

# WHITEPAPER



**MBXAU**

**METALBANK X**

**DeFi BLOCKCHAIN + AI TOKENOMICS**

**17022024 - 17032025**

**METALBANK GLOBAL MONETARY**



## Directory

Abstract	3
Introduction	4
Overview	5
Tokenomic	6
Tokenization Process	6
Financing & Pawning Process	7
Security, Auditing & Custodianship	7
Uses Cases & Applications	8
Token Utility & Benefits	8
Generating Return for Token Holders	9
Regulatory Compliance	11
Ecosystem Architecture	11
Transparency & Governance	12
Conclusion	12
Legal Jurisdiction	13
Disclaimer	13
Footnote	14

## ABSTRACT

Metalbank Global Monetary (MGM) proposes a novel approach to combining the stability and value preservation of physical gold with the flexibility and accessibility of blockchain technology. By tethering digital tokens to physical gold reserves.

MGM creates pawning and financing services and introduces an innovative approach to merging the stability of physical gold with the flexibility of blockchain technology through a tokenized ecosystem by leveraging gold pawning and financing services.

MGM aims to create a robust and transparent ecosystem that bridges the gap between traditional finance and the burgeoning world of cryptocurrencies so then the MGM innovative founders created a breakthrough physical gold tokenized model named METALBANK X AU=Gold tokenomic (MBXAU), X is meaning of a collaboration, Metalbank token in collaboration with the physical gold.

MBXAU presents a groundbreaking fusion of physical gold pledging and decentralized finance (DeFi) through the creation of a crypto token ecosystem.

MBXAU strives to bridge the gap between traditional gold-based financial instruments and the transformative power of blockchain + AI technology.

By leveraging gold pawning and financing service, MBXAU creates a secure and transparent platform where Holders can tokenize indirectly the physical gold assets, unlocking liquidity and accessibility in the digital realm through a decentralized lending platform.

This whitepaper outlines the key components of MBXAU tokenomic, including its underlying principles, technical and ecosystem architecture, also potential impact on the broader financial landscape. Highlighting the potential applications of MBXAU in revolutionizing the intersection of traditional finance and decentralized digital assets, as well as MBXAU In redefining the landscape of asset-backed tokenization and decentralized financial services.



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## INTRODUCTION

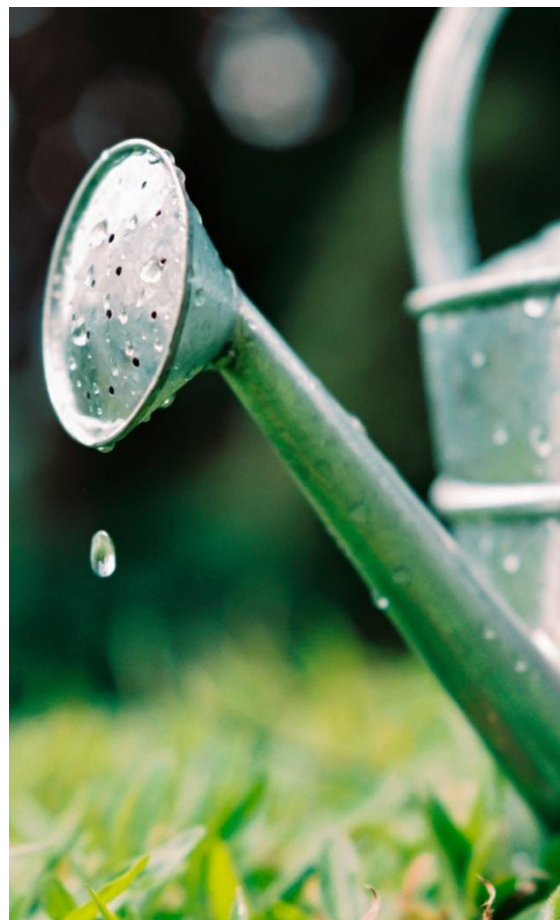
The intersection of Blockchain + AI technology and traditional finance has paved the way for innovative solutions in asset-backed tokenization. MBXAU tokenomics emerges as a pioneering project that leverages the inherent value and stability of physical gold to create a digital asset ecosystem that is secure, transparent, and accessible to all.

The fusion of Blockchain + AI technology and traditional finance has led to groundbreaking innovations in asset-backed tokenization. MBXAU emerges as a pioneering project that amalgamates the intrinsic value of physical gold with the efficiency and accessibility of crypto tokens, thereby creating a dynamic ecosystem for global financial inclusion.

*By integrating gold pawning and financing services with crypto tokenization, MBXAU aims to unlock liquidity, foster financial inclusion, and democratize access to highly valuable assets in the digital realm*



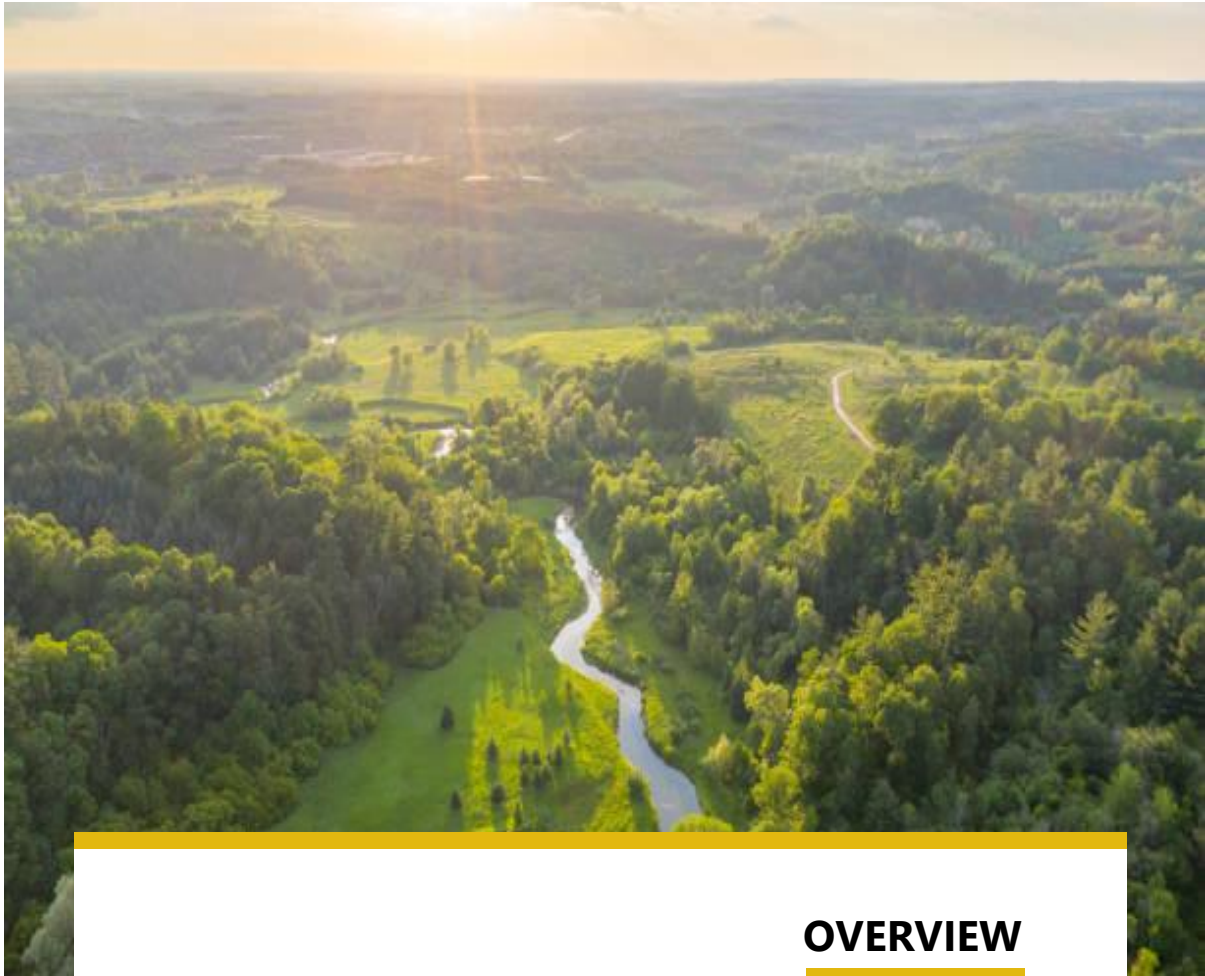
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*MBXAU is a pioneering project that leverages the inherent value and stability of physical gold to create a digital asset ecosystem. This ecosystem is secure, transparent, and accessible to all, combining the benefits of blockchain technology and traditional finance.*

*With the merging model between MBXAU tokens and physical gold (AU) as a collateral base, the minimum expectation underlying assets value of MBXAU token will be maintained at least 50% of the physical gold gram price.*

*The MBXAU tokenomics platform make holders leverage the physical gold and earn multiple yield for a lifetime! Buy, HODL & Lock up Your MBXAU token in one of our token locker provider then Claim Your GoldDrops every month!*



## OVERVIEW

METALBANK X is a Blockchain + AI tech-based platform that issues digital tokens named MBXAU backed by physical collateralized gold reserves. MBXAU token represents a pool of collateralized gold bullion held in secure vaults across the globe. The transparency and verifiability of these reserves are ensured through rigorous auditing and reporting mechanisms. MBXAU is a decentralized tokenomics that facilitates the tokenization of physical gold assets through leveraging the pawning and financing in multilateral mechanisms.

By pledging physical gold as collateral, holders of MBXAU are protected by representing a pool of the underlying collateralized gold reserves. This innovative model bridges the gap between traditional gold financing & pawning practices and the burgeoning world of cryptocurrencies. Additionally, MBXAU offers financing services, allowing Holders to access and provide liquidity against gold-backed assets without the need for traditional financial intermediaries.



## TOKENOMIC

The Tokenomic of MBXAU are designed to ensure stability, liquidity, and growth within the physical gold lending ecosystem.

The supply of MBXAU is directly linked to the amount of physical gold held in collateralized reserve, thereby indirectly anchoring its value to the precious metal.

Additionally, holders of MBXAU tokens may benefit from staking rewards, transaction fees, and other incentives built into the platform.

## TOKENIZATION PROCESS

The Tokenization process on MBXAU tokens involves three key steps: pledging, asset verification, collateralization and token issuance.

Investors of the Commodity Exchange (CCE) initiate the process by pledging their physical gold assets to designated and trusted custodians. These assets undergo thorough verification procedures to ensure authenticity and quality by the Custodian Authority who conduct rigorous verification procedures to authenticate the assets' quality and authenticity.

Upon successful verification, the assets are collateralized, MBXAU tokens are issued to the CCE cash loans via digital wallets, representing their collateralized stake in the pooled collateralized gold reserves.

If any non performance collateralized asset, the system will execute the collateralized physical gold and sell it on the physical gold market system through access to the commodity exchange.



## FINANCING & PAWNING PROCESS



MBXAU offers a range of financing & pawning services to Customers of the Commodity Exchange (CCE) and the Clearing House leveraging their gold-backed assets. Through decentralized lending and borrowing protocols, CCE can access liquidity against MBXAU tokens without the need for credit checks or cumbersome paperwork.

The decentralized nature of the platform ensures transparency, security, and efficiency in the financing & pawning process, empowering users to unlock the value of their gold assets with ease.

Allow individuals to pawn their physical gold in commodity exchange or get the financing to buy a physical gold with the liquidity from the gold-backed tokens mechanism.

Each liquidity token will represent a specific amount of gold in the pooled collateralized gold reserves.

## SECURITY, AUDITING and CUSTODIANSHIP

Security and custodianship are paramount in the MBXAU tokenomic ecosystem. Physical gold assets pledged by users are securely stored in certified vaulting facilities with stringent security protocols and robust security measures in place. Trusted custodians oversee the custody of assets and ensure compliance with industry standards and regulatory requirements. Regular audits and transparent reporting mechanisms uphold the integrity and verifiability of the gold reserves backing the MBXAU tokens. Regular audits conducted by independent third-party firms provide transparent verification of the gold reserves backing the tokens, ensuring trust and reliability within the ecosystem.

## USE CASES and APPLICATIONS

MBXAU tokens unlocks a myriad of use cases and applications across diverse industries and sectors. From microfinance and remittances to decentralized lending, decentralized finance (DeFi) and wealth management also be able to empowering digital payments to wealth preservation and asset diversification.

MBXAU tokens offer a versatile and secure means of transacting value globally. MBXAU tokens empower individuals and businesses to leverage their gold assets in innovative ways, driving economic growth and prosperity in the digital economy.

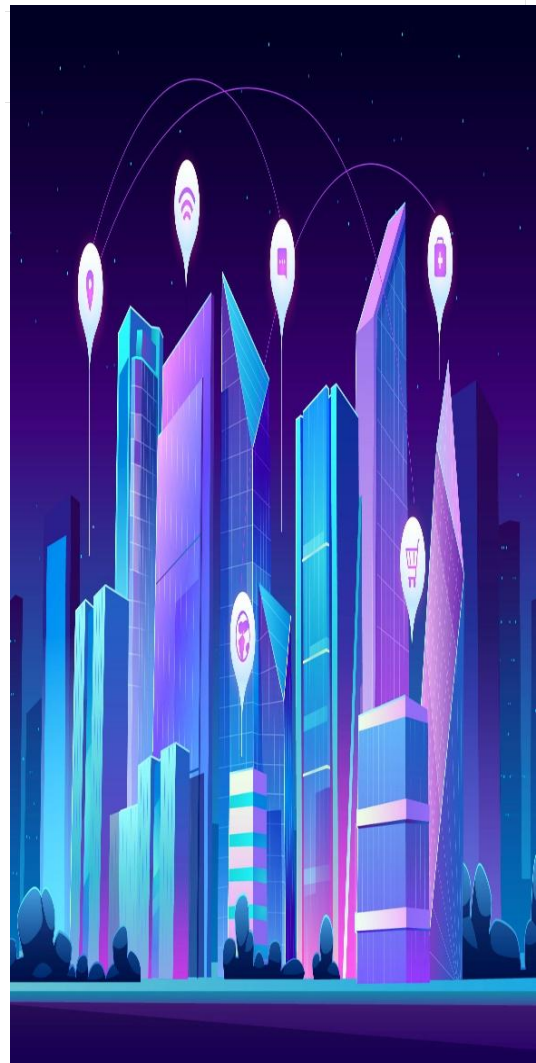
MBXAU tokens serve as a versatile and liquid asset class, empowering individuals and businesses to harness the value of physical gold in the digital realm. MBXAU may serve as a hedge against inflation and economic uncertainty, providing stability in times of market volatility.

## TOKEN UTILITY and BENEFITS

MBXAU tokens offer a myriad of utility and benefits within the physical gold ecosystem. Holders of MBXAU tokens gain access to provide a liquidity through peer-to-peer lending, decentralized financing services, enabling them to meet their short-term capital needs, seize investment opportunities and borrowing protocols, leveraging the gold-backed assets without the need for traditional financial intermediaries.

Additionally, MBXAU tokens facilitate seamless cross-border transactions, enabling users to transact value globally with minimal friction and cost directly inside the global physical gold market.

MBXAU tokens serve as a stable and secure store of value, hedging against inflation and economic uncertainty in the digital age. MBXAU tokens can be traded on supported exchanges, providing users with liquidity and flexibility in managing their digitally gold holdings.





## GENERATING RETURNS for TOKEN HOLDERS

### 1. Interest from Gold Pawning

When individuals (CCE) pawn their gold, they agree to pay interest on the value of the gold they pledged. This interest is collected as a revenue in the form of the liquidity that provided from the gold backed by tokenization.

### 2. Interest from Gold Financing

Offer gold financing services where MBXAU token provide a cash liquidity to borrowers in commodity exchange and get a revenues in form of interest payments. Borrowers could be individuals, small businesses, or institutions requiring short-term liquidity to buy physical gold in commodity exchange. The interest rates can be determined based on market conditions and risk assessment of borrowers.

### 3. Lifetime Token Holder Returns (ROH)

Distribute the interest and fees as the MBXAU holders a lifetime earnings collected from the pawning and financing services proportionally among the token holders. This can be done through a smart contract that automatically calculates and distributes the lifetime Return on Holder (ROH).

### 4. Token Pawning Services

Allow token holders to pawn their MBXAU tokens in Metalbank X financial bridging platform and exchange for fiat currency or stablecoins. The pawned tokens serve as collateral, and borrowers pay interest to retrieve their tokens. In case of default, the pawned tokens can be liquidated to cover the outstanding loan amount.

Also be able to collateralize their MBXAU tokens to borrow stablecoins, participate in yield farming, or engage in liquidity provision on decentralized exchanges (DEXs).

### 5. Transaction Fees & Yields

Charge transaction fees and market making spread for facilitating gold financing and pawning transactions on the Metalbank X financial bridging platform. These fees contribute to the revenue stream and can be distributed among token holders as dividends or used to buy back tokens from the market, thereby increasing their value.

### 6. Partnerships and Integration

Forge partnerships with financial institutions, pawnshops, tokens generated a returns from physical gold transactions and gold refineries to expand the reach of the platform, increasing the token holder returns and attract more

holders. Integration with existing financial infrastructure and payment systems can streamline operations and improve accessibility.

#### 7. **Locking or Staking and Yield Farming**

Implement a locking or staking mechanism where token holders can lock their tokens for a certain period (minimum 1 month). The locked tokens can be used as collateral to generate yield through lending, financing, credit line, pawning or other DeFi protocols. The generated yield can then be distributed to the Lockers as monthly returns in proportionally.

#### 8. **Buy-Back and Burn**

Allocate a portion of the profits generated from the gold-backed assets to buy back and burn a certain amount of tokens periodically. This reduces the token supply, potentially increasing the value of remaining tokens.

#### 9. **Token Buybacks with Gold Sales:**

Use the proceeds from selling the physical gold (when necessary) to buy back and burn tokens, thereby reducing the supply and potentially increasing token value.

#### 10. **Risk Management**

Implement robust risk management protocols to mitigate counterparty risk, market volatility, and fraudulent activities. Conduct thorough due diligence on borrowers and establish collateralization ratios to safeguard the interests of token holders.

#### 11. **Token Holder Annual Return Policy**

Extends its functionality beyond tokenization to provide a suite of physical gold financing & pawning services.

The platform integrates with existing DeFi protocols to ensure a seamless and secure experience for users seeking financial opportunities.

Annual Return Performance Target for Token Holders:

12% or more per annum

#### 12. **Engagement & Management Period**

Engagement (Presale) Period : July 2024 – June 2025 - Token Sale: July 2025  
*the process of integrating the tokenization process with the commodity exchange trading system to bridge the financing process and physical gold pawning by Customers of Commodity Exchange (CCE) members.*

Management Period : July 2025 (Start)

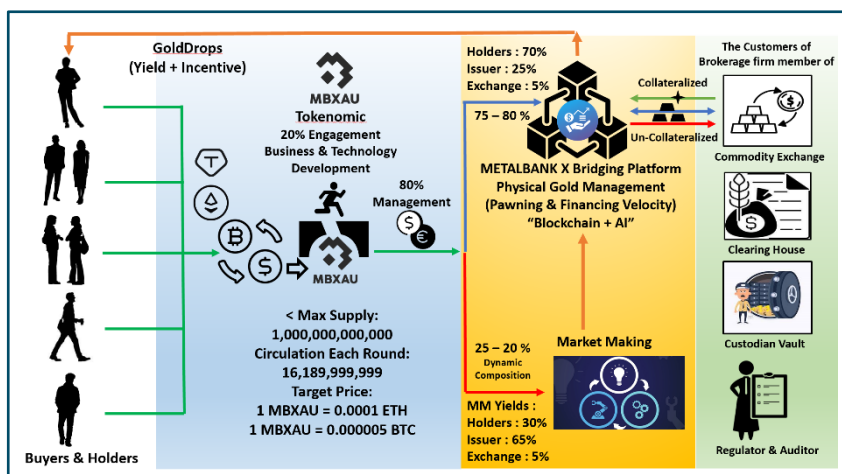
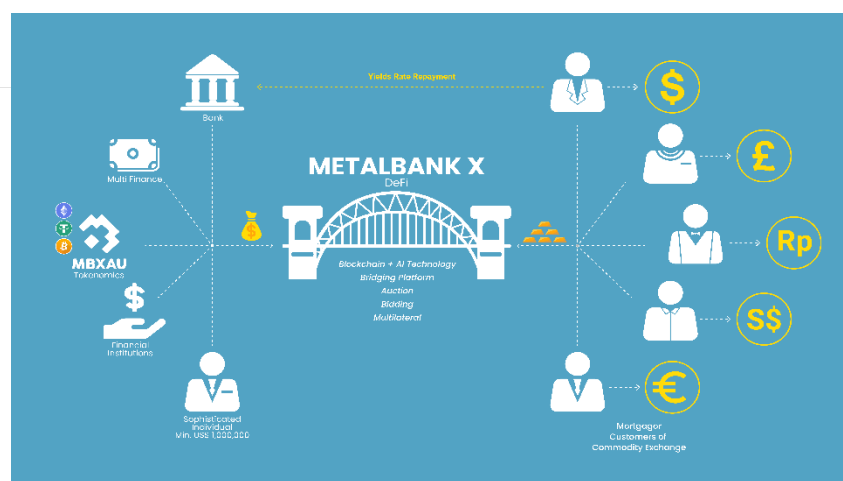
*business processes according to the service mechanism in the MBXAU tokens ecosystem.*

## REGULATORY COMPLIANCE

MBXAU tokens operates in full compliance with relevant regulatory frameworks governing asset-backed tokens, pawnbroking, and decentralized finance and precious metal trading.

By adhering to established guidelines and regulatory standards and best practices, MBXAU token fosters trust and confidence among investors, regulators, maintains transparency within the ecosystem, ensuring the protection of users' assets and interests, trust, and integrity within the ecosystem, safeguarding the interests of users and stakeholders alike.

## ECOSYSTEM ARCHITECTURE



**Token Issuer:** Metalbank Global Monetary  
**Total Supply:** < Max. 1,000,000,000,000  
**No. of Tokens Issued:** 300,000,000,000 (each round)  
**Blockchain Platform:** Ethereum - ERC20  
**Token Locker Platform:** Pinksale Fin & Coinscope  
**Initial Offering Price:** 1 MBXAU = 0.0003 USDT  
**Exchange Platform:** DEXs & CEXs Exchanges  
**Lending Platform:** Blockchain + AI technology  
**Minimal Transaction:** 1,000 tokens

### Commodity Exchange Partners:

Jakarta Futures Exchange  
 Kinesis Exchange  
 Allocated Bullion Exchange

### Clearing House & Depository Partners:

Kliring Berjangka Indonesia  
 Pos Indonesia  
 Kinesis Monetary Indonesia  
 MetalPay Global Network

## TRANSPARENCY and GOVERNANCE

Maintain transparency in operations by providing regular updates on gold holdings, loan portfolios, and financial performance. Establish a governance mechanism that allows token holders to participate in decision-making processes and vote on important matters affecting the platform.



## CONCLUSION

MBXAU tokens heralds a new era of financial innovation and represents a groundbreaking initiative that bridges the gap at the convergence between traditional finance, blockchain technology, the digital economy and decentralized digital assets.

By harnessing the intrinsic value of physical gold and the transformative potential of blockchain technology, MBXAU tokens offers a secure, transparent, and efficient means of transacting value in the digital age. As the world increasingly embraces decentralized finance and tokenization,

By enabling holders to tokenize the physical gold assets through financing and pawning mechanisms, MBXAU tokens democratizes access to liquidity, promotes financial inclusion, and fosters innovation in the global financial landscape. As the digital economy continues to evolve,

By combining the stability of physical gold with the flexibility of blockchain technology, MBXAU tokens offers a secure, transparent, and efficient platform for tokenizing gold assets and accessing liquidity in the digital realm. As the world embraces the digital revolution.

MBXAU tokens stands poised to redefine the landscape of asset-backed tokenization and decentralized finance, ushering in a future of financial empowerment and inclusivity for all.

MBXAU tokens stands poised to redefine the paradigm of asset-backed tokenization and decentralized finance, ushering in a new era of prosperity and opportunity for all, to redefine the future of asset-backed tokens and financial innovation.

MBXAU represents a pivotal intersection between the traditional world of precious metals and the transformative potential of blockchain technology. By enabling users to tokenize the physical gold assets through a secure and transparent financing & pawning service mechanism.

MBXAU redefines the possibilities for financial inclusion, stability, and accessibility in the evolving landscape of digital finance.

MBXAU represents a paradigm shift in the realm of asset-backed tokenization and decentralized finance. By combining the age-old practice of gold financing & pawning with cutting-edge blockchain technology, MBXAU empowers holders with a versatile, secure, and accessible platform for tokenizing physical gold assets and accessing decentralized financial services. As the global economy evolves, MBXAU stands ready to redefine financial inclusion, democratize access to liquidity, and usher in a new era of decentralized financial innovation.

## **LEGAL JURISDICTION**

The Metalbank ecosystem platform was developed under the jurisdiction of 2 countries in the Southeast Asia region, Indonesia and Singapore.

An integrated work system that can serve and reach all customers from all over the world and can be monitored 24 hours 7 days. All business agreements signed under the jurisdiction of Indonesia or Singapore are adjusted to the partnership pattern or form of service that will be developed in the future.

## **DISCLAIMER**

This whitepaper serves as a conceptual overview of METALBANK X (MBXAU) tokenomic and its underlying principles. It does not constitute financial advice or a solicitation to invest or trade in MBXAU tokens. Potential holders and investors are encouraged to conduct their own research and due diligence before participating in the Metalbank ecosystem.



## FOOTNOTE

*In summary, MBXAU represents a groundbreaking initiative at the forefront of asset-backed tokenization. By combining the stability and value preservation of physical gold with the transparency and efficiency of blockchain technology.*

*MBXAU offers a compelling alternative to traditional financial instruments. As the digital economy continues to evolve, MBXAU stands ready to empower individuals and institutions alike with a secure, accessible, and decentralized means of transacting value.*

*MBXAU stands as a testament to the innovative potential of merging traditional finance with blockchain technology. It offers a gateway for users to unlock the value of the physical gold assets, tokenizing them into a versatile digital asset that can be seamlessly integrated into the global digital economy.*

*MBXAU represents a transformative initiative that leverages the power of blockchain technology to democratize access to liquidity and unlock the value of physical gold assets. As the digital economy continues to evolve, MBXAU stands as a beacon of innovation, integrity, and financial empowerment, paving the way for a more inclusive and equitable financial future.*

*MBXAU is poised to revolutionize the intersection of precious metals and decentralized finance, providing a gateway for users to unlock the value of their physical gold assets and actively participate in the emerging landscape of digital finance.*

### *About Metalbank Global Monetary (MGM)*

*MGM is a company with an operational license to provide a commercial platform to bridge pawning and funding services, especially with physical gold collateral which is transacted in the physical commodity exchange trading system.*

*To create an ecosystem that further increases the circulation of physical gold transactions in the world for various types of financial needs or other utility service support needs.*

*MGM was founded and exists at the initiation of the founders of Bullion Ecosystem International (BEI) and Kinesis Monetary System (KMS), with the aim of further increasing liquidity, accelerating turnover and volume of physical gold transactions in the world by combining liquidity in the digital asset market with liquidity in the world's physical gold market. A perfect combination for harmony and balance in the new model of the world economy. BEI and KMS are companies that initiated and pioneered the development of a digital physical gold-based transaction ecosystem in Indonesia and several countries in the world.*



**METALBANK X**  
**Tokenomics Ecosystem**  
**Powered by**



**METALBANK  
GLOBAL  
MONETARY**



Allocated Bullion Exchange



**In Network Collaboration with**



JAKARTA FUTURES EXCHANGE



Member of Danareksa



**Ecosystem Regulator**



**OTORITAS  
JASA  
KEUANGAN**



**KEMENTERIAN  
PERDAGANGAN  
REPUBLIK INDONESIA**



Monetary Authority  
of Singapore



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