NexusMatrix
NMX

Business Plan



NMX/USDO

Card partnership secured

Build your node position in payments.

October 2026

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PART 01

Industry Background



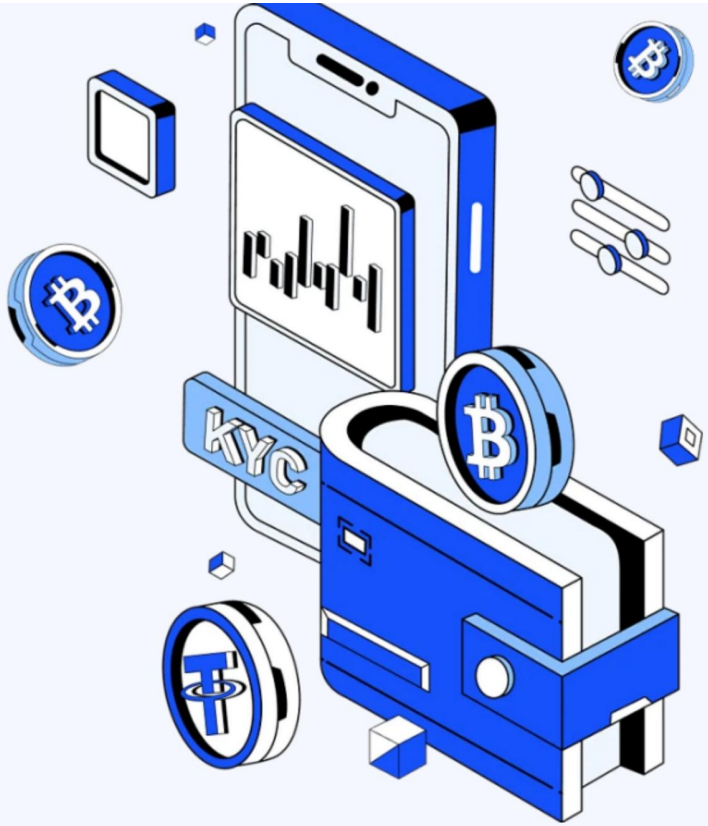
NMX/USDO

From payment needs to partnership

Start with payments. Build market partnerships.
NexusMatrix began with cross-border value-transfer and everyday payment needs. NMX/USDO connects a stablecoin and payment cards through a Web3 PayFi platform.

A signed partnership. Defined funding flows.
The card services partnership is signed; services await launch. Card fees allocate 55% to liquidity and 30% to the automated market fund: 85% combined. Half the NMX bought automatically is burned.

Same 2,000 U. An 800-power stage difference.
A Genesis Node grants 2,000 power in Stage 1 and 1,200 in Stage 5. Confirm the stage, calculate node and referral benefits, and bring your team into the partnership.



The drawbacks of traditional payment systems

There are numerous intermediary agencies

Multi layer intermediaries bring higher costs and time delays, reducing payment fees and errors in information transmission.

Lack of standardized processes and formats

Different payment systems and countries have their own standards and data formats, which makes cross system operations difficult and increases the complexity of international payments.

Closed confirmation process

The slow process of relying on manual confirmation reduces the reliability of the payment system. Unable to optimize the payment process and perform predictive maintenance

Poor transparency

The opacity of the transaction process can weaken trust. It also makes tracking payment progress and resolving disputes more difficult.

High cost and long settlement cycle

The high cost and several day settlement cycle of cross-border payments are not conducive to small-scale high-frequency transactions, especially affecting small and medium-sized enterprises and individuals.

PayFi - The Future of Cryptocurrency Applications and Payments

PayFi, also known as Payment Finance, is an innovative financial market that focuses on capital turnover efficiency, costs and returns through blockchain technology and payment settlement scenarios. Many scenarios can improve the time value of money. PayFi focuses more on payments and settlements than financial transactions. Its main improvements are shorter fund settlement times and faster turnover efficiency.



Payment Finance

Bridge - the exchange bridge between fiat currency and on chain stablecoins

Bridge is a stablecoin API designed for developers, seamlessly integrating stablecoins into users' existing cash flows through Bridge's orchestration API. Bridge can handle all regulatory, compliance, and technical complexities. The value of Bridge lies in allowing developers to seamlessly convert between fiat and stablecoins, and flow between different blockchains. Bridge provides cross-border payment and foreign currency exchange services, and users can use Bridge's Orchestra APIs to achieve seamless conversion between fiat and stablecoins. Bridge can provide USD and EUR accounts for global consumers and support the transfer of USD, EUR, USDC, USDT or any other stablecoin on blockchains such as Ethereum, Base, Solana, etc.



The demand and challenges of global capital flow

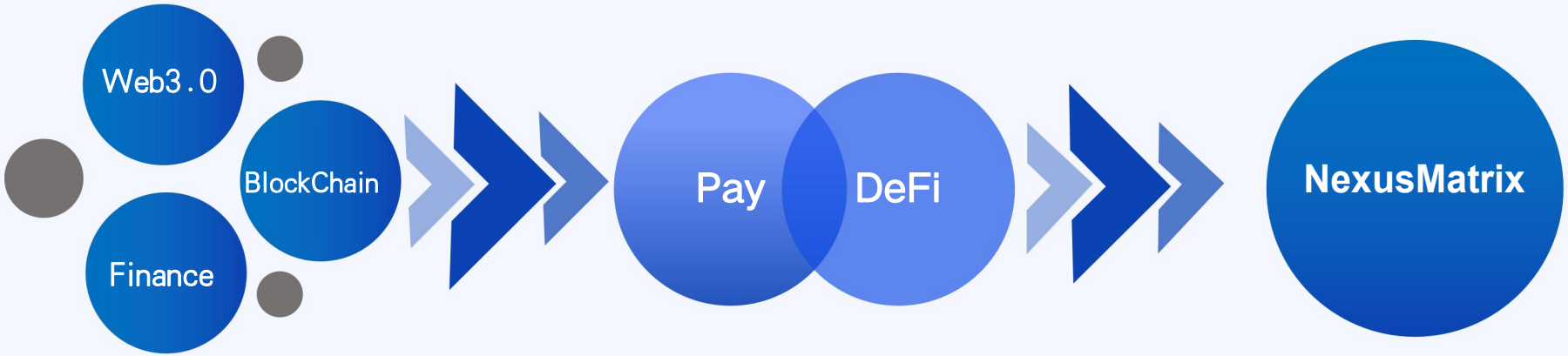


In the context of globalization, the demand for capital flow is increasingly strong. However, traditional cross-border payment methods face problems such as high transaction fees, slow speeds, and complex regulations, making it difficult to meet the growing demand for cross-border payments. At the same time, the rise of digital assets and stablecoins has provided new solutions for cross-border payments.

However, how to meet the regulatory requirements of various countries while ensuring the safety of funds and reducing transaction costs has become an important challenge faced by the global capital flow field. The birth of projects such as NexusMatrix is precisely to address these challenges and promote efficient, convenient, and secure global capital flows.

The Industry Background and Significance of NexusMatrix's Birth

Against the backdrop of the booming development of the digital asset industry, rapid growth of the stablecoin market, the rise of PayFi payment applications, and the coexistence of global capital flow demands and challenges, NexusMatrix has emerged. NexusMatrix aims to build a PayFi ecosystem application system based on the Bridge stablecoin API, integrating the advantages of digital assets and stablecoins to provide efficient, convenient, and secure cross-border payments and financial services for global users. The birth of NexusMatrix not only helps promote the healthy development of the digital asset industry, but also brings revolutionary changes to the global capital flow field.



PART 02

Platform Overview



NMX/USDO

NexusMatrix Platform Overview

The 2026 NexusMatrix programme centres on the USDO stablecoin, NMX governance token and power-based allocation. USDO and USDT are exchanged through a bidirectional contract, while NMX supports governance and token allocation within the model.

The platform plan connects accounts, exchange, deposits, daily output, Consensus Proof and node participation. Fund uses, fees and output rules follow the NMX/USDO model.

Work in 2026 focuses on contract-flow validation, reconciliation of funds and token allocations, governance participation and operating assessment.

Card-services partnership signed; operations pending launch. Four tiers are planned, with USDO and USDT top-ups.

NexusMatrix Development Vision

1.8 billion USD+

API exchange and payment transfer of funds

1.8 million+

Users and platforms served

25

Countries and regions worldwide

18+

Fiat currencies supported

NexusMatrix Ecosystem Architecture

Module	Role
USDO	Bidirectional contract exchange with USDT; deposits and model fee settlement.
NMX	Governance token with a supply of 210 million, allocated under base-pool and power rules.
Power and Consensus Proof	Daily output, direct and locked claims, and account entitlements.
Nodes and foundation	Governance participation, node allocations and model operations.

Card-services partnership signed; operations pending launch. Four tiers are planned, with USDO and USDT top-ups.

Industry pain points

Serious lack of compliance channels

Before the birth of Bridge, the two—way exchange of fiat and stablecoins in the industry still heavily relied on the qualifications and compliance of traditional financial institutions, which could not meet the growing market demand and could not meet the widespread industry needs in the future.

High barriers to asset exchange

There are exchange rate barriers between fiat currencies and on chain stablecoins in various countries, and information cannot be effectively synchronized in real time. There is also a lack of a unified settlement standard and exchange mechanism, which makes it difficult for on chain users and off chain users to complete transactions quickly.

High transaction costs and inefficient processing

Cross chain and cross system transactions are not only costly, but also inefficient, which greatly limits the adoption and expansion of encrypted assets in the real world.

Frequent security vulnerabilities in cross chain communication

The security risks that exist in cross chain communication, such as vulnerability to attacks and tampering, seriously threaten users' personal privacy and asset security.

NexusMatrix Solution

01 Stablecoin API Cross Chain Asset Protocol

Bridge has independently developed API channels and cross chain asset protocols, breaking down barriers between different blockchains, achieving efficient and seamless integration of assets and information, and reshaping the interconnectivity of assets in various blockchain ecosystems

02 Multi chain integrated architecture

NexusMatrix adopts an innovative multi chain integrated distributed architecture design, which significantly reduces the cost of cross chain transactions and greatly improves the efficiency of transaction processing across asset types and fund properties, bringing unprecedented convenience and economy to users



03 Multiple encryption and secure sandbox

In order to ensure the security of cross chain assets and communication, NexusMatrix introduces multiple encryption technologies and security sandboxes, which build an indestructible security defense line, effectively resist various attacks and tampering risks, and comprehensively protect users' assets and information security

04 Mainstream compliance channels and multi country banking system aggregation channels

Bridge's API channel has established mainstream compliant exchange channels, supporting the exchange of fiat assets and stablecoins, including USD and EUR accounts. At the same time, by leveraging the aggregation channels of multiple banking systems, flexible cross regional and cross regional blockchain exchange of assets has been achieved

Platform Architecture and Model Interfaces

Interface layer	Planned scope
Contract exchange	USDO / USDT exchange in both directions, at a 0.3% fee.
Accounts and power	Deposits, active power, daily allocations, exit and protection status.
Trading and fees	NMX trades, profit tax, drawdown surcharges and allocation records.
Claims and governance	Direct claims, Consensus Proof, nodes and V1-V8 entitlements.

NexusMatrix Labs Foundation



Co build PayFi ecosystem application system based on stablecoin API

The 2026 plan assigns project investment, research incubation and operational management to the NexusMatrix Labs Foundation, with Singapore as the planned operating base.

Team development will focus on payments, blockchain and software engineering. Planned work combines technical research, community operations and merchant integration to develop PayFi applications using stablecoin APIs.

NexusMatrix Labs Team Plan

Planned role	Scope
Product and model	Rule definitions, card tiers and fees, account entitlements and model versions.
Engineering and security	Contracts, accounts, interfaces, access control, records and exception handling.
Card and settlement operations	Issuance integration, identity checks, conversion, reconciliation and refunds.
Community and market	Documentation, node participation, user support and rule communication.

Named appointments, credentials and external institutional relationships remain to be confirmed.

PART 03

Token Model



NMX/USDO

USDO Stablecoin

USDO can be exchanged with USDT in either direction through the contract at any time. The exchange fee is 0.3%.

Item	Model rule
Deposit assets	USDT / USDO
Power conversion	1 U = 1 unit of power
Governance token	NMX
Consensus Proof fee payment	USDO / USDT

USDO is used for deposits, contract exchange, liquidity allocation and fee settlement within the model. NMX is the governance token distributed through the power mechanism.

USDO Card Programme

The card-services partnership is signed, with operations pending launch. The model plans USDO/USDT top-ups and four card tiers. Amounts below are card purchase fees.

Card	Card fee (USDT)	Power granted
Virtual	150	150
Gold	500	500
Platinum	1,000	1,000
Black	5,000	5,000

Virtual-card purchases count as a 150 USDT deposit for network performance and dynamic rewards. Physical-card purchases count toward performance and upstream dynamic rewards under the model.

Card fees do not include spendable balance. Spending requires a separate top-up, subject to the applicable card-tier limits and fees.

Card Limits and Fees

Card	Daily top-up limit (USDT)	Top-up fee
Virtual	1,000	1.5%
Gold	3,000	1.4%
Platinum	20,000	1.2%
Black	150,000	1.2%

Virtual card: online spending only, with a 0.5% cross-border spending fee. The model identifies its 1.5% top-up fee as the USDT-to-fiat conversion rate.

Each physical card has an additional 40 USDT international shipping fee. Planned ATM access covers 128 fiat currencies, with a daily withdrawal limit of USD 10,000. Actual currencies, regions, ATM fees and limits require issuer confirmation.

The 0.3% USDO/USDT contract-exchange fee and card top-up fees are separate model items. Whether both apply in a given payment flow: to be confirmed.

Card-Fee and Deposit Allocation

Card fees follow the allocation below. Custody and settlement of subsequent top-up balances remain to be confirmed.

Use of card fees	Share
VISA integration cost	5%
Direct-referral reward	3%
Node rewards	7%
Liquidity provision	55%
Automatic market-management pool	30%

Ordinary deposits separately allocate 3% to direct referrals, 7% to nodes, 30% to market management and 60% to liquidity. With sufficient allocation-pool tokens, pair that 60% in USDO with NMX and send LP to the burn address. Otherwise split the allocation into 30% to buy NMX and 30% for liquidity.

Card fees, subsequent top-up balances and ordinary deposits have distinct records and calculation bases.

Black-Card Top-Up Reward

Each card top-up creates one total reward pool equal to 0.2% of the top-up amount. Black cards on that user's upstream referral chain share it equally. If no black card qualifies, the pool remains unallocated for the time being.

Illustrative item	Value
Referral order	A -> B -> C -> D -> E
Card tier	All five hold black cards
E top-up	10,000 USDT
Example reward total	10,000 x 0.2% = 20 USDT
Each of A, B, C and D receives	20 / 4 = 5 USDT

Reward per qualifying upstream black card = top-up amount * 0.2% / number of qualifying upstream black cards. The calculation base is the top-up amount.

Reward reversals for refunds, cancellations and repeated top-ups, and reward caps: to be confirmed.

Card Access and Open Specifications

The virtual-card plan lists Apple Pay, Google Pay, PayPal, WeChat and Alipay. Issuer, card eligibility, countries and regions, and platform compatibility require confirmation.

Item	Specification status
Issuance and service regions	Issuer, available regions and identity-verification requirements to be confirmed.
Top-up and payment	USDO/USDT top-ups are planned; conversion, settlement and posting procedures to be confirmed.
Balances and refunds	Balance custody, redemption, refunds, chargebacks and closure treatment to be confirmed.
Charges and support	ATM, FX, physical-card cross-border, replacement and ongoing service charges to be confirmed.

The card-services partnership is signed. Operations have not started. The issuer, clearing roles, regions and payment compatibility still require confirmation.

NMX Supply and Allocation

Governance token: NMX. Total supply is 210,000,000 tokens.

Allocation	Share	NMX amount
Initial base pool	10%	21,000,000
Technology and operations	5%	10,500,000
Deposit allocation pool	70%	147,000,000
Benefit bond pool	15%	31,500,000

Free trading opens after cumulative burns reach 189,000,000 NMX. Before this condition is met, tokens may be sold but cannot be purchased directly from the trading pool.

NMX Trading Rules

Transaction	Fee	Allocation
Buy	3%	After free trading opens, distributed to nodes in NMX
Sell	5%	1% NMX burn; 1% foundation in USDO; 3% nodes in NMX

Market-management purchases incur no purchase fee. The selling rate above is the base rate; drawdown surcharges apply according to the daily price decline.

The burn threshold is 189,000,000 NMX. Direct NMX purchases from the trading pool are unavailable before free trading opens.

Drawdown Protection Fees

Daily decline exceeds	Additional fee	Total selling fee
3%	10%	15%
5%	30%	35%
7%	40%	45%
9%	70%	75%
10%	90%	95%

Each threshold applies when the daily decline exceeds the stated percentage. The total includes the 5% base selling fee. All drawdown surcharges are burned directly.

Profit Tax and Transfers

Profit tax is 25% of the profit component. No tax applies without profit. At a cost of 5 U and a sale price of 6 U, tax is (6 - 5) * 25% = 0.25 U per token.

Profit-tax allocation	Share	Asset
Burn	40%	NMX
Nodes	40%	NMX
Benefit bond pool	20%	NMX

Transfers between users arrive after profit tax is charged. When the daily price decline exceeds 5%, sales are exempt from profit tax, while transfers remain subject to it. When the daily price change is above -5%, full profit tax applies normally.

Daily Output and Power Allocation

Every day at 12:00 (UTC+8), 2% of the token balance in the base pool is extracted.

Destination	Share of base-pool token balance
Direct burn	0.5%
All power holders	1.5%

Personal allocation = base-pool token balance * 1.5% * personal active power / total active power. Dynamic and static power have equal allocation rights.

Output is calculated from the base-pool balance and active power for that day.

Automatic Market-Management Pool

Every 10 minutes, 0.1% of the pool's USDO balance is used to buy NMX. Buying stops when the daily gain exceeds 3%. If selling reduces the gain below 3%, automatic buying resumes.

After free trading opens, automatic selling occurs when the daily gain exceeds 3%. Market-management purchases incur no purchase fee.

Destination of purchased NMX	Share
Retained in the market-management pool	2%
Burned	50%
Returned to the benefit bond pool	48%

PART 04

Community Incentives



NMX/USDO

Deposits and Fund Allocation

Deposits may use USDT or USDO. Each 1 U corresponds to 1 unit of power. Combined dynamic and static returns are subject to the 3-times exit rule.

Use of deposited funds	Share
Direct-referral reward	3%
Nodes	7%
Automatic market-management pool	30%
Liquidity provision	60%

When the deposit allocation pool has sufficient tokens: 60% of the deposit, in USDO, is paired with NMX from that pool to add liquidity. The liquidity is sent directly to the burn address.

When that pool has insufficient tokens: the 60% allocation is split into 30% to buy NMX and 30% to add liquidity.

Output Claims and Consensus Proof

Share of allocated output	Treatment
25%	Available for direct claim
75%	Enters Consensus Proof

The directly claimable portion must be claimed at least once every 3 days. If it remains unclaimed for more than 3 days, the outstanding amount moves to Consensus Proof at 00:00 (UTC+8) the next day.

Claiming Consensus Proof requires a fee calculated using the price at the time of locking. The fee may be paid in USDO or USDT.

Consensus Proof Claim Fees

Lock period	Claim fee
0 days, immediate	40%
7 days	35%
15 days	30%
30 days	20%
60 days	15%

The 30% fee tier allows claiming after a 15-day lock period.

Claim-fee allocation	Share
Automatic market-management pool	50%
Nodes	20%
USDO foundation	30%

Dynamic Power Rewards

Reward	Rule
Direct-referral power	10%; compression of empty positions.
Team differential	V1-V8: 5%, 10%, 15%, 20%, 25%, 30%, 35%, 40%.
Same-level reward	10% for one same-level generation.
Generation reward	Generations 2-20: 1% per level.

Each generation reward equals 1% of the corresponding downline participant's new static power from an order, awarded as dynamic power. Eligibility and empty-position treatment remain unconfirmed.

Each dynamic power award is valid for 180 days from receipt and expires separately. The existing 3x exit and power-protection rules continue to apply.

The 3% deposit referral allocation, 10% referral-power reward and node recruitment rewards are separate items.

V1-V8 Performance Levels

Qualifying performance is measured across the smaller regions after excluding one largest region.

Level	Smaller-region performance (U)	Power differential
V1	3,000	5%
V2	10,000	10%
V3	30,000	15%
V4	100,000	20%
V5	300,000	25%
V6	800,000	30%
V7	1,500,000	35%
V8	3,000,000	40%

Each incentive power award is valid for 180 days from receipt, subject to exit and power-protection rules.

Benefit Bond Incentives

Level	Benefit amount (U)
V1	100
V2	200
V3	500
V4	1,000
V5	1,500
V6	3,000
V7	4,000
V8	5,000

Tokens may be purchased at 80% of the reference price. Purchases are available once every 3 days, each using 20% of the benefit amount for that level, across 5 purchases. At higher ranks, allowances from all ranks achieved accumulate.

Node Programme and P-Point Rights

Node	Deposit / places	P-point cap	Downline rate	Pool share
Diamond	500 U / 500	10,000 U	3%	40%
Alliance	1,000 U / 200	30,000 U	5% differential	30%
Genesis	2,000 U / 100	80,000 U	7% differential	30%

Five-stage power grants: 100%, 90%, 80%, 70%, 60%. P-point receipts stop at the class cap.

The node portions of trading fees, profit tax and consensus claim fees split 40% Diamond, 30% Alliance and 30% Genesis, equally within each class.

Node Recruitment Rewards

Direct referral: 10%. Indirect referral: 5%. Account separately from P-point rights, the 3% deposit referral allocation and 10% referral-power reward.

Node recruitment rewards use the node purchase amount as the base and are paid directly in USDT. The funding source and settlement details remain unconfirmed.

Five-Stage Node Power

Diamond, Alliance and Genesis nodes use the same five-stage power-grant schedule. The foundation determines stage changes according to market progress.

Stage	Grant ratio	Power for a 500 U node
1	100%	500
2	90%	450
3	80%	400
4	70%	350
5	60%	300

Granted power = power corresponding to the node deposit multiplied by the applicable stage ratio. P-point caps, differentials and class allocation shares follow the node rules.

Effective dates, additional purchases across stages and treatment of existing nodes: to be confirmed. Card-purchase power grants are specified separately by card tier.

Power Protection and Reset

Power protection is triggered when the base-pool USDO balance falls below 60% of the recorded peak USDO balance. After triggering, the current pool balance becomes the new peak reference.

Cumulative output plus rewards / principal	Treatment
Above 150%	All dynamic and static power is cleared
Below 150%	Power output continues

The combined dynamic/static 3-times exit rule also applies.

PART 05

2026 Development Plan



NMX/USDO

Community Participation and Governance

Community participation centres on USDO deposits, NMX output, active power, Consensus Proof and node entitlements. Nodes are recruited as Diamond, Alliance and Genesis, while V1-V8 levels use smaller-region performance.

Validation area	2026 work
Model configuration	Reconcile token allocations, deposit routing and node distributions.
Account entitlements	Test daily output, 25% direct claims and 75% Consensus Proof.
Rule triggers	Validate trading fees, profit tax, drawdown and power protection.

2026 Development Plan

Planned timing	Work programme
2026 Q1	Design USDO / USDT exchange interfaces, account and contract flows.
2026 Q2	Test NMX allocation, deposit routing and node participation.
2026 Q3	Pilot daily output, direct claims and Consensus Proof.
2026 Oct-Nov	Integrate trading fees, profit tax, drawdown protection and market-management tests.
2026 December	Review governance participation, reconciliation, power protection and annual operations.

These dates are planning milestones. Free trading remains conditional on cumulative burns reaching 189,000,000 NMX.

NexusMatrix



Choose Genesis 2,000 U, Alliance 1,000 U or Diamond 500 U. Confirm the stage, bring your first partners and start the node cooperation plan.

NMX/USDO