

# THE BANKII TOKEN

**\$BKNY**



**BANKII**

**BANKII.FINANCE**

# INTRODUCTION

In a world increasingly defined by digital innovation, financial inclusivity remains a pressing challenge. Despite the advent of cryptocurrencies and blockchain technology, accessibility to financial services for the unbanked and underserved populations remains elusive. Traditional systems have failed to bridge this gap effectively.

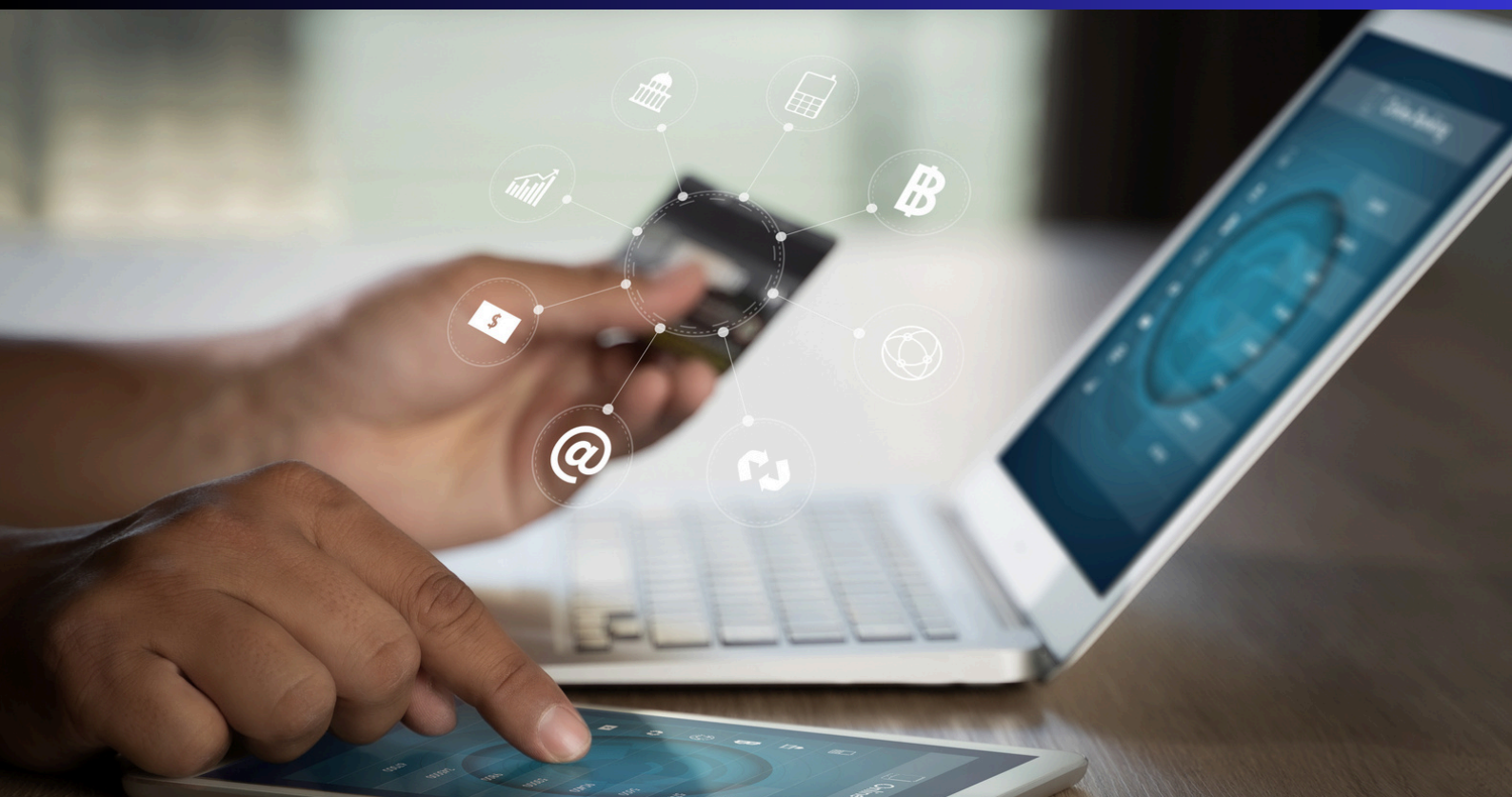
Enter Bankii, a pioneering initiative from the Bankii Foundation. Bankii introduces a groundbreaking paradigm aimed at revolutionizing how individuals earn, spend, and transact, with a core focus on universal accessibility and inclusion. By leveraging innovative solutions, Bankii seeks to empower the masses traditionally excluded from mainstream financial systems.

This whitepaper delineates the challenges faced by the unbanked and underserved, presents Bankii's comprehensive solution, and outlines the potential for transformative impact in fostering financial inclusivity. With a commitment to education, security, inclusivity, spendability, and seamless on & off ramps, Bankii emerges as a beacon of hope in a world striving for equitable financial access.



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# OUR MISSION

Bankii is dedicated to revolutionizing financial accessibility by offering inclusive, secure, and easy-to-use solutions, empowering individuals worldwide to confidently engage in the cryptocurrency ecosystem.

# OUR VISION

Bankii envisions a future where financial opportunities are accessible to everyone, transcending barriers of geography and socioeconomic status, thereby fostering widespread financial empowerment and inclusivity.



# THE PROBLEM

## LACK OF EDUCATION

Despite crypto's rising popularity, a sizable portion of the global population lacks understanding of its workings, benefits, and risks. This ignorance fosters distrust, hindering potential users from engaging confidently.

## SECURITY CONCERNS

The newness of the crypto market exposes users to security vulnerabilities like hacking and phishing, eroding trust and deterring adoption, especially among cautious demographics.

## LEGACY OF EXCLUSION

Systemic inequalities in traditional finance, based on factors like race and gender, persist, thwarting efforts to broaden financial access despite crypto's promise of decentralization

## CHALLENGES IN SPENDING CRYPTO ASSETS

Even seasoned enthusiasts face hurdles in using crypto for daily transactions due to limited merchant acceptance, complex conversion processes, and regulatory ambiguities, relegating crypto to speculation.

# ISSUES WITH ON & OFF RAMP FOR CRYPTO

Converting crypto to fiat and vice versa is fraught with challenges, especially in regions with unclear regulations or hostile financial institutions, impeding adoption and integration into mainstream finance.

## THE SOLUTION

### BANKII GAMIFIED CRYPTO EDUCATION SYSTEM

Bankii introduces a gamified crypto education system, where users can earn rewards by watching educational videos and completing quizzes, empowering them with the knowledge needed to confidently engage with cryptocurrencies.

## INCLUSIVE PLATFORM DESIGN

Bankii's platform is designed to be user-friendly and accessible to individuals from all backgrounds and socioeconomic statuses, ensuring inclusivity and broad participation.

# INDUSTRY-LEADING SECURITY MEASURES

Bankii prioritizes security by partnering with industry-leading custodianship providers like BitGo, offering fully insured funds and implementing robust security features such as 2FA and email verification to safeguard users' assets.

# SPENDABILITY THROUGH CRYPTO DEBIT CARDS

Bankii provides users with crypto debit cards, enabling them to seamlessly spend their cryptocurrency assets wherever Visa and Mastercard are accepted, enhancing the practical utility of cryptocurrencies for everyday transactions

# ON & OFF RAMP SOLUTIONS

Bankii addresses the challenges associated with acquiring and converting cryptocurrencies by establishing partnerships with global acquiring partners and offering streamlined on & off-ramp solutions, facilitating easy access to and from the crypto ecosystem.

# TOTAL ADDRESSABLE MARKET

Africa's smartphone adoption is projected to reach 88% by 2030, representing an estimated 1.4 billion potential users for Bankii's financial services

# STATISTICS ON MOBILE BANKING ACCOUNTS

Africa boasts over 781 million registered mobile banking accounts, with a transaction volume of \$832 billion, indicating a significant market for Bankii's inclusive financial solutions

# GROWTH OF CRYPTOCURRENCY USERS IN AFRICA

Africa is home to an estimated 43 million cryptocurrency users in 2024, a number expected to grow to 55.47 million by 2028, demonstrating a burgeoning market for Bankii's crypto-focused offerings.

# DRIVERS FOR CRYPTO ADOPTION IN THE REGION

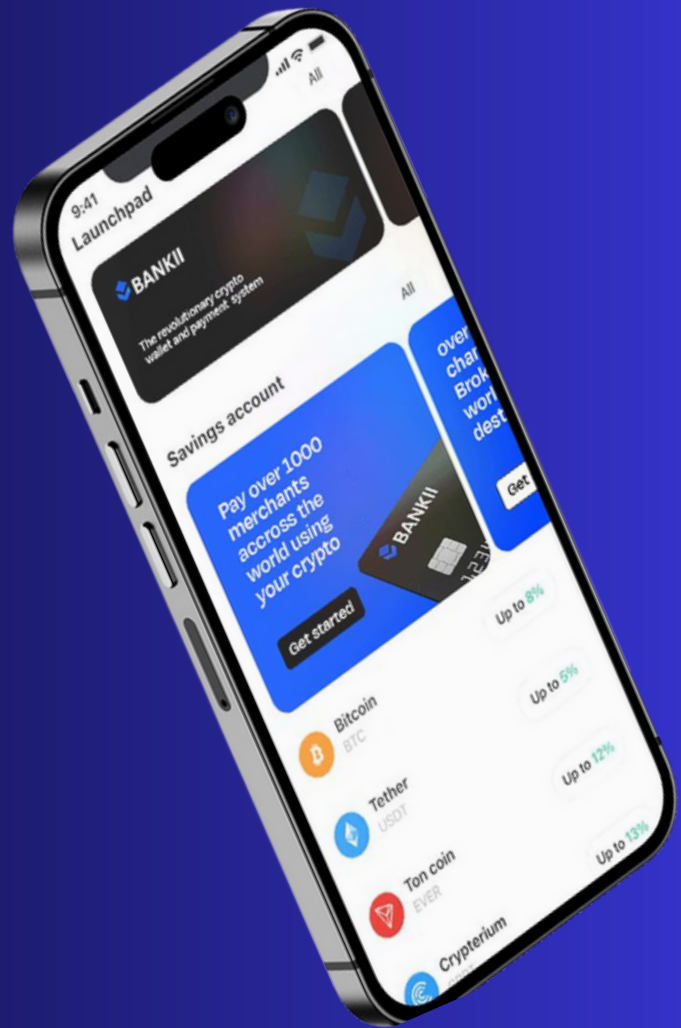
Factors such as the digitization of the economy, increasing mobile telephony penetration, Africa's young population, lack of financial inclusion, and growing continental trade serve as catalysts for crypto adoption in the region, further expanding Bankii's potential market reach



# BANKII OFFERING

## WALLET

Bankii offers seamless integration with over 30 major blockchains, ensuring users can securely store and manage a diverse range of cryptocurrencies within a single platform



## CRYPTO CARDS

Bankii provides users with crypto debit cards, allowing them to spend both fiat and cryptocurrencies anywhere Visa and Mastercard are accepted, simplifying transactions and enhancing accessibility



# BANKII OFFERING

## IBAN

Bankii facilitates the opening of IBAN accounts, enabling users to conduct everyday banking activities with ease. Funds are stored in segregated user accounts in leading banks, ensuring security and reliability



## INTEREST BEARING ACCOUNTS

Bankii's interest account allows users to stake stablecoins, \$BKNY tokens, and purchase NFTs to earn rewards, providing additional incentives for active participation within the ecosystem.



# THE BANKII TOKEN

\$BNKY serves as the utility token within the Bankii ecosystem, facilitating various functions such as staking, community rewards, and purchasing items within the ecosystem, enhancing user engagement and incentivizing participation.

\$BNKY operates on a deflationary model, with a percentage of profits allocated quarterly to purchase and burn tokens, reducing the circulating supply over time and potentially increasing the value of remaining tokens.

With a total supply of 1 billion tokens, distribution includes allocations for promotion, seed funding, pre-sale, public sale, development, team & founders, community growth incentives, marketing and promotion, and staking, ensuring a balanced distribution and sustainable growth of the ecosystem.



# TOKENOMICS

PRIVATE SALE	20%	200 000 000
PUBLIC SALE	15%	150 000 000
LIQUIDITY	20%	200 000 000
MARKETING	10%	100 000 000
STAKING REWARDS	5%	50 000 000
COMMUNITY INCENTIVES	5%	50 000 000
FURTHER DEV	10%	100 000 000
TEAM & FOUNDERS	15%	150 000 000

**TOTAL SUPPLY**  
**1 BILLION TOKENS**

These allocations ensure a strategic distribution of tokens to support various aspects of the project's growth and development while incentivizing community participation and maintaining a sustainable ecosystem

# EXPERIENCE

Bankii represents a transformative force in the financial landscape, poised to address the critical challenges of accessibility, education, and inclusivity within the cryptocurrency market. By offering innovative solutions such as a gamified education system, industry-leading security measures, and spendability through crypto debit cards, Bankii paves the way for broader adoption and empowerment of individuals worldwide. With a clear vision and strategic approach to tokenomics, Bankii is positioned to catalyze positive change, driving financial inclusion and empowerment for all.

