NexusMatrix
NMX

White Paper

NMX/USDO

Card partnership secured

Build your node position in payments.

October 2026

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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.

Start with two referrals. See the increase.
You and each direct referral deposit 1,000 U. At 2, 4 and 8 referrals, cumulative dynamic power is 200, 400 and 800, and referral rewards are 60, 120 and 240 U. Total power reaches 1,200, 1,400 and 1,800. At the same network power and pool, allocation weight is 1.2x, 1.4x and 1.8x. Each dynamic award lasts 180 days, subject to exit and protection rules.

Recruit nodes. Receive USDT rewards.
Node recruitment pays 10% direct and 5% indirect on node purchase value in USDT. Nodes, ordinary deposits and P points follow separate accounting, eligibility and settlement rules.

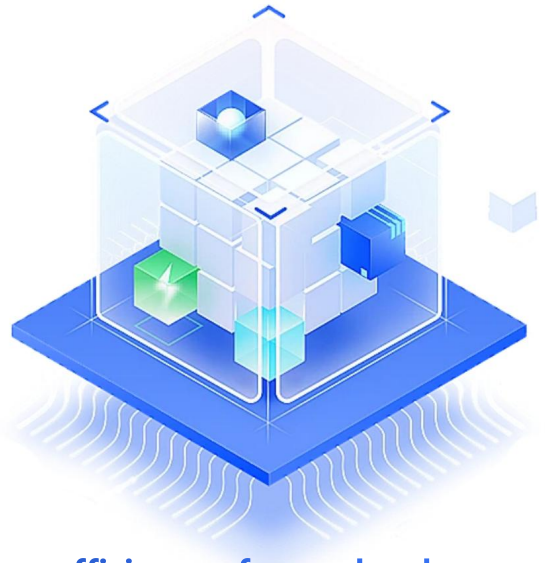
Connect the payment business, funding flows, power growth and node rights to a concrete team plan. Choose Genesis at 2,000 U, Alliance at 1,000 U or Diamond at 500 U. Confirm the stage and terms, identify your first partners, and agree team roles to start the partnership.

Chapter 1 Industry Observation

1.1 The current situation of the global payment industry

1.1.1 The limitations of traditional payment methods

When exploring the development of modern payment systems, we have to face the inherent limitations of traditional payment methods, which are particularly evident globally, especially in the fields of cross-border and local payments.



The high cost and low efficiency of cross-border payments

The traditional cross-border payment system is a complex network interwoven by multiple financial institutions, and each cross-border transaction needs to go through multiple intermediate processes and reviews. These links not only increase the complexity of transactions, but also lead to high transaction fees and costs. Due to the fact that each participating financial institution needs to extract a certain amount of fees to maintain its operations, these fees will eventually accumulate and be passed on to consumers, resulting in a high total cost of cross-border payments.

In addition, the low efficiency of cross-border payments is also an issue that cannot be ignored. Due to significant differences in financial systems among different countries and regions, such as technical standards, laws and regulations, regulatory requirements, etc., the processing time for cross-border payments is often longer. A cross-border transaction may take several days or even weeks to complete the entire process from initiation to settlement, which undoubtedly reduces payment efficiency and affects the liquidity of funds.

Regional restrictions and currency conversion difficulties in local payments

Although local payment methods to some extent meet people's payment needs in daily life, their geographical limitations limit their wider application. Due to the fact that local payment methods are often associated with specific geographical areas, it is difficult to achieve seamless payments on a global scale. This is undoubtedly an inconvenience for people who often need to conduct transactions in different countries and regions.

Even more complex is the issue of conversion between different currencies. In today's globalized world, cross-border transactions have become the norm, and the conversion between different currencies has become a challenge that must be faced. The fluctuation of exchange rates makes currency conversion complex and unpredictable, and at the same time, there may be additional costs incurred during the currency conversion process, such as exchange rate differences, transaction fees, etc. These fees not only increase the payment cost for users, but may also affect the final profit of the transaction.

It can be seen that the limitations of traditional payment methods in cross-border and local payment fields can no longer meet the modern society's demands for payment efficiency, security, and convenience. Therefore, seeking a more efficient, secure, and convenient payment method has become an important trend in the current development of the payment industry.

1.1.2 The Rise and Advantages of Stable Coin Payment

In the field of payments, stablecoin payments are gradually becoming an undeniable force. Its rise not only stems from the innovation of traditional payment methods, but also from its unique advantages, bringing unprecedented changes to the payment industry.

Reduce costs and improve efficiency: stablecoin payments achieve decentralized transaction processing through blockchain technology. This innovative model greatly reduces the participation of traditional financial institutions, thereby significantly reducing transaction costs. The distributed nature of blockchain enables real-time synchronization of transaction information, avoiding tedious intermediate links and lengthy processing times.

At the same time, the transparency of blockchain technology ensures the fairness and security of transactions, further enhancing transaction efficiency. This makes cross-border payments more convenient, and users can enjoy faster and lower cost payment services.

Provide more payment and settlement options: stablecoin payments are not restricted by geography, and users can freely use stablecoins for payments and settlements worldwide. This feature breaks down the geographical barriers of traditional payment methods, making global commercial activities more flexible and convenient. In addition, stablecoins can also serve as a bridge between multiple digital currencies, enabling seamless conversion between different digital currencies. This means that users do not need to worry about the complexity and cost of currency conversion, and can more freely choose payment methods and settlement currencies. This flexibility and diversity provide users with more payment options, meeting payment needs in different scenarios.

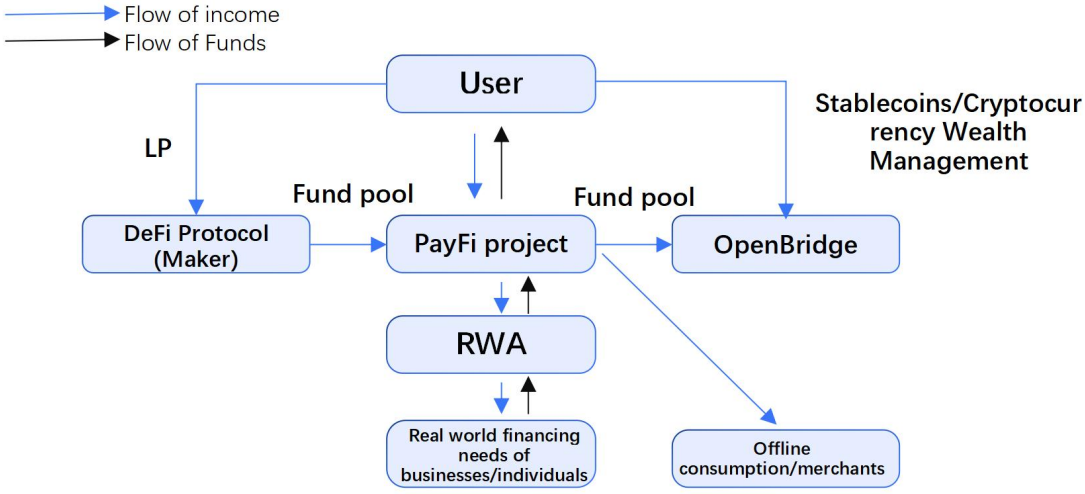
The rise of stablecoin payments not only brings cost reduction and efficiency improvement, but also provides users with more diverse payment and settlement options. These advantages make stablecoin payments have broad development prospects and huge market potential in the payment industry. With the continuous advancement of technology and the expansion of application scenarios, stablecoin payments are expected to lead a new round of transformation in the payment industry.

1.2 Web3.0 Ecology and PayFi Payment Application

1.2.1 Basic Concepts and Development Trends of Web3.0 Ecology

The Web3.0 ecosystem, as the next-generation internet ecosystem based on blockchain technology, is gradually demonstrating its revolutionary potential. It deeply integrates the distributed ledger, smart contracts, and decentralized features of blockchain, creating a more secure, transparent, controllable, and efficient internet environment for users. In the Web3.0 ecosystem, data is controlled by users, transactions are transparent and traceable, and smart contracts ensure automatic protocol execution, greatly enhancing the trust and efficiency of internet services.

With the continuous innovation and widespread application of blockchain technology, the Web3.0 ecosystem is gradually maturing. More and more developers, enterprises, and users are entering this field to jointly promote the prosperous development of the Web3.0 ecosystem. In the future, the Web3.0 ecosystem is expected to become the mainstream form of the Internet, leading the transformation and upgrading of the global digital economy.



1.2.2 Characteristics and Potential of PayFi Payment Applications

PayFi payment application, as a leader in the Web3.0 ecosystem, fully utilizes the advantages of blockchain technology to provide users with decentralized payment solutions. Its characteristics and potential are mainly reflected in the following aspects:

- Ultimate Security: Leveraging blockchain technology for distributed ledgers and advanced encryption algorithms, PayFi payment applications ensure the security and immutability of transaction data. Users do not need to worry about transaction information being leaked or tampered with, thus ensuring the security of funds.
- Highly transparent: In the PayFi payment application, all transaction records are stored on the blockchain, achieving complete transparency of transaction information. Users can view and verify transaction records at any time to ensure the fairness and authenticity of transactions.
- Completely decentralized: PayFi payment applications are not controlled by any single institution or platform, achieving true decentralization. Users can independently manage their assets and transactions without relying on third-party intermediaries or clearing, thereby reducing transaction costs and risks.
- Powerful Scalability: PayFi payment applications can seamlessly integrate with other blockchain applications, providing users with richer payment scenarios and services. This brings users a more convenient and efficient payment experience, while also providing developers with more innovation space.

PayFi payment application, as a payment solution in the Web3.0 ecosystem, is gradually becoming an important force in the future payment field with its outstanding features of security, transparency, decentralization, and scalability. With the continuous development and improvement of the Web3.0 ecosystem, PayFi payment applications are expected to bring users a more secure, convenient, and efficient payment experience, promoting the transformation and upgrading of the global payment industry.

1.3 The development trend of stablecoin payments

1.3.1 The competitive situation of existing stablecoin payment platforms

With the continuous maturity of blockchain technology and the expansion of application scenarios, the stablecoin payment market is facing unprecedented development opportunities. Currently, numerous stablecoin payment platforms have emerged in the market, each with unique competitive advantages and market positioning, jointly driving the rapid development of the stablecoin payment industry.

These platforms have engaged in fierce competition in terms of payment efficiency, user experience, security, and technological innovation. In order to improve payment efficiency, platforms continuously optimize transaction processing speed and confirmation time to meet users' demand for fast payments. At the same time, platforms that focus on user experience improve user payment convenience and satisfaction by optimizing interface design and simplifying operational processes. In terms of security, platforms have adopted advanced encryption technology and multiple verification mechanisms to ensure the security and immutability of transaction data. In addition, technological innovation is also a key point of competition among various platforms. By introducing cutting-edge technologies such as blockchain and artificial intelligence, platforms continuously improve their service quality and competitiveness.

However, as the market gradually saturates and competition intensifies, stablecoin payment platforms also face many challenges. How to reduce transaction costs and risks while ensuring payment efficiency and user experience has become a common issue that platforms need to face. In addition, with the continuous improvement and changes in regulatory policies, platforms also need to constantly adjust their business models and market strategies to adapt to market changes and demands.

1.3.1 Competitive situation of existing stablecoin payment platforms

With the continuous maturity of blockchain technology and the expansion of application scenarios, the stablecoin payment market is facing unprecedented development opportunities. Currently, numerous stablecoin payment platforms have emerged in the market, each with unique competitive advantages and market positioning, jointly driving the rapid development of the stablecoin payment industry. These platforms have engaged in fierce competition in terms of payment efficiency, user experience, security, and technological innovation. In order to improve payment efficiency, platforms continuously optimize transaction processing speed and confirmation time to meet users' demand for fast payments. At the same time, platforms that focus on user experience improve user payment convenience and satisfaction by optimizing interface design and simplifying operational processes. In terms of security, platforms have adopted advanced encryption technology and multiple verification mechanisms to ensure the security and immutability of transaction data. In addition, technological innovation is also a key point of competition among various platforms. By introducing cutting-edge technologies such as blockchain and artificial intelligence, platforms continuously improve their service quality and competitiveness.

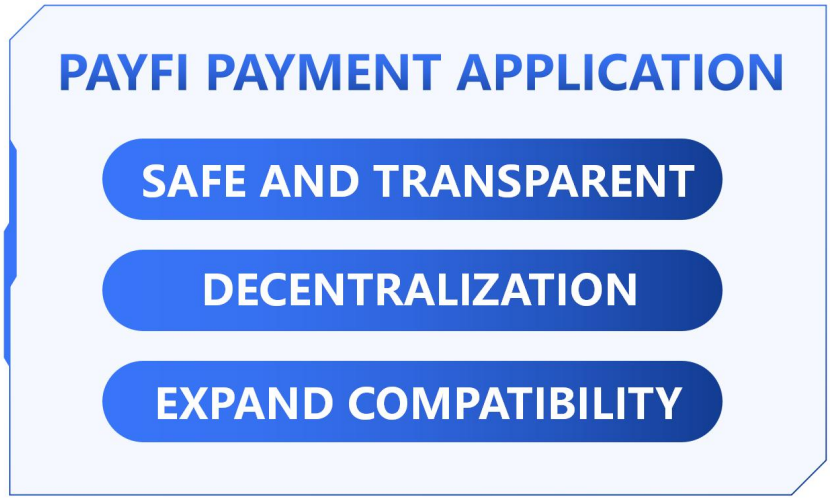
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1.3.2 Market prospects of PayFi payment applications

PayFi payment application, as an innovative solution for stablecoin payments based on the Web3.0 ecosystem, has shown great potential for development in the stablecoin payment market with its unique technological advantages and market prospects.

Firstly, PayFi payment applications have a high degree of security and transparency. By utilizing blockchain technology's distributed ledger and encryption algorithms, PayFi can ensure the security and immutability of transaction data, providing users with reliable payment protection. At the same time, all transaction records are publicly transparent, and users can view transaction details at any time, enhancing the trust and traceability of transactions.

Secondly, PayFi payment applications have the characteristic of decentralization. By breaking free from the constraints of traditional financial institutions, PayFi has achieved direct peer-to-peer transactions, reducing transaction costs and improving payment efficiency. This decentralized payment method also meets the current needs of users for privacy protection and self-management.



In addition, PayFi payment applications also have good scalability and compatibility. Seamless integration with the Web3.0 ecosystem, PayFi supports multiple digital currencies and payment scenarios, meeting the diverse payment needs of users. Meanwhile, through integration and collaboration with other blockchain applications, PayFi can continuously expand its application scenarios and ecosystem, providing users with a more convenient, secure, and efficient payment experience.

Looking ahead, with the continuous development of the global payment market and the increasing demand for payment efficiency and security from users, PayFi payment applications will occupy an important position in the stablecoin payment market with their unique technological advantages and market prospects. At the same time, PayFi will continue to explore technological innovation and ecological expansion, providing users with better and more efficient payment services, and promoting the sustainable development and prosperity of the stablecoin payment industry.

Chapter 2 About NexusMatrix

The 2026 NexusMatrix plan centres on NMX/USDO and covers stablecoin contract exchange, governance-token allocation, cards, account power, Consensus Proof and node participation.

Module	Planned role
NMX	Governance token allocated under pool and power rules.
USDO	Two-way contract exchange with USDT and model settlement.
Cards	Virtual, Gold, Platinum and Black; planned USDO/USDT top-ups.
Accounts and nodes	Records of power, output, claims, performance and node rights.

Issuers, payment-platform access, third-party APIs and external partnerships remain to be confirmed.

2.1-2.2 Platform Vision and Industry Challenges

NexusMatrix plans stablecoin contract exchange, payment settlement and governance participation. USDO is exchanged with USDT in both directions, while NMX is allocated under the model rules.

The 2026 capacity scenario uses 2 million users and platforms and $80 billion of annual conversion volume as inputs for assessing capacity, operating costs and market access.

Industry challenge	Planned assessment
Fragmented exchange and access	Connections between account and exchange interfaces.
Cross-system data gaps	Transaction status, asset queries and reconciliation.
Cost and processing time	Fee calculation, settlement and user feedback.
Cross-chain and account security	Permissions, validation and exception handling.

Platform Workflows and Integration Plan

Area	2026 assessment work
Contract exchange	Validate USDO/USDT exchange, the 0.3% fee and transaction status.
Model allocation	Record deposits, active power, daily allocation, claims and fee routing.
Card integration	Confirm issuance, top-ups, conversion, limits, chargebacks, refunds and reconciliation.
Cross-system interfaces	Assess account permissions, data synchronization, failure handling and trace records.

Third-party providers and integration arrangements require specific confirmed agreements.

2.3 OpenDAO Introduction

OpenDAO, as the community ecological node and operational node organization of NexusMatrix, shoulders the responsibility of making decisions on the platform's future ecological development strategy, operating supervision, and building an ecosystem. Initiated jointly by blockchain developers from various platforms in the industry, Web3.0 project operators, community core promotion members, etc., we adhere to the principles and spirit of "collaborative creation, protocol governance, joint consensus, and democratic decision-making", and leverage our professional, resource, and promotion advantages to jointly promote the development of stablecoin payment settlement systems and commercial empowerment platforms on the platform.

The responsibilities of OpenDAO include but are not limited to:

- Strategic planning and execution: Carefully formulate and resolutely implement NexusMatrix's development blueprint, lead the platform to continuously break through innovation, achieve technological iteration and functional upgrades, and ensure that it always maintains a leading position in fierce market competition.
- Operations resource management: Efficiently allocate and manage various operational resources of the platform to ensure the stability and reliability of service operation, and provide users with uninterrupted high-quality cross chain services.
- Ecological Cooperation Expansion: Actively seeking deep cooperation with other blockchain projects and communities in the industry, building a wide network of partners, working together to promote the popularization and application of blockchain technology, and promoting the prosperity and development of the entire industry.
- User Voice Listening: Establish an efficient user feedback mechanism, carefully listen to every user's voice, deeply analyze user needs and feedback, continuously optimize platform functions, improve service quality, and ensure user satisfaction and loyalty.

OpenDAO achieves fair allocation of community resources through smart contracts. At the same time, it provides a platform for community members to innovate and experiment, and gains project benefits through participation in governance and contributions. In terms of community governance, the decentralization of protocols has been achieved, improving the fast transparency and security of protocols, and enabling them to respond to market changes. OpenDAO, as a new form of organization, has enormous potential in the construction of project ecosystems. With the continuous development of technology and the maturation of the community, it will play an important role in more fields.

Chapter 3 Planned Technical Architecture

3.1 Contract and Verification Assessment

Assessment area	Scope
Contract rules	Exchange, deposits, token allocation, locks and fee calculation.
Permissions and data	Account access, authentication, record integrity and exception handling.
Verification and capacity	Assess confirmation, processing capacity and network conditions.
Technology selection	Zero-knowledge proofs, cross-chain communication and deployment networks are assessment areas; selections are unconfirmed.

3.2 Accounts, Records and Interfaces

Interface	Data and handling
Accounts	Assets, balances, entitlements and permissions.
Transactions	Requests, fees, transaction identifiers and status.
Model	Power, pools, allocation, exit and protection triggers.
Cards	Purchase funds, top-ups, spending, withdrawals, refunds and reconciliation.

Business amounts and fees are recorded separately, with reconciliation by source, use and processing outcome.

3.3 Stablecoin Mechanism

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.

3.4 Planned API Services and Integration

Service area	Planned scope
Assets and accounts	Query assets, balances, active power and claim status.
Transaction requests	Provide asset, amount, sender, recipient and fee parameters.
Events and reconciliation	Track completed, pending and failed states, and reconcile records.
Card services	Issuance, top-up and transaction interfaces follow confirmed partner specifications.

Interface capabilities, regions, charges and fund handling depend on confirmed operating arrangements.

Chapter 4 Foundation and Team Plan

4.1 NexusMatrix Labs Foundation

The 2026 proposal assigns coordination of model configuration, research, community governance and operating assessment to the foundation. The foundation determines node-stage changes according to market progress.

Work area	Planned scope
Model management	Versions, parameters, fund allocation and execution records.
Node governance	Stage notices, participation conditions and allocation review.
Card coordination	Issuance conditions, access, fees, funds and service support.

Legal entity, registration and operating locations, named personnel and partner institutions remain to be confirmed.

4.2 Engineering and Operations 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.

4.3 Coordination, Delivery and Open Items

Delivery area	Items to confirm
Technical delivery	Contract version, test results, deployment environment and security assessment.
Card service	Issuer, service regions, card eligibility, platform compatibility and full fees.
Funds and accounting	Card fees exclude spendable balance; top-up custody, settlement, refunds and chargebacks require confirmation.
Rule execution	Black-card top-up rewards are shared along the upstream referral chain; stage dates, boundary values and existing-account treatment require confirmation.

Project copy, videos, charts and the resource centre use the same confirmed parameters.

5.1 USDO Stablecoin

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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.

5.2 NMX Supply and Trading

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.

5.3 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.

5.4 Deposits and Liquidity

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.

5.5 Daily Output and Claims

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.

5.6 Consensus Proof

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%

5.7 Power Rewards and Protection

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.

Power Protection and Reset

Triggered when base-pool USDO falls below 60% of its recorded peak. The current balance then becomes the new peak reference.

Cumulative output and rewards / principal	Treatment
Above 150%	Clear all dynamic and static power.
Below 150%	Power output continues.

The combined 3-times exit also applies. The exact 150% boundary remains unconfirmed.

5.8 V1-V8 Levels and Benefits

Smaller-region performance is measured after excluding one largest region.

Level	Performance (U)	Power differential	Benefit (U)
V1	3,000	5%	100
V2	10,000	10%	200
V3	30,000	15%	500
V4	100,000	20%	1,000
V5	300,000	25%	1,500
V6	800,000	30%	3,000
V7	1,500,000	35%	4,000
V8	3,000,000	40%	5,000

Benefits allow token purchases at 80% of the reference price, once every 3 days, using 20% of the relevant benefit amount per purchase across 5 purchases. At higher ranks, allowances from all ranks achieved accumulate.

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

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.

5.10 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%

6.1 Payment and Settlement Integration

The 2026 payment-integration plan focuses on accounts, stablecoin exchange, transfers and settlement reconciliation. OpenPay forms part of the planned payment interface, connecting payment requests, transaction status and settlement records.

Process	Planned work
Create a request	Confirm asset, amount, sender, recipient and fees.
Contract exchange	Exchange USDO and USDT through the contract at a 0.3% fee.
Track transactions	Record transaction IDs, status and processing results.
Reconcile funds	Reconcile received amounts, fees and account balances.

Evaluation focuses on fee visibility, settlement time, failed-transaction handling and reconciliation completeness.

6.2 International Transfers and Trade Settlement

The international-transfer and trade-settlement plan centres on fund transfers, transaction confirmation and account reconciliation. Stablecoin exchange follows the USDO / USDT contract rules.

Stage	Information and processing
Before settlement	Verify payer, recipient, currency, amount and transaction references.
During settlement	Track exchange, transfer and confirmation status.
After settlement	Compare fees, received amounts and account records.

The 2026 pilot evaluates workflow usability through completion rates, processing times and reconciliation results.

6.3 Settlement Operations and Records

The settlement-operations plan records assets, amounts, fees, transaction status and results for each workflow, with reconciliation between account balances and settlement details.

Assessment area	Scope
Fee calculations	USDO / USDT exchange has a 0.3% fee; other model fees follow their respective rules.
Exceptions	Distinguish pending, completed and failed transactions, and record outcomes.
Operating metrics	Aggregate volumes, fees, settlement times and reconciliation differences.

These workflows form part of the 2026 planning and testing programme.

7.1 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.

7.2 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.

7.3 2026 Q1-Q3 Implementation Plan

2026 Q1: Accounts and exchange

Plan USDO / USDT exchange, account records and the 0.3% fee calculation. Specify contract interfaces and reconciliation data.

2026 Q2: Allocation and participation

Configure NMX supply allocation, deposit routing and power records. Test node enrolment, P-point rights and V1-V8 performance levels.

2026 Q3: Output and claims

Test extraction at 12:00 (UTC+8), the 25% direct-claim allocation and 75% Consensus Proof allocation. Reconcile claim timing and fees.

7.4 2026 Q4 Governance and Annual Review

2026 Oct-Nov: Trading and protection

Integrate tests for base trading fees, drawdown surcharges, profit tax and transfer taxation. Validate market-management and power-protection triggers.

2026 December: Annual reconciliation

Reconcile the base pool, deposit allocation pool, benefit bond pool and market-management pool. Review node distributions, active power and account entitlements.

Governance review

Assess model operations, workflow completion and account reconciliation. The 30% Consensus Proof fee tier has a 15-day lock period, with claiming available after it ends.

Free-trading condition

Free trading requires cumulative burns of 189,000,000 NMX; annual planning dates do not replace this condition.

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