

ALTIX CORPORATION

Official Whitepaper



ALTIX
CORPORATION

Table of Contents

1. Executive Summary
2. Vision & Mission
3. Who we are: Altix Corporation LTD
4. The market
5. The proble
6. The solution: Altix Ecosystem
7. The product: AltixGo and AltixBank
8. Business Model
9. Tokenomics
10. Token Use Cases
11. Marketing and Community Strategy
12. Roadmap
13. Use of Funds Raised
14. Token Technical Details
15. Legal Strategy and Compliance
16. Team and Advisors
17. Partnership and International Expansion Plans
18. Competitive Analysis
19. Appendices and Technical Data
20. Risks and Mitigations
21. Legal Disclaimer
22. Conclusions and Call to Action for Investors

1. Executive Summary

Altix Corporation LTD was founded with the goal of redefining digital banking through an ecosystem that unites **fintech, travel, blockchain, and artificial intelligence**.

Founded in London by a team with years of experience in traditional banking, financial consulting, tourism, and technology development, Altix aims to **bridge the gap between traditional and decentralized finance**, with a clear roadmap to 2030 that culminates in the creation of **AltixBank**, a regulated digital bank with global services.

Altix's approach is unique:

- **Not just a crypto project**, but a real banking infrastructure with EMI licenses and integrated compliance.
- **ALTIX token** used as a payment, governance, and fundraising tool, with deflationary models (burn, staking, cashback).
- **AI integration** to create innovative and customized financial products, capable of adapting to the risk profile and needs of retail, SME, and corporate users.

The addressable market (TAM) exceeds **\$8 trillion**, combining three rapidly growing sectors:

- Global Fintech (CAGR >20% through 2030).
- Travel, over \$7 trillion in 2024.
- Blockchain & crypto, over \$1.5 trillion and continuing to expand.

Thanks to a scalable model and a roadmap that includes:

- **2025–2027**: Organic growth with AltixGo (travel services, cashback, digital cards).
- **2028–2029**: Obtaining EMI licenses and launching the Altix App (fiat/crypto wallet).
- **2030**: Transformation into **AltixBank**, with multi-currency accounts, international cards, AI-driven products, and corporate APIs.

Altix represents a **unique opportunity for investors** seeking exposure to a solid, regulated project with a global vision.

The combination of **banking compliance, AI innovation, and a tokenized ecosystem** positions Altix as a potential **game changer in digital banking**.

2. Vision & Mission

Vision

Altix's vision is to create a **new generation of global digital bank**, combining the strength of regulated financial institutions with the agility and innovation of fintech, blockchain, and artificial intelligence.

By 2030, Altix aims to become an **international reference point** for retail, SME, and corporate users, offering an integrated ecosystem where:

- traditional banking services merge with the potential of DeFi,
- payments become instant, transparent, and low-cost,
- AI enables **personalized and predictive** financial products, capable of dynamically adapting to user needs.

Mission

Altix's mission is to **democratize access to advanced banking services** by offering tangible tools for managing money, investments, and digital services.

The journey is structured around three strategic axes:

1. **Fintech Innovation** – developing payment, cashback, card, and multi-currency wallet solutions to simplify users' daily lives.
2. **AI Integration** – applying artificial intelligence algorithms to generate new financial instruments, optimize risk management processes, and improve the customer experience.
3. **Regulated Expansion** – evolving from a fintech company to a regulated digital bank, with EMI licenses by 2028 and full transformation into AltixBank by 2030.

Ultimate Goal

To become an **AI-driven, crypto-friendly digital bank**, globally accessible, capable of connecting users, merchants, and institutions in a single, secure, transparent, and innovative financial ecosystem.

3. Who we are: Altix Corporation LTD

Altix Corporation LTD is a London-based company aiming to set a new standard in **digital banking** by integrating **regulated services, blockchain, and artificial intelligence (AI)** into a single ecosystem. Our mission is to **democratize access** to advanced financial services for **retail, SMEs, and corporates**, with a **compliance-first** approach and a clear roadmap to the establishment of **AltixBank**.

Identity and positioning

- **International company** with expansion plans and **EMI** licenses in European (and subsequently global) jurisdictions.
- Active **institutional domains**: altixcorporation.com and altixgo.com as hubs for users and investors.
- **Non-speculative approach**: The **ALTIX** token is a **utility** serving the ecosystem; its core is regulated banking infrastructure.

Strategic Vision 2025–2030

- **Phase 1 – Foundation (2025–2026)**: launch of **AltixGo** (payments, travel, digital services), community building and initial partnerships; start of licensing process.
- **Phase 2 – Scale (2027–2028)**: expansion into the EU, introduction of advanced banking features, first large-scale AI integrations.
- **Phase 3 – Bank (2029–2030)**: Consolidation of **AltixBank** as an **AI-driven**, international, and **crypto-friendly** digital bank.

Corporate structure & governance

- **Board & Advisory** team with expertise in banking, compliance, risk, AI, and digital markets.
- **Transparent governance**: periodic reporting policy to investors, external audits of technology and processes.
- **Internal controls**: dedicated **Risk, Compliance, and InfoSec** functions; formalized risk management framework.

Regulatory & Compliance Roadmap

- **EMI** licensing process and adherence to **KYC/AML, GDPR, and operational resilience** standards.
- **Compliance by design** model: anti-money laundering procedures, transaction monitoring, on-chain/off-chain traceability.
- Continuous evaluation of national regulations for service distribution (passporting where applicable).

Technology & architecture

- **Cloud native, API-first, microservices** for scalability and time to market.
- **Blockchain integration** for transparency, settlement, and loyalty/cashback programs.
- Unified **data platform** for analytics, anti-fraud, personalization, and regulatory reporting.

Artificial Intelligence at the core of the ecosystem

- **Advanced credit scoring:** predictive models based on transactional and behavioral data for quick and transparent decisions.
- **Fraud & risk analytics:** real-time anomaly detection, chargeback prevention, continuous monitoring.
- **Personal Finance & SME Copilot:** intelligent assistants for budgeting, cash optimization, reconciliation, and recurring payments.
- **Dynamic pricing & loyalty:** optimized cashback, discounts, and incentives based on user profile.
- **Compliance automation:** AI support for KYC/AML (triage, alert priority, false positive reduction).

Security & Resilience

- **Zero trust security,** encryption in transit and at rest, secrets and hardware key management (HSM/KMS).
- **Multi-region business continuity and disaster recovery;** periodic **audits** of smart contracts and infrastructure.
- **Privacy by design** and segregation of sensitive data.

Value proposition by segment

- **Retail:** digital accounts and payments, cashback, top-ups, integrated travel, AI budgeting/savings tools.
- **SMEs:** IBAN, cards, collections, expense/supplier management, fast credit with AI, API for management integration.
- **Corporate & Partners:** B2B2C solutions, payments, loyalty, co-branding, and service marketplace.
- **Travel & digital services:** bookings and top-ups as a **low-friction** entry channel for user acquisition.

Partnership & ecosystem

- **Travel/OTAs** and booking operators to enable immediate use cases (cashback, payments).

- **Fintech/Banking rails:** issuers/processors, acquirers, on/off ramps, custody partners.
- **AI & tech alliances** to enhance models, security, and scalability.

Go to market & growth

- **Acquisition:** digital channels, referrals/ambassadors, co-marketing with partners.
- **Conversion & retention:** incentives via utility tokens, premium plans, guided journeys with Copilot AI.
- **Geographic expansion:** EU as a base, subsequent international rollout with priority given to favorable regulatory markets.

Revenue model (overview)

- **Interchange and payment** and service fees.
- **Premium subscriptions** for advanced features (retail/SME).
- **FX & treasury** with transparent spreads.
- **B2B & API fees** for partners/merchants.
- **ALTIX token utilities:** fee reductions, premium access, staking/gov, loyalty incentives.

KPIs & milestones (indicative)

- **Early (0–12 months):** Active users, transaction volumes, referral conversions, active partners.
- **Mid (12–24 months):** Unit economics metrics (CAC/LTV), % premium users, SMB penetration, regulatory milestones.
- **Late (24–36 months):** AUM, profitability by segment, geographic expansion, mature banking capabilities.

Ethics & sustainability

- **Transparency** for investors and users; clear disclosures on risks and fees.
- **Financial inclusion** as an impact goal: simple, accessible, and secure products.
- **Data accountability:** protecting privacy and using AI in a fair and explainable manner

Why Altix is different

Altix isn't a token-focused crypto project: it's a regulated banking project that uses tokens and blockchain as **enablers**. AI brings **efficiency, personalization, and security**; the **regulatory framework** ensures trust and scalability. The integration of fintech, travel, and digital services creates a **competitive advantage** in user acquisition and daily use.

4. The market

The **Altix** project was born from the intersection of three rapidly growing global sectors: **fintech, travel, and blockchain**. These markets, together already worth more than **\$8 trillion**, are rapidly converging thanks to digitalization and the adoption of new technologies.

1. The Fintech market

- In 2024, the fintech market exceeded **\$310 billion** and is expected to grow at a **CAGR of over 20% through 2030**.
 - Players like **Revolut, N26, and Wise** have demonstrated that digital banking models based on **UX, speed, and transparency** are not only sustainable, but highly scalable.
 - The next evolutionary phase will be "**Bank 3.0**": digital institutions that integrate **blockchain and artificial intelligence** to offer faster, more secure, personalized, and transparent services.
 - Altix is part of this trajectory with the goal of positioning itself as an **AI-driven digital bank**.
-

2. The Travel market

- By 2024, the travel industry is expected to reach over **\$7 trillion**, returning to pre-pandemic levels and showing continued growth prospects.
- Over **65% of bookings are made online**, opening up enormous opportunities for integrated payment models and digital loyalty programs.
- The combination of **smart payments and travel services** represents a rapidly growing niche that AltixGo intends to address as a **strategic entry point** into the market.
- With Altix, the travel sector becomes an **immediate gateway** to a broader ecosystem of banking and fintech services.

3. The Crypto & Blockchain Market

- By 2024, the cryptocurrency market is expected to exceed **\$1.5 trillion**, continuing to attract capital and innovation.
- **Blockchain** is already used in payments, stablecoins, real-world asset tokenization, and DeFi, but the real opportunity lies in its integration with regulated banking services.

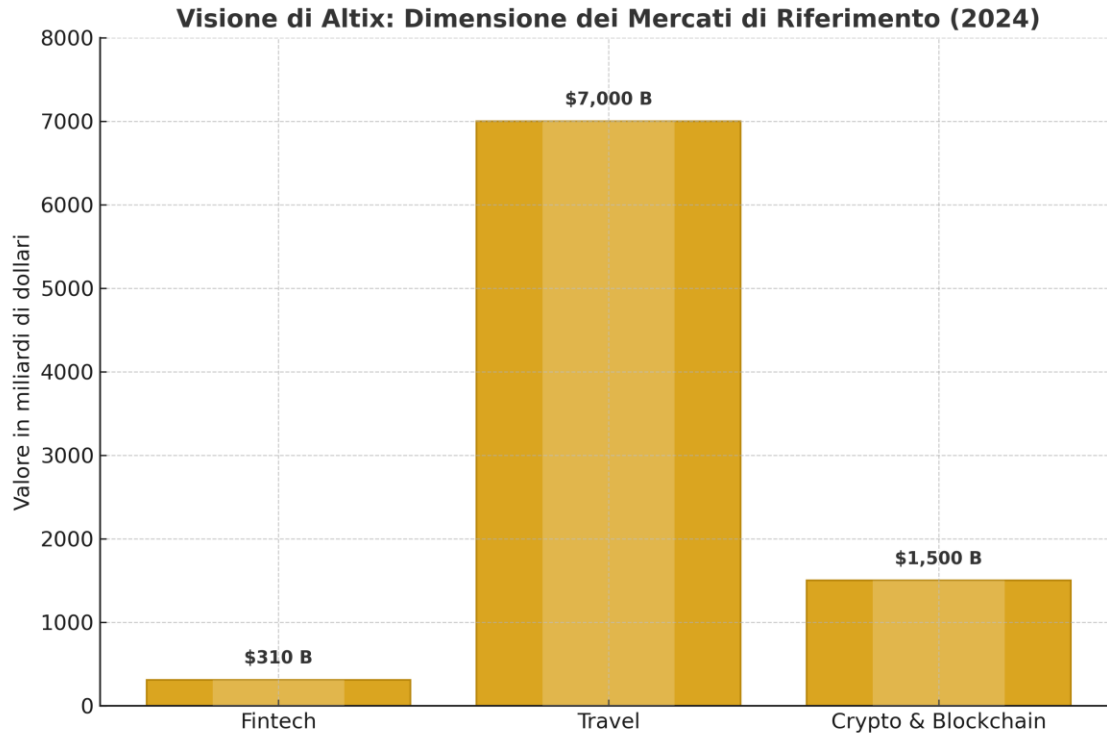
- Altix will leverage the **Polygon** network, which combines Ethereum's layer-2 security with **scalability and low fees** to ensure a robust, fast, and convenient infrastructure.
- The integration of **crypto assets and traditional banking** is currently one of the most promising segments, with strong demand from both retail and institutional markets.

Opportunities for Altix

The convergence of fintech, travel, and blockchain creates an **addressable market (TAM) exceeding \$8 trillion.**

Altix positions itself as a **cross-market player** capable of:

- attracting fintech users seeking a **crypto-friendly digital bank**,
- offering **tangible benefits** to travelers and travel merchants,
- integrating into the blockchain ecosystem to ensure **scalability, speed, and real innovation.**

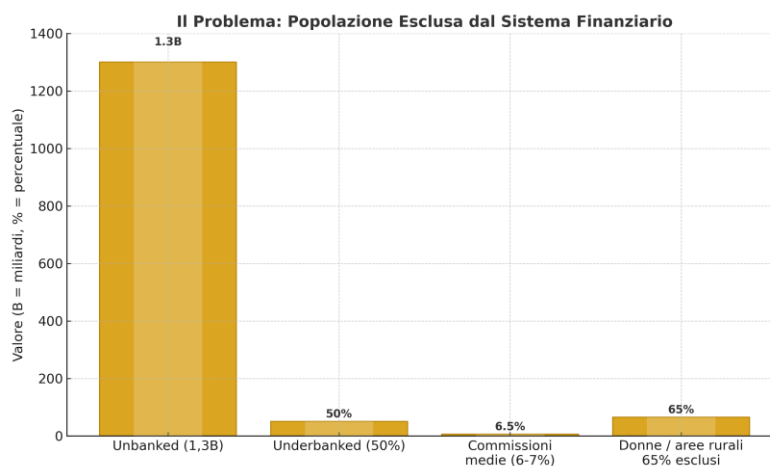


5. The problem

Despite technological advances, much of the world's population remains excluded or underserved by the traditional financial system. This creates a huge market gap that Altix intends to fill:

- **Lack of financial inclusion:** Approximately **1.3 billion adults** worldwide do not have an account with any financial institution, with **over 650 million concentrated in countries such as Bangladesh, China, Egypt, India, Indonesia, Mexico, Nigeria, and Pakistan.**
- **High and opaque banking costs:** Bank fees, especially for international transactions, can exceed 6–7% of the transaction value, with hidden margins in currency conversion. In European and North American countries, current accounts can average **€35–€50 per year** in fees alone.
- **Limited access for vulnerable groups:** Globally, 27% of adults are completely unbanked, while a further 50% are **underbanked** (without a credit card). Rural areas and women face a higher barrier: many women lack access to financial services due to cultural or educational barriers.
- **Structural and technological barriers:** In developing countries, over 50% of adults may own a telephone, but a third of the unbanked lack access to the technology needed to sign up for advanced digital services.
- **Opacity and inefficiency in the traditional banking system:** Banks often apply complex and opaque fee structures, making it difficult for customers to compare real costs.

These data clearly highlight the **inability of conventional banking services** to respond to real needs of inclusion, accessibility, and convenience.



6. The solution: Altix Ecosystem

Altix is not just a crypto project, but an **integrated financial ecosystem** that combines **fintech, travel, blockchain, and AI**, with a regulated path to the creation of **AltixBank** by 2030.

1. Fintech + Blockchain Integration

- Altix provides advanced digital banking tools (cards, wallets, cashback, APIs) connected to the ALTIX token.
 - Blockchain guarantees **transparency, security, and low transaction costs**.
 - Polygon (Ethereum Layer-2) enables fast, low-cost transactions, suitable for a global banking ecosystem.
-

2. Travel & Digital Services

- Through **AltixGo**, users will be able to access integrated travel services (flight, hotel, and tour package bookings) with fiat and crypto payments.
 - **Additional digital services** will be available: phone top-ups, utility payments, gift cards, and digital vouchers.
 - **Cashback programs in ALTIX** will stimulate adoption, incentivizing user and merchant loyalty.
-

3. Artificial Intelligence as the driving force of the ecosystem

The most innovative element of Altix is its AI-driven integration, which will enable new features:

- **Financial personalization:** AI algorithms capable of analyzing user behavior to suggest personalized banking products, savings plans, and investment opportunities.
- **Intelligent credit scoring:** predictive models based on machine learning to assess creditworthiness in real time, overcoming the limitations of traditional systems.
- **Risk management:** AI to monitor suspicious transactions, prevent fraud, and improve AML/KYC compliance.
- **New investment tools:** creation of **AI-driven** products that combine predictive analytics, dynamic portfolio management, and real-world asset tokenization.
- **Chatbot & Virtual Banking Assistant:** 24/7 customer support with intelligent, multilingual support, improving the overall customer experience.

4. Route to AltixBank

- **2025–2027: AltixGo** launch and consolidation of travel and digital services.
 - **2028: EMI** license obtained → Altix becomes a regulated institution.
 - **2029: Altix App** released with integrated fiat/crypto wallet and advanced banking services.
 - **2030:** Transformation into **AltixBank**, an AI-driven digital bank with multi-currency accounts, cards, smart investment products, and corporate services.
-

Altix's Competitive Advantage

- **AI + Blockchain** → Fast, secure, and personalized banking services..
- **Compliance-first** → Regulated and sustainable path.
- **Scalable ecosystem** → Fintech + travel as initial adoption drivers.
- **Global Focus** → Clear roadmap for expansion in Europe, Asia, and the Americas.



7. The product: AltixGo & AltixBank

AltixGo – Your gateway to the ecosystem

AltixGo is the first step of the Altix ecosystem, designed to attract users through high-value-added services with a **low barrier to entry**:

- **Smart digital payments** with low commissions.
- **Integrated travel bookings**: flights, hotels, and experiences.
- **Everyday digital services**: phone top-ups, gift cards, Paysafecards, and micropayments.
- **Cashback and loyalty programs** managed via blockchain.
- **Integration of the ALTIX token** as a tool for discounts, promotions, and exclusive benefits.

AltixGo isn't just a product: it's a **user acquisition strategy**, allowing Altix to scale rapidly through an immediate and tangible offering, building trust and brand familiarity.

AltixBank – The AI-driven digital bank

The heart of the project is Altix's transformation into a **global digital bank**: AltixBank.

A regulated platform that combines the solidity of traditional banks with the flexibility of fintech, enhanced by blockchain and artificial intelligence.

Key features:

- **International bank accounts and payment cards**, with dedicated IBANs.
- **Instant loans and credit**, thanks to AI credit scoring systems, even for SMEs and underbanked individuals.
- **Integration with cryptocurrencies and stablecoins**, to combine digital assets and traditional currencies in a single banking experience.
- **Intelligent investments and wealth management**, accessible even to non-expert users thanks to AI assistants.
- **Regulatory compliance**: clear path to EMI and banking licenses, regular audits, and transparency for investors. Le caratteristiche principali:

The synergy between AltixGo and AltixBank

- **AltixGo** represents **the acquisition and loyalty channel** → millions of users attracted by travel and digital services.
- **AltixBank** represents **the final destination** → a complete digital banking ecosystem, powered by the user base built with AltixGo.

This synergy allows Altix to grow in a scalable and sustainable way: first by acquiring users through daily services, then by converting them into long-term banking customers.

Evoluzione del Prodotto Altix



8. Business Model

Altix adopts a **hybrid** business model, combining the typical revenues of digital banks with new sources generated by the integration of **AI, blockchain, and travel services**.

1. Revenue from digital banking services

- **Accounts and cards** with issuance and management fees.
- Low but scalable **payment fees** thanks to high transaction volumes.
- Currency and **crypto-fiat exchange** with competitive margins.
- **Loans and microcredit** with sustainable rates, managed by AI credit scoring algorithms.

2. Revenue from Travel & Digital Services ecosystem

- **Commissions** on flight, hotel, and travel package **bookings**.
- **Margins on digital top-ups** (phone cards, gift cards, Paysafecard).
- **Loyalty and cashback programs** supported by merchant partnerships.

3. ALTIX token revenue

- **Initial ICO/IDO** to raise funds for development and licensing.
- **Ongoing utility of the token**: fee discounts, access to premium services, staking.
- **Listings and exchanges** that increase liquidity and adoption

4. AI e data-driven economy

- **Premium AI consulting services** for retail users and SMEs.
- **Predictive analytics** for merchant partners (tourism, fintech).
- **White-label models** sold to third-party fintech operators.

Long-term vision

- **Phase 1 (2025–2026)**: user acquisition through AltixGo and initial monetization on travel & digital services.
- **Phase 2 (2027–2029)**: consolidation with AltixBank and launch of regulated banking services.
- **Phase 3 (2030+)**: global expansion, with an integrated AI + blockchain + banking model that allows scaling into new markets.

9. Tokenomics

The ALTIX token is the heart of the Altix ecosystem: it is not just a digital currency, but a utility token with real value.

Technical specifications:

- Nome: ALTIX
- Rete: Polygon (ERC-20)
- Max supply: 1.000.000.000 (fixed, no inflation)
- Deflationary mechanism: periodic burning of fees

Distribution:

- Prevendita & Private Sale: 40%
- Team & Advisors: 15% (vesting 36 months)
- Development & Operations: 20%
- Marketing & Community: 15%
- Riserve strategiche: 10%

Sales phases:

- Presale (dal 30/11/2025 al 31/12/2025): 50M token a €0,05, lock-up 24 months
- Round 1 (January–February 2026): 50M token a €0,06, lock-up 24 months
- Round 2 (March–April 2026): 100M token a €0,07, lock-up 24 months
- Round 3 (May–June 2026): 100M token a €0,08, lock-up 24 months
- Pre-Listing (July–August 2026): 100M token a €0,09, lock-up 24 months
- Listing on DEX (September 2026): price €0,15
- Listing on CEX (Centralized Exchange)

Note: All tokens sold in presales and private rounds are subject to a 24-month lockup.

10. Use Cases del Token

The **ALTIX** token is designed to be at the heart of the Altix ecosystem, ensuring real **utility and long-term sustainability**.

The use cases are divided between **retail users**, **SMEs**, and **institutional partners**:

1. Payments and digital services

- Direct use for **payments for travel, hotels, flights and tourist services**.
- Possibility to purchase **phone top-ups, gift cards, Paysafecards and digital microservices** via tokens.
- Instant crypto-fiat conversion for daily transactions.

2. Cashback and loyalty programs

- Increased cashback for those who choose to receive the refund in ALTIX.
- Access to exclusive loyalty programs reserved for cardholders.
- Rewards and bonuses in partnerships with travel and fintech merchants.

3. Advanced banking services

- Reduction of **bank fees** for users paying in ALTIX.
- Access to **premium services** (advanced cards, AI consultancy, dedicated travel packages).
- Possibility to use ALTIX as **collateral** for loans and microcredit.

4. Staking & Governance

- Holders can stake tokens to receive **periodic rewards**.
- Participation in platform **governance** with voting on new features and partnerships.

5. Long-term value creation

- **Periodic burning** of a portion of the fees to reduce supply.
- **Growing demand** due to real-world use of the token in AltixGo and AltixBank services.
- **Cross-market adoption** (fintech + travel + blockchain) that expands usage opportunities.

11. Marketing & Community Strategy

Altix's growth isn't based solely on technology, but on a scalable, **data-driven marketing strategy** aimed at building a **strong and active community**.

The plan is divided into phases, with a multi-channel approach and a focus on user engagement.

1. Launch phase (2025–2026) – Creation of brand awareness

- **Digital channels:** campaigns on Google, Meta, LinkedIn, and TikTok to target fintech users and digital travelers.
 - **Content marketing:** regular blog posts on Medium and LinkedIn with insights on fintech, blockchain and travel.
 - **Institutional communication:** whitepapers, pitch decks, and investor newsletters.
 - **PR & Media:** articles in fintech and crypto magazines, interviews with founders and advisors.
-

2. Growth phase (2026–2027) – Community Expansion

- **Referral and ambassador programs:** incentives for users who bring in new members.
 - **Community building:** development of Discord, Telegram channels, and forums with active moderation and online events.
 - **Gamification:** missions, badges and engagement levels linked to the ALTIX token.
 - **Strategic Partnership:** agreements with travel agencies, crypto platforms, and fintech to increase the user base.
-

3. Consolidation phase (2028–2030) – Market leadership

- **Global events:** participation and sponsorships at fintech and blockchain conferences.
 - **Institutional collaborations:** agreements with traditional banks and payment operators to expand adoption.
 - **B2B strategy:** offering Altix solutions (payments, loyalty, AI) to merchants and SMEs.
 - **Brand trust:** public audits, certifications and quarterly transparency reports.
-

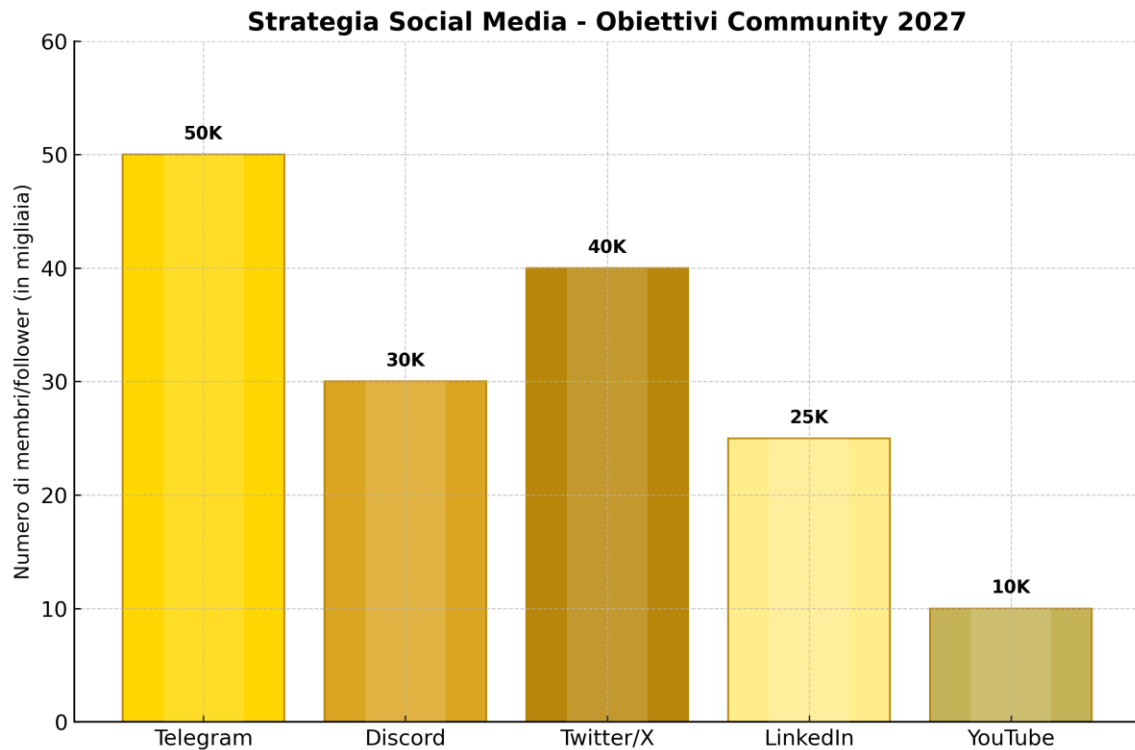
Key Performance Metrics (KPIs)

The marketing and community strategy objectives will be measured with specific indicators:

- **Customer Acquisition Cost (CAC)** and **LTV/CAC** ratio.
 - **Number of monthly active users (MAUs)** and **onboarded SMEs**.
 - Transaction volume processed through AltixGo and AltixBank.
 - **Community engagement**: active members, retention rate, participation in governance tokens.
 - **Market share** in travel fintech and digital banking segments.
-

Competitive advantages of the strategy

- **Cross-market acquisition**: AltixGo acts as a natural gateway, lowering CAC.
- **Community-centric**: Tokenomics incentivizes engagement and loyalty.
- **Scalable and modular**: The roadmap allows campaigns to be adapted to different stages of growth.



12.Roadmap

2025

- **August 4, 2025**
 - Official launch of Altix activities
 - Branding definition and publication of institutional websites
 - **September 19, 2025**
 - Strategic partnerships in the **fintech and travel**
 - **October 1, 2025**
 - Launch of the AltixGo platform (altixgo.com)
 - Activation of services and top-ups in fiat currency
 - **November 30 – December 31, 2025**
 - **Private Presale start**
 - **50.000.000 ALTIX** a 0,05 €
 - Lock-up 24 months → release December 2027
-

2026

- **January 1 – February 28, 2026**
 - **Round 1**
 - **50.000.000 ALTIX** at 0,06 €
 - Lock-up 24 months → release February 2028
 - **March 1 – April 30, 2026**
 - **Round 2**
 - **100.000.000 ALTIX** at 0,07 €
 - Lock-up 24 months → release April 2028
 - **May 1 – June 30, 2026**
 - **Round 3**
 - **100.000.000 ALTIX** at 0,08 €
 - Lock-up 24 months → release June 2028
 - **July 1 – August 31, 2026**
 - **Prelisting**
 - **100.000.000 ALTIX** at 0,09 €
 - Lock-up 24 months → release August 2028
 - **September 30, 2026**
 - **Listing on DEX** at the price di 0,15 €
 - Launch of **Cashback & Discounts** feature
 - Operational use of the token in the Altix system
-

2027

- **January 31, 2027**
 - Altix payment Wallet launch
 - Altix Payment Gateway activation
 - **Q2 2027 (April–June)**
 - Listing on CEX (Centralized Exchange)
 - Entering global exchanges to increase liquidity, visibility, and adoption
-

2028

- **31 Gennaio 2028**
 - Starting the process for obtaining an **EMI (Electronic Money Institution)** license
 - Submitting an application to regulatory authorities
 - KYC/AML compliance and regulatory compliance
 - Institutional Partnership
 - **From December 2027 to August 2028**
 - Progressive release of tokens at the end of the lock-ups
-

2029

- **AltixBank App launch**
 - Integrated digital banking services with wallets and gateways
-

2030

- **Global expansion**
 - Entering new international markets
 - Large-scale institutional and commercial partnerships

13. Use of the Funds Raised

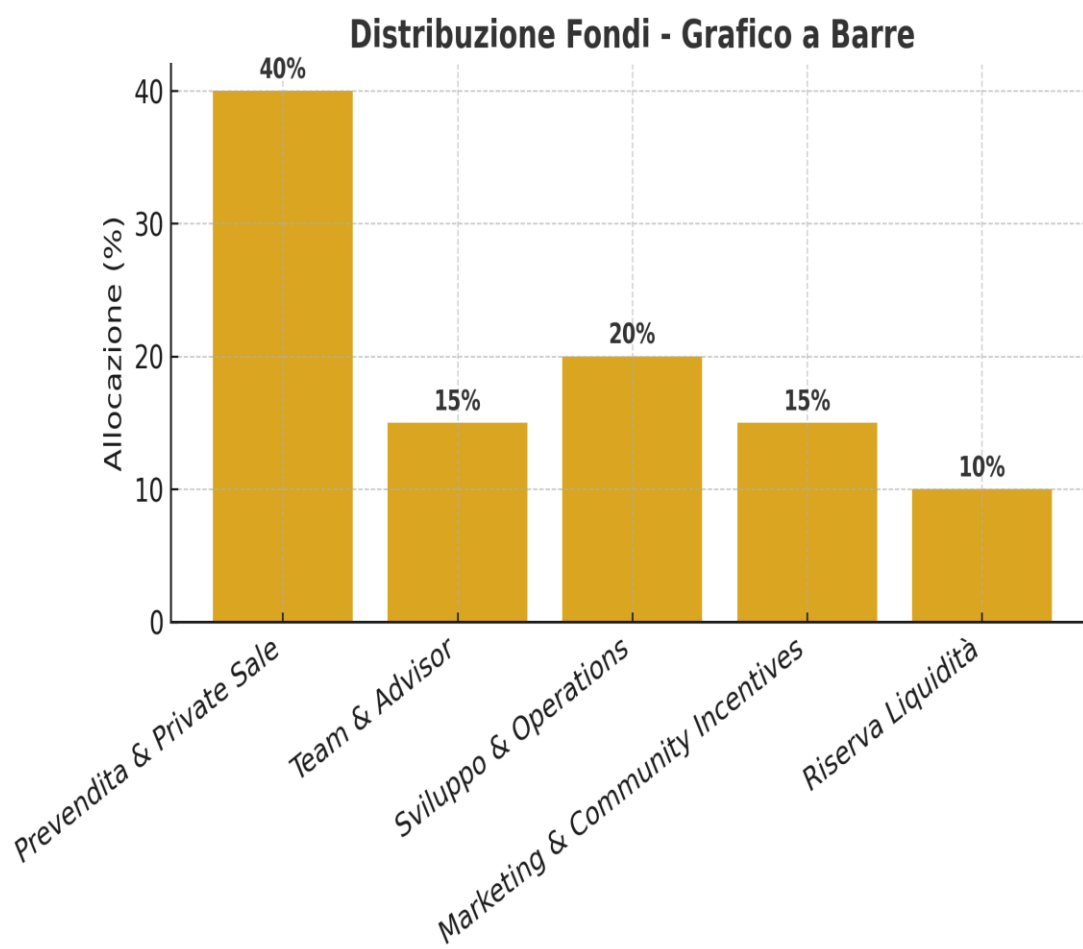
40% Pre-sales & Private Sales

15% Team & Advisor

20% Development & Operations

15% Marketing & Community Incentives

10% Liquidity reserve



14. Technical Details of the Token

The **Tokenomics** section represents the technical heart of the whitepaper: it defines the fundamental rules that govern its issuance, use, distribution, and sustainability.

1. Technical Specifications and Safety

- **Standard Token:** ERC-20 on **Polygon (Layer-2 Ethereum)**: cost reduction and high scalability.
- **Issuance:** supplied **fixed and non-inflationary** (max supply defined).
- **Burning mechanism:** part of the fees (services, cashback, commissions) is periodically "burned" to reduce the circulating supply and support the value of the token.
- **Audit and security:** Smart contracts verified and tested through external audits, increasing trust and preventing vulnerabilities (a focus on security, an essential aspect for tokenomics).

2. Distribution and Vesting

- **Token splitting:**
 - 40 % → Fundraising (ICO/IDO)
 - 15 % → Team & Advisors (with multi-year vesting and initial lock, to avoid sudden dumping)
 - 20 % → Development & Operations
 - 15 % → Marketing & Community Incentives
 - 10 % → Strategic Reserves (for partnerships and future growth)
- **Vesting & lock-up:** tokens for teams/advisors locked for at least 12–24 months, with gradual unlocking to increase transparency and neutralize market risks

3. Utility and Deflation

- **Real functionality:** Token use for cashback, reduced fees, staking, premium access, and internal governance.
- **Governance:** Users can vote for new features, partnerships, or major protocol changes (voting tokens).
- **Incentives for use and maintenance:** Paid staking and continuous burning ensure economic efficiency and increasing token rarity

4. Economic Model and Scarcity

- **Controlled Supply:** maximum clarity on the emission dynamics.
- **Programmed Scarcity:** fee burning progressively reduces supply, increasing demand and value.

- **Stability and sustainability:** balance between distribution, utility, locking and burning to ensure organic and sustainable growth

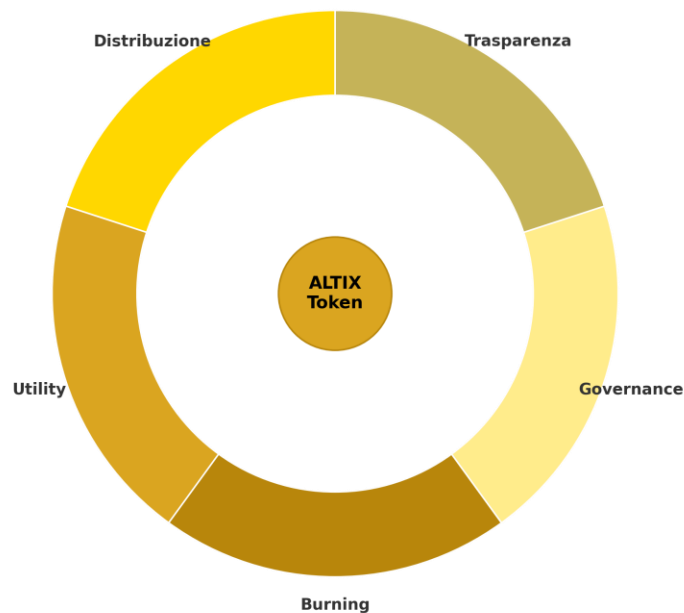
5. Governance and Transparency

- **Total transparency:** regular publication of token supply metrics, periodic burn, and token usage data.
- **Periodic Reports:** technical and financial audits to maintain high investor and community confidence.

Sintesi Tecnica

Aspetto	Dettaglio
Standard	ERC-20 on Polygon L2
Total Emission	Fixed, with programmed burning
Distribution	Stable and structured with vesting
Utility	Payments, staking, governance
Safety	Smart contract audits and protections
Transparency	Regular public reports and metrics

Schema Tecnico del Token ALTIX



15. Legale & Compliance strategy

Altix Corporation LTD is headquartered in **London** (UK), one of the most established and internationally recognized jurisdictions in the financial and fintech sectors. The project was developed with a **compliance-first** approach, ensuring transparency and regulatory compliance throughout all development phases..

1. Legal structure

- **Registered office:** London, United Kingdom.
 - **Corporate form:** LTD (Limited), compliant with British company law.
 - **Objective:** gradually evolve into a regulated financial institution, with EMI and subsequently banking licenses.
-

2. Regulation and licensing e

- **EMI license (Electronic Money Institution):** expected by 2028, will allow Altix to operate as an electronic money institution.
 - **European passport (post-Brexit):** Altix aims to obtain equivalent authorisations in the EU to ensure operation also in the EU markets.
 - **Global expansion:** subsequent application for banking licenses in other strategic jurisdictions (e.g. Switzerland, Dubai, Singapore).
-

3. Operational compliance

- **KYC/AML:** Customer identification and monitoring procedures compliant with European and international regulations.
 - **GDPR & Data Protection:** protection of personal data in line with EU regulations.
 - **External Audits:** Periodic review of smart contracts, internal procedures, and financial statements to ensure transparency for investors.
 - **Relations with the authorities:** ongoing communication with regulators to ensure regulatory alignment.
-

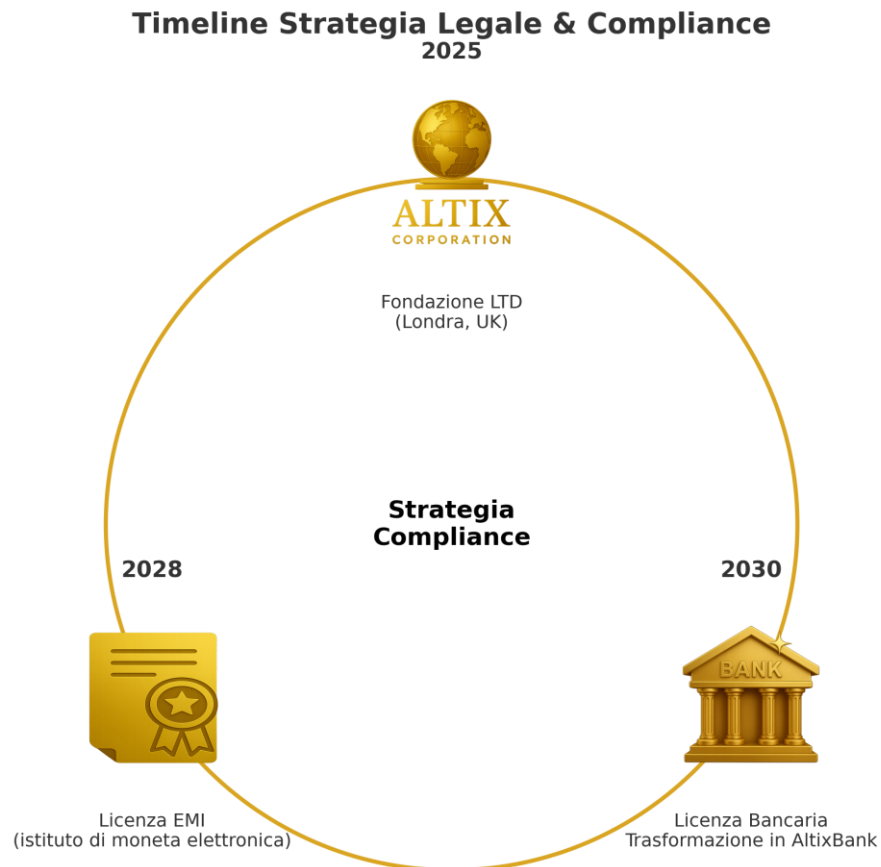
4. Taxation

- **UK regime:** The UK provides a competitive and transparent tax system for limited liability companies.

- **Taxation on corporate profits:** currently set at 25% (Corporation Tax).
 - **Tax treatment of the token:** compliant with UK digital asset regulations and updated with HMRC guidelines.
-

5. Benefits for investors

- **Regulatory safety:** clear path to banking regulation.
- **Tax transparency:** clarity on taxation and reporting.
- **Reduction of legal risks:** compliance-first approach that minimizes risks associated with regulatory changes.
- **Institutional credibility:** the choice of London as a location strengthens the project's attractiveness for global investors.



16. Team & Advisors

Altix's success is based on a **multidisciplinary team** and a network of **advisors** with **expertise** in fintech, banking, tourism, and blockchain. Although the final structure will be finalized during the development phases, the strategy calls for a balanced mix of management, technology development, and strategic consulting.

Team Structure (Development Phase)

- **Founders & Management**
 - Many years of experience in fintech, traditional banking, tourism and strategic consulting.
 - Long-term vision with a clear roadmap to 2030.
 - **Technical Team**
 - Blockchain developers specializing in Polygon/Ethereum.
 - Experts in artificial intelligence applied to banking and travel services.
 - Cybersecurity and technology compliance specialists.
 - **Marketing & Business Development Team**
 - Responsible for AltixGo launch and community growth.
 - Strategic partnerships in the travel and digital merchant sectors.
 - Building a global brand in fintech/AI banking.
 - **Legal & Compliance Team**
 - Professionals with experience in European and international financial law.
 - EMI and banking license management in different jurisdictions.
 - KYC/AML supervision and relations with regulators.
-

Strategic Advisors (expected)

- **Fintech & Banking advisor** → experts with track records in regulated financial institutions.
 - **Blockchain & AI advisor** → prominent figures in the DeFi, smart contracts and AI applied to finance landscape.
 - **Corporate & Tourism advisor** → professionals with backgrounds in travel industry and loyalty programs.
 - **Legal & Regulatory advisor** → Partner law firms with experience in EMI and banking regulations.
-

Integration timelines

2025–2026 | Operational foundations

In this initial phase, Altix will recruit key **technology** and **marketing** professionals to develop and consolidate the **AltixGo** platform.

- **Technical team:** blockchain engineers, full-stack developers, and AI specialists to ensure scalability, security, and an intuitive UX.
 - **Marketing & Growth:** digital marketing professionals, community building experts, and brand managers to support organic growth and adoption of the ALTIX token.
-

2027–2028 | Compliance & Governance

With the expansion into regulated services, the focus will shift to strengthening the **legal and compliance area**.

- **Lawyers specializing in fintech and crypto regulation**, to oversee the EMI license process and ensure full compliance with European standards.
 - **Risk & Compliance Officers** to implement **AML/KYC** procedures, transparent governance, and banking security policies. This phase is crucial to transforming Altix into a credible and regulated player in the digital banking sector.
-

2029–2030 | Strategic Advisory & Banking

In the final phase, with the transformation of **AltixGo into AltixBank**, the contribution of advisors with banking and corporate experience will be essential.

- **Senior banking advisors** from international institutions to support the creation of complex financial products, such as multi-currency accounts, payment cards, and AI-driven investment products.
- **Corporate and business development advisors** to forge strategic partnerships with merchants, fintechs, and global institutions. This phase will allow Altix to consolidate its position as an **international digital bank**, with solid governance and a high-level network.

17. Partnership & International Expansion Plans

Altix's goal is to create a **global ecosystem** capable of integrating fintech, travel, and digital banking in multiple key markets. To achieve this goal, the strategy includes **targeted partnerships** and a **progressive expansion** plan.

1. Strategic Partnership (2025–2027)

- **Travel & Tourism:** agreements with online travel agencies, hotel booking platforms and airlines to integrate ALTIX payments and cashback programs.
 - **Fintech & Payments:** collaborations with payment circuits and digital wallets to make ALTIX usable in real-world contexts.
 - **Crypto sector:** Integration with centralized (CEX) and decentralized (DEX) exchanges to increase liquidity and token adoption.
-

2. European expansion (2027–2028)

- **Initial target markets:** United Kingdom, Germany, Italy, Spain, France.
 - **EMI Licenses in EU:** obtaining the necessary authorizations to operate as an electronic money institution.
 - **Local banking partnerships:** agreements with European fintechs to offer hybrid banking services (fiat + crypto).
-

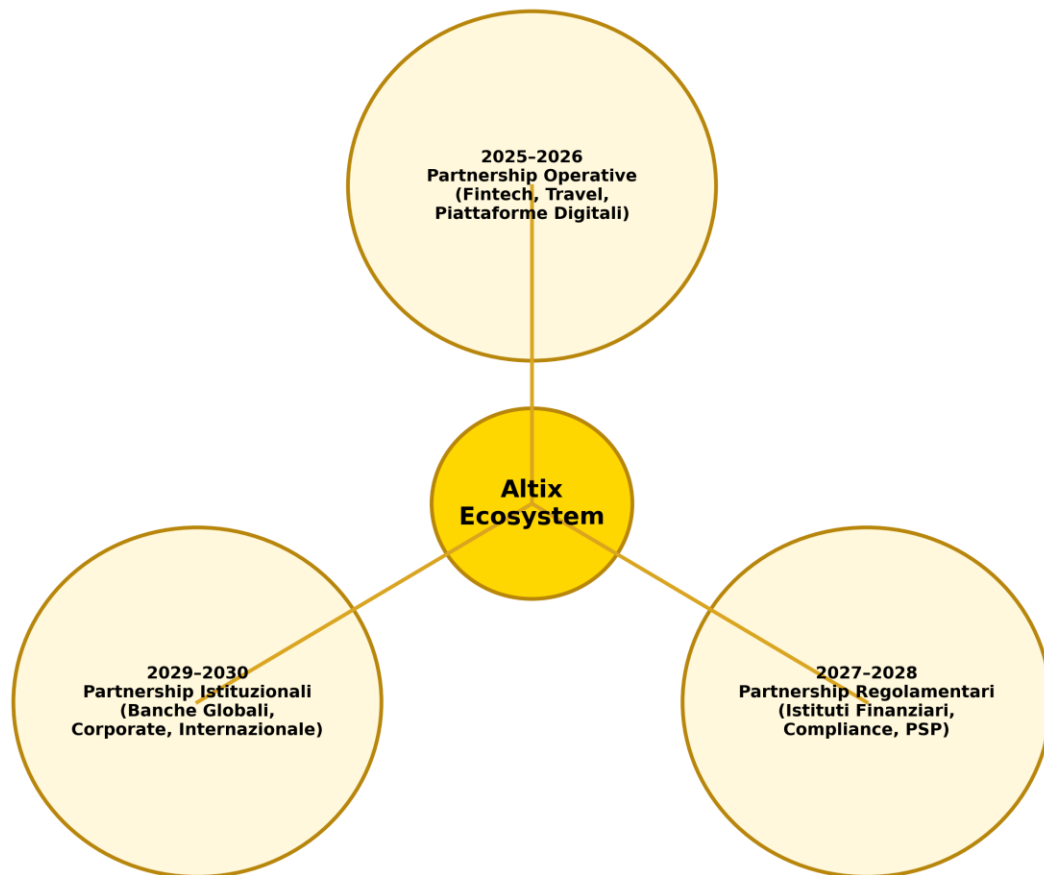
3. Global expansion (2029–2030)

- **Asia:** opening to markets with high fintech adoption (Singapore, Hong Kong, Japan).
 - **Middle East:** positioning in Dubai and Abu Dhabi, global hubs for fintech and crypto.
 - **Latin America:** entry into emerging markets with strong demand for digital banking solutions.
 - **North America:** collaboration with financial institutions and regulated operators to prepare for launch in the US and Canada.
-

Benefits of the Partnership Strategy

- **Expansion speed:** rapid growth thanks to players already consolidated in target markets.
- **Reduction of customer acquisition costs (CAC):** thanks to existing distribution channels.
- **Institutional credibility:** Partnerships with global fintech and travel companies strengthen Altix's image.
- **Scalability:** the model is easily replicable in multiple markets, adapting to local regulatory requirements.

Piani di Partnership & Espansione Internazionale



18. Competitive Analysis

The fintech and digital banking market is currently populated by several established players and numerous emerging startups. However, most focus **on a single vertical** (e.g., payments, investments, crypto exchanges) without offering an integrated ecosystem like the one envisioned by Altix.

1. Main traditional fintech competitors

- **Revolut** → European neobank leader, with over 35 million users. It offers multi-currency accounts, trading, and cards, but lacks deep blockchain integration or travel-related services.
- **N26** → A German digital bank focused on payments and current accounts. However, it lacks a crypto and AI-driven offering..
- **Wise** → Specializing in cross-border payments and low-cost currency exchange. It does not have an integrated ecosystem with travel or crypto services..

2. Competitor in the crypto & exchange sector

- **Binance** → The largest global exchange. It offers cryptocurrency financial services, but lacks a traditional banking license or a regulated EMI roadmap.
- **Crypto.com** → Known for its crypto-linked payment cards. Strong in marketing, but weak in traditional banking and regulation..
- **Coinbase** → US-regulated exchange geared towards crypto investors, but lacking an integrated travel and consumer ecosystem.

3. Altix's Unique Positioning

- **Hybrid and regulated approach:** Altix combines the strength of banking licenses with blockchain innovation, overcoming the limitations of both neobanks and exchanges.
 - **Integrated Ecosystem:** No competitor combines **fintech + travel + blockchain + AI** in a single platform.
 - **AI-driven banking:** Altix differentiates its offering with **predictive and personalized financial tools** based on artificial intelligence.
 - **Regulated Roadmap:** The goal of obtaining the **EMI license by 2028** and transforming into **AltixBank by 2030** is unique in the current landscape.
-

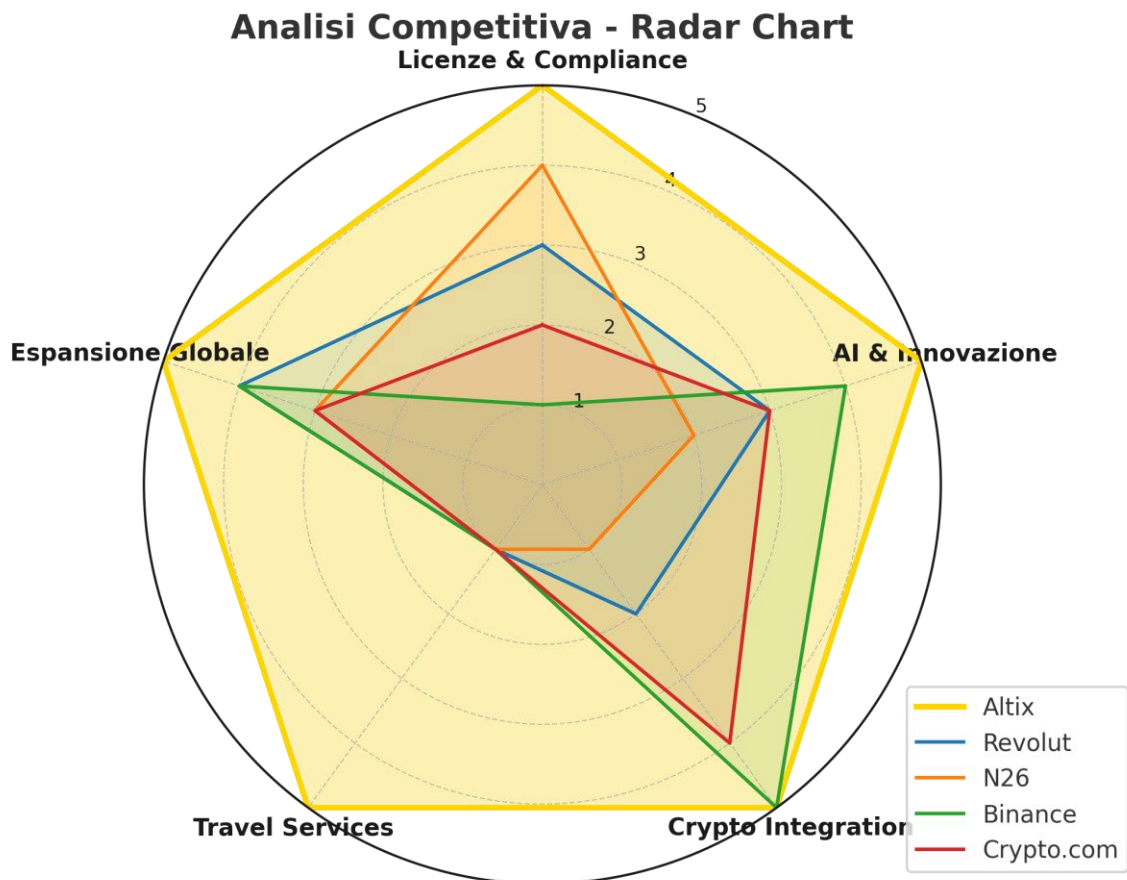
Key competitive advantages

1. **Total integration:** Altix covers multiple industries in a single ecosystem.
2. **AI as a driver:** innovative positioning compared to competitors who do not integrate artificial intelligence solutions.
3. **Compliance-first:** focus on regulation and banking licenses, to differentiate themselves from purely crypto projects.
4. **Global expansion:** clear plan with entry into Europe, Asia, the Middle East and the Americas.

Analisi Competitiva - Altix vs Principali Player

	Licenze Bancarie	Crypto Integrato	AI & Personalizzazione	Travel & Servizi Digital	Compliance & Regolamentazione
Altix	In roadmap (EMI 2028, banca 2030)	SI (ALTIX Token, wallet fiat/crypto)	SI (prodotti AI-driven)	SI (AltixGo)	Forte focus, audit & KYC/AML
Revolut	No	Limitato	No	No	Parziale
N26	SI (UE)	No	No	No	SI
Binance	No	SI (Exchange)	No	No	Limitata
Crypto.com	No	SI (carte + exchange)	Limitato	No	Media

5.



19. Appendices & Technical Data

This section collects the fundamental technical details to ensure **transparency and clarity** on the functioning of the Altix ecosystem and the ALTIX token.

1. ALTIX Token Specifications

- **Token Name:** Altix Token
 - **Ticker:** \$ALTIX
 - **Standard:** ERC-20 on Polygon network (Ethereum Layer-2)
 - **Maximum offer:** 1.000.000.000 ALTIX
 - **Distribuzione iniziale:**
 - 40% Fundraising & Investors
 - 20% Ecosystem & Development
 - 15% Team & Advisor (vesting 36 months)
 - 15% Marketing & Partnership
 - 10% Liquidity reserve
-

2. Governance & Utility Mechanisms

- **Staking:** ALTIX rewards for users who lock tokens.
 - **Voting rights:** Holders can vote on strategic decisions (e.g. new partnerships, product introductions).
 - **Token Burn:** deflationary mechanism linked to the volume of transactions.
 - **Cashback & Loyalty:** AltixGoALTIX as a means of reimbursement and rewards on AltixGo purchases and reservations.
-

3. Architettura Tecnologica

- **Backend:** Built on the Polygon network, with Ethereum interoperability.
 - **Multicurrency Wallet:** Integrated fiat + crypto management.
 - **AI Layer:** Artificial intelligence modules for credit scoring, risk management, and customized financial products.
 - **Compliance Engine:** AML/KYC modules and automatic reporting for EMI licenses.
-

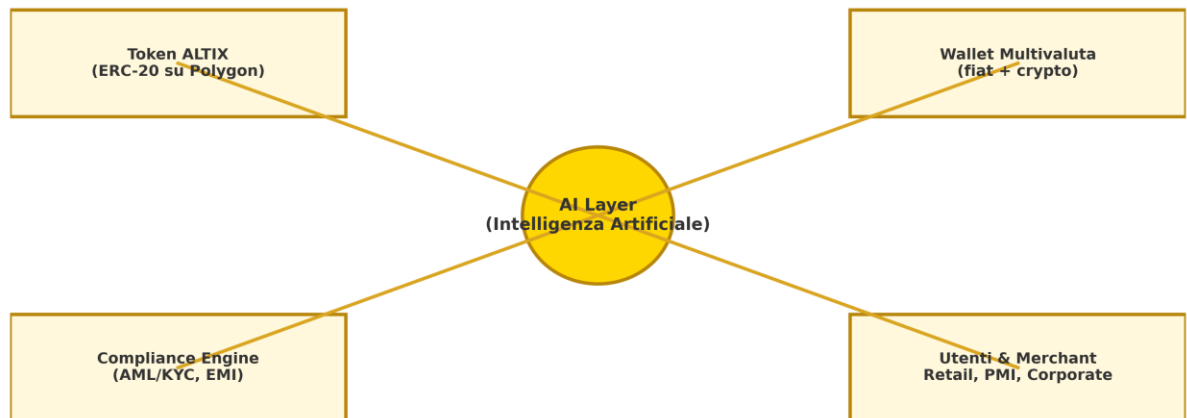
4. Security & Audit

- Smart contracts independently audited by third-party companies.
 - Cold storage for safety reserves.
 - Multi-signature procedures for critical operations.
 - Bug bounty program to incentivize the community to report vulnerabilities.
-

5. Technology Roadmap

- **2025–2026:** Token release on Polygon, basic wallet implementation, travel services.
- **2027:** Introduction to AI Layer, advanced compliance modules.
- **2028:** Integration with European banking systems for EMI license.
- **2029:** Complete Altix App development with advanced banking services.
- **2030:** AltixBank launches, an AI-driven global digital bank.

Schema Architetture - Ecosistema Altix



20. Risks & Mitigations

Every innovative project presents risks. Altix's strength lies in **having anticipated them and structured clear and well-defined mitigation plans.**

1. Regulatory & Compliance risks

- **Risk:** regulatory changes in the fintech/crypto sector may slow down or limit operations.
 - **Mitigation:**
 - Process already underway to obtain EMI licenses in Europe.
 - Legal consultants specializing in fintech and international compliance.
 - Adoption of international AML/KYC standards.
-

2. Technological risks

- **Risk:** Blockchain vulnerabilities, cyber attacks, or smart contract bugs.
 - **Mitigation:**
 - Periodic audits of smart contracts by independent firms.
 - Cold storage for reserves.
 - Bug bounty program to engage the developer community.
-

3. Market risks

- **Risk:** crypto market volatility and competition from established fintechs.
 - **Mitigation:**
 - Diversified business model (fintech + travel + banking).
 - Regulated roadmap → building a real digital bank.
 - Marketing strategies for user loyalty (cashback, loyalty).
-

4. Operational risks

- **Risk:** difficulty in recruiting specialists (AI, compliance, blockchain).
- **Mitigation:**
 - Hiring plan (2025–2030).
 - Advisory board with senior experts from the banking and fintech sectors.

- Strategic partnerships with fintech and travel companies to accelerate development.

5. Reputational risks

- **Risk:** any security incidents or negative campaigns could undermine investor confidence.
- **Mitigation:**
 - Transparent communication with periodic reports to investors.
 - Brand building with a focus on ethics, transparency, and security.
 - Dedicated crisis management and PR plan.

Category	Risk Description	Mitigation
Regulatory & Compliance	Regulatory changes may slow down fintech/crypto operations.	<ul style="list-style-type: none"> • Pending EMI licenses (EU) • Specialized legal advisors • International AML/KYC standards
Technological	Cyberattacks, blockchain vulnerabilities, smart contract bugs.	<ul style="list-style-type: none"> • Independent audits • Cold storage reserves • Bug bounty program
Market	Crypto volatility, competition from established fintechs.	<ul style="list-style-type: none"> • Diversified business model (fintech + travel + banking) • Regulated roadmap • Loyalty/cashback programs
Operational	Difficulty in recruiting specialists (AI, compliance, blockchain).	<ul style="list-style-type: none"> • Hiring plan 2025–2030 • Senior advisory board • Fintech/travel partnerships
Reputational	Security incidents or negative campaigns can undermine trust.	<ul style="list-style-type: none"> • Transparent Communication • Ethical Brand Building • Crisis Management & PR

21. Legal Disclaimer

This document (“Whitepaper”) was prepared by Altix Corporation LTD, a company registered in London, United Kingdom.

Informative nature

This document is for informational purposes only and does not constitute in any way:

- an offer or solicitation to invest,
- financial, legal, or tax advice,
- a guarantee of future performance.

ALTIX Token

The ALTIX token is designed as a *utility token* and should not be construed as a security, debt instrument, or equity interest. The legal status of the token may vary depending on local regulations and the jurisdiction of the user.

Risks

Investors and users should be aware that:

- the value of the ALTIX token may fluctuate significantly,
- regulations on cryptoassets and fintech are constantly evolving,
- there is no guarantee of the project's commercial success,
- participation involves technological, regulatory, and market risks.

Regulation

Altix Corporation LTD operates with a compliance-first approach, adhering to UK, European, and international regulations (including AML/KYC).

However, there is no guarantee that future regulatory developments will not impact the project's activities or operations.

Geographical limitations

Access to the ALTIX token and related services may be subject to legal restrictions in certain jurisdictions.

It is your sole responsibility to verify compliance with local regulations before participating.

Taxation in the United Kingdom

Profits from the sale, trading, or use (including payment or conversion) of ALTIX tokens are considered dispositions under HMRC rules and subject to **Capital Gains Tax (CGT)**, with rates ranging between **10% and 20%** for basic taxpayers and up to **20% or more** for higher tax brackets, depending on income.

An annual CGT exemption of **£3,000** is available (tax year 2024/2025). Some activities (such as mining, staking, rewards from DeFi services, and airdrops if received as compensation) may be taxed as **taxable income**, at rates between **0% and 45%**, depending on the income and nature of the activity.

From 2026, with the introduction of the **Cryptoasset Reporting Framework**, crypto service providers will be required to automatically submit user data to HMRC; Failure to report may result in **finest of up to £300** per user.

Disclaimer

Altix Corporation LTD, its founders, employees, partners and advisors assume no liability for any direct or indirect losses, damages arising from the use of this document or participation in the project.

22. Conclusions & Call to Action for Investors

Altix Corporation LTD is building a next-generation financial ecosystem that combines **fintech, blockchain, and Artificial Intelligence** with a **compliance-first** path toward the creation of **AltixBank** by 2030. Not a speculative “crypto project,” but a regulated digital banking infrastructure capable of generating **real value** for users, merchants, and institutional partners.

Why invest in Altix now?

- **Clear and defensible thesis:** AI-driven and **crypto-friendly** digital bank with a regulated roadmap (EMI → bank).
- **Integrated ecosystem:** **AltixGo** (immediate acquisition and monetization) → **AltixBank** (scalability and recurring margins).
- **Technological advantage:** AI for **credit scoring, fraud prevention, personalized investment products**, and operational automation.
- **Tokens with concrete utility:** payments, cashback, fee discounts, staking, governance; deflationary mechanisms and usage incentives.
- **Huge and converging markets:** fintech, travel, and blockchain (TAM > \$8 trillion overall).
- **Institutional approach:** transparency, auditing, KYC/AML, investor protection, clear governance.

Track and next milestones

- **2025–2026:** **AltixGo** consolidation, user/merchant growth, activation of loyalty programs and digital services.
- **2027–2028:** Strengthening **compliance and legal** framework, **EMI license** process.
- **2029:** **Altix App** with fiat/crypto wallet and advanced banking services.
- **2030:** Transformation into **AltixBank** (multi-currency accounts, cards, AI-driven products, corporate API).

Investment Opportunity

- **Equity** in Altix Corporation LTD (UK) con governance e reporting periodico.
- **Private token sale** – **\$ALTIX** con **vesting** e diritti d’uso nell’ecosistema (commissioni ridotte, accesso premium, staking).
- **Partnership strategiche** (B2B/B2B2C) per co-sviluppo prodotti, emissione carte, pagamenti, travel, distribuzione.

KPIs and risk management

- **Key KPIs:** Active user growth, transaction volumes, integrated merchants, retention rate, token adoption, license progress.
- **Mitigations:** Technical audits, progressive compliance (EMI), AI risk management, operational reserves and procedures, **quarterly reporting** to investors.

Call to Action

1. **Data room** request (technical and legal documentation, extended tokenomics, financial models).
2. **Product demo & technical session** (AI layer, wallet, use cases).
3. **Compliance meeting** (licensing roadmap, KYC/AML, governance framework).
4. **Term sheet** (equity and/or private token round with vesting and milestones).

Investor contacts:

- Website: **altixcorporation.com**
- E-mail investor relations: **investors@altixcorporation.com**

Altix is ready to build, with qualified partners and investors, a **global digital bank** that focuses on **technology, transparency, and value**. If you share this vision, let's begin **our due diligence**.