NexusMatrix
NMX

Labs Introduction

NMX/USDO

Card partnership secured

Build your node position in payments.

October 2026

Industry Background

2026 assessment of digital assets, stablecoins and payment use cases.

Limitations of Traditional Payment Methods

Issue	Description
Many intermediary agencies	Multiple layers of intermediaries lead to high costs, delays, increased transaction fees, and errors in information transmission.
Lack of standardized processes	Different payment systems and countries have their own standards and data formats, complicating system operations and increasing the complexity of international payments.
Secure chain verification process	The sluggish process relying on manual verification undermines the payment system's reliability. It cannot optimize payment processes or perform predictive maintenance.
Poor transparency	Lack of transparency in transactions can erode trust and complicate dispute resolution.
High fees and long payment cycles	High costs and multi-day international payment cycles. Unfavorable for small, frequent transactions.

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.

2026 Web3 Industry Scenarios

Scenario	Input	Modelling assumptions
ETF capital	$105 billion	AUM scenario input. Assume a sample of 11 issuers to model the relationship between capital scale and payment demand.
BTC price	$100,000	Price scenario input. Use a 150% annual price change as a sensitivity case for assessing usage under market volatility.
Stablecoins	$205.86 billion	Market-size input. Use a market above $200 billion to model cross-border settlement and merchant payment demand.
Payment integration	$1.1 billion	Transaction-size assumption. Assess capital needs, integration costs and service capacity for payment providers and stablecoin APIs.

2026 planning scenarios. All figures are inputs for illustrative modelling.

Digital-Asset and Innovation Scenarios

Theme	Scenario description
2026 policy scenario	Assess how policy changes may affect digital-asset demand and price volatility. Use $100,000 as a BTC price scenario input.
MEME coin	MEME coin craze.
AI agent + Crypto	Sparks a wave of innovation.

2026 Policy Scenario Study

Bitcoin Reserves and Regulatory Frameworks

The plan assesses policy options, institutional participation and industry engagement as inputs to payment-ecosystem scenarios.

Stablecoin

Intensive application of cryptocurrency

The Development of Currency

01

Cash

02

Cryptocurrency

03

Digital currency

Stablecoin Payment Rail

Rail	Flow and diagram labels
Stablecoin payment rail	Stablecoin / fiat pay-in (on-ramp) -> Stablecoin cross-chain -> Stablecoin / fiat payout (off-ramp)
Cross-chain diagram labels	EUR, USD, USDC (Stellar / Solana), USDT (Ethereum), MXN
Traditional payment rail	Fiat pay-in -> Payment gateway -> Card issuing bank -> Merchant bank -> Fiat payout
Services and card networks in the illustration	Bridge, Stripe, VISA, Mastercard, Maestro, American Express

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.

2026 Payment Infrastructure Scenario

Assume a transaction size of $1.1 billion to assess capital requirements for integrating payment services with stablecoin APIs. Use August 2026 as the scenario reference point and a 200% valuation increase as a sensitivity assumption.

Integration module	Assessment scope
Payment services	Collection, settlement and transaction status.
Stablecoin APIs	Exchange, transfers and account balances.
Account applications	Wallets, asset queries and reconciliation.

Capital and valuation figures are scenario inputs.

PART 01

NexusMatrix Labs Project Introduction



Governance token, stablecoin exchange, cards, power and nodes.

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.

Vision and Objectives

2026 vision: connect global users through stablecoin and Web3 payments, with decentralized payment solutions under assessment.

Objective	Planned direction
Cross-border transactions	Develop a payment ecosystem and assess transaction costs, processing efficiency and operating sustainability.
USDO use	Assess stablecoin use in daily payments and integration with card top-ups and settlement.
Community participation	Build a community for users and ecosystem participants.

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.

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%

Trading Protection and Profit Tax

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.

PART 02

Power Output and Account Entitlements



Daily pool allocations, output claims, Consensus Proof and protection conditions.

NMX/USDO

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

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%

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.

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.

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.

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.

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.

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

Community and Ecosystem Participation



Performance levels, power differentials and benefit quotas.

NMX/USDO

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.

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