Matrixdock Silver XAGm

Whitepaper

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1. Abstract

XAGm, the Matrixdock Silver token, represents fractional ownership of London Bullion Market Association (LBMA) certified silver bars, enabling access to silver through a secure, transparent, and liquid digital asset. The XAGm token addresses key inefficiencies in the traditional silver market, including limited accessibility, high transaction costs, and operational frictions, while preserving silver's long-established role as both an investment asset and an industrial precious metal. Through tokenization, XAGm offers increased flexibility, enabling users to seamlessly move, trade, and redeem their digital silver holdings, either for physical assets or stablecoins. Matrixdock's platform, backed by trusted audits and robust technology, provides real-time transparency, ensuring that XAGm tokens are always fully backed by physical silver.

XAGm's token design adopts the new Matrixdock **Fungible Reserve Standard (FRS)**, pioneering a programmable token framework designed to transparently and programmatically align on-chain supply dynamics and each token's representation with the real-world economics of holding the underlying asset. New opportunities for silver ownership and financial innovation are poised to be unlocked in both decentralized (DeFi) and centralized (CeFi) finance ecosystems.

2. Introduction to Matrixdock Platform

Real-world asset (RWA) tokenization is revolutionizing the financial landscape by bridging the gap between traditional and digital assets. This transformative process involves converting tangible assets such as real estate, precious metals, and commodities into digital tokens, enabling fractional ownership, increased liquidity, and broader accessibility. By unlocking the value of these assets on the blockchain, RWA tokenization is poised to reshape both traditional finance (TradFi) and decentralized finance (DeFi).

Matrixdock is a real-world asset (RWA) tokenization platform focused on bringing institutional grade assets on-chain through secure and transparent infrastructure, to build the robust Reserve Layer for next-generation on-chain finance. Since 2023, Matrixdock has launched RWA products including the Matrixdock Gold token (XAUm) and Short-Term Treasury Bill Token (STBT), establishing foundational experience in asset structuring, compliance, and on-chain operations.

In the tokenized precious metals category, Matrixdock has successfully developed XAUm, its gold token fully backed by LBMA-certified gold bars. XAUm represents Matrixdock's first full implementation of precious metals tokenization, demonstrating the platform's ability to manage the complete lifecycle of physical bullion assets, including sourcing, custody, auditing, proof of reserves, and redemption, with institutional standards and real-time transparency.

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Leveraging the operational and technical experience established through XAUm, Matrixdock now extends its precious metals offerings to silver through XAGm, applying the same framework, controls, and discipline to the silver market.

Our XAGm token exemplifies our commitment to providing investors with secure and transparent access to silver. Each XAGm token is fully backed by LBMA-certified silver bars stored in secure vaults, ensuring the highest level of asset backing and investor confidence. By tokenizing silver, we aim to enhance its liquidity, divisibility, and accessibility while preserving its intrinsic value as an investment asset and industrial precious metal.

Matrixdock's vision is to create a thriving ecosystem where real-world assets and digital currencies seamlessly coexist. Through our platform, we empower individuals and institutions to participate in the tokenized economy, unlocking new opportunities for investment, trading, and financial innovation.

3. Silver Market Overview

Basic Information

Precious metals have historically been considered an important asset allocation due to its ability to act as a store of value, diversification to portfolio, limited supply and global demand driven by real world use cases. They have high economic value due to their scarcity and strong utility through diverse industrial and aesthetic applications. Common precious metals include gold (Au), silver (Ag), and platinum group metals (PGMs) such as platinum (Pt) and palladium (Pd).

Among precious metals, silver occupies a distinct position, combining characteristics of both a monetary asset and an industrial metal. Beyond its function as a store of value, silver is widely used in AI hardware, electronics, renewable energy, photovoltaic manufacturing, medical equipment, and other advanced technologies. This dual demand structure creates persistent physical consumption alongside investment-driven demand, differentiating silver from other precious metals in terms of market behavior and price dynamics.

Compared to gold, silver generally exhibits greater price variability and higher sensitivity to changes in industrial demand, macroeconomic conditions, and supply dynamics. These characteristics reflect silver’s dual role as both an investment asset and an industrial input, resulting in more complex market behavior across different economic cycles.

Accessing physical silver through traditional channels often involves practical and structural challenges. Physical bullion ownership requires considerations around storage, transportation, and verification, while exchange-traded and over-the-counter instruments may introduce limitations related to transparency, allocation certainty, or direct redeemability. These limitations

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underscore the need for a more efficient, transparent, and institutionally robust framework for accessing physical silver, forming the foundation for silver tokenization through XAGm.

Asset Standards

Investment-grade silver is available in standardized forms such as high-purity silver bars produced by reputable mints and refineries.

Asset Standards	Descriptions
Authority	The **London Bullion Market Association** **(LBMA)** was founded in 1987 to oversee and manage the global silver markets in London.
Industry Standard	**LBMA Good Delivery** silver is the highest standard recognized globally for investment and trading purposes. It has to be produced in accredited facilities and adheres to strict quality requirements, with minimum 99.9% purity.

Settlement Method	Description of Investment Vehicle	Silver	
		Accessibility and Ease	Ownership
Physical Settlement	**Physical Silver:** Precious metal dealers, retail stores, marketplaces	2/5	5/5
Non Physical Settlement	**Exchange-Traded Funds (ETFs):** They are closely linked to the underlying asset prices and can be backed by physical assets or futures contracts.	4/5	1/5
	Futures: Futures contracts represent fixed quantities with future delivery dates, enabling speculation on future price.	2/5	0/5
	Over-The-Counter Trading (OTC): OTC trading allows direct negotiations for price and quantity without a centralized platform.	2/5	2/5

The above comparison is provided for illustrative and informational purposes only. The scoring reflects a qualitative, high-level assessment based on general characteristics of each investment vehicle and is not intended to represent a comprehensive evaluation, ranking, or recommendation. Actual accessibility, ownership rights, settlement mechanisms, and related features may vary depending on product structure, jurisdiction, market conditions, and service providers.

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Limitations to Current Market Participants

Fragmented standards and sourcing complexity:
Not all silver products meet investment-grade standards, and market participants are often required to assess variations in purity, bar formats, refiner accreditation, and provenance. Identifying high-quality, institutionally acceptable silver typically involves extensive due diligence and reliance on specialized counterparties.

Operational challenges in transportation and storage:
Physical investment-grade silver is significantly heavier and more voluminous relative to its value compared to other precious metals. As a result, transportation, vaulting, insurance, and ongoing inventory management often require accredited logistics providers and specialized infrastructure, increasing operational complexity and costs for market participants.

Access primarily limited to specific participants:
In the over-the-counter (OTC) market, silver transactions are commonly executed through bilateral negotiation and physical settlement. These processes generally involve complex verification requirements, higher minimum trade sizes, and participation by specialized institutions, limiting broader market access.

Restricted trading hours and liquidity fragmentation:
Traditional silver investment channels, including exchange-traded products and OTC markets, typically operate within defined trading hours. As a result, market access is limited to specific time windows, which may affect liquidity conditions and the timing of portfolio adjustments for certain participants.

Paper exposure and unallocated positions:
Certain exchange-traded or derivative products may provide exposure to silver prices without granting direct ownership of fully allocated physical assets. In unallocated structures, investors may lack clear claims on specific physical silver, introducing counterparty risk and limiting the ability to redeem holdings into physical metal.

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4. XAGm Token

Basic Information

XAGm is an ERC-20 digital silver token designed to overcome the limitations of traditional markets and unlock new on-chain capital efficiency, while retaining the core values and security of conventional ownership.

They are issued through secure and transparent tokenization of high quality LBMA silver bars that meet stringent requirements in storage, transport and historical movements. These assets are securely stored in vaults managed by reputable vault partners, whose information are made available on the Matrixdock Silver website.

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Adopting the Fungible Reserve Standard (FRS)

The Fungible Reserve Standard (FRS) by Matrixdock introduced a deterministic token design framework that encodes carrying costs transparently into on-chain logic. The design is composed of an asset-per-token variable *q(t)* that decreases according to a predefined annualized carrying cost rate, coupled with a supply reconciliation mechanism that preserves holder balances and ERC-20 composability.

Physical silver has a larger physical volume per unit value compared to physical gold, resulting in higher custody fees from storage costs for the same nominal dollar value of assets. Hence, the FRS was adopted by XAGm to transparently represent the real economics of holding physical silver and deterministically encode carrying costs into an institutionally aligned framework.

The below specifies the terms in which XAGm uses in the context of Matrixdock Silver in comparison with the FRS terminologies.

Fungible Reserve Standard (FRS)	**Matrixdock Silver (XAGm)**
Asset-per-variable *q(t)*	ozPerToken
Carry cost rate *c*	AnnualFeeRate *f*
Carry collector	Fee collector
Relationship between $q(t_k)$, *c* and duration $q(t_k + n\,\Delta t) = q(t_k).(1 - c_k.\frac{n}{N})$	Relationship between ozPerToken, AnnualFeeRate *f* and duration $ozPerToken = ozPerToken_{base} - (f.\frac{n}{N})$

For sufficiently small carry cost rate *c* in the FRS framework, which is valid for XAGm where the AnnualFeeRate *f* is set at 0.003 (0.3%) at launch, the relationship between ozPerToken, AnnualFeeRate and duration is encoded to be $ozPerToken = ozPerToken_{base} - (f.\frac{n}{N})$.

XAGm Token Design

XAGm utilizes the Fungible Reserve Standard (FRS) and the initial representation at launch is 1 token to 1 fine troy oz. of 99.9% purity LBMA-accredited Good Delivery silver. This representation will decrease slightly over time as reflected in the on-chain ozPerToken daily value, which represents the amount of silver weight each token corresponds to. The total supply of XAGm

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tokens multiplied by the ozPerToken value is intended to correspond to the total amount of physical silver in the vaults.

The value of ozPerToken starts at 1.000000000 at launch and it is reduced daily at 00:00 UTC through on-chain calculations via a set AnnualFeeRate. This is to account for fees accrued by custody costs. As ozPerToken adjusts, totalSupply will increase accordingly such that the relationship of ozPerToken x totalSupply = totalReserves holds. To achieve this, the reconcileSupply function will create the additional tokens, which correspond to the fee amounts and send them to the Fee Collector address.

The combination of daily rule-based reduction of ozPerToken value and the reconcileSupply function continuously ensures that the existing tokenized silver is appropriately accounted for. It also allows for new minting of XAGm tokens at the prevailing ozPerToken value for newly deposited bars into vault.

The calculation of daily ozPerToken value and reconcileSupply amounts are as follows:

$$ozPerToken = ozPerToken_{base} - (f \cdot \frac{n}{N})$$

where

f represents the AnnualFeeRate,

n represents days elapsed since the last $ozPerToken_{base}$,

N is 365 days.

$$reconcileSupply_{t+1} = (ozPerToken_{t} - ozPerToken_{t+1}) \cdot \frac{totalSupply_{t}}{ozPerToken_{t+1}}$$

The below example illustrates where the AnnualFeeRate is set at 0.30% and applied to a totalReserves amount of 999 troy oz. fine weight (99.99% purity 1000 oz. gross weight) silver bar:

Day 0	**Day 1**	**Day 2**	**Day 3**
1.000000000	0.999991781	0.999983562	0.999975343

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	ozPerToken	Pre-Reconcile Total Supply (XAGm)	Reconcile Amount (XAGm)	Post-Reconcile Total Supply (XAGm)	Reserves Fine Weight
Day 0	1.000000000	-	-	999.000000000	999.00 troy oz.
Day 1	0.999991781	999.000000000	0.008210848	999.008210848	999.00 troy oz.
Day 2	0.999983562	999.008210848	0.008210983	999.016421831	999.00 troy oz.
Day 3	0.999975343	999.016421831	0.008211118	999.024632949	999.00 troy oz.

The ozPerToken value is applied to all tokens equally, including the tokens which have been created from the reconcileSupply function. The process of reconcileSupply essentially converts the small portion of physical silver collected as fees into the same fungible XAGm tokens. This ensures the relationship of ozPerToken x totalSupply = totalReserves holds**.**

The precision of ozPerToken, totalSupply and reconcileSupply amounts are all truncated to 9 decimal points during on-chain representations, intermediate calculations and cross-chain bridging. Across multiple chains, the same ozPerToken value is used to ensure seamless cross-chain bridging and synchronous value representation. The precision of totalReserves is accurate to 2 decimal points in fine troy ounces, as per vault asset statement standards.

Token Supply

The total XAGm token supply will change in the following two circumstances: (1) addition/removal of reserves where the corresponding amounts of XAGm tokens will be minted or burned and (2) reconcileSupply to create the tokens corresponding to the fee amounts and sent to the feeCollector address.

Mint Budget

XAGm tokens are minted and redeemed on-chain while ensuring that the sum of totalSupply on Ethereum and other future blockchains does not exceed the reserve amount divided by the latest ozPerToken value.

After subtracting the sum of totalSupply on all chains from the total permissible token amount calculated by totalReserves divided by the prevailing ozPerToken value, the resulting difference is called the Global Mint Budget, which is the total amount of new XAGm that can be further minted on chain. This occurs when a new physical bar is added to the reserves inventory, prior

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to the minting of XAGm. Each time the reserve is increased, or XAGm is redeemed, the value of the Global Mint Budget is increased.

The mint budget allocated to each chain is called the Local Mint Budget. Whenever the reserve increases, the local mint budget on Ethereum is first increased and subsequently transferred to the destination chain's local mint budget. When minting XAGm, the amount minted cannot exceed the local mint budget on that particular chain.

Multichain Capability

The XAGm contract is not tied to any specific cross-chain protocol, and any protocol that can reliably and safely pass messages between chains can be configured. Specially developed and deployed messaging contracts can support multiple cross-chain protocols at the same time. XAGm contracts can be updated to integrate with cross-chain protocols selected according to the source and destination chains.

5. User Features

Product Features

1) Great Accessibility: XAGm ERC-20 enables seamless movement at any time without traditional financial market restrictions.

2) Potential Use in DeFi and CeFi Applications: XAGm is intended to be designed for potential use across DeFi and CeFi applications, with possible use cases including participation in collateralized lending or borrowing, subject to future development and integration.

3) Fully Redeemable: Token holders can exchange their XAGm holdings for physical LBMA standard silver at the prevailing ozPerToken value, subject to token holder's verified account status with Matrixdock and sufficient tokens to redeem a suitable silver bar available in the inventory.

4) Trusted Audits: Attestations and audits are provided to ensure full transparency and trust of the underlying LBMA silver assets which back the XAGm tokens.

5) Transparent Proof of Assets: Matrixdock Silver platform provides real-time display of underlying assets, providing token holders with the ability to retrieve the serial number and physical attributes of their allocated vaulted silver at any time. This can be checked by using the allocation lookup function on the website.

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Allocation Lookup

XAGm token holders can use the allocation lookup tool on Matrixdock Silver website to view detailed information of the specific physical bar(s) that correspond to their tokens. This relationship is intended to remain transparent, secure, and verifiable on an ongoing basis.

XAGm tokens are dynamically allocated to silver bars. Token holders are able to check their last updated dynamic allocation, which may change over time. Reallocation of tokens to different physical bars may happen from time to time in order to optimize the configuration of full or partial ownership by various token holders. This is done through analyzing contract event logs in near real time when mints, redemptions or transfers occur.

Acquiring and Redeeming XAGm

During minting and redeeming, the quantity of XAGm tokens minted/burned will be equal to the fine weight of the physical silver bar divided by the prevailing ozPerToken value. This prevailing ozPerToken value will be referenced from the most recently elapsed 00:00 UTC.

Physical LBMA silver bars are following the LBMA Good Delivery standard, which accepts a range of approximately 100 troy oz. above/below the 1000 oz. fine weight specification. When minting/redeeming a specific bar, the ozPerToken value is applied on the actual fine weight of the physical bar. As the ozPerToken value is universally applied to all tokens, the addition/removal of physical bars to/from reserves will result in a corresponding increase/decrease in total supply of XAGm.

This is the method to acquire XAGm tokens directly with Matrixdock.

1. **Purchase XAGm tokens using Stablecoins:** You are able to purchase XAGm directly from Matrixdock with supported stablecoins such as USDC and USDT. Matrixdock will perform the procurement of physical silver bars and issue the tokens to your wallet. The purchase price will be dependent on our silver partners, which might differ from spot market prices.

There are two methods to redeem XAGm tokens directly with Matrixdock.

1. **Redeeming into Stablecoins:** You are able to redeem XAGm directly with Matrixdock into supported stablecoins such as USDC and USDT. Matrixdock will perform the sale of physical bars and transfer the stablecoins to your wallet. The sale price will be dependent on our metal resource partner, which might differ from spot market prices.
2. **Redeeming into physical LBMA silver:** Users will be required to transfer sufficient quantities of XAGm tokens representing the silver bar in fine troy ounce weight plus the redemption fee. Available bars to be redeemed will be provided upon request and subject to inventory availability.

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Matrixdock and/or their third-party service providers may establish certain redemption requirements applicable to XAGm Tokens from time to time. Prior to any redemption, you will be required to satisfy all redemption requirements specified by Matrixdock and/or their third-party service providers. A list of the redemption requirements currently in effect, which may be updated by Matrixdock in their sole discretion and from time to time without notice to you, is available on the relevant website.

Service Fee Structure

- **Minting / Redemption Fee**

There is no mint fee charged for the first year of XAGm's launch (till 17 March 2027). A fee of 0.50% will be charged for each redemption order. If a user wants to mint or redeem an exact amount of XAGm that corresponds to a particular physical LBMA silver bar at the prevailing ozPerToken value, additional XAGm tokens will be required in excess of the fine weight to cover for the mint or redemption fees if applicable.

- **No Transfer Fees**

There are no additional fees charged by Matrixdock when XAGm tokens are transferred between wallets or traded on exchanges. Network gas fees would be applicable to the initiator of any on-chain transfer transactions.

- **Custody Fees**

At launch, the custody fee is set at an annualized 0.30% prorated daily, applied through the daily reduction in ozPerToken value. This fee rate may be subject to change based on market conditions and variable costs of holding and vaulting physical silver. Any changes will be communicated to token holders through official channels with at least 30 days notice

This section is provided for informational purposes only and outlines the intended design, features, and operational considerations of the XAGm token. It does not constitute an offer, solicitation, or recommendation to acquire, redeem, or otherwise transact in the token, nor does it imply any guarantee regarding availability, liquidity, pricing, or timing. Access to, and use of, the token and related services may be subject to eligibility requirements, operational constraints, and applicable legal or regulatory considerations.

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6. Technical Operations

During launch, XAGm is deployed on the Ethereum network. The following smart contracts are deployed:

Contract	Description
ERC-20 Token Contract	The main contract that mints and redeems the fungible tokens, handles the logic for AnnualFeeRate, ozPerToken values and the reconcileSupply function. It cooperates with the messaging contract to send tokens and mint budgets across different chains. It is an upgradable contract and privileged operations are carried out in a time-locked way.
Messaging Contract	The adaptor contract that connects XAGm to cross-chain protocols. Users call this contract when sending tokens and mint budgets to remote chains.

Tokenization Execution

During the minting of XAGm tokens, the mint function of the ERC-20 contract will be called by the Matrixdock Silver operator after verifying the underlying in-vault asset and increasing the local mint budget accordingly as per the prevailing ozPerToken value. Once the XAGm tokens are minted, it will be transferred to the wallet that the purchaser has provided.

Redemption Execution

During the redemption of XAGm tokens, the burn function of the ERC-20 contract will be called by the Matrixdock Silver operator and the local mint budget will be decreased accordingly as per the prevailing ozPerToken value. When redeeming into stablecoins, the asset selected for sale will be sold through our trusted silver partners and Matrixdock will transfer the stablecoins to the wallet provided.

When redeeming into a physical LBMA silver bar, a request has to be made to the Matrixdock Silver operator to seek confirmation on the time, location of collection and other relevant details. This process might require further arrangements if necessary, depending on the request requirements.

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7. Partnerships & Oversight

Custodian Partners

Matrixdock Silver has established account relationships with reputable vaults in Singapore and Hong Kong. All vaults that have been stringently selected as our custodian partners are part of vaults approved by the London Bullion Market Association.

Silver Partners

Matrixdock Silver has multiple silver partners, all of which meet a high criteria of reputability and credibility in their sources of LBMA silver. Past records of creation and movement of LBMA silver bars procured in our asset inventory can be retrieved to ensure historical traceability.

Asset Inventory Audit

Industry trusted auditors are engaged to audit Matrixdock Silver assets in custodian vaults bi-annually. Asset audit reports will be published on our website, available for view here.

Smart Contract Audit

XAGm smart contracts are rigorously audited by industry leading, trusted auditors and the reports can be found here.

8. Conclusion

Future Outlook

Matrixdock envisions a future where high quality real-world assets are seamlessly integrated into the on-chain economy, forming a Reserve Layer. XAGm plays a crucial role by offering a secure, liquid, and accessible way to hold and transact silver. It serves as a bridge between the physical and on-chain markets, facilitating new forms of capital efficiency and unlocking opportunities for on-chain financial innovation.

By being the first asset to adopt the **Fungible Reserve Standard (FRS)**, XAGm preserves the economic integrity of the underlying asset while accounting for custody costs over time, establishing a structurally sustainable model for long-duration RWA assets operating on-chain.

Looking forward, Matrixdock aims to expand its asset offerings and partnerships, including the ability for XAGm tokens to be utilized in wide-ranging use cases in DeFi and CeFi applications.

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Matrixdock is advancing the foundation of on-chain precious metals infrastructure, incorporating assets influenced by different economic cycles to build a diversified reserve structure designed for long-term stability and functionality in on-chain finance. With increasing adoption of tokenized assets, Matrixdock's commitment to transparency, security, and innovation solidifies its role in this growing ecosystem.

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