

Whitepaper

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1. Abstract

BONKCard is a crypto-native debit card platform purpose-built for the \$BONK ecosystem. It allows users to spend their \$BONK tokens anywhere debit cards are accepted worldwide, creating seamless utility while embedding a sustainable deflationary model into its operations. BONKCard allocates 50% of its revenue toward open-market buybacks and permanent burns of \$BONK, directly aligning platform growth with token scarcity.

With a transparent, on-chain burn mechanism, ultra-low fees, and decentralized design, BONKCard delivers an integrated economic engine that supports \$BONK adoption while respecting the principles of user sovereignty, privacy, and scalability.

2. Introduction

\$BONK is a widely held, highly liquid digital asset on the Solana blockchain with a vibrant community and growing integration footprint. BONKCard is designed to elevate \$BONK's role in decentralized finance by bridging it with real-world purchasing power — without intermediaries, high costs, or custodial risk.

The BONKCard platform combines non-custodial architecture, automatic on-chain tokenomics, and low-fee financial infrastructure into one seamless experience. Users can deposit \$BONK, receive a debit card, and spend it globally — while every transaction contributes to a deflationary feedback loop benefiting all holders.

3. Platform Overview

BONKCard offers:

Crypto Debit Cards: Issued to users who deposit \$BONK. Available in both virtual format.

Non-Custodial System: Users retain ownership of their funds at all times via wallet-based architecture.

No KYC Required: BONKCard does not require identity verification for standard card issuance, respecting decentralization and privacy.

Real-Time Spending Power: \$BONK deposits are converted seamlessly into stable settlement currencies for merchant transactions.

Revenue-Driven Burns: 50% of all BONKCard platform revenue is used to buy back and burn \$BONK on-chain.

Lowest-in-Class Fees: BONKCard charges a 0.5% transaction fee — a fraction of what major competitors impose.

4. Core Features

4.1 Card Issuance

Virtual Card: Issued instantly upon deposit; usable online and via mobile wallets.

Card Issuance Fee: Fixed at \$1 USD worth of \$BONK — significantly below industry norms of \$5–\$10.

4.2 Spending Experience

Compatible with global payment networks (Visa/Mastercard)

Zero monthly maintenance fees

Spend at over 40 million merchants worldwide

Supports e-commerce, in-store, and mobile wallet payments

4.3 Non-Custodial + Privacy-First

BONKCard does not hold user funds

All deposits occur via direct interaction with self-custodial wallets

No KYC or identity documentation required for standard use

Transactions are routed through compliant, privacy-friendly settlement partners

5. Tokenomics Integration

BONKCard embeds deflation directly into its operational model. Every time the platform generates revenue, the \$BONK token becomes scarcer.

Buyback & Burn Process

Trigger: Buybacks are executed weekly using 50% of net platform revenue.

Mechanism: Revenue is used to acquire \$BONK from open markets, increasing demand.

Burn: Acquired tokens are sent to an irrecoverable burn address, permanently reducing supply.

Transparency: Burns are verifiable via public blockchain explorers and BONKCard's analytics dashboard.

Economic Function	Mechanism
Revenue Split	50% Buyback/Burn, 50% Operations
Frequency	Weekly (automated, on-chain)
Burn Record	On-chain, updated in real time
Buyback Source	Real platform revenue only

6. Fee Structure

BONKCard's economic model is lean by design, ensuring broad accessibility and long-term competitiveness.

Fee Type	BONKCard Rate	Industry Standard
Card Issuance (One-Time)	\$1 USD (in \$BONK)	\$5–\$10
Transaction Fee	0.5%	1–2%
Monthly Account Fee	\$0	\$5–\$20
Foreign Exchange Fee	0.5%	2–3%
Replacement Card Fee	At cost (minimal)	\$10+
KYC Requirement	None	Mandatory

These competitive advantages ensure BONKCard is both economically sustainable and widely accessible.

7. Revenue Model

BONKCard generates revenue through:

Interchange Fees: Standard merchant network fees from each transaction.

Foreign Exchange Spread: Minimal markup on international usage.

Card Issuance Fees: Collected in \$BONK at a fixed \$1 equivalent.

Premium Services (Future): Optional, non-intrusive upgrades.

This revenue feeds directly into the platform's buyback and burn operations, creating a self-reinforcing flywheel for \$BONK value.

8. Roadmap

Timeline	Milestone
Q3 2025	BONKCard Virtual Card Beta
	Weekly Burn Dashboard Launch
	Buyback Automation

Q4 2025 Physical BONKCard Launch
Mobile Wallet Integrations
Public Audit of Burn Process
Q1 2026 BONKCard Mobile App Launch
Global Merchant Partnerships
Referral System
Q2 2026 \$BONK Rewards Engine
Merchant Payment Gateway SDK
Decentralized Fee Voting System

9. Governance & Decentralization

BONKCard is developed as a public-good infrastructure layer for \$BONK. Future governance modules may be introduced allowing BONK holders to vote on:

Burn frequency adjustments

Platform fees

New feature deployment

Treasury allocations

Until then, BONKCard Labs will maintain operational control, transparently disclosing all burns, revenue, and platform updates.

10. Security & Compliance

BONKCard integrates with regulated backend processors in jurisdictions that allow crypto-to-fiat card conversion under no-KYC or low-KYC thresholds.

All user interactions occur through self-custodial wallets; BONKCard does not store user data or private keys.

Security audits of smart contracts and integrations will be conducted regularly and published for public review.

11. Conclusion

BONKCard is the premier utility solution for \$BONK — a globally spendable debit card that enhances real-world use while implementing transparent, deflationary tokenomics. With the lowest fee structure in the market, full user control, and a scalable revenue model that directly supports the token, BONKCard is engineered to reinforce \$BONK's position as a leading digital asset in Web3.