

# Connecting Traditional Finance with Blockchain Technology.

Revolutionizing Finance with Blockchain-Enabled Compliance

## What is Vixichain?

The Vixichain project is a next-generation Layer 1 blockchain that bridges the traditional finance (TradFi) and decentralized finance (DeFi) ecosystems, addressing the core challenges hindering blockchain's mainstream adoption.

Vixichain is designed with institutional-grade compliance, advanced privacy protocols, and user-centric features, making it a groundbreaking solution for the future of finance. As blockchain technology continues to evolve, Vixichain aims to provide the security, transparency, and interoperability that both individual users and financial institutions demand.


Vixichain is developed by Vixi Group, focused on security, regulatory compliance, and user privacy.






# Why Blockchain for Banks?


## The Growing Need for Digital Transformation

 Rising demand for secure, efficient, and transparent transaction systems.

 Banks must adopt digital finance to remain competitive.

## Blockchain offers:

 Secure data management.

 Reduced operational costs.

 Access to global markets.







# Advantage for Banking Partners

## Key Features:

 Compliance-oriented Layer 1 blockchain.

 Banks as Validators (BaVs) model for enhanced trust and credibility.

 Integration of AML/KYC protocols and advanced risk scoring.

## Our Unique Proposition:

A platform where banks can securely validate blockchain transactions and generate revenue.





# Strategic Benefits for Banking Partners



## Enhanced Revenue Streams:

New blockchain-based income sources.

Increased transaction volumes as the ecosystem grows.



## Compliance and Risk Mitigation:

Integration with leading compliance partners (e.g., SumSub, Chainalysis).

Secure and compliant blockchain network.



## Global Client Expansion:

Access to users from diverse geographies.

Ability to serve a global market in a trusted environment.





# Revenue Opportunities for Banking Partners



## Direct Revenue Streams:

- Validation fees per transaction.
- Service fees for additional services like cross-border payments and remittance.

## Projected Growth:

- Increasing global transaction volumes.
- Competitive fee structure attracts users to bank services within Vixichain.
- According to SkyQuest, the global Decentralized Finance (DeFi) Market size was valued at \$22 billion in 2022, \$23.99 billion in 2023 and is projected to grow to \$48.02 billion by 2031, growing at a CAGR of 9.06% in the forecast period (2024-2031).
- In 2024, over \$110 billion locked in Defi, from 9.1 billion in 2020 according to Defilama.

# Vixichain Compliance Model



## **Risk Scoring:**

Dynamic scoring evaluates transactions based on Source of Funds (SoF), transaction history, and regulatory adherence (AML/KYC). High-risk users face restrictions, ensuring secure and compliant operations.



## **KYT for Cross-Chain Transfers:**

The Vixichain Cross-Chain Bridge integrates Know Your Transaction (KYT) checks to ensure compliant asset transfers across EVM networks (e.g., Ethereum). Risk scores adjust based on asset legitimacy, incentivizing transparency.



## **Digital Identity (DID):**

Privacy-focused DIDs enable selective identity verification, balancing compliance needs with user data protection. Encrypted identities streamline institutional onboarding while preserving user privacy.



## **Rule Engine:**

An embedded compliance engine enforces AML/KYC rules, monitors real-time activity, and integrates banks as validators and service providers. This ensures institutional-grade compliance and secure blockchain transactions.



# The *Banks as Validators* (BaVs) Model

## Role of Banks:

Validate transactions in real-time using their risk and compliance frameworks.

Provide a "stamp" of approval for added transaction credibility.

Operate a web-based BaV Panel to set risk parameters, fees, and manage processes.



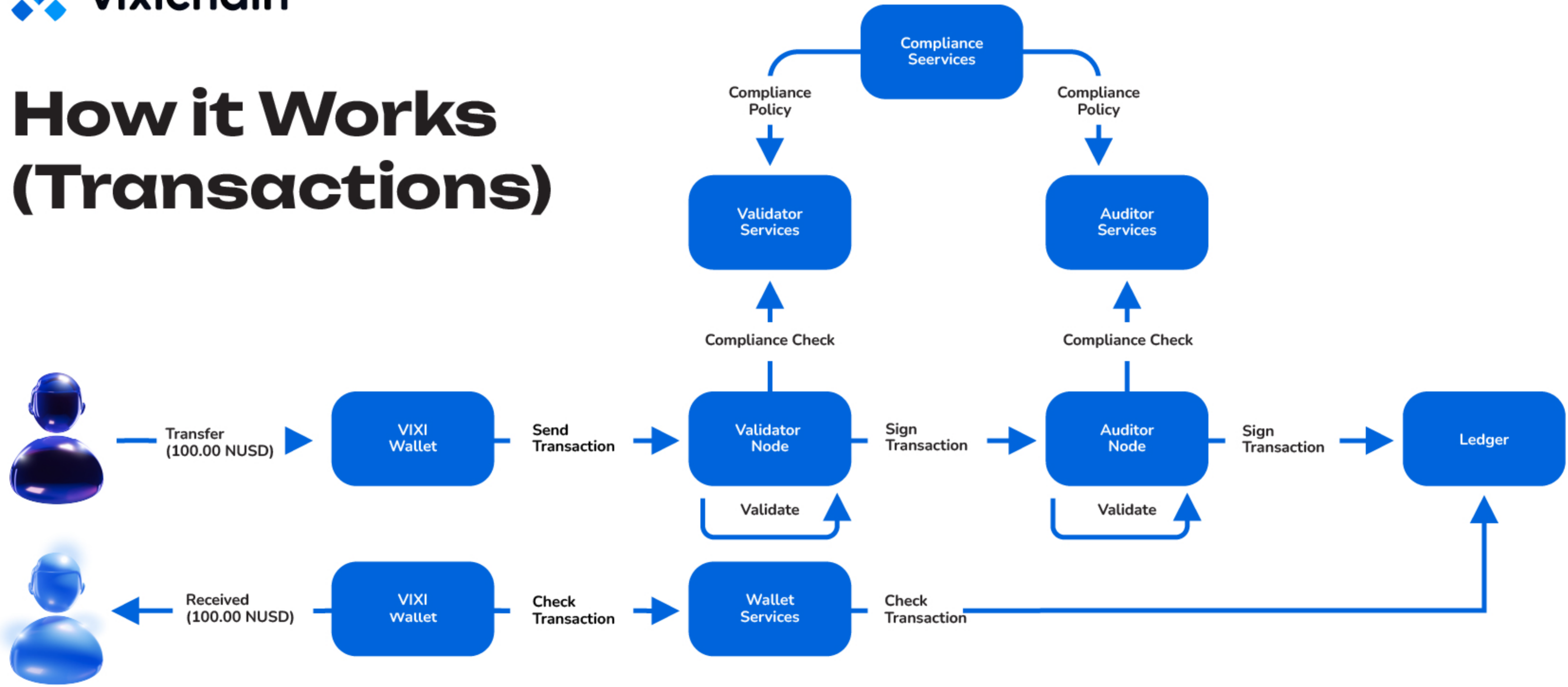
## Benefits for Banks:

Revenue generation through validation fees.

Market differentiation as innovative financial leaders.

Seamless integration with existing compliance standards.

# How it Works (Transactions)







# A Simple Flow Chart

BaVs play a crucial role in the transaction validation process within the Vixichain network.

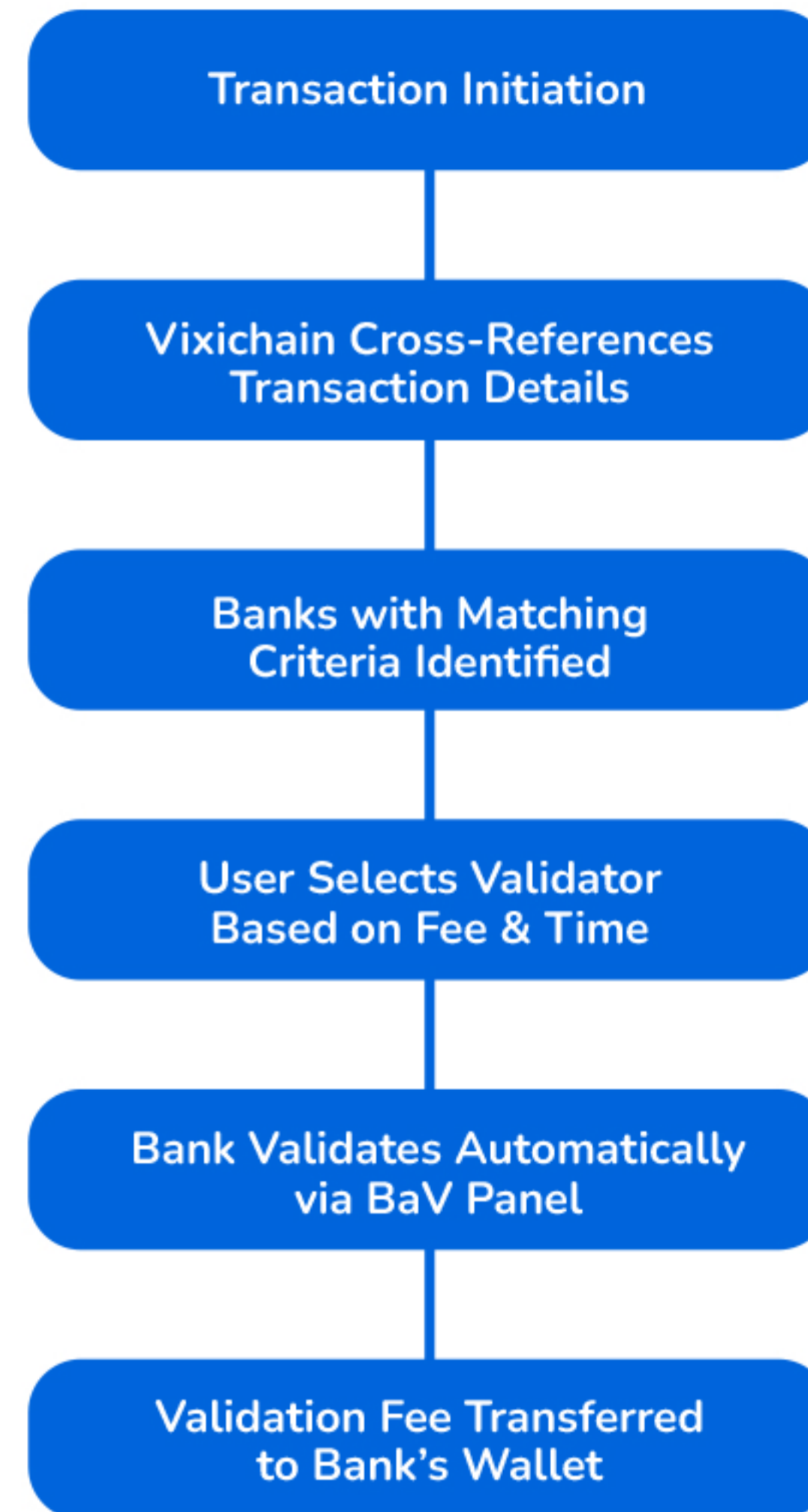
Validators decide which transactions to validate based on set criteria which may include:

**Senders country**

**Transaction history**

**Trust score**

(this is a score assigned to end-users within the system based on their risk profile)







# Vixichain Ecosystem Overview



## Core Components:



**Layer 1 Blockchain:**  
Ensures compliance and supports scalability.



**Web3 Wallet:**  
Secure management of digital assets.



**Fiat-backed Stable Tokens (NFTS):**  
For seamless cross-border payments.



**Risk Scoring System:**  
Helps assess trustworthiness of users.

## Use Cases:



Digital payments in retail and e-commerce.



Cross-border remittance solutions.



Integration of blockchain into traditional banking services.





# VIXC Token and Financial Model

## Utility Token (VIXC):

Used for platform fees, validator fees, and staking rewards.

Deflationary mechanism: 25% of fees burned to increase token value.

## Assumptions:

Expected Clients at MaiNet:

**200,000**

Expected Daily Transactions:

**600,000**

Average Validation Fee:

**0.10\$**

Monthly Predicted Revenues to BaVs at Launch

**1.8M USD**

## Revenue Model:

**Service provider fee for enhanced offerings:**  
When users utilize the cross-border payment function, they incur a Service Provider Fee.

**Platform Fee:**  
A flat fee in VIXC token is charged for every withdrawal made by users.

**Validation Fee:**  
The Validator Fee is charged based on the selected banking partner, the type of transaction, and the client's risk scoring.





# Easy Onboarding as a Validator

5 streamlined processes for banks with zero cost and no web interface integration needed



## MOU:

Sign a memorandum of understanding.



## Registration:

Open a Vixichain account and submit compliance documentation.



## Verification:

Compliance team ensures regulatory alignment.



## Service Agreement:

Define roles, responsibilities, and revenue terms.



## Setup:

Access and customize the BaV Panel for transaction management.





# Vixichain Roadmap

Phased Growth and Strategic Milestones

**2025**



TestNet launch with initial validator banks.

Public launch and Initial Coin Offering (ICO) of VIXC.

Expansion into EU and UK markets.

**Target:** Achieve 300,000 clients with a cumulative transaction volume of \$27 million.

**2026**



Onboarding additional banks.

Integration of advanced wallet features and cross-chain compatibility.

**Target:** Achieve 1.5 million clients with a cumulative transaction volume of \$135 million.

**2027**



Entry into North American markets.

**Target:** Achieve 8 million clients with a cumulative transaction volume of \$720 million.

**Target:** Expected Monthly Average Pooled BaV Revenues in Q4 2027 is \$72M per month.





Next Steps

# Join Vixichain as a Validating Bank

## Opportunities:



Be a leader in compliant blockchain finance.



Benefit from early-mover advantages.



Access a growing global user base.

Let's shape the  
future of finance  
together

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