

WHITE PAPER · v1.0

PXB TOKEN

Digital Asset & Exchange-linked Ecosystem

A Utility Token Whitepaper by PXB Limited Foundation

TOKEN	NETWORK	ISSUER	EXCHANGE
PXB	BNB Smart Chain BEP-20	PXB Limited Foundation	POLXBIT

KEY HIGHLIGHTS

1,000,000,000	0.33 USDT	BEP-20	PXB Limited Foundation
Total Initial Supply (PXB)	Reference Price	Token Standard	Issuing Entity

Issuer Website	PXB Limited Foundation polxbit.com	Date Version	August 2026 v1.0
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Document Notice

NOTICE This document is a whitepaper describing the structure, token economy, service utility, and POLXBIT exchange integration of the PXB TOKEN project. Listing, partnerships, service launches, technical implementation, and regulatory compliance may vary depending on actual contracts and progress.

PXB TOKEN does not guarantee investment returns or price appreciation. The initial reference price is a design value; actual market prices are determined by trading conditions and supply-demand dynamics.

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01. Project Overview

1.1 Introduction to PXB TOKEN

PXB TOKEN is a digital token issued by PXB Limited Foundation on the BNB Smart Chain, designed as an integrated ecosystem component connecting exchange services, digital asset management, prepaid card payments, user rewards, and partner platforms.

PXB TOKEN aims for a utility-driven structure that extends beyond simple trading to real service usage and payment activities. Users can trade PXB TOKEN on exchanges or store it in external wallets, and — according to service policy — utilize it for payments, top-ups, staking, and reward programs.

Key Utility Areas

- PXB deposits/withdrawals and PXB/USDT trading
- Exchange asset management and trading data provision
- Trading fee benefits and user rewards
- Payment credits and partner prepaid card integration
- Staking and long-term holding programs

1.2 Vision & Operating Values

VISION Unifying the trading, custody, payment, and reward experiences of digital assets into a single, seamless user journey.

Core Value	Direction
Real Utility	Applied to trading, service usage, payments, and rewards
Connectivity	Bridges exchanges, wallets, cards, and partner platforms
Transparency	Public disclosure of allocation, vesting, minting, treasury rules

02. Problems the Project Aims to Solve

2.1 Limited Use Cases

Many digital assets are concentrated on exchange trading, with limited connection to real services or payments. PXB TOKEN expands utility across exchange trading, service fees, payment top-ups, user rewards, fee benefits, and partner services.

2.2 Conflict Between Payment and Circulation

Selling tokens on the market immediately upon each payment to convert to fiat can create continuous sell pressure as usage grows. PXB TOKEN separates trading tokens from internal payment credits to decouple payment activity from trading flows.

2.3 Service Fragmentation

Repeated asset movement between exchanges, external wallets, and payment services creates procedural complexity, network fees, price volatility, and management inconvenience. Integration with POLXBIT and partner services simplifies the user experience.

03. PXB TOKEN Ecosystem Structure

The PXB TOKEN ecosystem centers on on-chain tokens and off-chain credits, organically connecting exchanges, wallets, payment infrastructure, and partner platforms.

Component	Role
PXB Token	On-chain trading, custody, transfer, rewards
POLXBIT	Trading, deposits/withdrawals, pairs, market data
User Wallet	PXB custody and external transfers
PXB-P	Internal service payments, top-ups, cashback
Payment Infra	Partner card issuance, payment, settlement
Partner Platforms	Service usage and user benefits

3.1 Operating Entities

Entity	Scope
PXB Limited Foundation	PXB issuance, project and ecosystem operations
POLXBIT Exchange	Trading support, deposits/withdrawals, pairs & functions
Payment Infra Partners	Card issuance, payment processing, settlement, licensing
Wallets & Partner Platforms	Asset interface, service usage and benefit delivery

The actual roles and responsibilities of each operator are confirmed by individual contracts and service scopes.

04. PXB TOKEN Overview

Item	Details
Token Name / Symbol	PXB / PXB
Issuer	PXB Limited Foundation
Network / Standard	BNB Smart Chain / BEP-20
Initial Total Supply	1,000,000,000 PXB
Decimals	18
Token Type	Utility Token
Reference Price	0.33 USDT equivalent
Primary Exchange	POLXBIT · PXB/USDT (planned)
Future Expansion	ERC-20 bridge under review

PRICE DISCLOSURE The initial reference price does not guarantee listing price or market price. Actual trading prices depend on market supply/demand, trading conditions, and liquidity.

4.1 Utility Scope

- Trading and deposits/withdrawals within POLXBIT
- External wallet custody and transfers
- Trading fee discounts or payments
- Payment service top-ups and partner service usage
- Activity rewards, promotions, staking, membership benefits

05. Dual Asset Structure

The PXB TOKEN ecosystem distinguishes between Exchange PXB (on-chain token) and PXB-P (managed within the service's internal database). PXB-P is not a separate on-chain token but an internal transaction-recording credit, used for payments, top-ups, and cashback within services.

Category	PXB-P	Exchange PXB
Management	Internal service DB	BNB Smart Chain
Primary Use	Payment / top-up / cashback	Trading / custody / transfer / rewards
Pricing Basis	Service policy / reference price	Market price
External Transfer	Not allowed	Allowed
Exchange Trading	Not allowed	Allowed
Reserves	Managed per operating policy	Market-circulating asset

5.1 Usage Flow

1. User acquires PXB on POLXBIT (via trading or top-up).
2. PXB is transferred to a personal or service wallet.
3. When needed, PXB is converted to PXB-P per service policy.
4. PXB-P is used for partner services or payment functions.
5. Rewards or benefits are granted based on usage activity.

06. POLXBIT Exchange Integration

The PXB TOKEN project promotes POLXBIT as the primary trading and distribution touchpoint. Integration goals include trading accessibility, asset deposits/withdrawals, market price discovery, user benefits, and payment ecosystem connectivity.

6.1 Integration Scope

Area	Function
Trading	PXB listing, PXB/USDT, orders / executions / history / charts
Deposits	BSC deposit address, external withdrawal, status/fees
Assets	Balance and valuation inquiry
Data	Price, volume, execution data, VWAP calculation
Benefits	Fee discounts, PXB payment, tiers, events, rewards

CONDITIONAL INTEGRATION Trading support, pairs, deposits, and benefits will be provided upon completion of contracts and technical integration with POLXBIT. This document does not constitute a listing commitment.

07. Payment & Top-up Structure

The PXB TOKEN ecosystem applies differentiated fees and processing methods based on usage paths.

Path	Base Fee	Processing
PXB-P	0%	Internal credit deduction

Path	Base Fee	Processing
Exchange PXB	0.5%	Recovery/processing per operating policy
USDT	1%	Top-up/payment via partner infrastructure

The above fees reflect the design values of the original whitepaper structure. Actual fees may vary depending on country, payment method, partner terms, and network costs.

7.1 Prepaid Card Integration

1. User acquires PXB or supported assets.
2. Assets are converted to payment credits or partner-supported assets per service policy.
3. Top-up is performed to the partner payment system.
4. The user pays at supported merchants.
5. PXB-P or PXB rewards are granted based on payment activity.

Card brands, issuance availability, usage countries, and limits are determined by the contract terms and operating policies of payment infrastructure partners.

08. APPM Mechanism

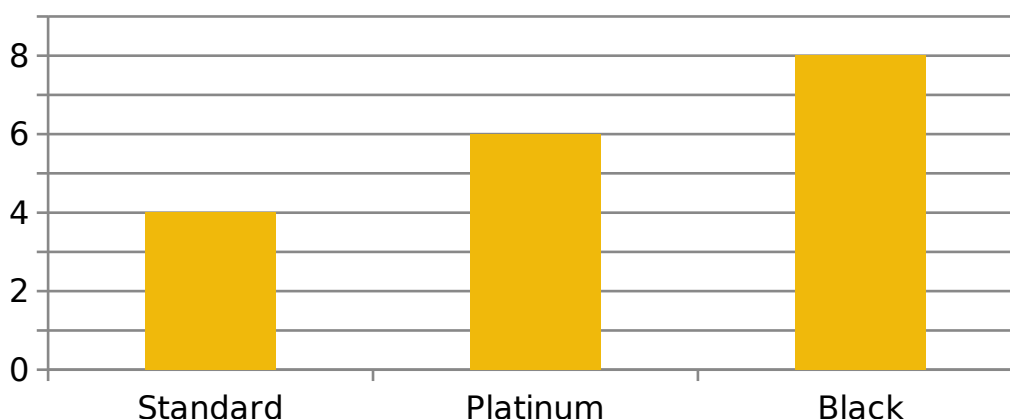
APPM (Asymmetric Payment Price Mechanism) is an operating mechanism that connects payment utility, distribution structure, and rewards. It is designed as an alternative to selling tokens on the market immediately at every payment.

IMPORTANT APPM is not a mechanism that guarantees a specific price, price appreciation, or investment returns.

8.1 Top-up Bonus

Tier	Top-up Bonus
Standard	4%
Platinum	6%
Black	8%

Top-up Bonus by Tier



8.2 90-Day VWAP & Recycling

The 90-day VWAP may serve as a reference for internal credits, top-ups, conversions, and as an operating indicator for recovery and reuse policies. It does not guarantee a price floor.

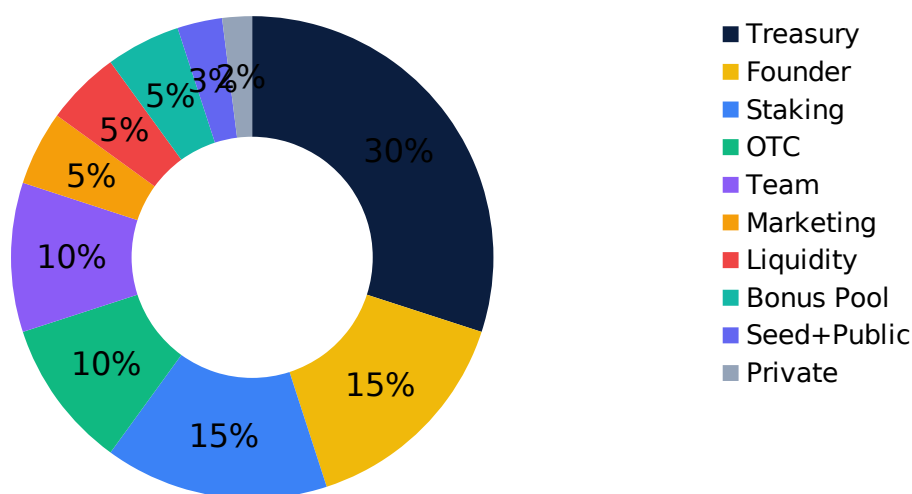
1. User reward funding source
2. Top-up bonus pool replenishment
3. Long-term treasury storage
4. Additional supply or partner utilization under pre-announced conditions

09. Token Economy

INITIAL SUPPLY The PXB TOKEN initial total supply is 1,000,000,000 PXB. Additional minting is subject to separate restrictions and approval procedures.

Allocation	Ratio	Amount	Operation
Treasury Reserve	30%	300,000,000	Strategic reserve · pre-announced
Founder	15%	150,000,000	6-month cliff + 48-month linear
Staking Rewards	15%	150,000,000	Program-based staged release
In-service OTC	10%	100,000,000	Sequential supply upon demand
Team & Advisors	10%	100,000,000	6-month cliff + 36-month linear
Marketing	5%	50,000,000	Campaign-based release
Exchange Liquidity	5%	50,000,000	Exchange liquidity
Charge Bonus Pool	5%	50,000,000	Top-up · user benefits
Seed + Public	3%	30,000,000	Round-specific terms
Private	2%	20,000,000	Individual contract terms
Total	100%	1,000,000,000	PXB

PXB Token Allocation



9.1 Initial Circulation

The default immediately-circulating supply is 7% (Exchange Liquidity 5% + Private 2%), i.e. 70,000,000 PXB. If Public allotments exist, their TGE-unlock portion is additionally reflected.

10. Lockup & Vesting

Recipient	Cliff	Vesting	TGE Unlock
Founder	6 months	48-month linear	0%
Team & Advisors	6 months	36-month linear	0%
Seed Investors	6 months	24-month linear	0%
Private Investors	None	None	100%
Public Investors	None	6-month linear	20%
Charge Bonus Pool	None	6-month even release	0%

Vesting may be operated via smart contract or a separate management system. If automatic release is not implemented, manual approval, controller oversight, and supply disclosure must be in place. Address transfer blocking is not equivalent to time-based vesting.

11. Additional Issuance Policy

Additional issuance addresses reward, top-up bonus, and staking funding needs due to user growth, or ecosystem operating requirements. It is not unlimited minting.

Control Item	Policy
Annual Cap	Up to 10%
Approval	Multisig or predefined approval system
Waiting Period	30-day timelock
Disclosure	Pre-announcement before minting
Record	Amount, timing, and purpose disclosed

IMPLEMENTATION CHECK The annual cap's base supply, multisig, and 30-day timelock must match the actual smart contract. If not yet implemented, the status should be shown as planned or operated by procedure.

12. Membership & Card Tiers

Item	Standard	Platinum	Black
Annual Fee	KRW 150,000	KRW 2,500,000	KRW 5,000,000
Base Top-up	None	KRW 50M	KRW 100M
Quantity	Unlimited	1,000 cards	1,000 cards
Format	Standard	Metal	Limited Metal
Top-up Bonus	4%	6%	8%
Cashback	2.2%	2.2%	2.2%
Staking Cap (illustrative)	6% APR	10% APR	12% APR

These conditions reflect the original whitepaper's initial design. Actual availability and terms may be adjusted depending on country, partner contracts, and operating policy; return rates do not represent guaranteed returns.

MAX-SIZE ASSUMPTION Platinum KRW 50B + Black KRW 100B = KRW 150B is a calculated value under maximum recruitment assumptions; it does not represent actual acquired assets or revenue. Top-up funds require separate accounting, reserve, refund, and user-protection policies.

13. Rewards & Staking

Reward-Eligible Activities

- Exchange/service signup and PXB trading
- Payment top-ups and partner service usage
- Promotions, referrals, and long-term holding activities

Staking may consider 6-, 12-, and 24-month terms with up to a 21-day unbonding period. Reward funding can be composed of the Staking Rewards allocation, policy-designated business revenue, recovered PXB, and approved budgets.

REWARDS DISCLOSURE Payment conditions, assets, schedules, and eligibility may be adjusted; principal or returns are not guaranteed.

14. Business Revenue Model

Revenue Item	Description
Membership & Card Fees	Tier-based annual fees and service charges
Platform Fees	PXB or service voucher sales
Top-up Fees	PXB / USDT-based top-ups
Exchange Linkage	Settlement per partner contracts
Partner Services	Marketing, products, platform integration
Enterprise Services	B2B partnerships and ecosystem integration

Design values: PXB sales spread 0.3–0.5%, Exchange PXB top-up 0.5%, USDT top-up 1%, PXB-P usage 0%. Actual applied values are finalized by operating costs, contracts, and regulations.

15. Technical Architecture

Layer	Components	Functions
User	Web / mobile / wallet	Assets, top-up, rewards, services
Backend	API / member / credit ledger	Auth, settlement, reference pricing
Blockchain	Token / Vesting / Staking	Issuance, transfer, lockup, rewards
External Integration	POLXBIT / payment / partners	Trading, card, service linkage

15.1 Smart Contracts

Contract	Role
PXB Token	BEP-20 issuance and transfer
Vesting	Team, investor, and bonus allocation management
Staking	Deposits, rewards, release processing
Minting Control	Additional issuance cap and approval
Treasury	Operating wallet and fund management
Bridge	Future cross-chain asset transfer

Contract	Role

15.2 POLXBIT Technical Integration

- Contract registration and BSC deposit monitoring
- Withdrawal processing and block confirmation policy
- Trading pair / orderbook / price / volume API
- User balance and abnormal transaction monitoring
- Settlement and operations management

16. Security & Asset Protection

- Smart contract access separation and admin wallet protection
- Distributed treasury custody and reconciliation
- User authentication, PII access control, and abnormal transaction monitoring
- Incident response and service disruption preparedness
- Additional issuance, permission changes, vesting, and staking logic reviews

External security audits will only be disclosed as completed when actual results are verified. Treasury holdings of over 50% in cold wallets and single-exchange/custodian caps within 30% will be indicated as applied only when established as actual operating guidelines.

16.1 Admin Permission Disclosure

- Admin wallet addresses and permission-holding entities
- Additional issuance, permission changes, transfer restriction functions
- Address-specific restriction conditions and release procedures
- Security incident response and permission exercise disclosure

17. Governance & Treasury

PXB TOKEN operates on principles of pre-announcement for key issuance/operational matters, permission separation, public allocation and distribution schedules, additional issuance and treasury record-keeping, and separation of user assets from operating assets.

TREASURY The PXB TOKEN Treasury Reserve is 30% of the total supply, i.e. 300,000,000 PXB. It may be used for ecosystem operations, partnerships, liquidity, rewards, technical development, and business expansion.

17.1 User Top-up Funds

- Separation between user balances and operating assets
- Reserve management for payment obligations
- Daily balance reconciliation checks
- Refund/expiration standards and partner settlement structure disclosure

The original whitepaper's 1:1 USDT/USDC reserve structure will be indicated as applied only when actual asset custody and verification systems are established.

18. Project Roadmap

Phase	Key Execution Items
Phase 1 · Design	Brand, token economy, contracts, permissions, whitepaper finalization

Phase	Key Execution Items
Phase 2 · Issuance	PXB deployment, disclosure, POLXBIT deposits, pairs, liquidity
Phase 3 · Service	PXB-P, top-up, rewards, membership, cards, staking
Phase 4 · Expansion	Additional exchanges, global partnerships, multilingual, bridge, use-case expansion

Detailed schedules are finalized based on contract, development, security, and regulatory review outcomes.

19. Project Differentiation

Differentiator	Description
Trade-Payment Linkage	Connects exchange acquisition through service payments and rewards
Dual Asset	On-chain token and off-chain credit with separated roles
POLXBIT-Centered	Primary touchpoint for trading, deposits, prices, and benefits
Phased Expansion	From exchange to payments, membership, and global ecosystem

20. Risk Disclosure

Risk	Description
Price	Price fluctuates with market supply/demand and conditions
Liquidity	Trading at desired price/time may be limited
Exchange	Changes/interruptions per POLXBIT policy, contract, and technology
Tech/Security	Risks in contracts, wallets, networks, and external systems
Regulation	Country-specific changes in virtual asset, payment, staking regulations
Partnership	Impact from card/payment partner policies and contracts
Additional Issuance	Supply increase impact on circulation and price
Rewards	Terms, schedules, assets, eligibility may change
Admin	Permission exercise may limit usage

21. Legal Notice

DISCLAIMER This whitepaper is for general information purposes and does not constitute investment advice, guarantee of principal/returns/prices, definitive exchange listing, card provision commitments, or legality assurance in any specific jurisdiction.

Token purchases, holdings, trading, and service usage decisions are the responsibility of the user. Specific project operations are subject to change based on contracts, technical development, business progress, and target-country regulatory environments.

If PXB Limited Foundation is a domestic Korean entity, the applicability of domestic virtual asset regulations, the Electronic Financial Transactions Act (prepaid electronic

payment instruments), the Specific Financial Information Act, the Capital Markets Act, and advertising/display regulations must be separately reviewed based on the actual business structure.

22. Project Information

Item	Details
Project / Token / Symbol	PXB / PXB / PXB
Issuer	PXB Limited Foundation
Network / Standard	BNB Smart Chain / BEP-20
Initial Supply	1,000,000,000 PXB
Reference Price	0.33 USDT equivalent
Exchange Integration	POLXBIT · https://polxbit.com/
Contract Address	To be disclosed after issuance
Official Website / Contact	To be confirmed
Document Version	v1.0 · August 2026

Pre-Publication Checklist

- PXB contract address and issuance date
- POLXBIT listing, trading pair, deposit/withdrawal contract status
- Card partners and target countries with service responsibility scope
- Admin permission, additional issuance cap, multisig, timelock implementation status
- Seed/Public detailed allocation and precise initial circulation
- Official website, email, community channels
- Legal, tax, accounting, and security audit results

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