

xerium

Powerful digital engagement blockchain.

The future of Blockchain PAAS

whitepaper 2.0 ~ 2021

The sole purpose (the "Purpose") of this website and white paper (the "White Paper") is to provide information on the initial coin offering of tokens ("Tokens") in relation to the Xerium Project (as described herein) (the "ICO").

The Draft White Paper and its contents do not, and are not intended to, constitute, or form any part of, an offer for sale, prospectus or invitation to subscribe for or purchase Tokens, nor shall the Draft White Paper, or the fact of its distribution, form the basis of or be relied upon in connection with any contract or commitment to acquire any such Tokens.

The White Paper is not a recommendation to purchase Tokens and neither the White Paper nor its contents constitute "investment advice" for any purpose.

Before purchasing Tokens, potential purchasers are strongly advised to take professional advice. No representation or warranty is given as to the information contained in the Draft White Paper which has not been verified, and no reliance should be placed upon such information.

Token sales or coin offerings are typically a highly speculative form of investment. Investors should be prepared for the possibility of losing their investment completely. Investment in token sales or coin offerings is not subject to existing capital market regulations and protections. Potential purchasers should be aware that no established market exists for the trading of the Tokens.

Statements contained in the White Paper may constitute "forward-looking statements". Forward-looking statements are generally identifiable by the use of the words "may", "will", "should", "plan", "expect", "anticipate", "estimate", "believe", "intend", "project", "goal" or "target" or the negative of these words or other variations on these words or comparable terminology.

Forward-looking statements are based on current expectations and involve a number of known and unknown risks, uncertainties and other factors that could cause the Tokens' actual performance to be materially different from any future performance expressed or implied by such forward-looking statements.

You should not place undue reliance on forward-looking statements and no undertaking is given to publicly update or revise any forward-looking statements that may be made herein, whether as a result of new information, future events or otherwise.


Disclaimer



Xerium 2.0

Blockchain As A Service

PAAS



- exec summary
- the vision
- technological Innovation
- product as a service
- roadmap
- minds behind
- tokenomics
- conclusion





exec. summary

xerium 2.0

Xerium(XERM) is a blockchain-powered platform that offers its participants with exceptional efficacy and benefits. It is committed to solving the various challenges faced by centralized market alternatives by giving an online platform that proffers crypto lending and investment opportunities to its participants. It also plans to use Xerium(XERM) coin for loyalty coin programs, blockchain products as a service, gamification and healthcare through numerous channels.

Xerium extends unique services that allow its participants to access blockchain services for their products and apps in fiat currencies or crypto-currencies. With the revolutionary evolution in the blockchain ecosystem, we lead the way in transparency, reliability and performance. Xerium(XERM) has a multi-functional platform dedicated to harnessing the benefits to offer prosperity and comfort to its participants. It allows its users to store money in the multi-currency online platform, avail blockchain products as a service with minimum subscription fee. It also allows them to buy and sell crypto and fiat currencies on the exchange and invest money. Moreover, Xerium(XERM) allows its participants to avail loans, benefit from staking and take part in peer to peer lending in a most convenient crypto currency, giving them additional trading experience in the crypto world.

Xerium extends unique services that allow its participants to access loans at their door-steps in fiat currencies or crypto-currencies. With the revolutionary evolution in the blockchain ecosystem, we lead the way in transparency, reliability and performance. Xerium(XERM) has a multi-functional platform dedicated to harnessing the benefits to offer prosperity and comfort to its participants. It allows its users to store money in the multi-currency online platform. It also allows them to buy and sell crypto and fiat currencies on the exchange and invest money.

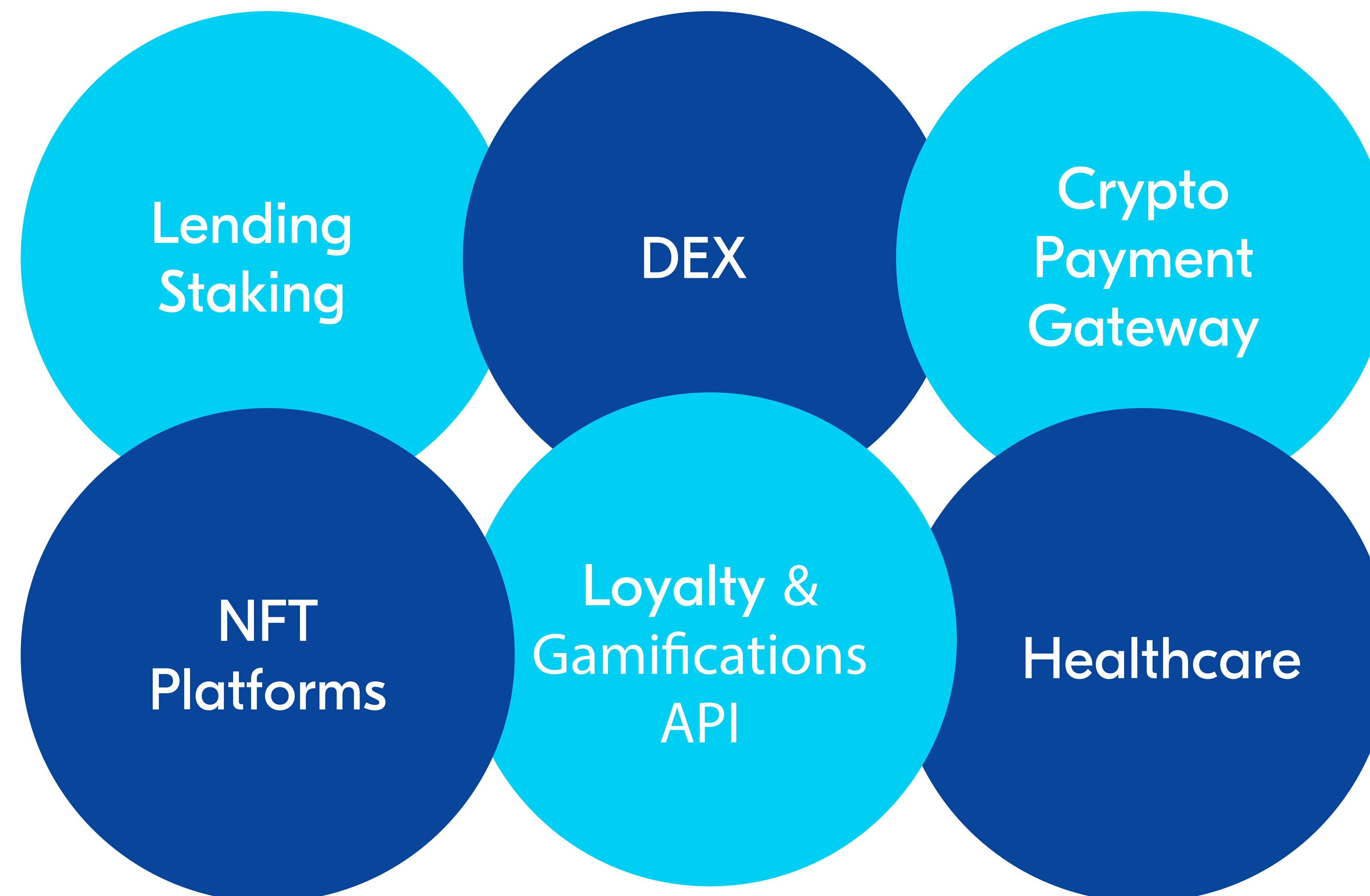
Moreover, Xerium(XERM) allows its participants to avail loans in a most convenient crypto currency, giving them additional trading experience in the crypto world. As gaming is trending all over the world. We are in the course of action in developing few games which eventually uses Xerium(XERM) coins as a purchase coin for in app expenses. Games always attract a huge crowd all over the world and by doing this we can attract more utility to our coin. Xerium(XERM) also plans to digitalise the healthcare sector by introducing crypto supported technology in it.



the vision

the market

The Global Blockchain Technology Market is expected to grow by USD 6.25 bn during 2021-2025, progressing at a CAGR of 32.39%



The analyst has been monitoring the blockchain technology market and it is poised to grow by USD 6.25 bn during 2021-2025, progressing at a CAGR of 32.39% during the forecast period. Our report on blockchain technology market provides a holistic analysis, market size and forecast, trends, growth drivers, and challenges, as well as vendor analysis covering around 25 vendors.

The report offers an up-to-date analysis regarding the current global market scenario, latest trends and drivers, and the overall market environment. The market is driven by the increase in FinTech spending and the disintermediation of banking services. In addition, an increase in FinTech spending is anticipated to boost the growth of the market as well. The blockchain technology market analysis includes the end-user segment and geographic landscape.

The blockchain technology market is segmented as below.

By End-user

- BFSI
- Government
- Healthcare
- Others

By Geography

- North America
- Europe
- APAC
- South America
- MEA

This study identifies easier access to technology as one of the prime reasons driving the blockchain technology market growth during the next few years.

The analyst presents a detailed picture of the market by the way of study, synthesis, and summation of data from multiple sources by an analysis of key parameters. Our report on blockchain technology market covers the following areas.

- Blockchain technology market sizing
- Blockchain technology market forecast
- Blockchain technology market industry analysis

This robust vendor analysis is designed to help clients improve their market position, and in line with this, this report provides a detailed analysis of several leading blockchain technology market vendors that include Accenture Plc, Amazon.com Inc., Huawei Investment & Holding Co. Ltd., Infosys Ltd., Intel Corp., International Business Machines Corp., Microsoft Corp., Oracle Corp., SAP SE, and Tata Consultancy Services Ltd. Also, the blockchain technology market analysis report includes information on upcoming trends and challenges that will influence market growth. This is to help companies strategize and leverage all forthcoming growth opportunities. The study was conducted using an objective combination of primary and secondary information including inputs from key participants in the industry. The report contains a comprehensive market and vendor landscape in addition to an analysis of the key vendors.

The analyst presents a detailed picture of the market by the way of study, synthesis, and summation of data from multiple sources by an analysis of key parameters such as profit, pricing, competition, and promotions. It presents various market facets by identifying the key industry influencers. The data presented is comprehensive, reliable, and a result of extensive research - both primary and secondary. Technavio's market research reports provide a complete competitive landscape and an in-depth vendor selection methodology and analysis using qualitative and quantitative research to forecast the accurate market growth.

technological innovation



Understanding what type of innovation the blockchain falls into is the first step toward efficiently leveraging the technology. So let's do a little bit of theory...

Blockchain innovation is a radical, competence-destroying innovation in that the novelty of the technology would render the current one obsolete. It is also a disruptive, architectural innovation where its implementation market-wide would lead to the reorganisation of business models across multiple industries.

radical innovation

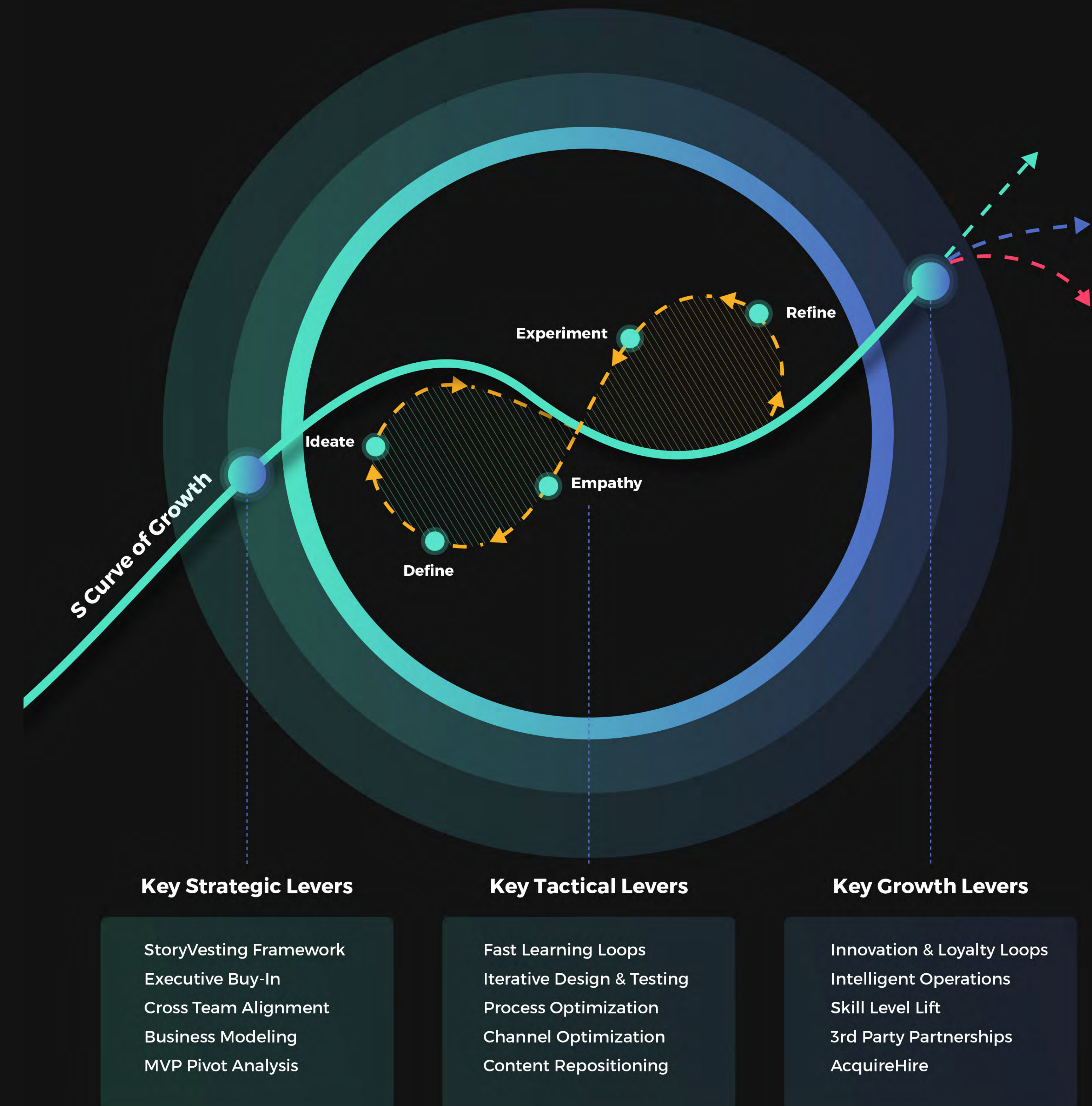
incremental innovation

competence enhancing innovation

competence destroying innovation

architectural innovation

component innovation



radical innovation

incremental innovation

As opposed to an incremental innovation, which deals with the improvement of an existing product, service or process, a radical innovation concerns the impact of the innovation on the market in which the organisation operates. It is measured by the disruption it creates, meaning the need for totally new manufacturing or service processes to be able to use this innovation.

competence enhancing

competence destroying

An innovation is said to be competence-enhancing when it builds up on an existing technology using a firm's existing competencies.

Gary Pisano* makes a further distinction between radical innovation and disruptive innovation. He explains that, whereas a radical innovation requires a technological breakthrough but not necessarily a new business model, a disruptive innovation is the opposite.

By removing the need for middlemen, blockchain technology has the potential to completely reshape any industry, in particular the capital markets, significantly impacting existing business models. However, before it is adopted market-wide, issues such as interoperability and scalability have to be resolved. Those challenges will allow the creation of new tools that will form a whole new ecosystem.

On the contrary, an innovation is said to be competence-destroying when it replaces a technology and therefore renders a firm's existing competencies obsolete. It is usually the case of radical innovations.

Schumpeter* wrote about the Creative Destruction, which he described as a 'process of industrial mutation that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one.' To a certain extent, the blockchain technology can be compared to this concept within capital markets. If it is adopted by incumbents, the middle and back office functions as we know them today could become totally obsolete.

architectural innovation

component innovation

Every object, product, system or process is made of individual components that interact and are linked together. In his work on complexity of things, Simon* demonstrated that every entity is a system of components and each component is also a system of components and so on until there is only the elementary particle left.

The component innovation, also called modular innovation, affects one or several components of the technology but does not modify the overall architecture of the system.

The architectural innovation either changes the whole way the system works or affects the way components interact together. Architectural innovation very often infers component innovation as it requires both changes in the underlying components and consequently, changes in the way they relate*. Thus, an architectural innovation combines technological and business model disruptions. The Blockchain technology can be classified as an architectural innovation as it will completely change the architecture of trade processes by removing the needs for some counterparties to be involved - or at least by changing the roles they currently have.





Xerium 2.0 Blockchain products as a service

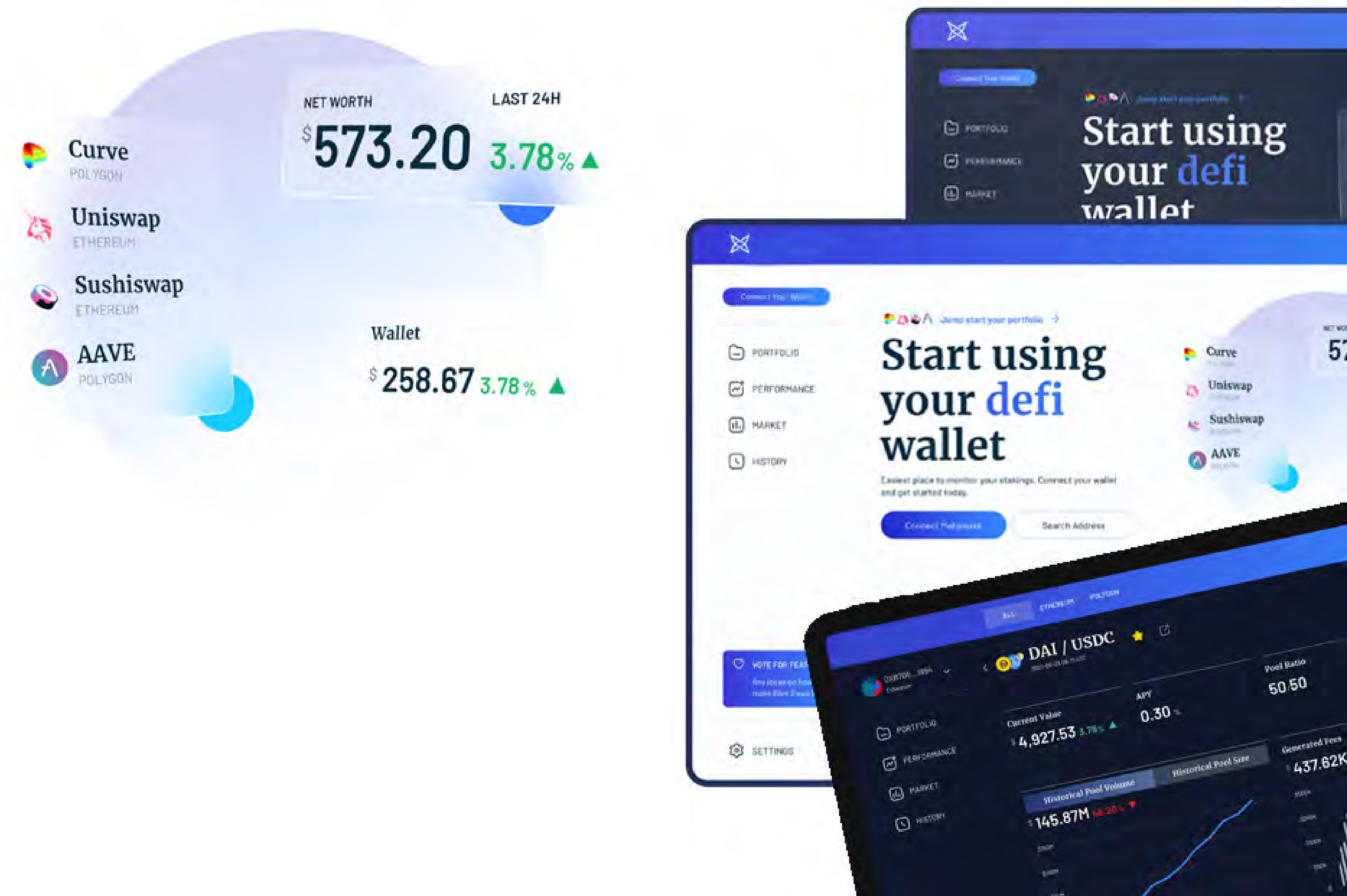


P2P lending staking platform

Launch date Q4 2021

Xerium is an answer to some of the major challenges that face Ethereum today - such as high fees, poor user experience, and low transaction throughput. A small transaction in the ethereum blockchain might cost a few hundred dollars, making it unaffordable for small-scale and home-based investors. The growing nature of Defi on the polygon is rapid, but without necessary charts or tools, an investor may struggle in investment optimization. This is where Xerium fits in.

Xerium2.0 redefines the current DeFi trading experience by entailing an all-in-one order, trade, analyze, stake, learn about projects. A refreshed engine, new databases, exquisite UI/UX, easy to use all in one liquidity generating platform. Xerium's cross-chain network and ecosystem will allow bridging and cross-chain to other networks, all at low costs, and efficient speeds.

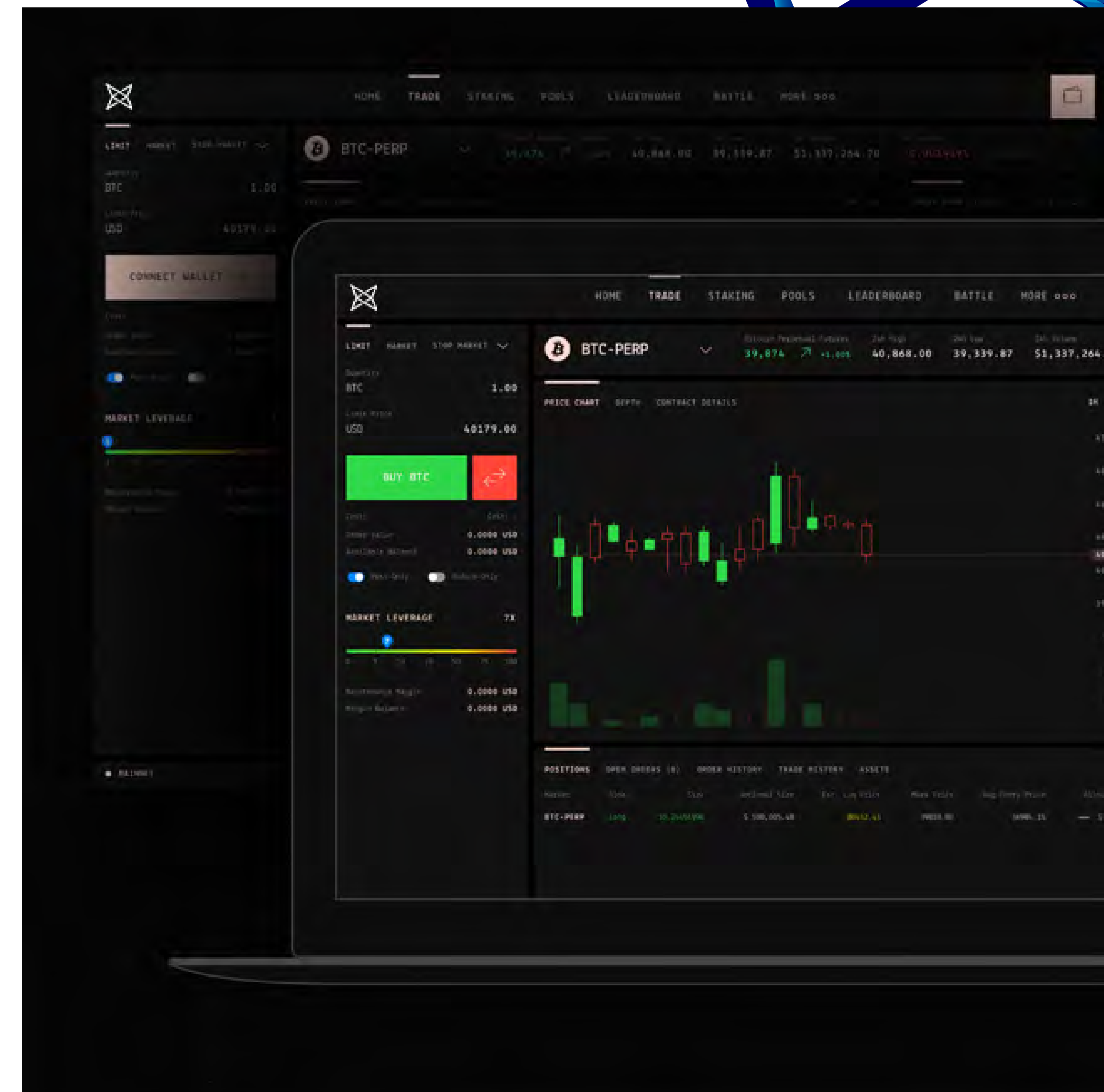


Decentralized Crypto Trading Exchange

Launch date Q1 2022

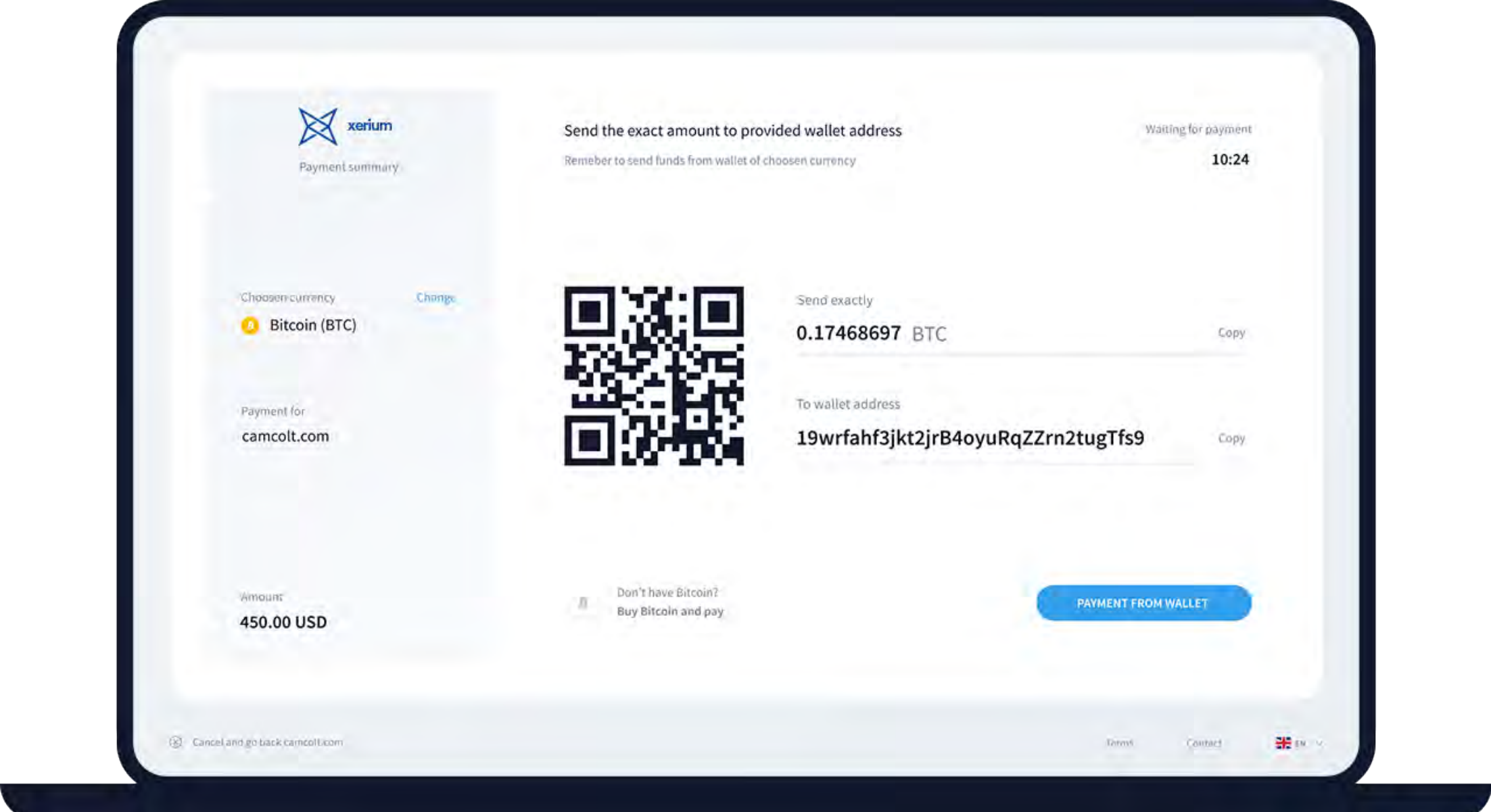
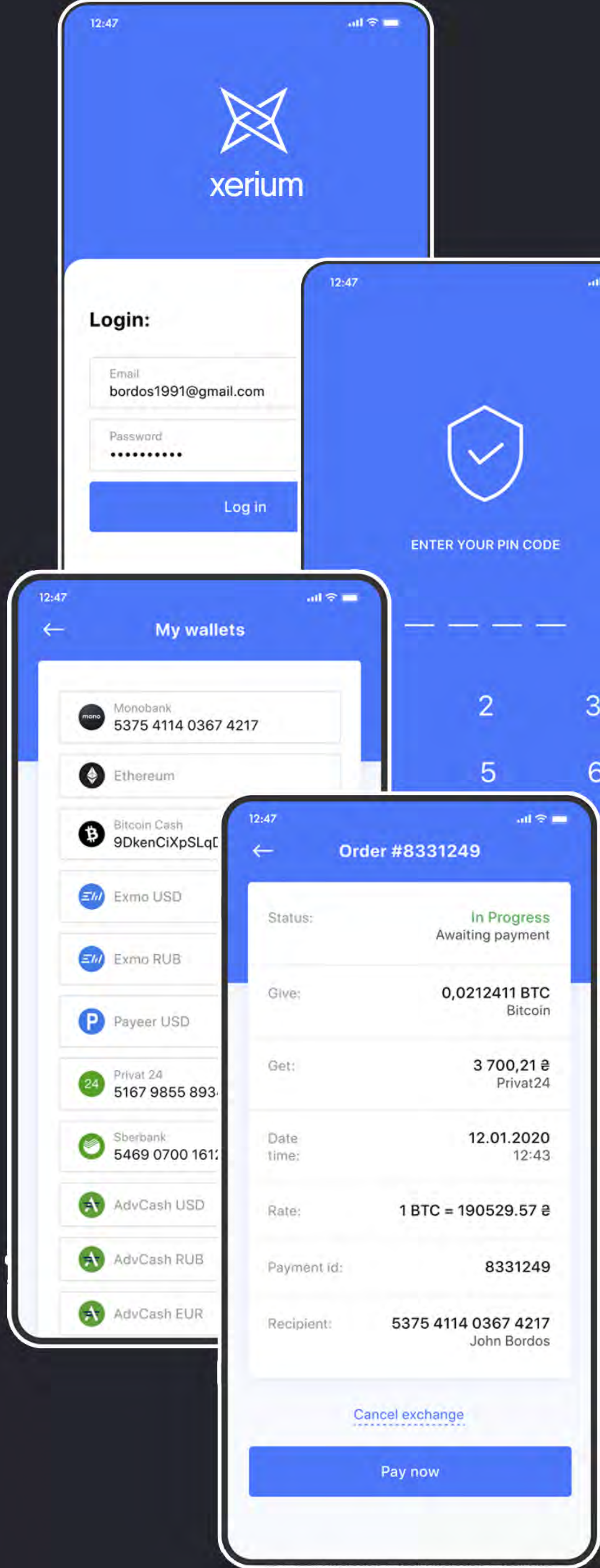
Our platform is available for all users rendering limited use. In order to receive exclusive access to our incredible service options constituting greater growth for your portfolio, you must be in possession of a pre-determined amount of our native token or subscribe to our monthly-based service option.

We aim to incorporate further development with future integrations for our platform, enduring price appreciation and improvised services.



Crypto Payment Gateway

Launch date Q2 2022

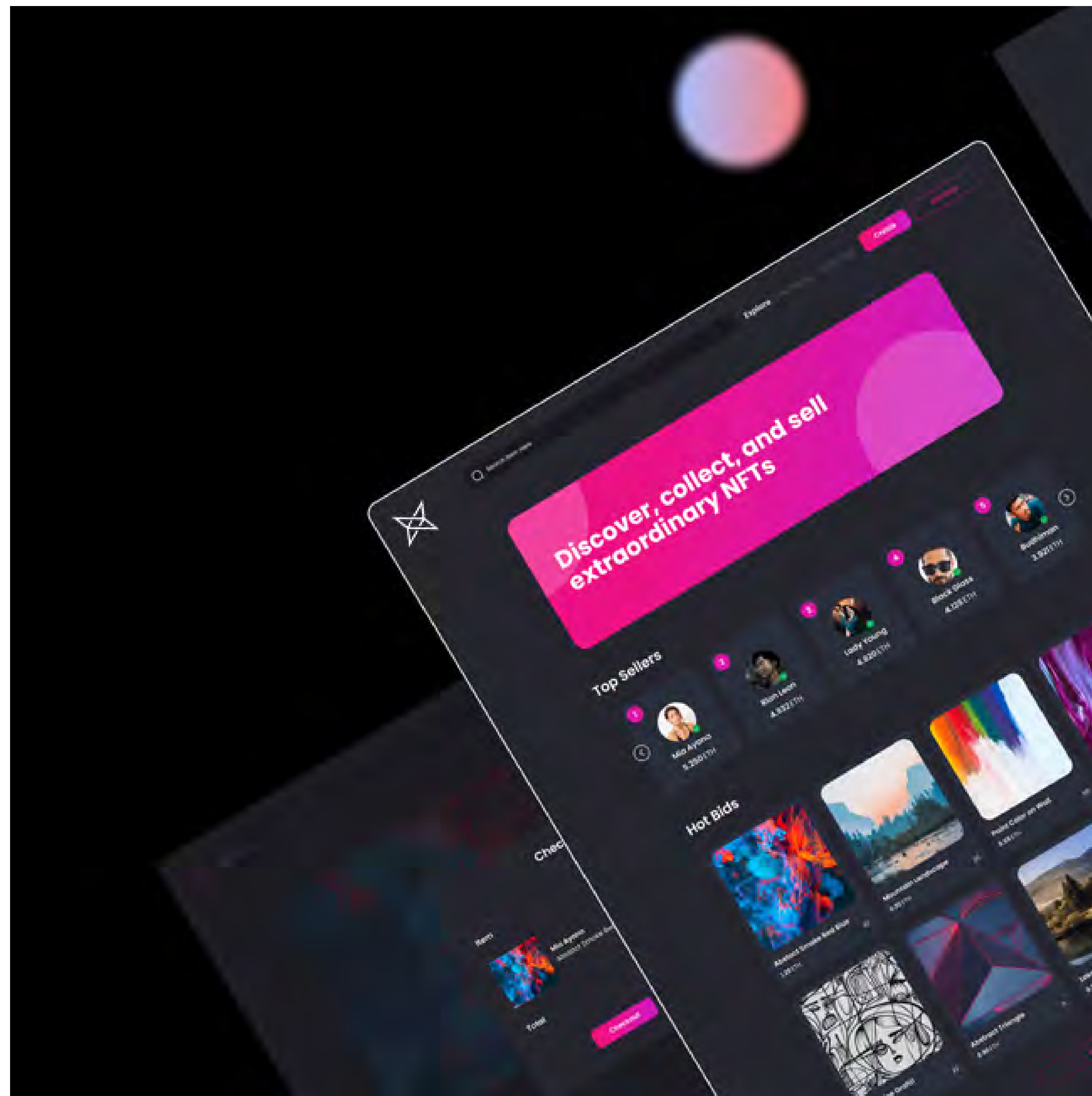


Our crypto payment processor helps any type of online business accept crypto payments and receive an equal amount in the national currency of their choice instantly or hold it and pay with crypto to their partners and affiliates.

For example, one of the best cases is when merchants receive Ethereum as payments from their customers, convert it in XERIUM - USDT to avoid any risks and then conversion required amount in fiat to crypto for settlements with partners.

NFT Platform eStore as a service

Launch date Q2 2022



The gateway to the Metaverse
Plug n play NFT stores for artists, enterprises.

Generate new and significant streams while
establishing your brand for the digital-first future. Use
present and historical assets to drive engagements,
promotions, and a lot more.

Transform digital assets into NFT collectibles

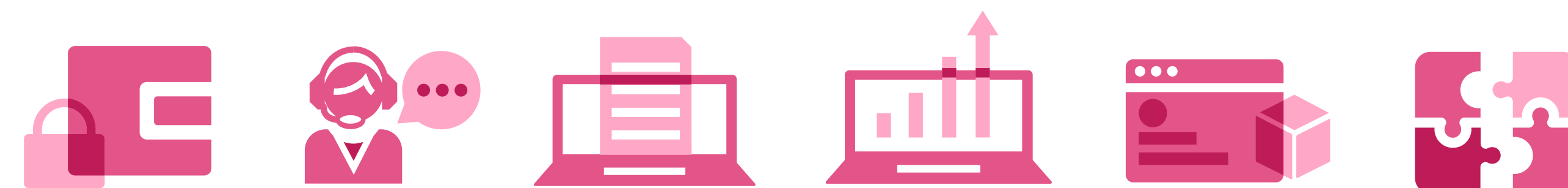
Move towards the digital first future

Use Social Tokens & Airdrops

Expand your brand's worldwide reach

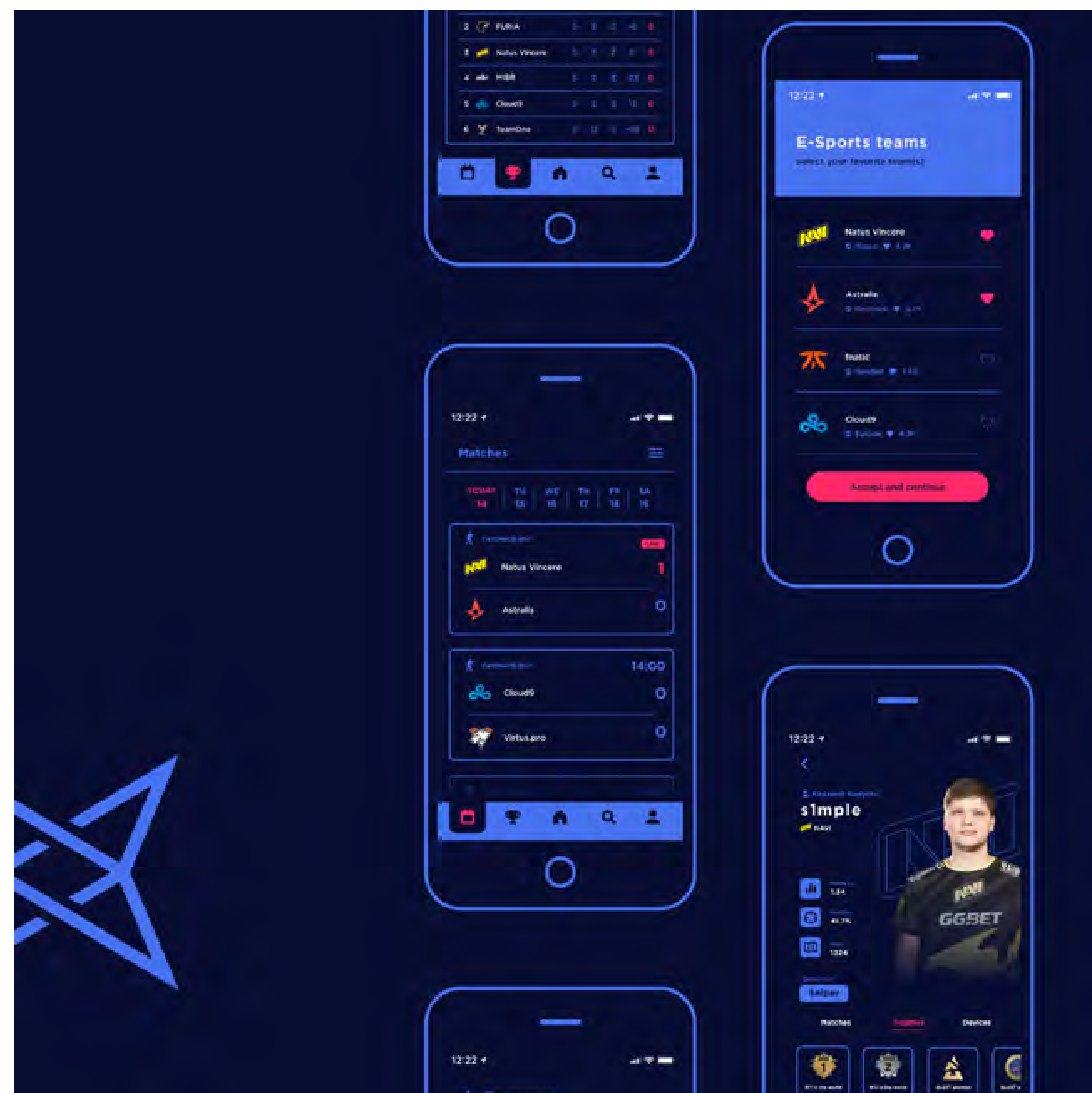
Use Airdrops for special promotions

Customise everything for your brand



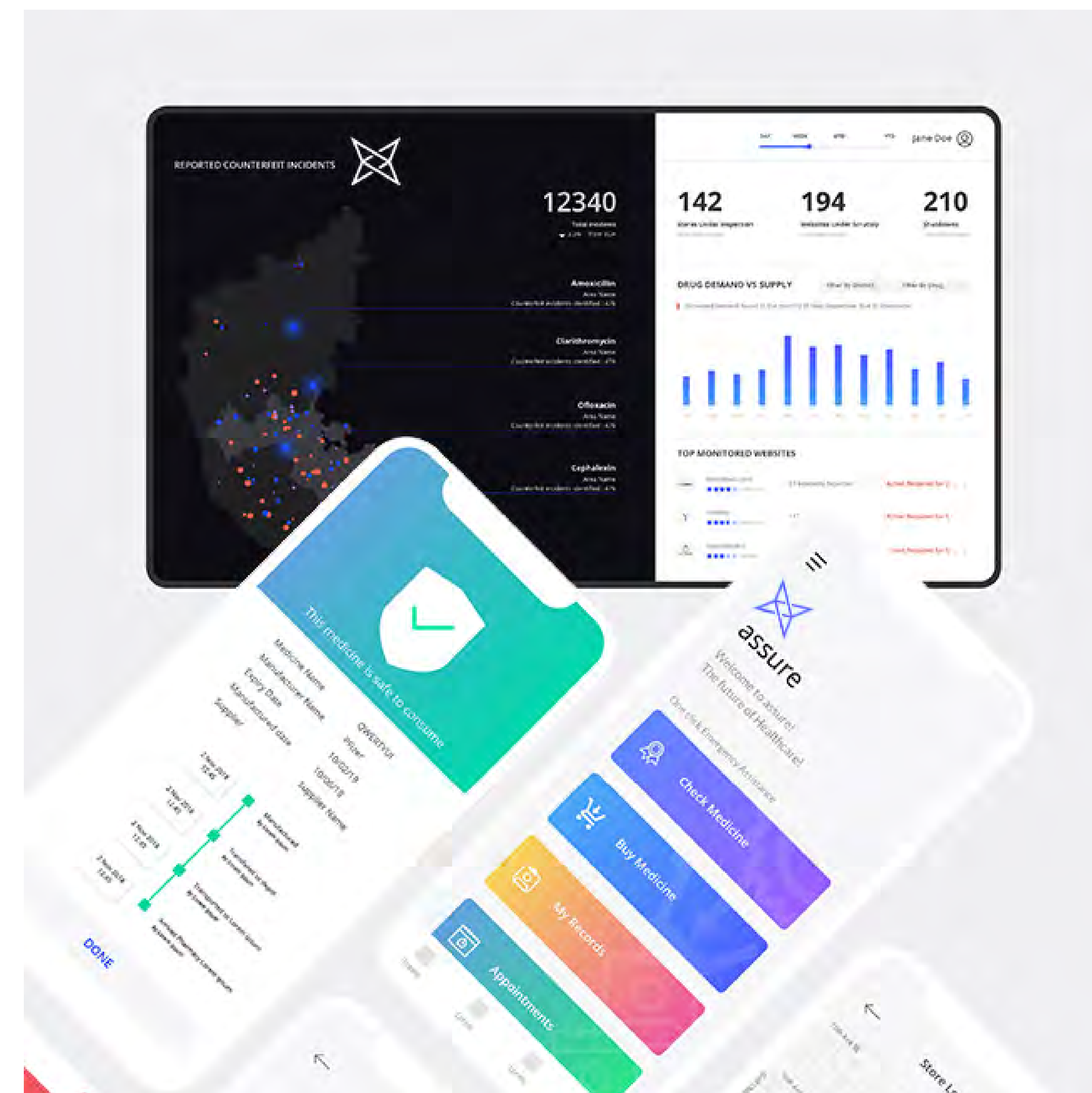
Loyalty gamification API

Launch date Q2 2022



Healthcare Blockchain

Launch date Q2 2022





Xerium 2.0 Roadmap

Xerium 1.0 Presale 2020

Xerium launch 2020

Innovation Development Phase Q1 2021

Xerium 2.0 Presale 2.0 Q4 2021

Xerium ERC BEP TRC Launch Q4 2021

Lending staking platform launch Q4 2021

Xerium DEX exchange Q1 2022

Xerium listing in major exchanges Q1 2022

Xerium crypto payment gateway launch Q2 2022

Xerium loyalty, game API, healthcare Q3 2022

Xerium 3.0 mainnet blockchain launch Q4 2022

tokenomics

distribution split

contract spread



50 million



50 million



TRONSCAN

50 million

total supply

150 million tokens

in market supply

50 million

presale 1.0

X2.0 presale 2.0

25000 tokens

current valuation

1 XERM

1 USD



presale2.0 x distribution

distribution split

softcap

25000 USD

hardcap

100000 USD

presale 1.0 (private)

3000000 USD

presale 2.0 (private)

500000 USD

private Mcap

10000000 USD

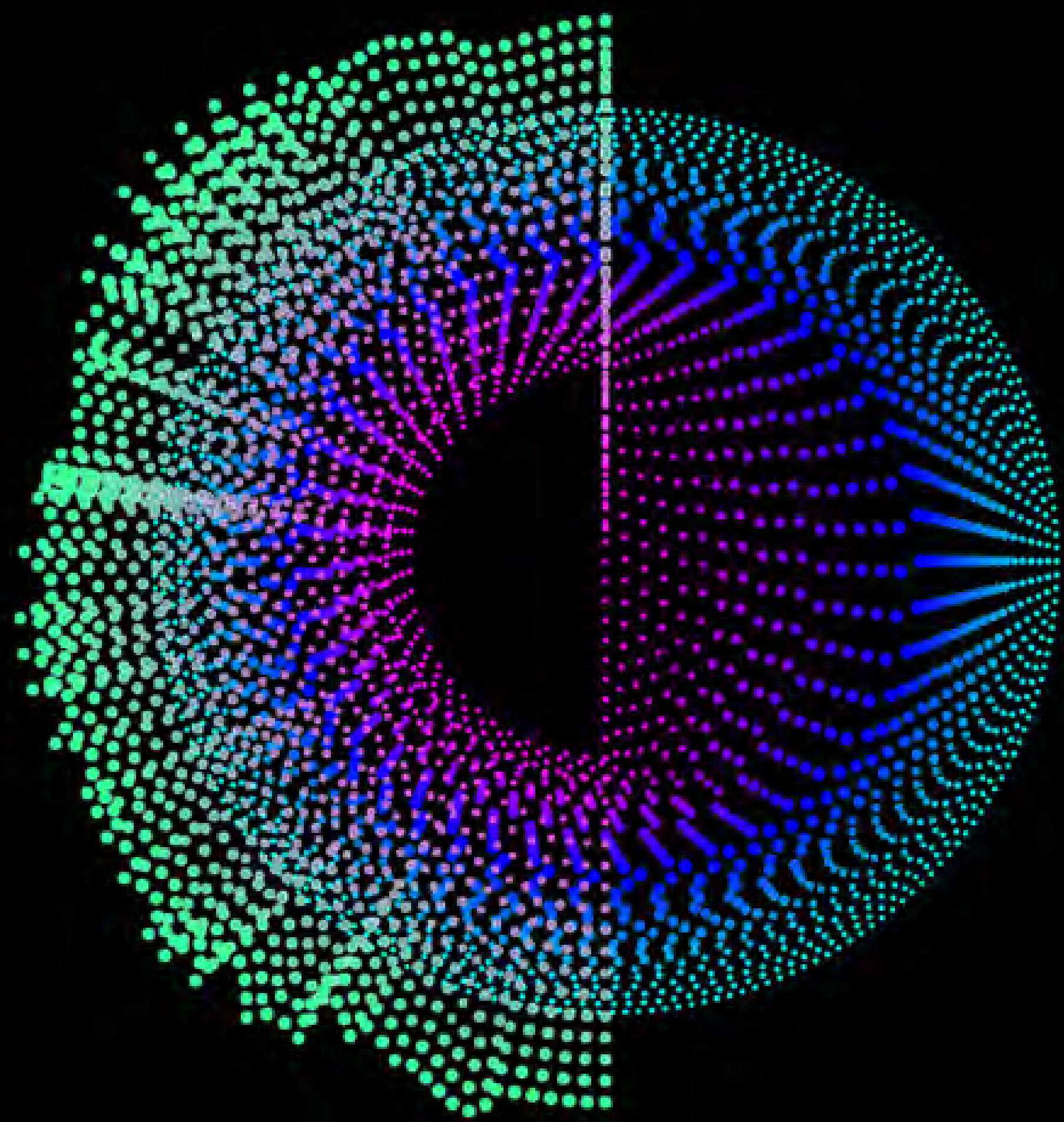
public sale Mcap

25000 USD

stage	token price	fund raise	Mcap @round
seed	\$0.25	\$1500000	Pre seed (N/A)
strategic round	\$0.5	\$1500000	Pre seed (N/A)
private round	\$0.75	\$500000	Pre seed (N/A)
public sale	\$1	\$25000	\$25000

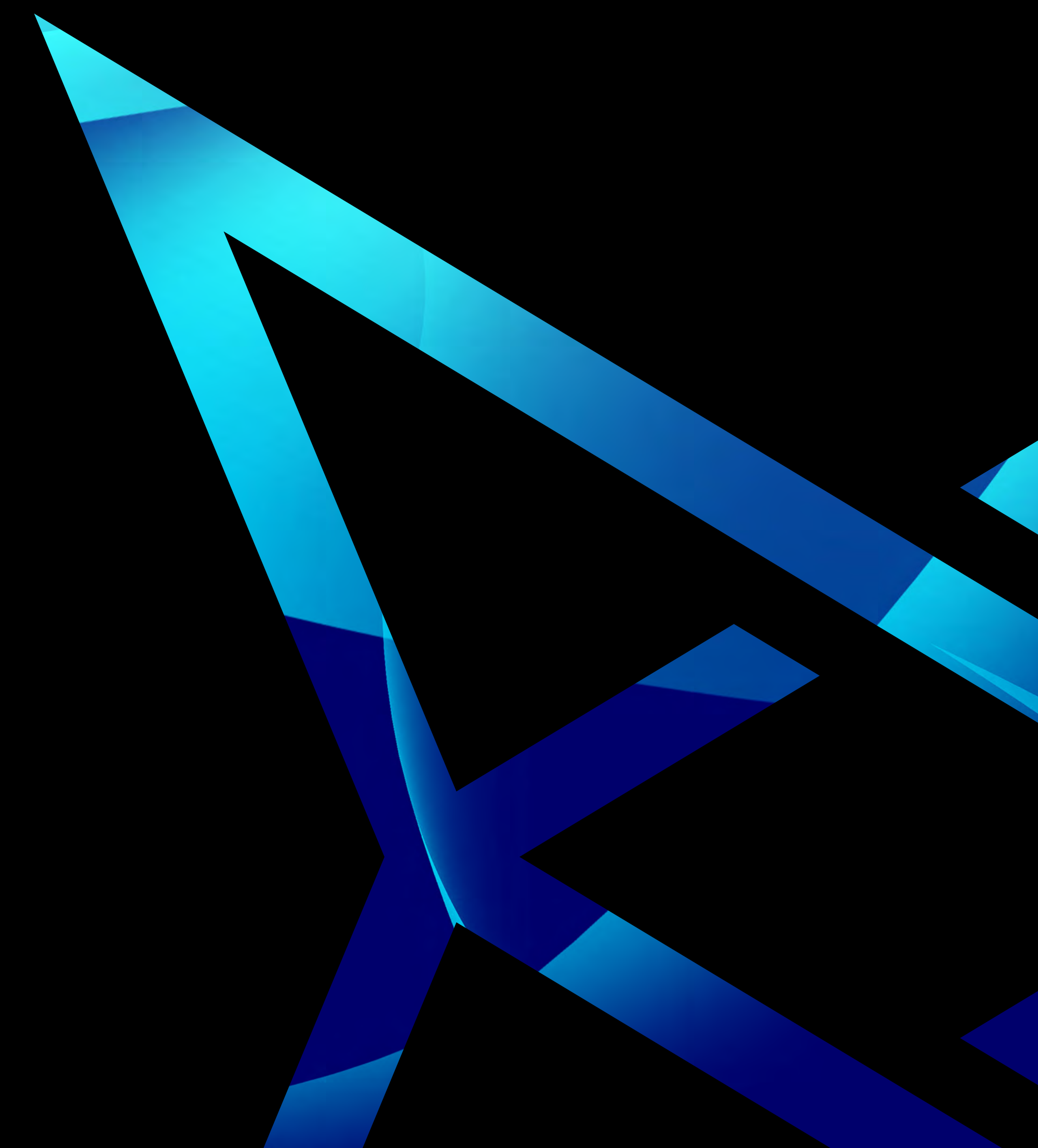
Xerium 2.0 projection

Future vision



Xerium	2023	2025
	4\$	15\$

Allocation	%	vesting	price	lock-in (yrs)
seed	15%	2 yrs staking	0.25\$	1.5
strategic round	15%	11 months linear vesting	0.5\$	1
private	5%	6 months staking	0.75\$	0.5
public sale	0.00015%	6 months	1\$	0.5
marketing	10%			
advisors	5%			
liquidity	25%			
team	10%			
technology innovation	8%			
future round	rest%			



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www.xerium.io



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