

Whitepaper

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1. Abstract

BONKCard is a crypto debit card platform designed to serve as a utility engine for the \$BONK token. It enables holders to spend their \$BONK tokens at merchants worldwide. BONKCard not only provides utility but also embeds a powerful deflationary mechanism at its core.

Fifty percent of BONKCard's platform revenue is allocated toward weekly buybacks and permanent burns of \$BONK, directly linking platform growth with token scarcity. The result is a circular ecosystem where increased usage leads to greater value for all \$BONK holders. All buybacks and burns are executed transparently and recorded on-chain.

BONKCard offers one of the lowest fee structures in the industry, preserving user capital and promoting widespread adoption. Combined with a non-custodial design, privacy-first policy, and automated tokenomics, BONKCard is positioned to become the leading infrastructure for expanding \$BONK's real-world impact.

2. Introduction

\$BONK is a widely held and actively traded digital asset on the Solana blockchain. It benefits from high liquidity, broad distribution, and a strong community presence. As decentralized finance matures, there is a growing need to extend the real-world utility of leading tokens. BONKCard is designed to meet this need by making \$BONK instantly spendable through an accessible debit card system.

The BONKCard platform allows users to deposit \$BONK directly from their wallets, access a virtual debit card, and spend their balance at any merchant that accepts debit payments. Transactions are converted in real time through backend infrastructure while maintaining full user control and minimal fees. This creates a frictionless experience that combines the familiarity of traditional finance with the efficiency and philosophy of Web3.

Every transaction on BONKCard contributes to the long-term health of the \$BONK ecosystem through systematic token buybacks and burns. The more the platform is used, the more \$BONK is removed from circulation, benefiting all stakeholders.

3. Platform Overview

BONKCard provides a user-focused financial product that connects \$BONK with global payment rails in a scalable and decentralized way.

Key Elements

Virtual Debit Card Access

Users receive a BONKCard virtual debit card immediately upon depositing \$BONK. The card is compatible with major payment networks and usable for e-commerce and mobile wallet transactions.

Self-Custody by Design

BONKCard does not hold user funds or private keys. Users interact directly through their own wallets, maintaining full ownership and control at all times.

No Identity Verification Required

Standard use of BONKCard does not require KYC or identity verification. This preserves user privacy while complying with low-KYC thresholds in select jurisdictions.

On-Chain Deflationary Engine

Fifty percent of all net revenue from the BONKCard platform is used to buy \$BONK from open markets. Purchased tokens are sent to a verified burn address and permanently removed from circulation.

Industry-Low Fees

BONKCard charges a flat transaction fee of 0.5 percent. The card issuance fee is fixed at one US dollar worth of \$BONK, providing

unmatched affordability compared to competitors that charge five to ten dollars per card.

4. Core Features

4.1 Card Issuance

BONKCard is issued virtually and is immediately accessible upon deposit of \$BONK. Users can add the card to their preferred mobile wallet and begin using it for online purchases, subscriptions, and point-of-sale payments through contactless solutions.

The one-time card issuance fee is only one dollar equivalent in \$BONK, significantly below the industry average. There are no activation fees, monthly charges, or hidden costs.

4.2 Seamless Spending Experience

BONKCard is supported across all major debit networks and accepted by millions of merchants worldwide. Whether shopping online, using streaming services, or purchasing digital goods, users can transact effortlessly using their BONKCard.

There are no monthly account fees and no minimum balance requirements. Users only pay a transaction fee of 0.5 percent and a small foreign exchange markup of 0.5 percent for international purchases.

4.3 Privacy and Ownership

BONKCard is built around the core values of decentralization and financial sovereignty. Users are not required to undergo identity checks or submit documents to use the platform. All funds are held in self-custodial wallets, and BONKCard never takes custody of assets.

Transactions are routed through privacy-conscious infrastructure partners that support regulatory compliance without compromising user anonymity.

5. Integrated Tokenomics

BONKCard is more than a payment tool. It is a tokenomic engine designed to support the long-term value of \$BONK. The platform integrates a buyback and burn model that reduces total supply in a predictable, transparent, and impactful way.

Buyback and Burn Model

Trigger Mechanism

Buybacks are executed on a weekly basis using fifty percent of net platform revenue.

Execution Process

Revenue is converted into \$BONK on open markets, increasing demand through market orders.

Permanent Supply Reduction

All acquired tokens are sent to a verified burn address, removing them from circulation permanently.

Transparency

Every burn event is recorded on-chain. A dedicated dashboard will provide real-time analytics for the community to verify burn volume, frequency, and source data.

Economic Alignment

The more the BONKCard platform is used, the more \$BONK is purchased and burned. This aligns user behavior, platform growth, and token holder interests within a unified economic model.

6. Fee Structure

BONKCard's fee system is optimized for accessibility and fairness. Compared to existing crypto card providers, BONKCard offers a dramatically more affordable solution.

Fee Type	BONKCard	Industry Average
Card Issuance	1 USD (in \$BONK)	5 to 10 USD

Transaction Fee	0.5%	1 to 2%
Monthly Fee	None	5 to 20 USD
Foreign Exchange	0.5%	2 to 3%
Replacement Card	Not applicable	10 USD or more
KYC Requirement	None	Mandatory

This lean fee structure ensures more value is retained by users while the token ecosystem benefits from the platform's revenue.

7. Revenue Model

BONKCard generates platform revenue through multiple sustainable channels. All earnings are subject to the 50 percent buyback allocation, which is executed weekly.

Revenue Sources

Interchange Fees

Standard fees earned from merchants each time a user completes a transaction using BONKCard.

Foreign Exchange Margin

A minimal markup on international transactions, capped at 0.5 percent to remain user-friendly.

Issuance Fees

A fixed one-dollar fee collected in \$BONK from each new card issuance.

Future Services

Optional premium features may be introduced to serve power users. These features will be subscription-free and always aligned with BONKCard's mission.

8. Roadmap

BONKCard is being developed with a long-term vision and a phased rollout strategy.

Quarter	Milestones
Q3 2025	Launch of BONKCard virtual cards. Release of weekly on-chain burn dashboard. Activation of automated buyback system.
Q4 2025	Integration with Apple Pay and Google Wallet. Release of BONKCard analytics dashboard. Publication of open audit reports for tokenomic operations.
Q1 2026	Launch of BONKCard mobile app. Expansion of merchant support. Introduction of affiliate and referral rewards.
Q2 2026	Deployment of \$BONK rewards engine for frequent users. Launch of merchant SDK for native \$BONK payments. Community voting system for fee adjustments and feature proposals.

9. Governance and Future Decentralization

BONKCard is currently operated by BONKCard Labs, a core development team committed to transparency and community-first development. Over time, control over certain platform parameters will transition to the broader \$BONK community.

In the future, holders of \$BONK may participate in governance processes that determine:

- Fee structure changes
- Token burn frequency
- New feature deployment
- Treasury management

This progressive decentralization ensures BONKCard remains aligned with the values of open finance and democratic participation.

10. Security and Compliance

User safety, regulatory alignment, and operational resilience are foundational to BONKCard's design.

All wallet interactions occur via secure, audited smart contracts. BONKCard does not hold or access user private keys at any stage. The backend fiat settlement systems are integrated through licensed and regulated providers in jurisdictions that support non-custodial and low-KYC models.

Security audits of BONKCard's core contracts and infrastructure will be published regularly, and open-sourced where appropriate to allow independent verification.

11. Conclusion

BONKCard is a breakthrough in crypto utility, transforming \$BONK from a digital token into a globally spendable currency. Through a non-custodial, privacy-first platform with the lowest fees in the industry, BONKCard empowers users to spend their tokens with ease while directly supporting a deflationary token model.

Every transaction, every card, and every dollar of revenue strengthens the \$BONK ecosystem. BONKCard is not just a product; it is an extension of the \$BONK community's mission to build open, accessible, and value-aligned infrastructure in Web3.

BONKCard is ready to serve the next generation of crypto users, and burn along the way.