

2026

BNQ GLOBAL Whitepaper *(Lite)*

Global AI-Driven Web3 Digital
Financial Super App

I. About BNQ GLOBAL

BNQ GLOBAL (BNQ) is an AI-powered Web3 Digital Financial Super App that integrates AI, Web3 Wallet, PayFi, DEX, Web3 Commerce, DApp Store, and DAO governance to provide users worldwide with secure, open, and efficient one-stop digital financial services.

➔ Vision

To build the world's leading AI-powered Web3 digital financial ecosystem.

➔ Mission

Connecting AI with Web3 to make digital finance simpler, safer, and more accessible.



II. BNQ Ecosystem

➔ **BNQ GLOBAL consists of eight core ecosystem modules:**

BNQ AI

An AI-powered intelligent assistant providing:

- Asset management
- Trading analysis
- Payment assistant
- AI customer support
- Risk management

BNQ Wallet

A multi-chain decentralized wallet supporting:

- Digital asset storage
- Asset transfers
- NFT management
- Multi-chain asset management



II. BNQ Ecosystem

➔ **BNQ PayFi**
A global digital payment network.

Supports

BNQ Payments
USDT Payments
Merchant Payments
Cross-border Payments
Future expansion: BNQ Card

➔ **BNQ DEX**
去中心化交易平台。

Supports

Token Swap
Multi-chain Asset Exchange
Liquidity Trading
Staking
AI-Powered Trading

➔ **BNQ Social**
A Web3 social platform

Featuring

Encrypted Messaging
Crypto Transfers
Digital Red Packets
DAO Communities

II. BNQ Ecosystem

➔ **BNQ Commerce**

A global Web3 commerce platform connecting brands and merchants worldwide, supporting both digital and physical product transactions.

Key Features

BNQ Payments
AI Shopping
Merchant Onboarding
Affiliate Marketing
Platform revenue is generated through: Product sales commissions, Merchant service fees, Brand partnerships

➔ **BNQ DApp Store**

Feature

An open Web3 application platform that enables developers to seamlessly integrate into the BNQ ecosystem.

➔ **BNQ DAO**

A decentralized autonomous organization

Providing

Community Governance
Treasury Management
Node Governance
Proposal & Voting System

III. BNQ Token

BRAND NAME BNQ GLOBAL

TOKEN NAME BNQ GLOBAL

TOKEN SYMBOL BNQ

BLOCKCHAIN NETWORK BNB Smart Chain (BSC)

TOKEN STANDARD BEP-20

TOTAL SUPPLY 1,000,000,000 BNQ

MINTING MECHANISM No Additional Minting
(Fixed Supply)

BURN MECHANISM On-chain Token
Burn Supported

OFFICIAL CONTRACT ADDRESS

0xBc9211717353498e19201d9040021872af7656d3

BNQ is the sole core utility and value token of the BNQ GLOBAL ecosystem, widely used for payments, trading, staking, governance, and ecosystem incentives.



IV. Tokenomics

CATEGORY	Allocation
COMMUNITY ECOSYSTEM	55%
LIQUIDITY STAKING MINING POOL	20%
PANCAKESWAP LIQUIDITY POOL	10%
DAO ECOSYSTEM FUND	5%
BNQ GLOBAL LAB	5%
TEAM	5%



V. Vesting Mechanism

Category

Lock-up and Release Mechanism

COMMUNITY ECOSYSTEM (55%)	- Fully distributed to the global community - Held by community members and market participants
LIQUIDITY STAKING MINING POOL (20%)	- Managed by smart contracts - Linear vesting over 5 years - Daily token release - Used for staking rewards and ecosystem incentives
PANCAKESWAP LIQUIDITY POOL (10%)	- Used to establish the BNQ/USDT liquidity pool - LP tokens locked for 2 years - Future extension subject to DAO governance
DAO ECOSYSTEM FUND (5%)	Managed by an on-chain multi-signature wallet for: - Ecosystem development - Marketing - Developer incentives
BNQ GLOBAL LAB (5%)	- Locked for 1 year - Followed by daily linear release over 36 months
TEAM (5%)	- Locked for 1 year - Followed by daily linear release over 36 months



VI. Value Model

BNQ adopts a deflationary token economy with a fixed supply and no future minting.

ECOSYSTEM REVENUE SOURCES INCLUDE:

➔ DEX trading fees

➔ PayFi transaction fees

➔ Marketplace sales commissions

➔ Affiliate marketing revenue

➔ AI membership services

➔ Merchant service fees

➔ Advertising and brand partnerships

VI. Value Model

Through DAO governance, part of the ecosystem revenue may be allocated to:

➔ **BNQ Buyback**

➔ **BNQ Token Burn**

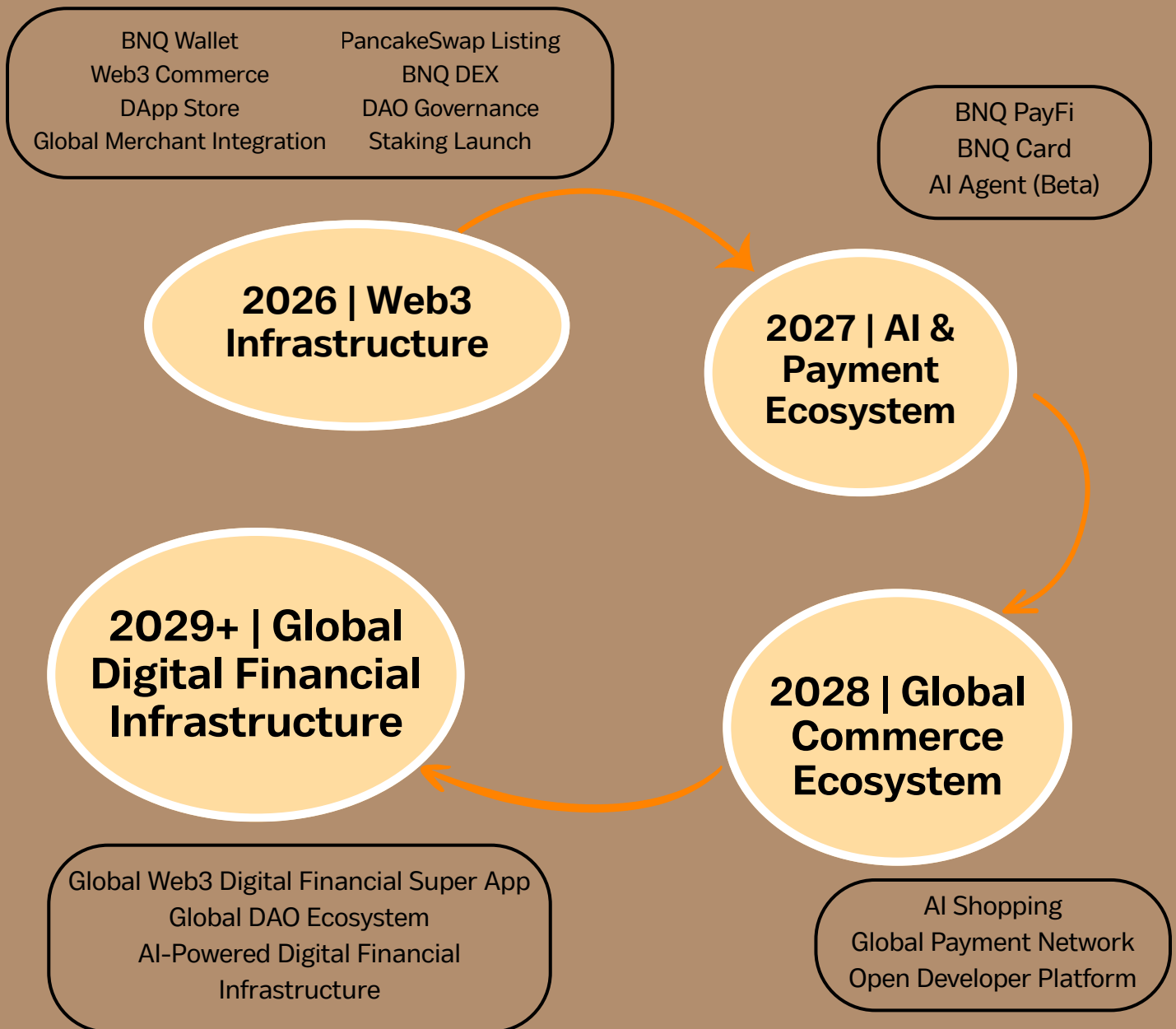
➔ **Community Incentives**

➔ **Ecosystem Development**

CREATING THE FOLLOWING VALUE CYCLE:

*Ecosystem Growth → Revenue Growth
→ BNQ Buyback → BNQ Burn →
Increased BNQ Value*

VII. Roadmap



2026



VIII. Future Outlook

BNQ GLOBAL will continue integrating AI and blockchain technologies to build a comprehensive Web3 digital financial ecosystem that combines payments, trading, social networking, commerce, and decentralized governance, becoming a primary gateway for users worldwide to enter the Web3 economy.

Official Information

- Brand Name: BNQ GLOBAL
- Token Name: BNQ GLOBAL
- Token Symbol: BNQ
- Blockchain Network: BNB Smart Chain (BSC)
- Token Standard: BEP-20
- Total Supply: 1,000,000,000 BNQ
- Official Contract Address (BSC):
0xBc9211717353498e19201d9040021872af7656d3



BNQ GLOBAL

AI × Web3 × Finance

One App · One Wallet · One Ecosystem

Building the Future of Global Digital Finance