

A participation economy for **commercial intelligence.**

CXC connects useful participation, commercial research, premium Commercial Signal access, future tools and advertiser-funded publishing inside one transparent platform economy.

1 CXC = USD 1

Fixed internal platform reference value

NO EXPIRY

Purchased and earned CXC

NO TRANSFERS

Account-bound platform credit

CRYPTO PURCHASES

BTC | ETH | XRP | RLUSD | USDT

Reward the contribution. Protect the evidence. Fund the platform.

CXC is CommExcellence's internal platform credit. Users earn it by contributing useful, verified activity. Advertisers and approved organisations buy it using supported crypto. CXC is then exchanged for eligible research and Commercial Signal reports, future development tools, platform access and approved advertising inventory.

CXC is not cryptocurrency. It is not blockchain based, transferable, legal tender or an investment. Crypto is the payment and eligible refund rail for purchased CXC.

The white paper describes product intent and technical design. The CXC Terms, Terms of Use, Privacy Policy and transaction-specific terms control where there is a conflict.

Participation should create measurable value.

Commercial research often asks professionals for time, judgment and context but gives little practical value back. CXC creates a reusable platform reward while keeping research conclusions independent from both rewards and advertiser spend.

Reward useful behaviour

High-value research, testing and evidence contributions earn more than passive actions.

Keep evidence independent

Rewards never depend on giving a preferred answer or supporting a sponsor.

Keep value understandable

1 CXC represents USD 1 of platform value rather than a floating market price.

Remove speculation

No transfers, external exchange, staking or investment-return narrative.

Central account ledger. No blockchain token.

The planned system uses an account-based ledger. Every balance movement is represented as a transaction event: earn, buy, redeem, refund, reverse or administrative correction.

Identity & account

Authentication, profile, role, organisation and contributor status.

Research engine

Scorecards, surveys, studies, quality checks and contribution events.

CXC ledger

Separate purchased and earned balances with transaction references.

Redemption service

Eligibility, CXC price, delivery status and ledger debit.

Crypto checkout

Quote, supported network, payment confirmation and purchased CXC credit.

Audit & risk

Idempotency, duplicate detection, fraud review, refunds and support history.

Preferred implementation: use a reputable crypto payment provider for quotes, payment detection and confirmation rather than asking buyers to rely on manually copied addresses.

Two balances. One fixed unit.

Purchased and earned CXC are recorded separately because the rights differ. Purchased CXC represents paid platform value and can be eligible for refund. Earned CXC has platform utility but no cash or crypto refund value.

1 CXC = USD 1

Fixed internal platform reference value

CXC supports fractional balances to two decimal places. The platform does not require artificial scarcity or a maximum token supply. Issuance is driven by verified rewards and paid purchases, while redemptions remove spendable balance from the account ledger.

Reward quality more than clicks.

This is the proposed launch baseline. CommExcellence can adjust future reward rates, caps and eligibility as actual participation data is collected. Published terms and the live reward schedule control at the time of an activity.

Activity	Reward	Verification	Frequency
Verified account	2 CXC	Email/account verification	Once
Core profile complete	3 CXC	Required profile fields complete	Once
Extended profile complete	5 CXC	Optional professional context complete	Once
Daily meaningful activity	0.25 CXC	Login plus qualifying activity	Max 15 days/month
Article completion + feedback	0.5 CXC	Completion signal + useful feedback	Max 3/day
Approved article comment	1 CXC	Published after moderation	Max 5/day
Evidence-rich contribution	5-15 CXC	Accepted as useful evidence/context	Quality based
First Commercial Scorecard	10 CXC	Valid completed Scorecard	Once
Scorecard retake	5 CXC	Valid retake after 90 days	Max 4/year
Research pulse survey	5-15 CXC	Complete + quality checks	Per eligible study
In-depth research survey	20-40 CXC	Complete + quality checks	Per eligible study
Research interview / panel	50-100 CXC	Attendance + usable participation	Per invitation
Structured beta test	20-75 CXC	Assigned test + structured feedback	Per test
Accepted bug / issue report	10-50 CXC	Reproducible and useful	Per accepted issue
Verified referral	5 CXC	Referred user completes verified Scorecard	Programme capped
Commercial case contribution	100-250 CXC	Accepted case study / evidence pack	By review

CXC supports fractional values to two decimal places. Rewards can be delayed or reversed where activity is duplicated, automated, fraudulent or fails quality checks.

Trust can increase earning power without making reputation purchasable.

Status multipliers apply only to selected research, testing and high-value contribution rewards. They do not multiply purchased CXC, referrals, daily activity rewards or advertising spend.

Status	Multiplier	Qualification
Member	1.00x	Account in good standing
Verified Contributor	1.05x	Verified profile + valid Scorecard
Research Contributor	1.10x	3+ accepted research contributions
Trusted Contributor	1.15x	Consistent quality and integrity record
Expert Contributor	1.25x	Validated expertise / invitation

Advertisers buy CXC with supported crypto only.

Supported payment assets are BTC, ETH, XRP, RLUSD and USDT, subject to the exact network shown at checkout. The order is priced in USD using the fixed CXC reference value and converted to the selected crypto using the displayed provider quote.

1. Choose CXC amount.
2. Select supported crypto asset.
3. Receive quote, supported network and payment instructions.
4. Send crypto payment.
5. Wait for required confirmation.
6. Credit purchased CXC to the account ledger.

Network accuracy matters. The checkout must identify the exact supported network, address and any required destination tag or memo. Unsupported transfers may be unrecoverable.

Access research. Unlock tools. Fund useful publishing.

Live pricing may change as the platform develops. These values are illustrative rather than a final live rate card.

Example redemption	Illustrative CXC	Purpose
Commercial Signal research brief	5-15 CXC	Short premium research output
Deep-dive Signal report	25-75 CXC	Detailed evidence-led analysis
Quarterly Review	50-100 CXC	Curated quarterly commercial review
Benchmark / evidence pack	100-250 CXC	Advanced research or benchmarking access
Future tool - single use / day access	5-20 CXC	Diagnostic or workflow tool access
Future tool - monthly access	25-100 CXC	Recurring tool access tier
Advanced diagnostic add-on	10-30 CXC	Enhanced analysis beyond the free Scorecard

CXC buys inventory. Never conclusions.

Buying CXC and receiving approval for a placement are separate events. Every campaign remains subject to availability, fit, evidence standards and reader trust.

Advertising format	Illustrative CXC band	Role
Commercial Signal Partner	250-1,000 CXC	Clearly labelled edition-level presence
Publication Partner	500-2,000 CXC	Relevant placement beside selected long-form analysis
Quarterly Review Partner	1,500-5,000 CXC	Premium presence in the quarterly review
Research Supporter	2,500-10,000 CXC	Association with a research programme; no methodology control
Commercial Dimension Partner	2,500-7,500 CXC	Strategy, People, Sales, Execution or Profitability fit
Custom Collaboration	Quoted in CXC	Bespoke format subject to editorial review

Non-negotiable: CXC cannot buy a favourable finding, Scorecard result, editorial conclusion, hidden endorsement, participant identity or private research response.

Unused purchased CXC can return through the original crypto rail.

Eligible unused purchased CXC is valued at USD 1 per CXC, then converted into the same crypto asset originally used to purchase it using the exchange rate when the refund is processed.

Eligible CXC x USD 1

divided by refund-time crypto/USD rate

= crypto units returned

The returned BTC, ETH, XRP, RLUSD or USDT quantity may differ from the quantity originally paid because the crypto market price may have changed. Earned CXC is not refundable.

The system should be harder to game than to use properly.

Idempotent ledger writes

One qualifying event should never credit twice.

Transaction uniqueness

Crypto payment references and transaction hashes cannot be reused.

Quality verification

Research rewards can remain pending until basic checks pass.

Rate limits and caps

Low-value repeatable actions carry explicit earning limits.

Fraud review

Suspicious accounts, payment disputes and abuse can freeze pending rewards.

No wallet secrets

CommExcellence never needs seed phrases, private keys or exchange passwords.

Commercial value without selling participant identity.

Account-level CXC activity can be recorded for balances and fraud controls while research outputs are built from combined or de-identified patterns. Advertisers do not gain identifiable Scorecard responses or private research submissions because they buy CXC.

- Marketing consent stays separate from CXC participation.
- Research rewards never depend on a preferred answer.
- Crypto payment records are used for fulfilment, accounting, security and refunds.
- Private keys, seed phrases and exchange passwords are never collected.
- POPIA and the Privacy Policy govern personal information.

Build utility before complexity.

Phase 01 - Earn

Accounts, Scorecard rewards, contribution events and separate balances.

Phase 02 - Redeem

Premium Signal reports, research access and initial digital utility.

Phase 03 - Advertiser buy

Crypto checkout, payment verification, purchased balances and refund operations.

Phase 04 - Tools

Evidence-led diagnostics and future development tools.

Phase 05 - Research economy

Advanced contributor status, quality multipliers and richer research participation.

There is no planned external CXC token launch, exchange listing or person-to-person transfer layer.

White paper explains. Terms control.

The CXC White Paper is an explanatory product and technical document. It is not an offer of securities, an investment prospectus or a promise of future financial return.

The CXC Terms, Terms of Use, Privacy Policy, POPIA Notice, Cookie Policy and transaction-specific terms govern actual use.

Operator prepared for: CommExcellence (Pty) Ltd, trading as CommExcellence. Registration number 2026/086704/07. The current CIPC documents still show MicroRoots (Pty) Ltd until the instructed name change is effective.

Website: CommExcellence.com

Email: gideon@commexcellence.com

Phone: +27 82 377 6698

VAT status: Not VAT registered.