

FOX Token Whitepaper

Empowering Financial Freedom through Crypto Bank

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1 Abstract

FOX is a pioneering crypto banking platform that bridges decentralized finance (DeFi) with everyday financial transactions. Initially launched as a DeFi liquidity aggregator, FOX has evolved into a comprehensive ecosystem offering a prepaid, crypto-rechargeable credit card and a user-friendly dashboard. With plans for iOS and Android apps, FOX aims to make cryptocurrencies and stablecoins accessible for daily spending. The FOX token powers the ecosystem, enabling staking, governance, and transaction fee reductions, delivering financial freedom to users worldwide.

2 Introduction

2.1 Vision

To empower users with seamless access to cryptocurrencies for everyday transactions, combining the flexibility of DeFi with the practicality of traditional finance.

2.2 Problem Statement

- DeFi platforms are complex, limiting adoption among non-technical users.
- Converting cryptocurrencies to fiat for purchases involves high fees and delays.
- Existing DeFi aggregators are becoming redundant as users gain expertise, reducing the need for intermediaries.

2.3 Solution

- A crypto bank with a prepaid credit card that instantly converts crypto/stablecoin balances to fiat.
- A custom-built dashboard for managing assets, recharging cards, and accessing DeFi opportunities.
- A future mobile app to enhance accessibility and user experience.

3 The FOX Ecosystem

The FOX platform integrates multiple components to create a seamless financial experience.

3.1 Crypto Bank

- A secure platform for holding and managing cryptocurrencies (BTC, ETH, SOL) and stablecoins (USDT, USDC).
- We are building wallet integration features, including transaction tracking and real-time balance updates.

3.2 Prepaid Credit Card

- A Visa-backed prepaid card, rechargeable with cryptocurrencies or stablecoins.
- Instant crypto-to-fiat conversion at the point of sale, accepted by millions of merchants globally.
- cashback in FOX tokens on all purchases.
- No annual fees, ensuring affordability.

3.3 DeFi Liquidity Aggregator

- Originally designed to aggregate liquidity from DeFi protocols, optimizing yields.
- The company has expanded to focus on crypto banking due to the growing independence of DeFi users.
- Retains staking and yield farming options for advanced users.

3.4 Dashboard

- A Web-based interface (foxeth.io) coded from scratch for asset management, card recharging, and transaction tracking.
- Built with modern web technologies

3.5 Future Mobile App

- Planned iOS and Android apps for enhanced user interaction.
- Features: Wallet management, card controls, real-time notifications, and DeFi integration.
- Launch targeted for Q3 2026.

4 FOX Token Details

Token Type: Utility and governance token on the Solana blockchain.

4.1 Use Cases

- **Payments:** Reduced transaction fees when using FOX tokens.
- **Staking:** Earn rewards by staking FOX in platform pools.
- **Governance:** Vote on platform upgrades.
- **Cashback:** cashback in FOX tokens for card purchases.

4.2 Tokenomics

- **Total Supply:** 21 million FOX tokens (MAX SUPPLY).
- **Allocation:**
 - 25% Ecosystem development (platform, card, app).
 - 20% Staking rewards and cashback.
 - 10% Network Growth Rewards (Unlocks over 2-4 years)
 - 10% Private Sale / Seed (1-year vesting)
 - 15% Team and advisors (1-year vesting).
 - 10% Community marketing and incentives.
 - 10% Liquidity pools and exchange listings.

4.3 Governance

We believe the most successful blockchain architectures are ones where people can choose to actively participate in the governance of the network as well as use its services. Fox aims to design its governance mechanisms to ensure our community can be full participants and not just users.

Fox is more than a single protocol or project. We use a three-layer socio-technical framework to design our governance mechanisms to align the community needs, updates in technology and expansion into the future.

- **Distribution:** Tokens will be distributed to app users to incentivize long-term network growth. Network growth is measured by the total amount of asset storage on the network and is driven by: 1. Users referring new users 2. Card usage 3. Retention of existing users
- **Burn Mechanism:**

4.4 Buyback and Burn Strategy

To enhance the value and scarcity of the FOX token, the FOX platform will allocate 5% of its monthly revenue derived from transaction fees, card usage, and DeFi staking services to a buyback and burn program. These funds will be used to repurchase FOX tokens from decentralized exchanges, and the repurchased tokens will be sent to a designated burn address, permanently removing them from the circulating supply. This process will be conducted transparently, with monthly reports published on in the official community detailing the amount repurchased, burned, and the resulting impact on the token supply. The buyback and burn strategy strengthens the FOX token's long-term value proposition and aligns the platform's success with token holder interests.

5 Technology Stack

- **Blockchain:** Solana and Ethereum
- **Smart Contracts:** Handle token issuance, staking, and card recharges; audited by reputable firms (Certik).
- **Dashboard:** Dashboard developed with Next.js for both front-end and back-end, using MongoDB as the database and the shadcn/ui library for styling and components.
- **Prepaid Card:** Partnered with a fintech for card issuance and crypto-to-fiat conversion.
- **Security:** Multisignature wallets, encryption, and regular audits.

Flowchart 2: Prepaid Card Recharge and Usage illustrates the card functionality.

Steps:

1. Visit the foxeth.io dashboard.
2. Connect or Create Account
 - enable your account
3. Choose action: View balances, recharge card, view transactions, or stake.
4. Execute via smart contract.
5. Receive confirmation.

5.1 Prepaid Card Recharge and Usage

Description: Details the process of recharging the card and making purchases.

Steps:

1. Select “Recharge Card” on dashboard.
2. Choose crypto/stablecoin (USDC/USDT).
 - Decision: balance
3. Enter amount and confirm.
4. Smart contract converts crypto to fiat.
5. Card balance updates.
6. Use card at merchant; earn FOX cashback.

Please note: *Please note: This option will be working soon.*

5.2 Flowchart 3: DeFi Staking with FOX Tokens

Description: Explains staking FOX tokens for rewards.

Steps:

1. Select “Stake FOX” on dashboard.
2. Check wallet for FOX tokens.
 - Decision: Tokens available? (Yes: Proceed; No: Acquire tokens).
3. Choose staking pool and amount.
4. Lock tokens via smart contract.
5. Earn periodic rewards in FOX.

Please note: *Please note: This option will be working soon.*.

6 Roadmap

- **Q2 2025:** Launch dashboard v1.0
- **Q3 2025:** DAO Governance TGE
- **Q4 2025:** Introduce FOX token staking.
- **Q1 2026:** Partner with fintech for card issuance.
- **Q3 2026:** Beta test iOS/Android apps.
- **Q3 2026:** Full app launch with DeFi integration.
- **Q4 2026:** Expand card acceptance globally.

7 Team

- 10 years in blockchain development.

Advisors with expertise in fintech and crypto.

8 Market Opportunity

- **Crypto Banking:** Growing demand for crypto-to-fiat solutions
- **DeFi Accessibility:** Simplifying DeFi for mainstream users.
- **Mobile Adoption:** 80%+ smartphone penetration supports app strategy.

9 Risks and Challenges

- **Regulatory Compliance:** Navigating global crypto laws.
- **User Adoption:** Educating users on crypto cards.
- **Security:** Protecting against hacks.
- **Mitigation:** Partner with regulated fintechs, conduct audits, and offer user education.

10 Conclusion

FOX redefines crypto banking by combining DeFi's flexibility with practical financial tools. With a prepaid card, intuitive dashboard, and upcoming mobile app, FOX empowers users to spend cryptocurrencies seamlessly. Join the FOX community, or sign up for the card waitlist at foxeth.io.

11 References

- Foxbank Card model for prepaid card inspiration.
- Community channels: X [@foxcryptobank](https://twitter.com/foxcryptobank)

12 Legal Information

Legal Information The Fox Token is not intended to be, and in our opinion does not possess the necessary characteristics to qualify as, a transferable security, money market instrument, unit in a collective investment scheme, digital currency, commodity, security, or any other form of regulated investment in any jurisdiction.

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