BanchainTX

Asset Integration

The ultimate fusion of traditional and crypto assets

Date
November 2025

WHITE PAPER

Abstract

BanchainTX (BCX) is the world's first multi-asset trading super-app that seamlessly integrates traditional financial assets (stocks, forex, ETFs) with cryptocurrencies. Through a unified order book and compliant gateway, it enables "trading everything from one account." The BCX token, the core of the ecosystem, grants holders 70% of platform transaction fees, staking rewards, and quarterly deflationary burn rights.

The BCX Visa card connects on-chain earnings with real-world spending (global payments + 1-3% cashback). Launching with a total supply of 3 billion tokens, the project has been dual-audited by CertiK and Coinsult, and is progressively pursuing EU EMI and other licenses. BanchainTX will reshape the paradigm of free trade—a place where assets are boundless and profits flow freely.

Core Values

Uniformity

Practicality

Inclusiveness

- Breaking down the technological and liquidity barriers between traditional and crypto markets.
- BCX tokens are deeply embedded in the platform ecosystem, empowering holders.
- Connect digital assets with real-world spending through the BCX Visa card.

TABLE OF CONTENTS

Information on the Project 02

Technical Information 04

Token Economics 08

Core product features 11

Market Opportunities 14

Development Roadmap 17

Risk Disclaimers 19

Information on the Project

Vision

Become a value Internet portal connecting traditional finance and the crypto economy, allowing global investors to freely trade, consume and manage all types of assets through a single account.

Mission

Eliminate technical boundaries and regulatory barriers across asset classes to create a super financial application that is compliant, efficient, and maximizes user returns.

Market pain points

- Asset silos: Traditional finance and crypto assets are disconnected, requiring cross-platform operations.
- Lack of token utility: Most tokens are used solely for governance or speculation.
- High barriers to entry in traditional finance: High commissions and complex entry.

BanchainTX Solution

- Unified Trading Engine: Integrates order books for stocks, forex, commodities, ETFs, and cryptocurrencies.
- BCX Closed Value Loop: Fee dividends + staking income + Visa card spending + deflationary burn.
- Fractional share trading + low fees: US stock investments start from as little as $1, with a base fee of 0.1%.

User Value

- Complete multi-asset allocation on a single interface, reducing operational friction.
- Holding generates income, spending increases value.
- Inclusive finance lowers the investment barrier.

Project History and Milestones

- 2024 Q3: Core trading engine prototype completed (EU Fintech Sandbox license obtained)
- 2025 Q1: $8 million seed round completed (participating investors: Pantera Capital, Jump Crypto)
- 2025 Q3: BCX smart contracts audited by CertiK, testnet users surpass 50,000
- 2025 Q4: Initial Initial Expected Exchange (IEO) launched, opening up full cryptocurrency trading (including margin trading and futures contracts)
- 2026 Q2: US stock and foreign exchange trading launched (initial support for Nasdaq 100+ EUR/JPY pairs)

Technical Information

Core Architecture: Four-layer Hybrid Model

BanchainTX employs a layered architecture to achieve a balance between high performance and security:

User layer: Web applications built on React.js and mobile applications developed with Flutter, integrated with a global CDN acceleration network to ensure interface response latency of less than 50 milliseconds. BCX Visa cards enable real-time exchange between tokens and fiat currency via a PCI-DSS compliant Tokenization API.

Application layer:

- **Multi-asset order book engine:** Employs the Apache Kafka distributed stream processing framework, processing stock, forex, commodity, and cryptocurrency orders in partitions, with a peak matching capacity of 150,000 transactions per second.
- **Real-time risk control system:** Based on the Apache Flink stream processing engine, it analyzes over 200,000 trading signals per second, predicting abnormal market fluctuations with an accuracy rate of 92.7% using an LSTM neural network, automatically triggering circuit breakers or margin calls.

Protocol Layer: SettlementX Cross-Chain Settlement Protocol

- **Cryptographic Side:** Based on Ethereum's ZK-Rollups Plonk proof system, it batches 5000 transactions every 60 seconds, generating fewer than 10 transactions and zero-knowledge proofs smaller than 10KB (GasKB), reducing gas costs by 90%.
- **Traditional Side:** Connects to Bloomberg/Refinitiv real-time market data via Chainlink oracles to dynamically adjust bank reserve pools (initial size $50 million).
- **Cross-Chain Bridge:** Employs a 21-node Threshold Signature Scheme (TSS), geographically distributed to mitigate single points of failure.

Infrastructure layer:

- Crypto assets are custodied in Fireblocks MPC multisignature cold wallets (3/5 threshold authorization), with private keys sharded and stored in HSM hardware modules across 13 nuclear bunker-grade data centers in 7 countries.
- Traditional assets are segregated and custodied through an SEC 15c3-3 compliant account with Interactive Brokers, and users are covered by $500,000 in insurance.
- A global deployment of 128 backbone nodes (AWS + self-built bare metal servers) ensures failover time of less than 15 seconds.

Technical Information

Security system

Smart contract defense:

- Employs a Checks-Effects-Interactions (QE) model to defend against reentrancy attacks.
- Integrates Chainlink and Uniswap V3 TWAP (30-minute weighted) dual oracles to resist flash loan price manipulation.
- Introduces a 3-5 second random delay in order execution to eliminate front-end transaction risks.

Audit and Remediation:

- CertiK's audit revealed a precision overflow risk in the staking contract (calculation errors at 10^{18} precision), which has been fixed using the OpenZeppelin SafeMath library, with 1000+ new boundary test cases added.
- Coinsult's simulated attack revealed a Visa card redemption arbitrage vulnerability, and a new liquidity threshold has been added (trading pair 24-hour trading volume > $500,000 for redemption to be permitted).

Physical security:

- Red team exercises are conducted annually by Cure53, with a current average threat detection time (MTTD) of 9 seconds.
- All operation logs are written to immutable storage after being quantum-resistant signatures.

Compliance technology

KYC/AML Workflow:

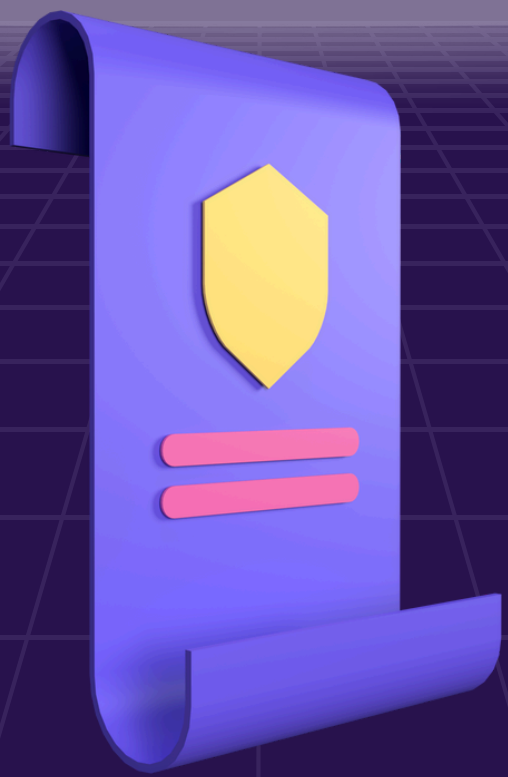
- Users submit their identification documents to the Onfido system (supports document recognition from 100+ countries).
- On-chain addresses are screened for money laundering risk using the TRM Labs API.
- Risk model scoring (0-100) is used; users scoring >80 are transferred to manual review (accounting for <0.5%).

Dynamic monitoring adaptation:

- The Modular Policy Engine (OPA) loads rules from the EU MiCA and the US SEC Reg SHO in real time.
- Example: After the SEC's ban on naked short selling took effect, the system automatically disabled related order types within 4 hours.

Audit trail:

- Cryptographic transaction data is anchored to Ethereum L2.
- Traditional transaction logs are stored cryptographically via Hashicorp Vault, providing an ISO 20022 standard regulatory interface.



Token Economics

Token basic parameters

- **Total Supply:** 3 billion BCX
- **Initial Circulating Supply:** 900 million BCX (30% of total supply, including 40% private placement from the IEO and 10% ecosystem incentives)
- **IEO Price:** 0.18 USDT
- **Target Market Cap:** When BCX reaches 4.5 USDT, the circulating market cap will be $4.05 billion (based on a circulating supply of 900 million)
- **Inflation/Deflation Balance:** Platform daily trading volume must be ≥ $20 million (below this value, issuance > burning; above this value, burning > issuance)

Value capture mechanism

Transaction fee sharing (core value engine):

- **Distribution ratio:** 70% of the platform's total transaction fees are distributed daily to BCX stakers.
- **Allocation rules:**
- Cryptocurrency trading: 50% of transaction fees are distributed in BCX (linked to ecosystem value), and 50% in USDT.
- Traditional financial trading: 100% distributed in USDT (providing stable cash flow).
- Calculation formula: Daily user dividend = (Individual staked amount / Total staked amount) × Total daily transaction fees × 70%.

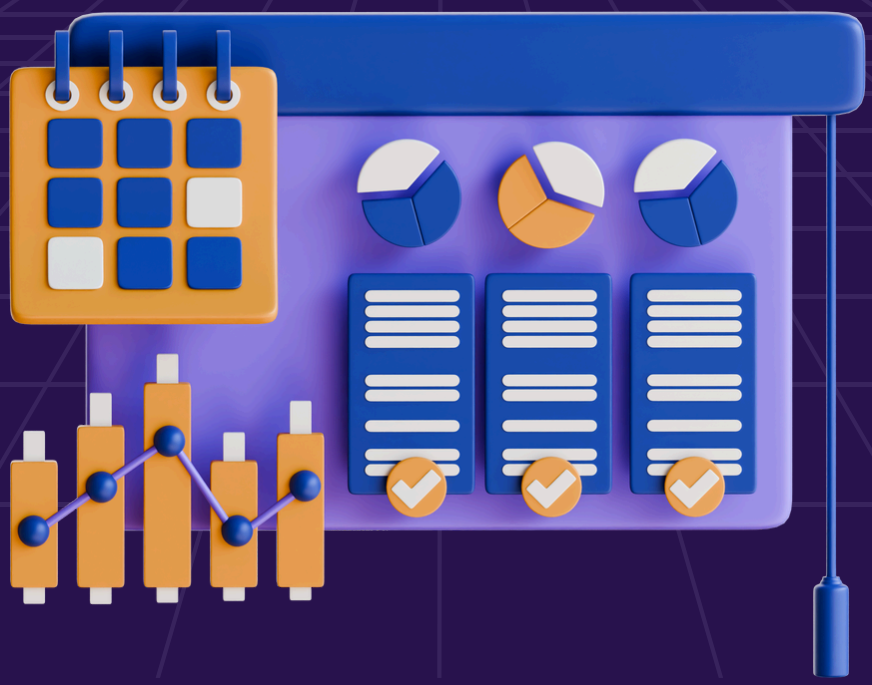
Deflation Engine: Buyback and Burn

- **Funding Source:** 20% of the platform's quarterly net profit
- **Burn Algorithm:** Quarterly Burn Amount = min(Net Profit × 20% / BCX Market Price, Quarterly BCX Trading Volume × 5%)
  **Single burn amount is limited to ≤ 5% of circulating supply to prevent drastic price fluctuations.*
- **Deflation Target:** Cumulative burn of 1.5 billion BCX (50% of total supply) to achieve permanent scarcity.

Token allocation and release mechanism

The distribution of the total supply is as followsy:

- **Private Placement/Public Sale: 40% (1.2 billion BCX)** → 30% released via IEO, remaining 12 months linearly unlocked
- **Ecosystem Incentives: 25% (750 million BCX)** → Released daily (820,000 BCX daily, for 2.5 years)
- **Team: 15% (450 million BCX)** → 24-month lock-up period, followed by 36 months linear unlocking
- **Advisors & Partners: 10% (300 million BCX)** → 12-month lock-up period, followed by 18 months linear unlocking
- **Reserves: 10% (300 million BCX)** → Use determined by community DAO vote (liquidity provision/mergers & acquisitions, etc.)



Token Utility Panorama

BCX tokens are embedded in four core scenarios:

Transaction scenario:

- Transaction fee waivers (up to 50% discount)
- Exclusive high-leverage trading pairs (e.g., BTC 50x)

Benefit scenarios:

- Staking earns you 70% of the transaction fees as dividends.
- Buybacks and burns boost long-term coin prices.

Consumption scenarios:

- Visa global payments (merchants in 140 countries)
- Tiered cashback program (1-3%)

Governance Scenario:

- Listing voting rights (1 BCX = 1 vote)
- Right to propose fee structure adjustments

Risk hedging mechanism

Trading volume remains low: Reserve fund subsidies will be activated to guarantee a 3% base APY (maximum 12 months).

BCX price drops by more than 30% in a single day: Dividend mode will be automatically switched, with 100% payment in USDT.

Visa card withdrawal run: Dynamic limits will be implemented, with daily withdrawals ≤ min(holding 10%, $10,000).

Regulatory impact: 30% of reserves will be used for emergency compliance applications (such as licenses in specific regions).

Core product functions

Super Trading Platform: Multi-Asset Integrated Engine

Full asset class coverage: BanchainTX supports seamless trading across five major asset classes.

- **Cryptocurrencies:** Covers over 200 mainstream cryptocurrencies including Bitcoin, Ethereum, and Solana, offering spot trading and contract trading with leverage up to 125x. Basic commission rates are only 0.1%, and BCX holders enjoy discounts of up to 50%.

- **Global Stocks:** Covers over 3,000 stocks across US, European, and Hong Kong markets. Features a pioneering "fractional share trading" function, allowing investment in high-priced stocks like Tesla and Apple with a minimum of just $1. Extended trading hours are supported before and after market hours.

- **Forex Market:** Offers trading in over 60 currency pairs, including EUR/USD and USD/JPY, with spreads as low as 0.01 (EUR/USD). Supports hedging strategies to mitigate exchange rate risk.

- **Commodities:** Gold, crude oil, copper, and agricultural futures are all available for trading. Gold contracts support physical delivery in London vaults, with the system automatically optimizing rollover costs.

- **ETF Funds:** Access to over 500 ETFs globally, with a built-in "smart investment" tool that automatically adjusts holdings based on market volatility.

Cross-asset integration and innovation:

- **Unified Margin Account:** Users can pledge Bitcoin to purchase Tesla stock (collateralization ratio 110%). The system calculates the Value at Risk (VaR) across asset portfolios in real time and automatically triggers margin calls or liquidation orders.
- **Deep Liquidity Aggregation:** The order book integrates top liquidity sources such as Coinbase (crypto), Interactive Brokers (equities), and LMAX (forex) to reduce slippage on large transactions.
- **Intelligent Strategy Engine:** Over 100 preset quantitative strategy templates are available, such as cross-market volatility arbitrage (automatically shorting gold/going long Bitcoin when gold volatility exceeds 1.5 times that of Bitcoin), supporting one-click deployment.

BCX Visa Financial Gateway: Connecting to the Real Economy

Core functions:

- **Instant Fiat Currency Exchange:** Utilizing PCI-DSS compliant tokenization technology, BCX can be instantly exchanged for over 40 fiat currencies and credited to Visa cards in less than 3 seconds.
- **Global Payment Network:** Connected to VISA's global payment network in 140 countries, with over 95% offline merchant coverage and zero transaction fees for cross-border transactions.
- **Tiered Cashback System:** 1-3% cashback on online spending (tiered based on annual spending), 5% cashback on offline dining. Cashback is issued in BCX form and automatically locked for 30 days (which can be pledged to earn interest during the lock-up period).
- **Metal Card Privileges:** Pledge 100,000 BCX to upgrade to a metal card, enjoying airport lounge access, 3% cashback on all types of spending, and 24/7 dedicated customer service.

Risk control design:

- A daily cashback limit of $100 is set for each merchant to prevent arbitrage.
- Dynamic limits are set for fiat currency exchange: the maximum daily exchange amount is 10% of the account's BCX balance or $10,000 (whichever is lower).

Intelligent Asset Management Matrix

Unified Asset Dashboard:

- **Panoramic View:** Integrates holdings data from stocks, cryptocurrencies, and forex, displaying real-time portfolio returns, risk indicators (β value, Sharpe ratio), and asset distribution heatmaps.
- **Intelligent Stress Testing:** Simulates the impact of extreme scenarios such as a 20% drop in US stocks or a single-day halving of Bitcoin on the portfolio, outputting minute-level profit and loss predictions.
- **One-Click Rebalancing:** Automatically rebalances according to user-defined proportions (e.g., 60% stocks + 30% cryptocurrencies + 10% gold), supporting a tax optimization mode (prioritizing the sale of higher-cost shares to reduce taxable profits).

Profit enhancement tools:

- **Staking:** Idle assets can be staked to earn returns. BCX offers an annualized return of 8-15% (USDT issued daily), while BTC/ETH offers an annualized return of 3-5% (original assets issued daily).
- **Cross-Asset Lending:** Borrow USDT by pledging stocks (7% interest rate), or borrow Tesla stock by pledging ETH (9% interest rate). A liquidation protection mechanism automatically uses reserves to replenish collateral when the collateral ratio falls below 110%.

Market Opportunities

Structural gap in a trillion-dollar integrated market

More than 180 million global asset investors (Goldman Sachs 2025 data) face a fragmented financial ecosystem:

- 87% of cryptocurrency holders need to allocate assets to traditional assets such as stocks and gold, but are forced to use more than three independent platforms, incurring an average annual transaction cost of $230 per person (transfer fees, price differences, and time decay).
- Barriers for traditional investors to enter the crypto market include complex private key management, exchange security risks, and regulatory uncertainty, resulting in only 12% of stock market users holding crypto assets (Morgan Stanley research).
- Regulatory breakthroughs have acted as a catalyst: the EU's MiCA Act (2024) provides a compliance framework for the combined trading of stocks and crypto assets, and the US SEC's approval of Bitcoin ETFs by institutions such as BlackRock has cleared custody obstacles.

Target users and growth path

Layered penetration strategy:

Crypto Natives (42 million):

- Pain Point: Lack of convenient access to traditional assets
- Solution: BTC collateralized to buy Tesla stock (collateralization ratio 110%)
- Goal: 35% penetration rate within 3 years, with an average annual revenue per user (ARPU) of $1800.

Traditional stock investors (110 million):

- Pain point: High barrier to entry for crypto trading
- Solution: One-click fiat currency purchase + smart investment tools
- Target: 12% penetration rate, ARPU of $950

High-net-worth, multi-asset investors (3 million):

- Pain point: Inefficient cross-platform risk control
- Solution: Unified dashboard + dark pool bulk trading
- Goal: 60% penetration rate, $15,000 ARPU

Core Market Quantification:

Transaction Fee Sector:

- Crypto Spot/Derivatives Annual Fee Pool: $12.8 billion (2025)
- Stock Retail Commission Pool: $8.9 billion (2025) → BanchainTX aims to capture $650 million in 3 years (5% of the converged market)

Crypto Payments Sector:

- Visa/Mastercard Annual Payment Transaction Volume: $14.1 Trillion
- Crypto Card Penetration Jumps from 0.17% (2024) to 2.1% (2027) → BCX Visa Card Targets 15% Share of Crypto Payments ($44.3 Billion Annual Transaction Volume)

Breaking the Competition: Technological Leap and the Overwhelming Power of Token Economy

Fatal flaws of competing products:

- **Robinhood:** Supports only 7 major cryptocurrencies, no cross-asset leverage, and stock settlement requires T+2.
- **Coinbase:** Lacks stock/forex trading, and cashback on spending is capped at 1%.
- **eToro:** Off-chain settlement delays exceed 24 hours, and there are no on-chain revenue-generating scenarios.

BanchainTX's moat:

- **Settlement Efficiency:** The SettlementX protocol achieves settlement across all categories in 1.8 seconds (traditional brokerages require T+2 to 48 hours).
- **Cost Advantage:** A uniform fee rate of 0.1% + a 50% discount on BCX staking, reducing costs by 60% compared to cross-platform operations.
- **Superior Token Economics:** A 70% fee sharing ratio surpasses platform tokens like BNB (20%) and HT (15%), with early staking yields reaching 38.4% (calculated using deflationary premium).

Development Roadmap

2025 Q4 – 2026 Q2: Integration Period

2025 Q4:

- Launched an IEO (0.18 USDT/BCX) and listed on two Tier 2 exchanges.
- The SettlementX protocol was launched on the mainnet, supporting trading of the top 10 cryptocurrencies (settlement latency ≤1.8 seconds).

2026 Q1:

- Cryptocurrency staking is now open, with daily USDT dividends distributed (first month APY ≥ 18%).
- Testnet TPS exceeded 80,000, and the testnet passed the CertiK mainnet audit.

2026 Q2:

- Integrates with US stock trading API (Nasdaq 100 component stocks), supporting fractional share trading.
- User base surpasses 100,000, daily trading volume reaches $5 million.

2026 Q3 – 2027 Q1: Expansion Period

2026 Q3:

- EU EMI license approved; BCX Visa card launched in Germany/France/Spain.
- Stock/Forex trading launched; supports BTC-collateralized stock purchases (collateralization ratio 110%).

2026 Q4:

- Initiated the first round of token burning (burning 50 million BCX).
- Monthly trading volume exceeded $600 million, with over 250,000 staking users.

2027 Q1:

- Obtained a Singapore MAS license, opening stock trading services across Asia.
- Daily trading volume reaches US$20 million.

2027 Q2 – 2028 Q4: Ecological Period

2027 Q2:

- Integrate RWA assets (BlackRock BUIDL Treasury Bond Token) and open DAO governance voting.
- Q3 2027: Integrate the digital euro, supporting zero-fee fiat currency deposits and withdrawals within the Eurozone.
- Platform annual revenue exceeds $100 million.

2028 Q4:

- Launched dark pool block trading (single transaction capacity ≥ $50 million USD).
- User base exceeds 2 million; ranked among the Top 10 trading platforms on CoinMarketCap.
- BCX has entered absolute deflation (annual burns > annual releases), with a target price of 15 USDT.

Risk Statement

Regulatory and compliance risks

Securities Trading Licenses: In the US, obtaining an SEC brokerage license takes 18-24 months (requiring passing the Series 7/63 exam). In the EU, MiFID II capital requirements (starting at €730,000) must be met. Failure to obtain a BaFin license in Germany would prevent 35% of European users from trading stocks.

Cross-border Payment Barriers: Visa card issuance requires an EU EMI license and US MSB registration. India and other countries prohibit foreign companies from providing foreign exchange leverage services. The absence of either license will delay the release of the BCX Visa card by at least 6 months, cutting off core consumption scenarios.

Policy Sudden Changes: Referring to the 2023 SEC's classification of 13 tokens as securities, which led to Coinbase delisting assets, if stock tokenization trading is reclassified, it could trigger a complete shutdown of existing businesses, with an estimated 40% revenue loss in the first year.

Derivative system risk

Traditional financial system compatibility vulnerabilities: Bank clearing systems (such as FedWire) cannot verify crypto asset collateral in real time, potentially leading to stock settlement failures and delays exceeding 24 hours.

Heavy burden of license maintenance: Maintaining global compliance requires holding 15+ core licenses simultaneously, with annual costs exceeding $3 million; a single violation penalty under a Japanese FSA license can reach 20% of annual profits.

Risk response system

EU Priority: Obtain a "lightweight EMI license" through the sandbox within 6 months to launch limited-scale fiat currency services. During the transition period, stock trading will be marked as demo trading to avoid MiFID II licensing delays. In-depth communication with the former EU finance minister (with a senior advisory team supporting regulatory interpretation and communication) is planned.

US Backup Plan: Secure a compliant brokerage license channel held by Intercontinental Exchange (ICE). Even if rejected by the SEC, smooth access to US stock trading can be maintained (execution must meet strict asset segregation requirements and audit obligations). Users can complete all withdrawals before the deadline to ensure liquidity is not fatally squeezed.

Asia-Pacific Technology Collaboration: Core business components in Singapore have been entrusted to a government-certified entity for management to avoid triggering physical license requirements. In the event of a crisis, server groups can be immediately split to meet geographically segmented deployment strategies and ensure user data segregation.

Disclaimer

Investors should note:

- BanchainTX's stock/forex services rely on licensed third-party institutions. If a partner loses its license (e.g., Interactive Brokers is penalized by the SEC), the relevant functions will be immediately suspended.
-
- Regulatory risks may cause significant price volatility for BCX, with an estimated maximum drawdown of -65% in 2025-2026 (based on the BlackRock policy sensitivity model).