks of various countries, providing robust protection for user funds.



This comprehensive regulatory approach allows users to conduct each transaction with confidence, benefiting from the trust and security that Mastercard provides.

Visa



NEXA EXWORTH



Visa has a comprehensive financial oversight mechanism dedicated to ensuring the absolute safety of user funds.



Through its Visa Advanced Authorization system, Visa can analyze transaction data in real time, identify potential fraud risks, and take appropriate measures to protect user assets.



By utilizing advanced encryption technologies and multi-factor authentication, Visa ensures the security of both user information and funds.



These measures not only safeguard users' account assets but also provide a solid foundation for the stability and security of the global payment ecosystem.

Global Financial Compliance Licenses

NEXA EXWORTH

NEXA EXWORTH

NEXA EXWORTH

NEXA EXWORTH

To ensure compliance in global operations, NEXA EXWORTH has obtained the following relevant licenses and qualifications in multiple regions:



DYREKTOR IZBY ADMINISTRACJI SKARBOWEJ W KATOWICACH
UL. PADEREWSKIEGO 32B
41-282 KATOWICE

Katowice, 20 października 2022 roku

Numer zaświadczenia: **2401-CKRDST.4060.1135.2022**

Numer ewidencyjny: **RDWW – 479**

ZAŚWIADCZENIE

o wpisie do Rejestru Działalności w Zakresie Walut Wirtualnych

Na podstawie art. 217 § 1 i § 2 pkt 2 ustawy z 14 czerwca 1960 r. Kodeks postępowania administracyjnego (Dz. U. z 2022 r. poz. 2000) oraz art. 129m ustawy z 1 marca 2018 r. o przeciwdziałaniu praniu pieniędzy oraz finansowaniu terroryzmu (Dz. U. 2022 r. poz. 593 ze zm.)

zaświadcza się, że przedsiębiorca:

EXWORTH UNION SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ
NIP: 7011107679
KRS: 0000994432

został wpisany do **Rejestru Działalności w Zakresie Walut Wirtualnych** prowadzonego przez Dyrektora Izby Administracji Skarbowej w Katowicach z dniem **14 października 2022 roku**, pod numerem **RDWW – 479**.

Zaświadczenie potwierdza stan faktyczny w dniu jego wydania.

Zaświadczenie wydaje się na wniosek przedsiębiorcy.

Zaświadczenie niniejsze na mocy art. 268a – Kodeks postępowania administracyjnego wydane zostało z upoważnienia Dyrektora Izby Administracji Skarbowej w Katowicach.

Uiszczono opłatę skarbową w wysokości 17,00 zł. zgodnie z ustawą z 16 listopada 2006 r. o opłacie skarbowej (Dz.U. z 2021 r. poz. 1923 ze zm.).

Z upoważnienia
Dyrektora Izby Administracji Skarbowej
w Katowicach
Kierownik Referatu
Andrzej Szczotka
/podpisano kwalifikowanym
podpisem elektronicznym/



Financial Crimes Enforcement Network Department of the Treasury

MSB Registration Status Information

Date: 06/24/2024

The inclusion of a business on the MSB Registrant Search Web page is not a recommendation, certification of legitimacy, or endorsement of the business by any government agency.

The MSB Registrant Search Web page, which is updated on a weekly basis, contains entities that have registered as Money Services Businesses (MSBs) pursuant to the Bank Secrecy Act (BSA) regulations at 31 CFR 1022.380(a)-(f), administered by the Financial Crimes Enforcement Network (FinCEN).

Information contained on this site has been provided by the MSB registrant. FinCEN does not verify information submitted by the MSB. Information provided on this site reflects only what was provided directly to FinCEN. If an error or incomplete information is detected on this site, the registrant should follow the appropriate instructions for correcting a Registration of Money Services Business (RMSB) form.

MSB Registration Number: 31000274833560

Registration Type: Initial Registration

Legal Name: NEXA EXWORTH INTERNATIONAL OFFSHORE DIGITAL BANK L

DBA Name:

Street Address: 4800 Baseline Rd

City: Boulder

State: COLORADO

Zip: 80303

MSB Activities:

Dealer in foreign exchange, Money transmitter

States of MSB Activities:

Alabama, Alaska, American Samoa, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District Of Columbia, Federated States Of Micronesia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Marshall Islands, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Northern Mariana

Islands,

Ohio, Oklahoma, Oregon, Palau, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee,

Texas, Utah, Vermont, Virginia, Virgin Islands, US, Washington, West Virginia, Wisconsin, Wyoming

All States & Territories & Foreign Flag: All States/Territories, Foreign

Number of Branches: 0

Authorized Signature Date: 06/20/2024

Received Date: 06/20/2024



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[IBAN Validation](#)

[Contact us](#)
[MySwift](#)
[Log in to SwiftRef Portal](#)

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BIC * ⓘ

Name ⓘ

City ⓘ

Country ⓘ

Search results: 1 BIC found

BIC	Institution Name	City	Country
UAPULT22XXX	UAB 'PAYTEND EUROPE'	VILNIUS	LITHUANIA

Operational name and address

Operational name

UAB 'PAYTEND EUROPE'

City

VILNIUS

CPS

01113 VILNIUS

Street address 1

PAMENKALNIO STR. 25-1

Legal name and address

Legal name

UAB PAYTEND EUROPE

City

VILNIUS

Street address 1

PAMENKALNIO STR. 25-1

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57



OFFICE OF THE SECRETARY OF STATE
OF THE STATE OF COLORADO

CERTIFICATE OF DOCUMENT FILED

I, Jena Griswold, as the Secretary of State of the State of Colorado, hereby certify that, according to the records of this office, the attached document is a true and complete copy of the

Articles of Incorporation

with Document # 20241643966 of

NEXA EXWORTH INTERNATIONAL OFFSHORE DIGITAL BANK LIMITED

Colorado Corporation

(Entity ID # 20241643966)

consisting of 2 pages.

This certificate reflects facts established or disclosed by documents delivered to this office on paper through 06/14/2024 that have been posted, and by documents delivered to this office electronically through 06/17/2024 @ 20:11:55.

I have affixed hereto the Great Seal of the State of Colorado and duly generated, executed, and issued this official certificate at Denver, Colorado on 06/17/2024 @ 20:11:55 in accordance with applicable law. This certificate is assigned Confirmation Number 16129619



Jena Griswold

Secretary of State of the State of Colorado

*****End of Certificate*****

Notice: A certificate issued electronically from the Colorado Secretary of State's website is fully and immediately valid and effective. However, as an option, the issuance and validity of a certificate obtained electronically may be established by visiting the Validate a Certificate page of the Secretary of State's website, <https://www.coloradosos.gov/biz/CertificateSearchCriteria.do> entering the certificate's confirmation number displayed on the certificate, and following the instructions displayed. Confirming the issuance of a certificate is merely optional and is not necessary to the valid and effective issuance of a certificate. For more information, visit our website, <https://www.coloradosos.gov> click "Businesses, trademarks, trade names" and select "Frequently Asked Questions."



Articles of Incorporation for a Profit Corporation

filed pursuant to § 7-102-101 and § 7-102-102 of the Colorado Revised Statutes (C.R.S.)

The domestic entity name of the corporation is NEXA EXWORTH INTERNATIONAL OFFSHORE DIGITAL BANK LIMITED

The principal office street address is

4800 Baseline Rd
Boulder CO 80303
US

The principal office mailing address is

4800 Baseline Rd
Boulder CO 80303
US

The name of the registered agent is NEXA EXWORTH INTERNATIONAL OFFSHORE DIGITAL BANK LIMITED

The registered agent's street address is

4800 Baseline Rd
Boulder CO 80303
US

The registered agent's mailing address is

4800 Baseline Rd
Boulder CO 80303
US

The person above has agreed to be appointed as the registered agent for this entity.

The name(s) and address(es) of the incorporator(s)

NORMAN NUO ZHANG
4800 Baseline Rd
Boulder CO 80303
US

The classes of shares and number of shares of each class that the corporation is authorized to issue are

The corporation is authorized to issue:
Common shares - 100000000

Causing this document to be delivered to the Secretary of State for filing shall constitute the affirmation or acknowledgment of each individual causing such delivery, under penalties of perjury, that the document is the individual's act and deed, or that the individual in good faith believes the document is the act and deed of the person on whose behalf the individual is causing the document to be delivered for filing, taken in conformity with the requirements of part 3 of article 90 of title 7, C.R.S., and, if applicable, the constituent documents, and the organic statutes, and that the individual in good faith believes the facts stated in the document are true and the document complies with the requirements of that Part, the constituent documents, and the organic

statutes.

This perjury notice applies to each individual who causes this document to be delivered to the Secretary of State, whether or not such individual is named in the document as one who has caused it to be delivered.

Name(s) and address(es) of the individual(s) causing the document to be delivered for filing

NORMAN NUO ZHANG
4800 Baseline Rd
Boulder CO 80303
US

NEXA EXWORTH

NEXA EXWORTH

NEXA EXWORTH

NEXA EXWORTH

Colorado State Registration Certificate: Legally registers the company to operate in Colorado, providing legal standing and business credibility.

U.S. MSB License: Permits the company to conduct money services businesses in the U.S., such as remittances and virtual currency transactions, ensuring compliance and transparency.

Polish VASP Qualification License:
Allows the legal provision of cryptocurrency and virtual asset services in Poland, enhancing market legality and security.

EU EMI License: Authorizes the company to issue electronic money and provide payment services within the EU, supporting cross-border operations and expanding European market business.

SWIFT Business Identifier Code: Provides a unique identifier within the global financial network, supporting fast and secure international payments, enhancing global financial service capabilities.



SIX

**NEXA EXWORTH Token-
Equity Parity**

Token- Equity Parity

- NEXA EXWORTH has revolutionarily
- adopted a token-equity parity
- mechanism, issuing NKS, a token-
- equity parity instrument based on
- blockchain technology.

Token- Equity Parity

NEXA EXWORTH



Holders of NKS enjoy rights similar to traditional shareholders, which may include voting rights, dividend rights, and the ability to participate in major company decisions.



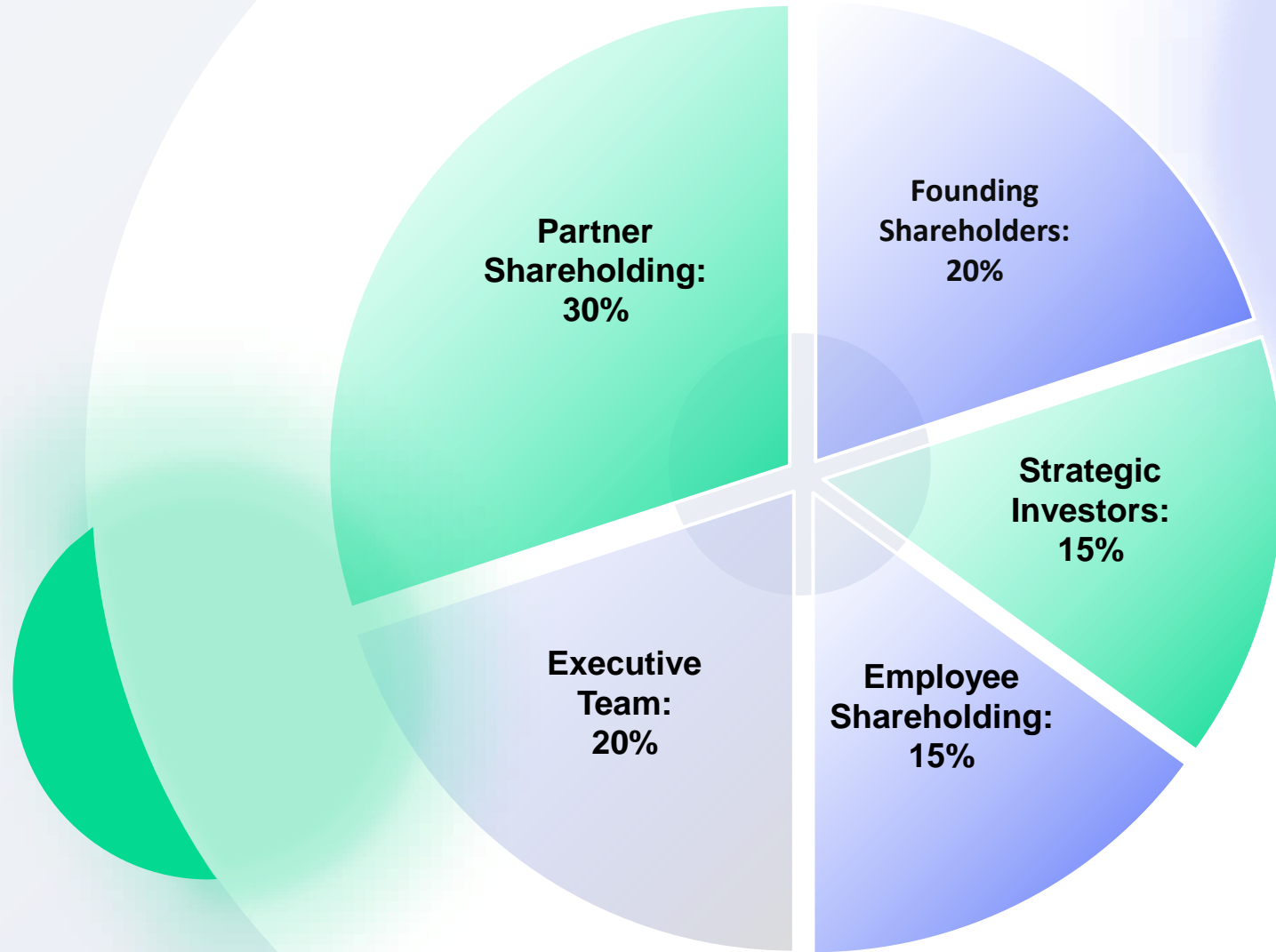
NKS holders are granted rights equal to those of traditional shareholders, allowing them not only to invest but also to participate in project decisions.



Holding NKS not only entitles users to benefits such as airdrops, dividends, and whitelist access within the Web3 ecosystem, but also allows them to share in various rights and benefits from future capital market listings.

Equity Structure

NKS: A total of 1 billion shares issued, with no future issuance, distributed as follows:



1

Founding Shareholders: 20% (200 million shares) (Locked for three years, with no dividends during the lock-up period)

2

Strategic Investors: 15% (150 million shares) (Locked for three years, with no dividends during the lock-up period)

3

Employee Shareholding: 15% (150 million shares) (Locked for three years, with no dividends during the lock-up period)

4

Executive Team: 20% (200 million shares) (Locked for three years, with no dividends during the lock-up period)

5

Partner Shareholding: 30% (300 million shares) (Participates in dividends according to actual partner holdings)

Partner Shareholding Release Mechanism



Partner-subscribed NKS shares are locked in the app for 180 days, after which 10% is released and converted into NKST tokens.



The remaining 90% will be gradually released and converted into NKST tokens in equal proportions over the next 200 days.



The released NKST tokens can be converted into NKS at a 1:1 ratio, and the converted NKS will again be released as NKST tokens in equal proportions over 200 days.

Equity Value

1

Holders of equity can participate in the dividend pool distribution according to their weighted share. The total daily dividend amount is 1/30 of the dividend pool. After the listing, equity can be exchanged for tradable certificates.

2

Equity holders can receive NKST (with a total circulation cap of 300 million tokens) releases, and NKST can be traded on exchanges.

3

Holding 20% NKST and 80% USD also entitles users to receive second-stage public chain tokens and initial tokens of ecosystem projects.

Note:

Sources of Income for the Dividend Pool:

- 01 \$20 per successful issuance of a NEXA EXWORTH Mastercard U Card.
- 02 0.08% of the transaction value, when users convert USDT from their Nexa Pay account into USD using either a physical or virtual NEXA CARD
- 03 20% of the total proceeds from the sale of equity by general partners in the Global Operations Center.
- 04 20% of the net profit from other business activities.

NKST Appreciation Strategy



- **Continuous Deflation Mechanism:**

1

All fees for withdrawing NKST through the app will be destroyed.

2

- 33% of market capitalization funds will be used to buy back and destroy NKST.

- **Increase Market Demand and Application Value:**

1

NEXA EXWORTH will expand the use cases of NKST to include DeFi, exchanges, NFTs, and GameFi sectors, thereby increasing market demand and steadily enhancing the value of NKST.



SEVEN

NEXA EXWORTH
Development Roadmap

Global Payment Settlement System

Phase 1: Global Payment Settlement System



Building a global payment and settlement system based on NEXA CARD to achieve seamless integration between traditional payments and on-chain digital payments, thereby creating a diversified global payment and settlement ecosystem.



Integrating blockchain and AI technologies to enhance transaction security and transparency, while accelerating the speed and efficiency of cross-border payments.



Users can enjoy fast and cost-effective payment services globally through NEXA CARD, enabling real-time settlement of traditional currencies and digital assets.

Global Payment Settlement System

Phase 1: Global Payment Settlement System



The system supports automatic execution of smart contracts, ensuring that transactions are carried out accurately and without errors.



With the advancement of blockchain and AI technologies, NEXA CARD is poised to become a cornerstone in the global payments sector. It will drive the industry towards greater intelligence and decentralization, offering users a wider range of financial services and an enhanced payment experience.

Building the Web3 Ecosystem

Steps to Implement Web3:



1. Web3 Infrastructure Development: Building on the global payment and settlement system, we will expand the application of blockchain technology to ensure the system's scalability and security. This will support a wider range of complex decentralized applications.

Additionally, integrating smart contract technology will automate transaction execution and Web3 services, reducing human intervention and enhancing efficiency and transparency.



2. Develop Web3 Financial Services: Leverage the existing payment system infrastructure to build a decentralized exchange, aggregate DeFi products from the Web3 ecosystem, and develop an in-house Web3 digital wallet. This wallet will support the storage and management of various Web3 digital assets and ensure seamless integration with the global payment system.



3. Opening the Web3 Ecosystem: Establish standardized decentralized application (DApp) and data interfaces to provide infrastructure, development tools, and funding support for various decentralized applications. This approach aims to attract more developers, enriching the Web3 ecosystem with diverse content and applications.

Web3 User Rights:

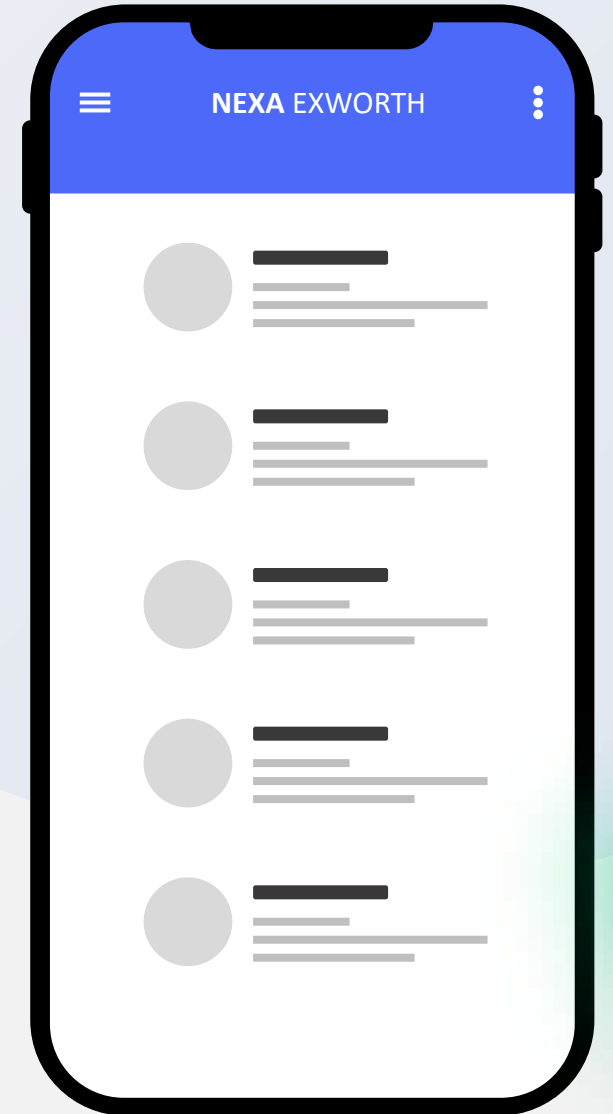
- ▶ 1. Sharing Early Development Dividends: As users of the global payment settlement system, users will have priority access to various Web3 ecosystem features, sharing in the early development dividends of the Web3 ecosystem.
- ▶ 2. Participation in Decentralized Finance (DeFi): Users can earn higher investment returns and diversified investment options by participating in DeFi projects.
- ▶ 3. Sharing Project Appreciation Opportunities: Users will be able to experience and use cutting-edge Web3 technologies and innovative applications, including GameFi, NFTs, Layer2, inscriptions, and more, discovering new business and investment opportunities, sharing in the rich returns from blue-chip projects.



Phase 3: Launching the Path to Public Listing

- 1 NEXA EXWORTH will leverage the global payment settlement system and Web3 ecosystem, working towards gradually meeting all necessary conditions to achieve the independent public listing of each business module.
- 2 NEXA EXWORTH will continue to enhance the company's market competitiveness and brand influence through ongoing technological innovation and business model optimization.
- 3 Going public is not only a significant milestone in NEXA EXWORTH's development but also an important strategic step towards globalization.
- 4 NEXA EXWORTH's goal is to expand its presence in the capital markets through an initial public offering (IPO), aiming to attract more strategically-minded investors and partners.

- 5 Post-IPO, NEXA EXWORTH will leverage the additional funds and resources to rapidly scale its operations, enter international markets, and drive global business expansion and market penetration.
- 6 Leveraging the power of the capital markets, NEXA EXWORTH will accelerate technology development, enhance product and service quality, and establish itself as a benchmark in the global payments and settlement industry.
- 7 We believe that going public will bring the company stronger market positioning and sustained growth momentum, helping us achieve long-term development goals and create greater value for shareholders and investors.



Empowering Real-World Industries **with RWA**

1

NEXA EXWORTH will focus on RWA ("Real-World Asset Tokenization") as the core, driving the deep integration and development of the Web3 ecosystem.

2

Expand Financing Channels: RWA (Real-World Asset) leverages blockchain technology to tokenize physical assets, enabling global transactions and financing opportunities.

3

Enhancing Asset Liquidity: Traditional real-world industry assets, such as real estate or infrastructure projects, often have poor liquidity and are difficult to quickly liquidate.

4

For example, real estate, supply chain receivables, energy projects, etc., can all be tokenized through RWA, allowing companies to raise funds directly in global markets without being restricted by traditional financial institutions and geographic limitations.

Empowering Real-World Industries **with RWA**

8

RWA (Real World Assets) can open up a broader range of investment opportunities by tokenizing both large infrastructure projects and smaller supply chain assets. This approach enables global investors to participate, bringing more capital into the real economy.

5

Through RWA tokenization, such assets can be traded on secondary markets, enhancing their liquidity.

6

Investors can more easily buy and sell these tokenized assets through blockchain platforms, thereby increasing market vitality and efficiency.

7

Diverse Investment Options:RWA provides investors with diverse investment options, allowing them to easily engage in investments in real-world industries.



EIGHT

Team Introduction



CEO

Cal Friedman

Key Team Members



Over 15 years of experience in technology and finance



Over 7 years of experience in blockchain and Web 3



Held senior positions at Google and JPMorgan, launching major technology products and financial services, including the JPMorgan blockchain platform

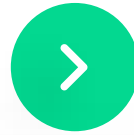


Served as CEO of TechWave, expanding its market presence in Asia and Europe

Key Team Members



Involved in the cryptocurrency industry since 2017, with extensive experience



Skilled in creating concise and engaging brand promotional videos



Expert in social media growth, SEO, and SMM



Contributing to numerous successful blockchain projects.



CMO

Mohd. Shahzeb



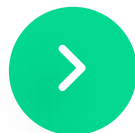
CTO

DavyDenko Denys

Key Team Members



Over 10 years of experience in software development and IT management



Held key positions at IBM and AWS, involved in developing scalable cloud solutions and advanced AI technologies



Expert in Web3 and blockchain technology, responsible for developing technical strategies, driving innovation, and ensuring the reliability and scalability of IT infrastructure.

Key Team Members



Senior executive with extensive experience in traditional finance and blockchain technology



Served as a senior advisor for a well-known digital asset management platform



Successfully incubated a cryptocurrency community with over a million members, providing efficient management and services.



CBO

Blaze Bao



COO

Usama Saleem

Key Team Members



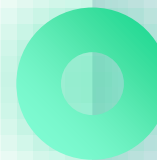
Holds a Bachelor's degree in Industrial Engineering from MIT



Held senior positions at PayPal, successfully streamlining operations, improving efficiency, and enhancing customer satisfaction



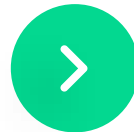
Has unique insights into the decentralized architecture of blockchain and its cross-industry transformative potential



Key Team Members



Holds an MBA from INSEAD, France, and specializes in formulating and implementing strategic business plans, establishing high-value partnerships, and securing investment opportunities



A seasoned professional with over 20 years of experience in business development, strategic partnerships, and financial management



Held key roles at leading companies such as Goldman Sachs, HSBC, and Ripple, driving major business growth and formulating market expansion strategies



CIO

Mohammad Saquib



M. Danish

Advisory Team



Experienced cryptocurrency investor, advisor, and full-time digital marketing expert



Served as Chief Marketing Officer for GreenTek Energy and Dao Farmer



Currently serves as Chief Marketing Officer at Malgo Finance



Raised \$7 million for Burency



Advisory Team



Holds dual PhDs in Computer Science and Finance, specializing in financial engineering, with in-depth research in blockchain and artificial intelligence



Worked as a computer researcher at top U.S. tech companies, leading the development of several fintech innovation projects



Served as Head of Risk Management at Standard Chartered Bank, implementing large-scale risk management systems, significantly reducing financial risks



Has extensive experience in multinational projects, collaborating with top global financial institutions to drive large-scale projects for high-net-worth clients



Leo Wang



Kamran Ulhaq

Advisory Team



Former Head of Sales at CoinSource, where he helped the company achieve significant milestones by consistently exceeding sales targets through the combination of market intelligence and customer-centric strategies



Has extensive experience and an outstanding track record in driving strategic growth and establishing key partnerships

