NexusMatrix
NMX

# Ecological Expansion Plan



## NMX/USDO

Card partnership secured

Build your node position in payments.

October 2026

# 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. |

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

The card services partnership is signed; services await launch. Four card tiers and USDO/USDT top-ups are planned. Choose Genesis 2,000 U, Alliance 1,000 U or Diamond 500 U. Confirm stage grants, P points, node pools and referral rewards, then build your team plan.

PART 01

# Token and Stablecoin Model



NMX/USDO

# 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.

# 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.

PART 02

# Daily Output and Distribution



Base pool, active power and claims

**NMX/USDO**

# 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.

# 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.

# 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.

# Illustrative Daily Allocation

Assume a base pool of 100,000 NMX, total active power of 1,000, and one account with 10 active power units. The following is a one-day model calculation.

| Item | Calculation | Result |
| --- | --- | --- |
| Daily extraction | 100,000 * 2% | 2,000 NMX |
| Daily burn | 100,000 * 0.5% | 500 NMX |
| Power allocation | 100,000 * 1.5% | 1,500 NMX |
| Account allocation | 1,500 * 10 / 1,000 | 15 NMX |
| Directly claimable | 15 * 25% | 3.75 NMX |
| Consensus Proof | 15 * 75% | 11.25 NMX |

The example excludes claim and trading fees. Actual output depends on the day's pool balance and active power.

PART 03

# Consensus Proof and Market Management



Claim fees, liquidity and pool rules

**NMX/USDO**

# 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.

# 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% |

# 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.

# 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% |

# 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 04

# Power and Community Participation



Dynamic rewards and performance levels

**NMX/USDO**

# 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.

PART 05

# Node Programme



Node classes, P points and fee distribution

**NMX/USDO**

# 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.

# Fee Allocation Overview

| Fee source | Allocation rule |
| --- | --- |
| USDO / USDT exchange | Exchange fee: 0.3% |
| NMX buying | 3% to nodes in NMX |
| NMX base selling | 1% burn, 1% foundation in USDO, 3% nodes in NMX |
| Drawdown surcharge | Burned in full |
| Profit-tax receipts | 40% burn, 40% nodes, 20% benefit bond pool, all in NMX |
| Consensus Proof claim fee | 50% market-management pool, 20% nodes, 30% USDO foundation |

# 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.

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