NEXUS

Whitepaper v1.0

The digital-dollar payment infrastructure
built on its own blockchain

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1. Executive summary

NEXUS is its own blockchain network (an EVM-compatible Layer-1) built to solve a concrete problem in commerce: the cost and the delay of getting paid by a customer. On top of this network runs NexusPay, a payment infrastructure in which the merchant receives in digital dollars on the same day (D+0), without waiting 30 days and without the risk of a fraudulent chargeback.

The network uses two assets with distinct and complementary roles:

- USDT-N — the network's "digital dollar": every unit issued is backed by a real reserve of 1 USDT held in a contract on BNB Chain. Today the reserve covers 120% of the issuance (over-collateralized).
- NXS — the blockchain's coin: it funds the operation, rewards those who help maintain the network, and is the participation asset of the ecosystem.

Instead of competing in the cryptocurrency speculation market, NEXUS occupies a practical space: the means of payment. The customer pays however they like (QR/Pix at the counter or a digital wallet); the merchant receives in digital dollars, settled in about 3 seconds and at a cost between 0.5% and 1.8% — against the 3% to 5% and the 30-day terms of traditional card terminals.

> What is already live: a network of its own in operation, publicly verified contracts, a bridge to BNB Chain, the primary sale of NXS, staking with rewards in digital dollars, a payment POS, a Pix receiving pilot and a public solvency dashboard.

2. The problem: the financial toll

Anyone who sells in Brazil lives with three costs that seem inevitable:

- High fees: 3% to 5% of the value of every sale stays with the intermediary (card and card terminal).
- Money locked up: the payout term reaches 30 days — the merchant finances their own operation.
- Fraud chargeback: the amount can be reversed months later, even with the sale already delivered.

For the end customer there is another problem: paying with cryptocurrency usually requires technical knowledge, wallets, high network fees and waiting. That keeps most people away — exactly those who could benefit most from a cheaper payment system.

Add to that the dependence on intermediaries: the business's money passes through clearing houses and institutions that decide terms, fees and freezes, with no visibility or alternative for the merchant.

3. The solution: NEXUS Network + NexusPay

NEXUS separates what other solutions mix together: the network (infrastructure) and the payment (product). The network exists to give payment something it does not have today: instant settlement, low cost and public verifiability.

3.1 NexusPay — the payment

The merchant starts receiving in digital dollars, through three entry points:

- QR/Pix at the counter: the customer pays in their own bank app, as they already do today. The amount is converted and the merchant receives in USDT-N (route under assisted homologation).

- Digital wallet: the customer pays in USDT-N (1.8% fee) or NXS (0.5% fee) — always cheaper than the Pix route, which encourages wallet adoption.
- POS or integration: the store uses the ready-made terminal (pay.nxschain.com) or integrates its own online store/ERP through the API and receives confirmation via a signed webhook.

3.2 NEXUS Network — the network

A blockchain of its own, compatible with Ethereum-standard tooling (EVM), with blocks every 3 seconds and transaction costs of fractions of a cent. Because it is our own, the network allows fee rules to be set per merchant directly in a contract, with no dependence on third parties.

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4. Technical architecture

Network	NXSchain — its own EVM Layer-1
Network identifier (chainId)	939393
Consensus	Proof of Authority (Clique PoA)
Block time	3 seconds
Transaction cost	fractions of a cent (gas configured at a minimum band)
Public explorer	explorer.nxschain.com
Contracts	publicly verified (source code auditable in the explorer)
Bridge	NXSchain ⇄ BNB Chain (real USDT ↔ USDT-N)

4.1 Components

- Smart contracts: controlled issuance of the assets, primary sale, buyback, staking, bridge and payment gateway — all with verified code.
- Bridge: connects NEXUS to BNB Chain. Each USDT-N is born from a real USDT deposited in the vault on BNB Chain, keeping the 1:1 parity auditable.
- Relayer: a service that observes deposits and releases on both networks, with separate permission roles and per-transaction limits.
- Payment gateway: records the fee agreed with each merchant inside the contract — changes become public and do not rely on a promise.
- Reconciliation engine: receives the payment confirmation, triggers the payout to the merchant and notifies the store's system via a signed webhook (with automatic retry on failure).

4.2 Why a network of our own

- Low fixed cost for the merchant (it does not inherit congestion from public networks);
- Fee rules and business parameters defined in a contract and auditable;
- Settlement in ~3 seconds, equivalent to an instant payment;
- A foundation for local products (loyalty card, service prepayment, cashback in NXS).

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5. The two assets: NXS and USDT-N

5.1 USDT-N — the network's digital dollar

USDT-N is a stable asset issued on NXSchain, each unit backed by 1 real USDT held in a contract on BNB Chain. There is no issuance without collateral: the bridge engine only mints USDT-N after the

real USDT enters the vault.

Target parity	1 USDT-N = 1 USDT (dollar)
Current reserve (verified)	120% of the issuance (20% over-collateralization)
Where to verify	public dashboard at pay.nxschain.com/analytics and in the explorer
How to leave the network	bridge to BNB Chain and sell on an exchange (public guide available)

5.2 NXS — the blockchain's coin

NXS is the network's participation and operating asset. It is not a promise of yield: it is the coin used to transact within the ecosystem, to take part in the incentive program (staking) funded by real revenue, and to compose the liquidity of the products.

Initial amount	1,000,000,000 NXS (fixed in the genesis block, no new issuance)
Decimals	18
Primary offering	1 USDT-N = 1,000 NXS (official sale)
Buyback	1,000 NXS = 0.975 USDT-N (2.5% spread retained in the contract)
Main use	payment at a reduced fee (0.5%), staking, liquidity and future governance

> Transparency about issuance: NXS has no continuous issuance mechanism. The amount in circulation changes only through burning or through movement of the incentive reserves — both publicly visible on the network.

6. How value circulates

Four flows sustain the ecosystem. All of them already operate on the network:

6.1 Entry of real money (Pix or crypto)

The customer pays in Pix or with cryptocurrency. At the edge, the amount is converted and the merchant receives USDT-N in their wallet. The corresponding real dollar stays in custody in the bridge vault — that is what guarantees withdrawal at any time.

6.2 Payment in commerce (the heart of the system)

At the counter, the merchant charges in USDT-N or NXS. The fee agreed with each merchant is recorded in the payment contract. Settlement occurs in seconds and the amount lands directly in the company's wallet, with no term intermediation.

6.3 Buying and selling NXS

Whoever wants to participate buys NXS in the official sale with USDT-N. Whoever wants to exit sells back through the buyback mechanism — the contract retains a 2.5% spread and returns the rest in USDT-N. The buyback stock is public and fed by liquidity contributions.

6.4 Staking — taking part in the result

Those who keep NXS locked for a term take part in 30% of the real fee revenue of the ecosystem, receiving in USDT-N (digital dollars), with no creation of new coin (details in section 9).

7. NXS distribution (verified on-chain)

The initial allocation of 1 billion NXS was fixed in the network's genesis block across 4 public addresses. The table below shows the position verified on 11 September 2026 — anyone can check it on the blockchain:

Destination	NXS	% of total	Status
Incentive and reward program (staking)	500,000,000	50.0%	reserved in contract, under treasury governance
Primary sale stock (market liquidity)	199,999,090	20.0%	active in the official sale contract
Fee treasury (gateway feeTo)	150,000,000	15.0%	reserved for operations, development and payouts
Governance / strategic reserve	149,992,899	15.0%	reserved for partnerships, liquidity and incentives
Operational (relayer, current treasury)	~7,900	≈0.001%	gas top-up and operations
TOTAL	1,000,000,000	100%	no additional issuance

About the 50% allocated to incentives: the network's first staking contract was replaced by a superior version (section 9). The incentive reserve remains fully in custody and will be directed to the new program according to the treasury's allocation policy, always publicly and verifiably on the blockchain.

8. Economics: fees and sustainability

NEXUS sustains itself on real operating revenue, not on issuing coin. Every service has a public and verifiable fee:

Service	Fee	Who pays
Payment at the merchant — USDT-N wallet	1.8%	merchant (deducted from the sale)
Payment at the merchant — NXS wallet	0.5%	merchant (incentive for the network's coin)
Pix payment at the counter	2.0% (route)	customer (shown as a separate line)
Exit to BNB Chain (bridge)	1.50 USDT + 1.2%	whoever withdraws the amount from the network
Buying NXS (official sale)	0%	—
Selling NXS (buyback)	2.5% spread	whoever sells back
Staking	30% of revenue goes to participants	funded by the platform's revenue
Partner token deployment fee	on request	partner company (future project)

8.1 Why the model is sustainable

- No inflation: NXS is not issued to pay rewards — they come from fee revenue.
- Auditable collateral: every USDT-N has a real dollar in the vault; the current over-collateralization is 20%.
- Predictable revenue: fees are charged on every processed sale (a recurring flow).
- Low costs: our own network, without inheriting congestion and fees from public networks.

9. Staking with real revenue (revenue-share)

NEXUS's participation program rewards those who lock NXS with a share of the REAL fee revenue of the ecosystem, paid in USDT-N (digital dollars) — and not with new coin.

Reward	30% of the ecosystem's fee revenue (public parameter, adjustable by governance)
Minimum to participate	100,000 NXS
Available terms	30 days (weight 1.0x) · 90 days (1.25x) · 180 days (1.5x)
Yield	not fixed: it depends on the effective revenue from processed sales
Early exit	15% penalty + loss of accumulated rewards
Exit on term	full principal + rewards, after a 7-day cooldown
Protection	concentration limit per participant and the possibility of an administrative pause

> Honest notice: staking is not an investment with a guaranteed yield. It is participation in the operating result, which may be higher or lower depending on the volume transacted.

10. Security, governance and limits

- Verifiable code: the contracts are published and verified in the network's explorer — anyone can read the rules exactly as they are.
- Separated roles: issuance, bridge operation and administrative adjustments use distinct permissions; the treasury is an identified public address.
- Per-transaction limits: the bridge imposes value ceilings per operation, reducing the impact of a possible error or attack.
- Emergency pause: synthetic assets and critical contracts can be paused.
- Formal tests: the staking rules were validated by an automated test suite (10 scenarios, including attempts to bypass them).
- Independent audit: planned as the next step of institutional maturity.

10.1 Declared limits

- The network is currently operated under an authority regime (PoA), with validators under the maintainer's control — a model that favors cost and speed at this stage.
- The market liquidity of NXS is operated by the treasury (a reference price), and not by an open market — which reduces volatility but concentrates management.
- Automatic Pix conversion requires a partnership with an authorized institution — currently in assisted homologation.

11. Verifiable transparency

Every statement in this document can be checked by anyone, without asking access from anyone:

- Public solvency dashboard (pay.nxschain.com/analytics): vault reserve, USDT-N issuance, coverage, processed volume, settled orders, NXS locked and rewards — in real time.
- Network explorer (explorer.nxschain.com): all transactions, contracts and addresses.
- Verified contracts: the source code of each contract is published in the explorer.
- Public documentation: technical integration guide and withdrawal handbook, both open.

12. Roadmap

Phase	Delivery	Status
Build	Own network, contracts, explorer, BNB Chain bridge	completed
Consolidation	Primary sale with buyback, staking with real revenue, POS, public dashboard	completed
Commercial	Pilots with merchants (pet shops, clinics, barbershops, events) and deployment materials	in progress
Payment scale	Pix route with an authorized partner, recurring subscription, loyalty card	planned
Maturity	Independent audit, participatory governance, new collateralized assets	planned

13. How to participate

13.1 For companies and merchants

Assisted deployment in minutes: registration with the legal name, wallet and agreed fee (recorded in a contract), integration credentials and a counter test. The merchant starts receiving in digital dollars on the same day, with automatic reconciliation.

13.2 For participants (staking)

Those who keep NXS locked take part in 30% of the fee revenue, with terms of 30, 90 or 180 days and rewards paid in USDT-N. Full rules in section 9 and in the public interface.

13.3 For developers and partners

The network is EVM-compatible and exposes a public payments API, technical documentation and an explorer. Local projects can issue their own assets (utility, loyalty, service prepayment) on top of the existing infrastructure.

14. Risks and limitations

- Execution and adoption: the proposal depends on merchants actually using the network.
- Liquidity: the NXS buyback depends on public stock and may be limited.
- Regulatory: operating with digital assets and payments is subject to Brazilian law and applicable regulation; partnerships with authorized institutions are required for the automatic Pix route.
- Technological: smart contracts, bridges and custody services carry a risk of failure; this is mitigated with limits, pauses, tests and a planned audit.
- Concentration: at this stage, governance and validation are centralized in the maintainer.
- FX and market: the USDT-N parity depends on the collateral maintained; NXS has an administered reference price and may vary.

15. Legal notice

This document is informational and technical in nature. It does not constitute an offer, a solicitation or a recommendation of investment, nor a promise of profitability. NXS is a utility asset of the NEXUS network, with no guarantee of appreciation or financial return. Participation rewards (staking) vary according to the real operating revenue and are not fixed.

NEXUS is not a financial institution nor a payment institution; it does not raise funds from third parties and does not offer collective investment services. USDT-N is a digital asset backed by a reserve in a contract, whose verification is public. Operations with digital assets involve risks, including total loss. Tax obligations remain the responsibility of each user and company, under current legislation.

Amounts in dollars are expressed in US$ (1 USDT = US$ 1.00). Conversions to local currency are informational estimates.

16. Annexes: contracts, glossary and links

16.1 Main contracts (NXSchain · chainId 939393)

Contract	Address	Status
USDT-N (digital dollar)	0x5cd05BfAb15a765E7caBC53DcE8f44518E8fcf47	verified
Primary sale / buyback (NXSSaleV3)	0x5898813cbEc0a27485f7E4D8cde3A15eE41828D6	verified
Staking with real revenue (V2)	0x0f608Bf9585B8acDb193478ac4D8789432771a7c	verified
Bridge / vault	0xf1e0fd47b0df7C99A287B1366285983eC889484A	verified
Payment gateway	0x7828502f1D1f3203b39EFDDF3E3779b999d60218	verified
Fee treasury (feeTo)	0x6209BBE8B8532448b648F8A7944593182436F949	public

16.2 Glossary

- Blockchain (network): a public and immutable record of transactions, maintained by validators.
- EVM: Ethereum's virtual machine standard — NEXUS is compatible, which allows known tools and wallets to be reused.
- Smart contract: a program that executes rules automatically on the network (fees, issuance, payments).
- Collateral (reserve): the real amount of dollars held for each digital asset issued.
- Over-collateralization: a reserve greater than the issuance (e.g. 120% means 1.20 of reserve per unit).
- Staking: locking an asset for a period in exchange for participation in the result.
- Spread: the difference between the buying and the selling price of an asset.
- Settlement: the moment when the money effectively enters the seller's account.
- PoA (Proof of Authority): a consensus model in which authorized validators confirm blocks — fast and cheap, with centralized governance.
- Webhook: an automatic notice sent to the store's system when a payment is confirmed.

16.3 Official links

- Network and swap: nxschain.com
- Payments dashboard (POS): pay.nxschain.com
- Public solvency dashboard: pay.nxschain.com/analytics
- Explorer: explorer.nxschain.com
- For companies: pay.nxschain.com/empresas
- Technical integration guide: pay.nxschain.com/integracao
- Contact: suporte@inovatrek.com.br · Sales WhatsApp +55 21 99459-1338