

PDEX

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1. PDEX Introduction

PDEX is a token issued by BELOPVS LAPS, created to establish a foundation that enables cryptocurrencies to be used in everyday life—such as for investment and payments—within an ecosystem traditionally dominated by fiat currencies.

As the basis for this innovation, a financial consortium of four companies operating one of Asia's largest payment and settlement solutions, headquartered in Hong Kong, has been established under the name PA ALLIANCE. Through Mastercard's global network, a crypto payment system has been built.

To facilitate smooth trading of services and tokens, PDEX is listed on the LBANK exchange. In addition, the PDEXDAO Wallet is currently in operation for the management of PDEX, offering a user-friendly structure optimized for investment and asset management.

2. Purpose of PDEX

- **Building a Blockchain-Based Global Payment Solution**

PDEX acts as a bridge that allows various cryptocurrencies to be used as conveniently as fiat currencies. By connecting the traditionally separated worlds of cryptocurrencies and fiat currencies, it supports the exchange and circulation of digital currencies.

Through PDEX, users can securely and conveniently expand the digital currency ecosystem, while supporting a wide range of digital currency payment solutions based on decentralized smart contracts.

Our strength lies in a highly experienced team specializing in the development, operation, management, and support of global payment solutions.

By adopting an open and scalable consensus protocol, digital currencies—such as coins, tokens, points, coupons, and mileage—can be used as conveniently as fiat money, enabling cryptocurrencies to evolve into a powerful next-generation payment standard.

Furthermore, we utilize specialized distributed ledger technologies to build stable blockchain solutions within the crypto payment industry. Blockchain protocols open up new ways to achieve consensus and provide various incentive mechanisms.

- **Eliminating the Complexity of Linking Fiat and Cryptocurrencies in Cross-Border Transactions**

The complexity of payment systems between fiat currencies and cryptocurrencies becomes especially evident in cross-border transactions. This complexity arises for several reasons:

1. **Interface Differences:** Fiat and cryptocurrency payment interfaces differ, which can cause issues during integration and processing.
2. **Intermediary Links and Fees:** Although intermediary links can be negotiated during transactions, each intermediary may impose its own costs and fees, resulting in additional expenses.
3. **Trust in Cross-Border Transactions:** Establishing and maintaining trust is challenging in cross-border transactions, and trusting each intermediary is critical to completing transactions.
4. **Currency Exchange Fees:** In regions such as Southeast Asia, foreign exchange fees can be particularly high, adding further costs to transactions.
5. **Advantages of Cryptocurrencies:** To overcome these complexities, cryptocurrencies offer a significant advantage—the ability to transfer value across time and space without limitation—making them highly efficient global payment instruments.

3. PDEX Business

- **PDEX Dividend Staking Token-Based Platform**

The platform increases token value in proportion to the staked amount, thereby enhancing the asset value of its members. For each daily IDO (Initial DEX Offering) allocation sale of USD 10,000–50,000, the token value increases by approximately 0.2%–1%.

< Key Platform Features >

- **BTC Chart Forecast Game**

Users can gain both chart analysis skills and profits by participating in an up-and-down prediction game. As gameplay progresses, users learn the fundamentals of futures trading.

- Successful predictions earn 1.9× the betting amount
- Even if the prediction fails, up to 50 PDEX is rewarded

- **Bonanza Signal Trading**

Provides buy and sell timing signals for BTC futures trading. Through trading, users can generate profits, with an average targeted monthly return of approximately 5%–10%.

- **Bonanza AI Bot Auto Trading**

An AI-based automated trading system built on the Bonanza Signal Trading strategy, executing trades directly on the Binance exchange.

4. PDEX Based on the BSC Algorithm

- **Binance Smart Chain (BSC)**

Binance Smart Chain (BSC) represents the second generation of blockchain technology. Well-known cryptocurrencies such as Bitcoin (BTC), Litecoin (LTC), and Dogecoin (DOGE) are considered first-generation blockchains, designed primarily to produce a single product: digital currency.

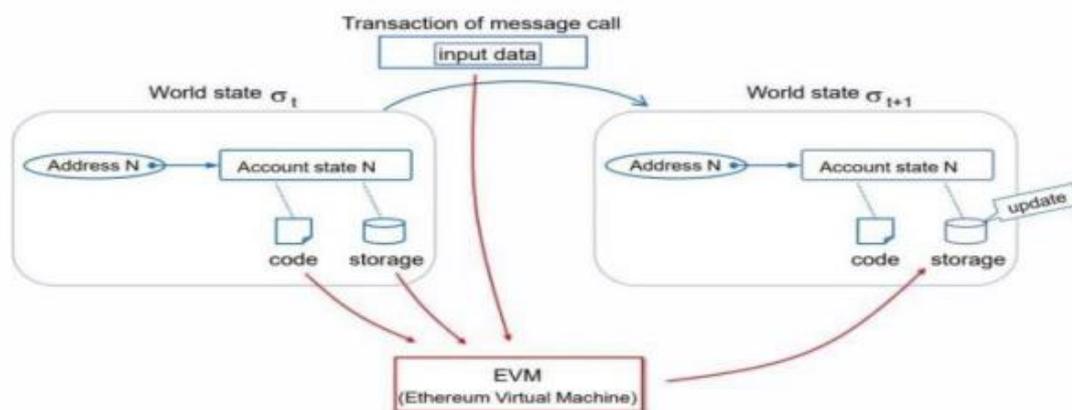
In contrast, Binance Smart Chain is a general-purpose blockchain platform designed to support smart contracts. These automated code segments can encode virtually any form of logic, including traditional banking services such as exchanges, borrowing, and lending.

From a technical perspective, smart contract deployment on BSC is made possible by the Ethereum Virtual Machine (EVM). Just as the video game industry relies on engines like Unreal Engine or Source to run games, blockchains also rely on engines.

Due to its decentralized nature, the EVM functions as a distributed computer that executes smart contracts across thousands of network nodes.

Thanks to this shared EVM legacy, BSC can easily support smart contracts written for other EVM-compatible blockchains. This is similar to porting PC games to PlayStation or Xbox—and vice versa—where engine compatibility is key.

Developers can connect to Binance servers via the Binance API (Application Programming Interface) and code smart contracts using programming languages such as Go, Java, JavaScript, C++, C#, Python, or Swift.



- **Binance Chain vs. Binance Smart Chain**

iBinance Chain was deployed in April 2019 to facilitate near-instant transactions. The drawback of this ultra-fast transaction speed was the lack of smart contract programming functionality. Since smart contracts require significantly greater computational power, Binance initially chose to launch a specialized high-speed transaction blockchain network.

As you may recall, Ethereum experienced severe congestion—particularly when NFTs came into the spotlight. For example, in December 2017, during the frenzy of collecting and trading CryptoKitties (NFT cartoon cats), the entire Ethereum network came to a halt. As such congestion issues became inevitable, Binance deployed Binance Smart Chain (BSC) as a sidechain to Binance Chain in September 2020.

BSC supports Binance Chain through smart contracts and is fully compatible, enabling crypto assets to be transferred seamlessly from one chain to another.

Binance Smart Chain supports the BEP-20 token standard, while Binance Chain supports the BEP-2 token standard. Similar to Ethereum's ERC-20 token standard, BEP-20 focuses on enabling easy token deployment across the broader DeFi (Decentralized Finance) ecosystem.

- **Structure of Binance Smart Chain (BSC)**

As a second-generation blockchain, BSC uses the PoSA (Proof-of-Staked-Authority) consensus algorithm, which combines PoS (Proof-of-Stake) and PoA (Proof-of-Authority). As a result, BSC is far more energy-efficient than first-generation blockchains such as Bitcoin or Ethereum, which rely on PoW (Proof-of-Work).

Bitcoin frequently appears in news headlines due to the enormous amount of electricity required to secure its network under PoW—often described as “Bitcoin consumes as much electricity as an entire country.”

PoS eliminates this energy burden by using economic staking (validators), rather than computational power, to validate transactions and add new data blocks.

Delegated Proof-of-Stake (DPoS)

DPoS is a further evolution of PoS, introducing voting and delegation mechanisms. This prevents entities with the greatest staking power from completely dominating the network.

Most modern smart contract blockchains—such as Cardano, Algorand, Solana, Avalanche, and Cosmos—use PoS-derived mechanisms to some extent. PoS has gained popularity not only because it removes miners, but also because it relies on incentive structures to secure the network.

Proof-of-Authority (PoA)

Ultimately, participants with the largest stake (locked tokens) receive greater rewards for securing the network. However, since stake value can differ even at the same size, developers introduced PoA (Proof-of-Authority) to further enhance security. PoA replaces purely monetary value with validator identity as the basis of trust.

Currently, Binance Smart Chain operates with 21 validators, responsible for transaction processing and network security, making it a highly centralized smart contract platform. For comparison, Ethereum—currently transitioning through the ETH 2.0 upgrade—has over 200,000 validators.

Finally, when upgrades or patches are required, BSC enters an epoch period of 240 blocks (approximately 20 minutes). To mitigate malicious behavior such as double-signing and node downtime, BSC adopts a PoS-based governance mechanism known as “slashing,” through which a significant portion of a validator’s stake can be confiscated.

5. PDEX Economics

- Total Supply: 77,700,000 PDEX

Title	Price	Ratio	Note
Community Rewards pools	50,700,00	65.00	Up to 65% of the total supply consists of resellable tokens secured by the foundation through market purchases after token issuance.
① Card sale & used Cashback	0	%	
② Chart Game rewards			
③ IDO Token Sales			
Exchange Liquidity Reserve	9,000,000	11.58%	Reserve pool for international exchanges and proprietary swap services.

Project Partners & Investors	12,000,000	15.44%	ZETAPAY (6,000,000) BELOPVS LAPS (6,000,000)
Staking Holders Reserve	6,000,000	7.72%	PVS Holders 100
Burning Token (Up to 35% of total issuance)	27,700,000	35.57%	When tokens are exchanged within the PDEX platform ecosystem or withdrawn to external exchanges, up to 35% of the total issued tokens will be gradually burned in stages.

6. Loadmap

- 3Q.2022 ~ 2025
 - PDEX Project Formation
 - PDEX Master Card Launch
 - Issue PDEX tokens.(2023)
- 4Q ~ 2025
 - PDEX Platform Project Start
 - PDEX Staking Farming start
 - BTC Forecast Game Launch
 - Bonanza Trading club open
- 1Q ~ 2026
 - PDEXBIT AI auto trading bot launch
 - Global Teams & SNS, AD Marketing
 - Power MM Teams start / 100,000~user
 - PDEX VISA CARD Global Service
- 2Q ~ 2026
 - Follow-up best game launch
 - Global Auto Trading Service
 - Top Exchange Token Listing
- 1Q ~ 2027
 - 50,000~100,000 Active Pdexdao(300 Bonanza club)

7. Risks and Disclaimer

This whitepaper and website are provided for general informational purposes only. The PDEX directors, consultants, and legal advisors reserve the right to review and revise this document based on investor feedback.

No part of this whitepaper, including this Risks and Disclaimer section, may be copied or distributed without authorization. This document does not establish any legal relationship with the recipient, nor does it constitute a legally binding obligation or create any enforceable claims related to the PDEX Token.

Updates may be published at any time. You acknowledge and agree that participation in the PDEX network—including purchasing, holding, or using PDEX Tokens—entails numerous risks. In the worst-case scenario, you may lose all or part of your PDEX Tokens.

By deciding to purchase and use PDEX Tokens, you expressly acknowledge, accept, and assume the following risks:

Regulatory Uncertainty and Enforcement Actions

The regulatory status of PDEX Tokens and distributed ledger technology is unclear or unstable in many jurisdictions. Cryptocurrency regulations have become a major focus of regulatory authorities in most countries, and it is impossible to predict when, where, or how such regulations may be implemented. Regulatory bodies may apply existing laws or introduce new regulations.

Regulations related to blockchain technology and its applications may adversely affect PDEX Tokens and the PDEX Network in various ways. The Foundation, distributors (or their affiliates) may, where necessary:

Cease operations in certain jurisdictions due to regulatory requirements

Refrain from operating in jurisdictions where changes in laws or regulations render operations illegal or commercially impractical

Proceed only after obtaining required regulatory approvals

The development of cryptocurrencies and the legal structuring of the PDEX Token sale will follow a cautious and compliance-oriented approach, supported by continuous consultation with legal advisors.

Insufficient Information Disclosure

As of the date of this document, the PDEX Network is still under development. Design concepts—including consensus mechanisms, algorithms, code, technical details, and parameters—are subject to frequent updates and changes.

While this whitepaper reflects the most current information available, it does not represent definitive or absolute information regarding the PDEX Network. All content may be continuously adjusted or updated by PDEX.

The PDEX development team has no obligation or guarantee to maintain token holder engagement. Due to ongoing development, projected milestones, and rapid industry evolution, information disclosure may be inherently limited.

Additionally, the decentralized application ecosystem is growing rapidly, and competing or alternative networks—some using identical or similar code and protocols—may emerge. Competition from such networks could have a negative impact on PDEX Tokens and the PDEX Network.

Development Failure Risks

There is a risk that development may be interrupted, delayed, or fail entirely. The PDEX Network may not be implemented as planned due to various factors, including but not limited to:

Decline in the market value of digital assets, virtual currencies, or PDEX Tokens

Unexpected technical challenges

Insufficient funding to support ongoing development activities

Security vulnerabilities may arise, including attacks by hackers or malicious actors such as malware attacks, denial-of-service (DoS) attacks, consensus-based attacks, Sybil attacks, smurfing, or spoofing.

Furthermore, third parties, Foundation members, distributors, or affiliates may intentionally or unintentionally introduce weaknesses into the core infrastructure of the PDEX Token or PDEX Network.

Future advancements in cryptography and security technologies are highly unpredictable. Such developments could render existing cryptographic methods or consensus mechanisms obsolete, potentially undermining the blockchain protocols supporting the PDEX Network.

Other Risks

The potential risks outlined above are not exhaustive. Additional risks may exist and may arise under specific circumstances.

Terms of Use Related to Token Purchase

The Foundation cannot foresee all risks associated with holding, using, or distributing PDEX Tokens, including tokens held by the Foundation itself. Such risks may intensify due to unforeseen variations or combinations of circumstances.

You are strongly advised to conduct full and independent due diligence regarding all risks mentioned above. Before purchasing PDEX Tokens, you should thoroughly understand the framework, mission, and vision of the Foundation, distributors, affiliates, the PDEX development team, and the PDEX Network as a whole.