

BNKTO Token White Paper

Infrastructure Utility Powering Global PayFi

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Token Symbol: BNKTO

Blockchain: Solana (SPL Token)

Total Supply: 1,000,000,000 (Fixed)

Launch Platform: Pump.fun

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Executive Summary

BNKTO is a fixed-supply utility token deployed on Solana that powers the BANKTO ecosystem—a global PayFi infrastructure combining institutional payment processing, ATM networks, and brokerage services. The token serves as the economic coordination layer across four key utilities: **ATM operator bonding** (50,000 BNKTO per machine), **Diamond-tier staking rewards** (36-month lock, 22% APY), **infrastructure access** (reduced fees for merchants and agents), and **commission vesting bonuses** (10-30% for brokerage agents).

With a fixed supply of 1 billion tokens and a projected 60-80% locked in operational bonds and staking contracts, BNKTO exhibits extreme scarcity dynamics. The token launched on Pump.fun in January 2026 and is designed to capture value from three revenue-generating business units: BANKTO PayFi (merchant payment gateway), Global Brokerage Platform (agent network), and ATM Network Infrastructure (physical cash-to-crypto conversion).

Key Investment Thesis

Mandatory Bonding Creates Predictable Demand: The ATM Operator Bonding program requires 50,000 BNKTO per ATM. With 9,700 projected ATMs by Year 5, this

represents 485,000,000 tokens locked (48.5% of total supply), creating sustained demand pressure as the network scales.

High-Yield Diamond Staking Reduces Circulating Supply: The Diamond staking tier offers 22% APY with a 36-month lock-in period, incentivizing long-term holding and further reducing available supply. Early projections indicate 30-45% of circulating supply will be staked by Year 3, compounding scarcity effects.

Discretionary Buyback Program: Up to 20% of ATM network revenues may be allocated to token buybacks, creating additional demand and potential deflationary pressure depending on treasury allocation decisions.

Multi-Business Revenue Streams: BANKTO's diversified revenue model across PayFi merchant services, global brokerage operations, and ATM network infrastructure provides multiple value capture mechanisms, with projected revenues exceeding \$320M by Year 5.

Institutional Custody & Compliance: Unlike DeFi-only tokens, BNKTO operates within a regulated infrastructure framework, reducing regulatory risk and enabling institutional participation through compliant custody solutions.

This white paper provides a comprehensive analysis of BNKTO tokenomics, utility mechanisms, financial projections, and risk factors for prospective token holders and institutional investors.

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1. Token Overview

1.1 What is BNKTO?

BNKTO is a Solana-based SPL token that serves as the economic coordination layer for the BANKTO ecosystem. The token was designed to align incentives across four key stakeholder groups: **ATM Operators** who deploy physical cash-to-crypto machines and lock BNKTO as operational bonds, **Merchants** who accept crypto payments through BANKTO PayFi and stake BNKTO for fee discounts, **Brokerage Agents** who facilitate digital asset transactions and receive BNKTO commission bonuses, and **Token Holders** who stake BNKTO for yield and participate in ecosystem growth.

Unlike governance tokens that provide voting rights, BNKTO is a pure utility token with no governance, equity, or profit-sharing rights. Token holders cannot vote on protocol upgrades, treasury allocation, or business decisions. BNKTO does not represent ownership in BANKTO or entitle holders to dividends, revenue shares, or ATM cash flows.

1.2 Technical Specifications

Specification	Details
Blockchain	Solana
Token Standard	SPL Token
Contract Address	To be announced at launch
Decimals	9
Total Supply	1,000,000,000 (fixed, no minting)
Launch Platform	Pump.fun
Initial Liquidity	5% of supply (50M tokens)
Supported Wallets	Phantom, Solflare, Backpack, Ledger

1.3 Why Solana?

BNKTO is deployed on Solana rather than Ethereum due to superior performance characteristics critical for payment infrastructure. Solana offers transaction speeds averaging 400ms confirmation time compared to 12-15 seconds on Ethereum, transaction costs of approximately 0.00025 per transaction versus 2-50 on Ethereum, and throughput capacity of 65,000 TPS compared to 15-30 TPS on Ethereum. Solana's focus on payments and DeFi aligns strategically with BANKTO's PayFi positioning.

Pump.fun was selected as the launch platform due to its fair launch mechanics, deep liquidity, and proven track record of successful token launches in the Solana ecosystem.

2. Token Utility & Use Cases

2.1 ATM Operator Bonding

Primary Utility: Every ATM deployed on the BANKTO network requires a **50,000 BNKTO operational bond** locked in a smart contract for a minimum term of 36

months. This bond serves as a quality assurance mechanism, ensures operator commitment, and creates predictable token demand as the network scales.

Bonding Mechanics:

Operators lock 50,000 BNKTO per ATM in a non-custodial smart contract deployed on Solana. Bonded tokens cannot be transferred or sold while the ATM remains operational. Bonds earn a fixed 22% APY return, paid monthly in BNKTO from the token treasury allocation. Bonds are returned to operators if they decommission ATMs in good standing, maintaining compliance and service quality standards. Bonds may be slashed (partially or fully) for compliance violations, fraud, or extended service outages.

Demand Projection:

The ATM deployment roadmap projects significant growth over a five-year period. By Q1 2026, 50 ATMs are expected to be deployed, locking 2,500,000 BNKTO (0.25% of supply). By Q4 2026, 500 ATMs will lock 25,000,000 BNKTO (2.5% of supply). By Q4 2027, 1,000 ATMs will lock 50,000,000 BNKTO (5.0% of supply). By Q4 2028, 2,000 ATMs will lock 100,000,000 BNKTO (10.0% of supply). By Year 5, 9,700 ATMs will lock 485,000,000 BNKTO (48.5% of supply).

At 9,700 ATM deployments by Year 5, **485 million BNKTO (48.5% of total supply)** will be permanently locked in operational bonds, creating extreme scarcity and sustained demand pressure.

2.2 Diamond Staking Program

Staking Utility: Token holders can stake BNKTO in the **Diamond tier** with a 36-month lock-in period, earning a fixed 22% APY return. Staking reduces circulating supply and provides predictable yield for long-term holders committed to ecosystem growth.

Diamond Tier Specifications:

Parameter	Value
Lock Period	36 months
APY	22%
Minimum Stake	1,000 BNKTO
Reward Payment	Monthly in BNKTO
Early Unstaking	Forfeits all accrued rewards
Auto-Compounding	Available

Staking Mechanics:

Stakers lock a minimum of 1,000 BNKTO in a non-custodial smart contract for the full 36-month term. Rewards are paid monthly in BNKTO from the token treasury allocation (10% of supply allocated for staking rewards). Early unstaking forfeits all accrued rewards, incentivizing commitment. Auto-compounding is available, allowing stakers to automatically reinvest monthly rewards into the staking contract.

Projected Staking Participation:

Conservative projections estimate that by Year 1 (2026), 30% of circulating supply will be staked (approximately 200M tokens). By Year 2 (2027), 45% of circulating supply will be staked (approximately 350M tokens). By Year 3 (2028), 60% of circulating supply will be staked (approximately 500M tokens).

At 60% staking participation, **500 million BNKTO (50% of total supply)** will be locked in staking contracts, dramatically reducing available supply and compounding scarcity effects alongside ATM bonding.

2.3 Infrastructure Access & Fee Discounts

Merchant Utility: Merchants who accept crypto payments through BANKTO PayFi can stake BNKTO to receive reduced transaction fees. Standard transaction fees are 1.5%, but merchants holding and staking BNKTO receive tiered discounts: 10% fee reduction for 10,000+ BNKTO staked, 20% fee reduction for 50,000+ BNKTO staked, and 30% fee reduction for 100,000+ BNKTO staked.

Agent Utility: Brokerage agents who facilitate digital asset transactions through the BANKTO Global Brokerage Platform receive commission bonuses paid in BNKTO. Commission bonuses range from 10-30% depending on transaction volume and agent tier, creating additional demand from the agent network.

2.4 Commission Vesting Bonuses

Brokerage agents receive BNKTO commission bonuses with vesting schedules to incentivize long-term participation. Bonuses vest over 12-24 months depending on agent tier, with higher-tier agents receiving accelerated vesting. Vested BNKTO can be staked to earn additional yield, creating a compounding incentive structure.

3. Tokenomics & Supply Schedule

3.1 Total Supply & Distribution

BNKTO has a fixed total supply of **1,000,000,000 tokens** with no minting capability. The token distribution is structured to balance ecosystem growth, liquidity, and long-term sustainability.

Allocation	Tokens	Percentage	Vesting
Public Launch (Pump.fun)	50,000,000	5%	Immediate liquidity
Staking Rewards Treasury	100,000,000	10%	Released over 10 years
ATM Operator Bonding Pool	500,000,000	50%	Locked as ATMs deploy
Team & Advisors	150,000,000	15%	4-year vest, 1-year cliff
Ecosystem Development	100,000,000	10%	5-year vest
Brokerage Commission Pool	50,000,000	5%	Released over 5 years
Treasury & Reserves	50,000,000	5%	Strategic allocation

3.2 Circulating Supply Projection

The circulating supply of BNKTO will remain constrained due to bonding, staking, and vesting schedules. By Year 1 (2026), approximately 150M tokens will be in circulation (15% of supply). By Year 3 (2028), approximately 250M tokens will be in circulation (25% of supply). By Year 5, approximately 350M tokens will be in circulation (35% of supply).

With 48.5% locked in ATM bonding and 50% locked in staking by Year 5, **only 1.5% of total supply** will remain freely tradable, creating extreme scarcity dynamics.

3.3 Deflationary Mechanisms

BANKTO has implemented discretionary buyback and burn mechanisms to create potential deflationary pressure. Up to 20% of ATM network revenues may be allocated to token buybacks from the open market. Buyback decisions are made quarterly by the BANKTO treasury team based on revenue performance and market conditions. Tokens purchased through buybacks may be burned (permanently removed from supply) or held in treasury for future ecosystem initiatives.

4. Diamond Staking Program

4.1 Program Overview

The Diamond Staking Program is designed to reward long-term token holders who commit to ecosystem growth. By locking BNKTO for 36 months, stakers earn a fixed 22% APY return, significantly higher than traditional DeFi staking yields while maintaining institutional-grade security through Solana smart contracts.

4.2 Staking Rewards Calculation

Staking rewards are calculated based on the following formula:

$$\text{Annual Reward} = \text{Staked Amount} \times 22\% \text{ APY}$$

$$\text{Monthly Reward} = (\text{Staked Amount} \times 22\%) / 12$$

For example, a staker who locks 100,000 BNKTO in the Diamond tier will earn 22,000 BNKTO annually, or approximately 1,833 BNKTO per month. Over the full 36-month term, the staker will earn 66,000 BNKTO in rewards, representing a 66% total return on the initial stake.

4.3 Auto-Compounding Benefits

Stakers who enable auto-compounding will see significantly higher returns due to compound interest effects. With monthly compounding at 22% APY, the effective annual yield increases to approximately 24.4% APY. Over 36 months with auto-compounding enabled, a 100,000 BNKTO stake will grow to approximately 195,000 BNKTO, representing a 95% total return.

4.4 Smart Contract Security

All staking contracts are deployed on Solana and undergo rigorous third-party security audits. Contracts are non-custodial, meaning stakers retain full ownership of their tokens throughout the lock-in period. Rewards are paid automatically from the Staking Rewards Treasury allocation, ensuring predictable and reliable yield distribution.

5. ATM Operator Bonding

5.1 Bonding Requirements

Every ATM deployed on the BANKTO network must be bonded with **50,000 BNKTO** for a minimum term of **36 months**. This bonding requirement serves multiple purposes: it ensures operator commitment and financial stake in network success, creates quality assurance through economic penalties for non-compliance, generates predictable token demand as the network scales, and provides operators with yield generation (22% APY) on bonded capital.

5.2 Bonding Mechanics

Operators lock 50,000 BNKTO per ATM in a Solana smart contract before deployment authorization. Bonded tokens earn 22% APY, paid monthly in BNKTO from the ATM Operator Bonding Pool. Bonds are non-transferable while the ATM remains

operational. Operators can reclaim bonds after decommissioning ATMs in good standing. Bonds may be slashed for compliance violations, fraud, extended outages, or failure to maintain service standards.

5.3 Network Growth Projections

The BANKTO ATM network is projected to scale aggressively over the next five years, driven by strategic partnerships, operator financing programs, and institutional demand for compliant cash-to-crypto infrastructure.

Timeline	ATMs Deployed	BNKTO Locked	% of Supply
Q1 2026	50	2,500,000	0.25%
Q4 2026	500	25,000,000	2.5%
Q4 2027	1,000	50,000,000	5.0%
Q4 2028	2,000	100,000,000	10.0%
Year 5	9,700	485,000,000	48.5%

By Year 5, **485 million BNKTO (48.5% of total supply)** will be locked in ATM bonding, creating sustained demand and extreme scarcity.

5.4 Operator Financing Program

To accelerate network growth, BANKTO offers an **Operator Financing Program** that enables qualified operators to deploy ATMs without upfront BNKTO capital. Operators can borrow the required 50,000 BNKTO per ATM from the treasury at competitive rates, with repayment terms ranging from 12-36 months. Financing is secured by ATM revenue streams and operator collateral. This program lowers barriers to entry while maintaining bonding requirements and network quality standards.

6. Buyback & Burn Mechanism

6.1 Discretionary Buyback Program

BANKTO has implemented a discretionary buyback program funded by up to 20% of ATM network revenues. Buyback decisions are made quarterly by the treasury team based on revenue performance, market conditions, and strategic priorities. Tokens purchased through buybacks may be burned (permanently removed from supply) or held in treasury for future ecosystem initiatives such as liquidity provision, strategic partnerships, or additional staking rewards.

6.2 Burn Mechanism

When tokens are burned, they are sent to a verifiable burn address on Solana, permanently removing them from circulation. All burn transactions are publicly auditable on the Solana blockchain, ensuring transparency and accountability. Burn events are announced publicly with on-chain proof, allowing the community to verify deflationary effects.

6.3 Projected Buyback Impact

Assuming conservative revenue projections and a 20% buyback allocation, BANKTO could repurchase approximately 5-10 million BNKTO annually starting in Year 3. Over a five-year period, this could result in 25-50 million tokens burned (2.5-5% of total supply), further compounding scarcity effects.

7. Ecosystem Revenue Drivers

7.1 BANKTO PayFi (Merchant Payment Gateway)

BANKTO PayFi is an enterprise-grade payment gateway enabling merchants to accept cryptocurrency payments with instant fiat settlement. Revenue is generated through transaction fees (1.5% standard rate), currency conversion spreads, and premium merchant services. Projected revenue from PayFi operations is expected to reach *50M annually by Year 3 and 120M annually by Year 5*.

7.2 Global Brokerage Platform (Agent Network)

The BANKTO Global Brokerage Platform connects institutional and retail clients with a network of licensed brokerage agents facilitating digital asset transactions. Revenue is generated through brokerage commissions (0.5-2% per transaction), agent subscription fees, and white-label licensing. Projected revenue from brokerage operations is expected to reach *80M annually by Year 3 and 150M annually by Year 5*.

7.3 ATM Network Infrastructure

The BANKTO ATM network provides physical cash-to-crypto conversion services at strategic locations globally. Revenue is generated through transaction fees (3-5% per conversion), ATM operator revenue sharing, and location partnership agreements. Projected revenue from ATM operations is expected to reach *40M annually by Year 3 and 100M annually by Year 5*.

7.4 Total Revenue Projection

Combined revenue across all three business units is projected to exceed **\$320M annually by Year 5**, providing substantial cash flow to support buyback programs, staking rewards, and ecosystem development.

8. Financial Projections

8.1 Revenue Forecast (Year 1-5)

Year	PayFi Revenue	Brokerage Revenue	ATM Revenue	Total Revenue
Year 1 (2026)	\$10M	\$15M	\$5M	\$30M
Year 2 (2027)	\$25M	\$40M	\$15M	\$80M
Year 3 (2028)	\$50M	\$80M	\$40M	\$170M
Year 4	\$85M	\$115M	\$70M	\$270M
Year 5	\$120M	\$150M	\$100M	\$370M

8.2 Token Demand Drivers

Token demand is driven by three primary mechanisms: **ATM Operator Bonding** (485M tokens locked by Year 5), **Diamond Staking** (500M tokens locked by Year 3), and **Merchant Fee Discounts** (estimated 50M tokens staked by merchants by Year 3). Combined, these mechanisms could lock **over 98% of total supply** by Year 5, leaving minimal freely tradable tokens.

8.3 Scarcity Analysis

With 48.5% locked in ATM bonding, 50% locked in staking, and ongoing buyback programs, BNKTO exhibits extreme scarcity dynamics. Assuming conservative projections, **only 1.5% of total supply (15M tokens)** will remain freely tradable by Year 5, creating significant supply constraints and potential price appreciation as demand increases.

9. Token Distribution & Vesting

9.1 Vesting Schedules

To ensure long-term alignment and prevent sudden supply shocks, BNKTO implements structured vesting schedules for team, advisor, and ecosystem allocations.

Team & Advisors (150M tokens, 15%):

4-year linear vesting with a 1-year cliff. No tokens are released in Year 1. Starting in Year 2, 25% of allocation vests annually over 4 years.

Ecosystem Development (100M tokens, 10%):

5-year linear vesting with no cliff. 20% of allocation vests annually over 5 years, funding partnerships, integrations, and ecosystem growth initiatives.

Brokerage Commission Pool (50M tokens, 5%):

Released over 5 years based on agent performance and transaction volume. Tokens vest to agents over 12-24 months after earning, incentivizing long-term participation.

9.2 Treasury Management

The Treasury & Reserves allocation (50M tokens, 5%) is managed by the BANKTO treasury team for strategic initiatives including liquidity provision, exchange listings, market-making operations, strategic partnerships, and emergency reserves. Treasury decisions are made transparently with quarterly reports published to the community.

10. Governance & Protocol Evolution

10.1 No Governance Rights

BNKTO is a pure utility token with **no governance rights**. Token holders cannot vote on protocol upgrades, treasury allocation, business decisions, or operational matters. All strategic and operational decisions are made by the BANKTO executive team and board of directors.

10.2 Protocol Evolution

While BNKTO does not grant governance rights, the BANKTO team is committed to continuous protocol evolution based on market feedback, technological advancements, and regulatory developments. Protocol upgrades may include new staking tiers, enhanced bonding mechanisms, additional utility integrations, and expanded ecosystem partnerships.

10.3 Community Engagement

Although token holders do not have formal governance rights, BANKTO maintains active community engagement through regular AMAs (Ask Me Anything sessions), quarterly transparency reports, public roadmap updates, and community feedback channels. The team values community input and incorporates feedback into strategic planning where feasible.

11. Risk Factors & Disclaimers

11.1 Regulatory Risk

Cryptocurrency regulations vary significantly across jurisdictions and are subject to change. BNKTO operates within a regulated infrastructure framework, but regulatory developments could impact token utility, trading availability, or ecosystem operations. Prospective token holders should consult legal and tax advisors before acquiring BNKTO.

11.2 Market Risk

Cryptocurrency markets are highly volatile and subject to rapid price fluctuations. BNKTO's value may increase or decrease significantly based on market conditions, investor sentiment, and macroeconomic factors. Token holders should only invest capital they can afford to lose.

11.3 Technology Risk

BNKTO is deployed on Solana, a high-performance blockchain that has experienced occasional network outages and congestion. While Solana's core team actively addresses these issues, future network disruptions could impact token transfers, staking operations, or smart contract execution.

11.4 Business Execution Risk

BANKTO's financial projections are based on assumptions about market adoption, operator growth, and revenue performance. Actual results may differ materially from projections due to competitive pressures, operational challenges, or market conditions. There is no guarantee that BANKTO will achieve projected ATM deployments or revenue targets.

11.5 Smart Contract Risk

While BNKTO smart contracts undergo rigorous third-party security audits, no smart contract is entirely risk-free. Vulnerabilities, bugs, or exploits could result in loss of

funds. Token holders should understand the risks associated with smart contract interactions.

11.6 No Investment Advice

This white paper is for informational purposes only and does not constitute investment advice, financial advice, trading advice, or any other sort of advice. BNKTO is a utility token, not a security or investment product. Prospective token holders should conduct their own research and consult professional advisors before acquiring BNKTO.

11.7 No Guarantees

BANKTO makes no guarantees regarding token performance, staking rewards, buyback programs, or ecosystem growth. All forward-looking statements are subject to risks and uncertainties. Past performance is not indicative of future results.

12. How to Acquire BNKTO

12.1 Primary Launch (Pump.fun)

BNKTO launched on Pump.fun in January 2026 with 5% of total supply (50M tokens) allocated to initial liquidity. Pump.fun provides a fair launch mechanism with deep liquidity and transparent price discovery.

12.2 Secondary Markets

Following the initial launch, BNKTO will be available on decentralized exchanges (DEXs) such as Raydium, Orca, and Jupiter on the Solana network. Centralized exchange (CEX) listings will be pursued based on market demand and strategic priorities.

12.3 Supported Wallets

BNKTO is an SPL token and can be stored in any Solana-compatible wallet including Phantom, Solflare, Backpack, and Ledger hardware wallets. Users should ensure they

are using official wallet applications to avoid phishing scams.

12.4 Acquisition Safety

When acquiring BNKTO, users should verify the official contract address (to be announced at launch), use reputable exchanges and wallets, enable two-factor authentication (2FA) on all accounts, and never share private keys or seed phrases. BANKTO will never ask for private keys or seed phrases.

Disclaimer

This white paper is for informational purposes only and does not constitute an offer or solicitation to sell shares or securities in BANKTO or any related or associated company. BNKTO is a utility token, not a security. This document does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the document's content as such.

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You also agree that the team is presenting the token “as is” and is not required to provide any support or services. You should have no expectation of any form from BNKTO and its team. Although BNKTO and its team will make every effort to achieve the goals described in this white paper, all persons and entities who purchase BNKTO acknowledge and understand that BNKTO and its team make no warranties or representations, express or implied, regarding the likelihood of achieving the goals outlined in this white paper.

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