The product, in plain terms.

NeoXG explores a consumer account built around physical gold: hold a gold-backed position, understand its dollar value, and use it for everyday payments and transfers.

One holding. Different payment paths.

An external payment funds a gold purchase at a disclosed quote. The intended account holding is gold. USD is its indicative value or a payment denomination, not a separate internal cash balance.

Another NeoXG user	Gold moves between eligible NeoXG accounts. A dollar-entered amount can calculate the equivalent grams.
A NeoXG merchant	The merchant could retain gold or choose an external USD payout, subject to final settlement rules.
An external recipient	Only the necessary gold is liquidated. USD is paid through an approved external payout rail to the recipient.

Where XG fits

XG is the proposed digital record of the gold-backed position. The exact unit and customer entitlement have not been finalized. A one-gram-per-XG relationship is an example, not a confirmed legal definition.

Lebanon is the initial focus

The experience is being designed for everyday people, local businesses and people connected across borders. Supported countries, providers and a launch date have not been announced.

What you can see.
What still needs an answer.

Available in the prototype

A consumer landing page, simulated sign-in and identity checks, a gold-only sample account, send/receive/buy/sell journeys, transaction history, search and a guided tour. The landing-page chart uses a public reference feed; wallet quotes and balances remain illustrative.

Waitlist, merchant, investor and partner forms are interface previews. Their entries are not saved or sent. There are no live payments, real account registrations or identity uploads.

Outstanding operating decisions

Gold and custody	Custodian, vault jurisdiction, allocation/segregation, eligible bullion, insurance and customer rights.
Verification of backing	Reconciliation process, independent provider, report scope and reporting frequency. No reserve reports or metrics are published.
Payments and pricing	Funding/payout routes, providers, fees, spread, limits, execution and settlement timing.
Entity and authorization	Operating entity, jurisdiction, permissions, partner roles and approved customer disclosures.
Redemption and merchants	Physical delivery eligibility and logistics; merchant settlement, refund and reconciliation rules.

Explore the prototype

neoxg-web-production.up.railway.app

This overview describes a proposed product and the current demonstration. It does not establish custody, insurance, authorization, investment terms or a guaranteed return.