



# THE PEOPLE'S CURRENCY

A Decentralized Alternative to Central  
Bank Digital Currencies (CBDCs)



POWERING A FREE AND  
DECENTRALIZED FUTURE.

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## **X: The People's Currency**

### ***A Decentralized Alternative to Central Bank Digital Currencies (CBDCs)***

#### **Abstract**

The future of money is digital — but the direction it takes will determine the fate of financial freedom.

Governments worldwide are developing **Central Bank Digital Currencies (CBDCs)**, promising innovation while embedding control, surveillance, and programmable constraints into the very fabric of money.

**X** is the alternative — a **decentralized, borderless, and self-sovereign digital currency** built to protect privacy, preserve independence, and empower individuals. Hosted on the **Solana blockchain**, X delivers **ultra-fast transactions, negligible fees**, and a **fixed total supply of just 23 million coins** — ensuring both scalability and scarcity.

Every X is divisible into **1,000,000,000 Chips**, enabling microtransactions and accessibility for everyone.

**X isn't just a currency. It's a stand for freedom.**

#### **1. Introduction: The Rise of Centralized Digital Money**

As technology reshapes the financial landscape, central banks are introducing **CBDCs** — digital versions of national currencies designed to give governments greater visibility and control over financial systems.

While CBDCs promise efficiency, their architecture centralizes authority:

- **Programmable spending controls**
- **Transaction traceability and data collection**
- **Ability to freeze or reverse transactions**
- **Complete dependence on centralized infrastructure**

CBDCs transform money into a **permissioned system**, where transactions can be approved, limited, or denied.

In short: they threaten financial privacy, autonomy, and the principle of self-ownership.

**X** emerges as a **counterbalance** — a truly decentralized alternative where control lies with the user, not the institution.

## 2. The Birth of X: Freedom by Design

X was created as a direct response to the growing centralization of money.

Its design is guided by three core principles:

1. **Financial Independence** — Users hold and control their own assets, free from bank oversight.
2. **Decentralization** — No central authority governs issuance, access, or policy.
3. **Global Accessibility** — Anyone with an internet connection can use X — instantly, affordably, and freely.

## 3. The Case Against CBDCs

CBDCs mark the **end of privacy in finance**.

They enable:

- Real-time monitoring of every transaction
- Policy-driven spending restrictions
- Negative interest rates or expiry-based money
- Algorithmic penalties and behavioral incentives

CBDCs are **not digital freedom — they're digital control**.

X exists to ensure that **the digital future remains in the hands of the people**.

It is open, verifiable, decentralized, and free from manipulation or censorship.

## 4. The Philosophy of X

### 4.1 Ownership Without Permission

When you hold X, you hold **true ownership**.

Private keys give you complete control of your assets. No one can seize, censor, or alter your balance.

### 4.2 Trust in Code, Not Authority

X operates transparently through cryptography and consensus — not promises or regulations.

It's **mathematically secure**, not politically influenced.

### 4.3 Built for the World

X is borderless, interoperable, and inclusive — designed to serve anyone, anywhere, equally.

## 5. Tokenomics and Economics

<b>Token Name</b>	X
<b>Symbol</b>	X
<b>Blockchain</b>	Solana
<b>Consensus Mechanism</b>	Proof-of-Stake / Proof-of-History
<b>Total Supply</b>	23,000,000 X
<b>Decimals</b>	9
<b>Smallest Unit</b>	1 Chip (0.000000001 X)
<b>Transaction Fees</b>	Negligible (< \$0.001)
<b>Governance</b>	Decentralized, community-based
<b>Utility</b>	Currency, governance, global exchange medium

### 5.1 Denomination System: The Chip (CHP)

Each **X** is divisible into **1,000,000,000 Chips**, allowing for seamless microtransactions and fine-grained smart contract interactions.

$$1\text{ X} = 1,000,000,000\text{ CHP}$$

This precision makes X versatile — from everyday payments to high-value transfers — all while keeping fees minimal.

## 6. Technology Overview

Built on **Solana**, X inherits world-class speed and scalability:

- **65,000+ transactions per second (TPS)**
- **Sub-second confirmation times**
- **Negligible energy consumption**

- **Low, predictable fees**

This performance ensures that X remains future-proof as adoption grows globally.

## 7. Real-World Use Cases

1. **Global Payments** — Send and receive value anywhere in seconds.
2. **Remittances** — Near-zero cost international transfers.
3. **E-Commerce** — Accept X for goods and services instantly.
4. **DeFi Integration** — Use X in decentralized apps.
5. **CBDC Hedge** — A parallel economy outside government control.

## 8. Security and Transparency

- **Non-custodial wallets:** Users hold private keys.
- **Public ledger:** Every transaction is verifiable.
- **Open-source code:** Community-audited and transparent.
- **No single point of failure:** Fully decentralized infrastructure.

## 9. The Future of Money: From Control to Freedom

The question isn't whether money will go digital — it's **who controls it**.

CBDCs represent programmable compliance, while **X represents programmable freedom**.

CBDCs are **centralized observation**, X is **decentralized empowerment**.

**X is the people's money — created, owned, and managed by the people themselves.**

## 10. Conclusion

**X** is the antidote to centralized financial systems.

It offers the speed of modern blockchain technology with the ethics of financial freedom.

With a capped supply of **23 million X**, divisibility down to **1 billion Chips per X**, and **self-sovereign ownership**, X represents the next evolution of currency:  
**Decentralized. Deflationary. Democratic.**

In a world turning toward surveillance-driven finance, **X is the currency of freedom** — the **people's alternative** to the digital control systems of tomorrow.

## **11. Legal Disclaimer**

This white paper is for informational purposes only and does not constitute financial advice or a solicitation to invest. Cryptocurrency markets carry inherent risks. Always conduct independent research before making financial decisions.

Signed \_\_\_\_\_X\_\_\_\_\_

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