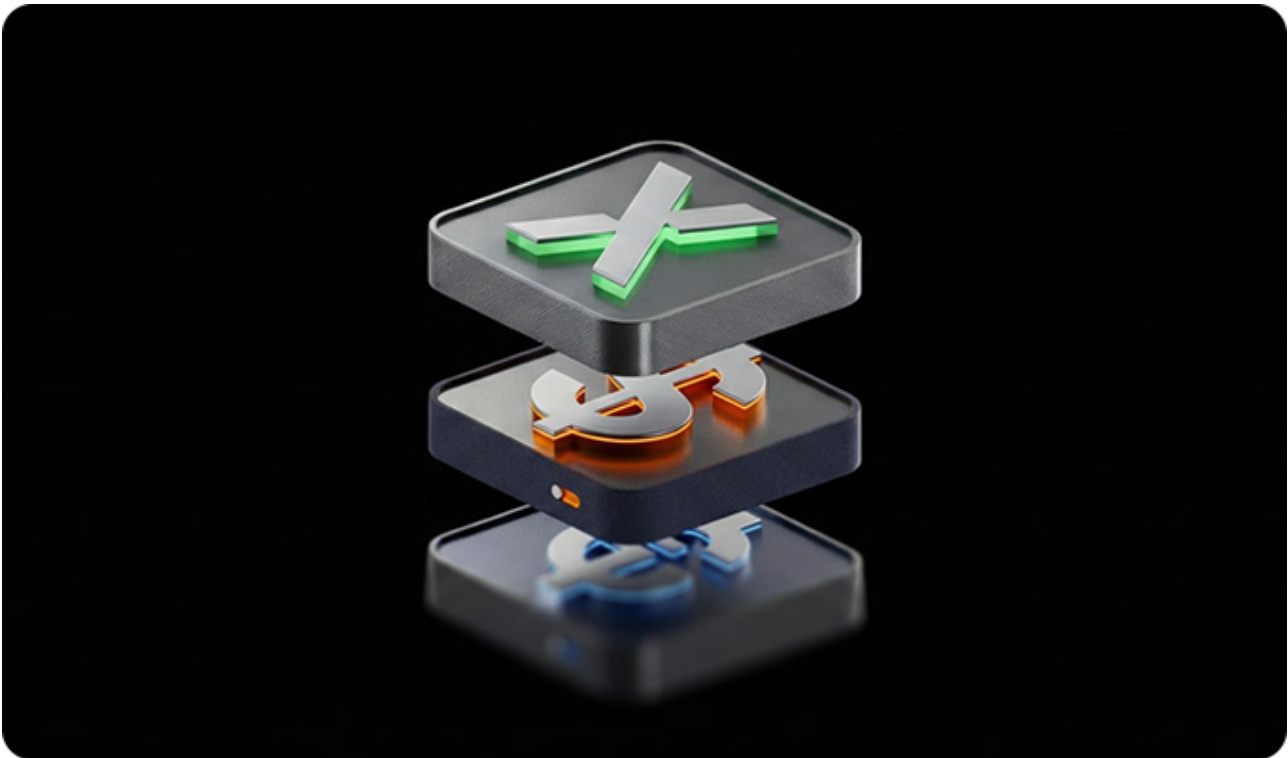


**SaveX**

## **SaveX AI (SVX)**

**Turn every  
purchase into  
passive crypto**

1. Executive Summary	4
2. Introduction	4
3. Problem Statement	5
4. Platform Overview	5
5. How SaveX Works	6
6. Risk Profiles & Savings Strategies	7
7. SVX Token Utility	8
8. Token Economic Model	9
9. Presale Structure and Vesting Framework	9
10. Liquidity and Market Stability	10
11. Technology Architecture	10
12. Security and Compliance	11
13. Roadmap	11
14. Marketing and Growth Strategy	11
15. Conclusion	12



## SaveX Whitepaper

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It does not constitute an offer or solicitation to sell securities or financial instruments.

Any participation in the SaveX ecosystem is subject to applicable laws and separate terms and risk disclosures.

# 1. Executive Summary

SaveX AI (SVX) is a consumer financial technology platform that transforms everyday spending into automated savings and crypto based growth. The platform connects to users' financial accounts and automatically rounds up transactions, converting spare change into digital asset savings strategies.

Unlike traditional savings applications that offer static returns, SaveX actively deploys micro savings into diversified crypto strategies based on user selected risk profiles. The goal is to make saving effortless, intelligent, and growth oriented.

The SVX token powers the ecosystem by enabling rewards, staking access, governance participation, and enhanced savings features. The system is designed to align user behavior with long term platform growth and sustainable financial participation.

## 2. Introduction

Saving money consistently is one of the most reliable paths to long term financial stability. However, traditional savings tools offer limited returns and often fail to encourage sustained engagement.

At the same time, decentralized finance introduces meaningful yield opportunities but remains too complex for mainstream users.

SaveX bridges this gap by combining automated savings behavior with simplified exposure to crypto based growth strategies. The platform removes technical barriers while preserving ownership and transparency.

### **3. Problem Statement**

Modern users face several limitations in personal finance tools.

Traditional savings solutions provide minimal yield and lack engagement. Most fintech applications offer static round up features without meaningful growth mechanisms. Crypto based yield systems are powerful but too complex for everyday users. Additionally, existing platforms do not personalize savings strategies based on user behavior or financial goals.

SaveX addresses these challenges by combining automation, personalization, and crypto native yield infrastructure into a single unified system.

### **4. Platform Overview**

SaveX is a mobile and web based application that enables automated micro savings through everyday spending behavior.

The platform connects to users' financial accounts using secure open banking infrastructure. Transactions are automatically rounded up to the nearest value and the difference is allocated into savings pools.

Users select a risk profile that determines how their savings are deployed. The system continuously allocates funds into diversified crypto strategies optimized for stability, growth, or higher risk exposure.

SaveX is designed to operate with minimal user intervention while delivering continuous financial accumulation.

## 5. How SaveX Works

Users connect their bank accounts or cards through secure read only integrations. No withdrawal permissions are granted.

Each transaction is rounded up to a defined threshold such as the nearest dollar. The difference is automatically saved into the user's SaveX account.

Users choose from three risk profiles. Safe focuses on stable yield strategies using low volatility assets. Growth combines major crypto assets with staking mechanisms. Explore allocates capital into higher risk and higher return strategies.

The system continuously adjusts allocations based on user preferences and market conditions.

## 6. Risk Profiles & Savings Strategies

SaveX offers three primary savings strategies.

Safe is designed for capital preservation and stable returns using low volatility yield mechanisms.

Growth targets long term appreciation through exposure to established digital assets and staking based yield opportunities.

Explore focuses on higher return potential through dynamic allocation into emerging strategies and higher volatility assets.

Each profile is designed to match different user risk tolerances while maintaining automated execution.

Profile	Objective	Allocation Style
<b>Safe</b> 🛡️	Stable growth & capital preservation	Stablecoin yield pools with predictable returns
<b>Growth</b> 📈	Long-term upside	Blue-chip crypto (BTC, ETH) + staking
<b>Explore</b> 🚀	Higher return potential	Emerging opportunities and dynamic strategies

## 7. SVX Token Utility

The SVX token is the core utility and alignment asset within the SaveX ecosystem.

SVX enables staking which unlocks enhanced savings strategies, reduced platform fees, and access to premium yield pools. Token holders can participate in governance decisions that shape future platform features and strategy evolution.

SVX is also used as a rewards mechanism for user engagement, savings milestones, and referral participation.

Staking SVX increases access to advanced savings features and may enhance reward multipliers within the platform.

The token functions as a coordination layer between user participation and ecosystem incentives.

## **8. Token Economic Model**

The total SVX supply is distributed across presale allocation, ecosystem incentives, liquidity provisioning, and long term development reserves.

The presale represents approximately 34 percent of total supply and is distributed across 50 progressive pricing stages. All presale allocations are subject to tiered vesting schedules to ensure controlled market entry.

The remaining supply is allocated toward ecosystem growth, user incentives, team development, and liquidity support. These allocations follow structured release schedules to maintain predictable circulating supply expansion.

Reward emissions are activity based and capped within predefined pools. This ensures that incentives support platform growth without introducing uncontrolled inflation.

## **9. Presale Structure and Vesting Framework**

The presale is structured across 50 sequential stages with gradually increasing token prices. This design reflects increasing market validation and project maturity over time.

To ensure long term market stability, all presale allocations follow a tiered vesting model.

Early participants receive ten percent unlock at token generation event with the remaining allocation vested linearly over six to twelve months.

Growth stage participants receive fifteen to twenty percent at token generation event with vesting over four to six months.

Late stage participants receive twenty five to forty percent at token generation event with vesting over two to three months.

This structure ensures that early participants are rewarded for higher risk exposure while preventing excessive immediate liquidity at launch.

## **10. Liquidity and Market Stability**

Initial liquidity provisioning is designed to support orderly price discovery and reduce early volatility.

Liquidity is maintained to ensure sufficient market depth during initial trading phases. Liquidity pools are intended to remain locked for a defined period to reinforce long term market confidence.

Token circulation is introduced gradually through structured vesting and controlled ecosystem emissions. This prevents sudden supply shocks and supports stable market formation.

## **11. Technology Architecture**

SaveX is built on a secure cloud native infrastructure designed for scalability and reliability.

The backend system manages savings logic, transaction processing, and strategy execution. A secure custody layer handles digital asset storage with optional self custody integration.

The savings engine dynamically allocates funds based on user selected risk profiles and market conditions.

The SVX token is deployed on a scalable blockchain network optimized for transaction efficiency and low cost execution.

## **12. Security and Compliance**

SaveX uses encrypted open banking integrations that operate on read only permissions. User funds remain fully controlled by financial institutions and crypto custody systems.

All sensitive data is protected using industry standard encryption and secure key management systems.

The platform is designed to comply with applicable financial regulations and data privacy requirements across supported jurisdictions.

Risk management systems are in place to limit exposure to high volatility strategies within user selected profiles.

## **13. Roadmap**

Phase one focuses on core product launch including savings engine deployment, banking integrations, and initial token launch.

Phase two expands platform functionality through staking systems, social savings features, and retail partnerships.

Phase three introduces advanced ecosystem features including crypto payment support, expanded reward systems, and broader financial integrations.

## **14. Marketing and Growth Strategy**

SaveX focuses on simplifying financial growth messaging for mainstream users.

Core messaging emphasizes effortless savings and automatic financial growth without requiring financial expertise.

Growth channels include referral systems, social media campaigns, and viral user sharing of savings milestones.

The platform is designed to scale through organic user adoption driven by visible financial outcomes.

## **15. Conclusion**

SaveX AI represents a new category of financial application that combines automated savings behavior with crypto based growth strategies.

The platform is designed to reduce friction in personal finance while enabling users to build long term financial resilience through small, consistent actions.

The SVX token aligns ecosystem incentives between users and platform growth, supporting a sustainable and transparent digital savings economy.

SaveX is built on the principle that saving should be effortless, intelligent, and rewarding.