

BitAi Whitepaper

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Executive Summary

BitAi is a multi-chain crypto ecosystem built on BNB Smart Chain, combining a non-custodial wallet, a decentralized exchange and swap interface, a staking vault, and a set of AI-assisted trading tools under a single token, BIT. The protocol applies a transaction-level fee structure that permanently burns a portion of every transaction while routing a separate portion to fund yield within the ecosystem, creating a transparent and on-chain-verifiable link between network activity and token supply. This document sets out the problem BitAi addresses, the architecture of its current and planned products, the mechanics of the BIT token, the development roadmap, and the risks inherent in participation.

1. Introduction

1.1 Industry Background

Retail participation in decentralized finance is frequently fragmented across separate wallets, exchanges, and trading tools, each with its own interface, custody model, and learning curve. Users seeking to hold assets, swap tokens, earn yield, and access trading signals often need several disconnected applications to do so. Separately, many token designs rely on unlimited or loosely controlled supply, which can dilute holder value over time without a corresponding mechanism to offset issuance. Cross-chain asset management adds a further layer of complexity, as users must navigate different wallets and bridges to move value between networks.

1.2 Vision

BitAi's long-term vision is an integrated ecosystem where wallet custody, trading, staking, and commerce are accessible through a single token and application layer, with token supply mechanics designed around verifiable on-chain activity rather than opaque issuance.

1.3 The BitAi Approach

BitAi consolidates wallet custody, asset exchange, staking, and AI-assisted trading into one ecosystem, accessible through a single application and token. The BIT token incorporates a transaction-based fee mechanism — part burn, part ecosystem-funding — intended to reduce circulating supply progressively while sustaining yield generation within the system, tying network usage directly to long-term scarcity and to the resources available for staking rewards.

2. Ecosystem Overview

2.1 Wallet

A non-custodial wallet giving users direct control of their private keys and assets, with Web3 integration for interacting with decentralized applications and the BitAi ecosystem directly. The wallet is distributed as a mobile application, with a Google Play Console submission in progress for production availability alongside existing Android distribution. Multi-chain support beyond BNB Smart Chain is part of the longer-term wallet roadmap and should be clearly labeled as planned rather than live until shipped.

2.2 Exchange & Swap

A decentralized swap interface built on BNB Smart Chain, allowing permissionless token swaps through on-chain liquidity pools. The active BIT-USDT liquidity pool is supported by automated market-making infrastructure, with a dedicated market-making system operating against the pool to help manage spread and depth, paired with a multi-wallet dashboard used internally to monitor pool and wallet activity. Swap execution includes slippage control, with order routing handled on-chain without custodial intermediaries.

2.3 Staking Vault

A staking system allowing BIT holders to lock tokens into a dedicated vault smart contract in exchange for yield. The contract includes owner-controlled allocation parameters governing how rewards are distributed, and a user-facing claim function through which holders withdraw accrued rewards directly on-chain. [Insert the current, confirmed vault terms here — lock duration options, the

source of yield (e.g., the 1.5% transaction fee allocation described in Section 3.3), and whether returns are fixed or variable. This is the section most likely to draw regulatory attention if yield is described as guaranteed rather than variable and contingent on ecosystem activity.]

2.4 AI Trading Tools

A set of AI-assisted trading features intended to support users navigating crypto and, per the roadmap, forex markets. Planned capabilities include signal generation, automated stop-loss and take-profit management, and portfolio tracking. These tools are being rolled out progressively per the roadmap in Section 6, and any performance figures published alongside them should reflect actual, auditable trading results rather than projected ranges, since unverified performance claims are one of the most common reasons crypto whitepapers lose credibility with both users and regulators.

2.5 Marketplace (Planned)

A peer-to-peer marketplace for digital goods, services, and NFTs, secured by smart-contract escrow, with seller ratings and dispute resolution, planned for later roadmap phases.

3. Technical Architecture

3.1 Blockchain Infrastructure

BIT is deployed as a BEP-20 token on BNB Smart Chain, selected for its low transaction costs and compatibility with the Ethereum Virtual Machine (EVM) tooling ecosystem. The token contract address is:

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0x76Ee485C9143414F83315C2F2Fe1616c32aB69FA
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The contract source code is published and verifiable on BscScan, allowing any user to review the contract logic directly, including the fee function described in Section 3.3 and any administrative permissions held by the contract owner.

3.2 Smart Contract Components

The system is composed of several distinct on-chain components: the BIT token contract itself, which enforces the transaction fee structure on transfers; a staking vault contract, which holds locked deposits and exposes a claim function for reward withdrawal under owner-configured allocation rules; and the liquidity pool contract underlying the BIT-USDT pair, which is interacted with by both user swaps and the automated market-making system described in Section 2.2.

3.3 Transaction Fee Structure

Each transaction carries a combined 2.5% fee, split between two distinct mechanisms. 1% is permanently burned, removing that portion of BIT from circulating supply. The remaining 1.5% is allocated to the system's earning mechanism, funding yield and rewards within the ecosystem — including, where applicable, the staking vault described in Section 2.3 — rather than being destroyed. This structure has been communicated to the BitAi community and is consistent with the burn figure published on bitai.digital.

3.4 Administrative Controls and Security

The token and staking contracts currently include owner-restricted functions governing allocation and configuration. [State here whether contract ownership is held by a single key, a multisignature wallet, or a timelock-controlled address, since this materially affects the risk profile described in Section 9. Also state plainly whether the contracts have undergone a third-party security audit — and if so, name the firm and link the published report. If no audit has been completed at the time of publishing, say so directly. An honest "not yet audited" disclosure is far less damaging to credibility than an audit claim a reader cannot verify.]

3.5 Application Layer

User-facing access to the ecosystem is provided through a mobile application and a web application at app.bitai.online, backed by account security measures including email-based one-time-passcode verification. Operational management of the platform — including monitoring of deposits and withdrawals — is handled through an internal administrative panel, separate from the on-chain contract layer described above.

4. Tokenomics

4.1 Supply

BIT has a fixed total supply of 2.1 million tokens. There is no minting function beyond this cap; supply can only decrease through the fee mechanism described in Section 3.3.

4.2 Burn Schedule and Long-Term Supply

The protocol's burn schedule is designed to progressively reduce circulating supply toward a long-term floor of 10,000 BIT. Because the burn rate is tied to transaction volume rather than time, the pace at which this floor is approached depends directly on ecosystem usage — a transparent, on-chain-verifiable relationship that holders can track independently rather than relying on protocol-reported figures.

4.3 Allocation

[Insert the actual token allocation breakdown here — for example, the percentages reserved for liquidity provisioning, team holdings, ecosystem development, and community incentives, along with any vesting schedule attached to team or ecosystem allocations. This is one of the most closely scrutinized sections of any whitepaper and should reflect the real, current distribution rather than be left blank in a published version.]

4.4 Utility

BIT functions as the medium of exchange across the BitAi ecosystem: it is the asset used in swap transactions, the deposit asset for the staking vault, the funding source for vault yield via the 1.5% fee allocation, and, per the roadmap, the intended currency for future marketplace and commerce features.

5. Governance

BitAi's contracts currently operate under owner-administered configuration, consistent with an early-stage protocol. The roadmap (Phase 10, Section 6) includes a transition toward on-chain governance as the system matures, intended to shift control of key parameters from a single administrative party toward broader community input. [Specify here what governance transition milestones look like in practice — for example, what decisions become subject to token-holder voting, and on what timeline — once those mechanics are defined.]

6. Roadmap

BitAi's development is structured across twelve phases, moving from core protocol mechanics through trading infrastructure, commerce, and ultimately a dedicated blockchain layer.

Phase 1 — Active Burn (*Launched May 25, 2026*) The foundational fee mechanism, applying the burn-and-earning split described in Section 3.3 to every transaction, with on-chain verification on BNB Smart Chain and a live supply dashboard.

Phase 2 — DEX Swap (*Launched May 25, 2026*) Decentralized exchange integration on BSC, including the BIT-USDT liquidity pool, automated market-making, and non-custodial wallet swaps.

Phase 3 — Crypto Trading (*Launched May 30, 2026*) An AI-assisted signal engine covering major crypto pairs, with automated stop-loss/take-profit management and portfolio tracking.

Phase 4 — Forex Trading (*Launched June 5, 2026*) Extension of the AI execution engine to major currency pairs, including leverage trading functionality. This feature should be reviewed against local financial services licensing requirements before being marketed, given that leveraged forex trading is a regulated activity in most jurisdictions.

Phase 5 — AI Trading (*Target: May 2027*) A fully autonomous trading engine across crypto, forex, stocks, and traditional business sectors, with neural network-based risk management and cross-asset portfolio balancing.

Phase 6 — E-Commerce (*Target: August 2027*) A merchant payment gateway accepting BIT, with multi-currency checkout support.

Phase 7 — Skill Game (*Target: September 2027*) A skill-based gaming platform where participants stake BIT to enter tournaments for prize pools.

Phase 8 — CEX Listing (*Target: November 2027*) Pursuit of a centralized exchange listing, including USDT/BIT and BTC/BIT trading pairs, alongside market-making partnerships intended to support liquidity depth.

Phase 9 — Real World Asset (*Target: February 2028*) Tokenization of real-world assets, including real estate and commodities, under a defined legal and compliance framework.

Phase 10 — Blockchain (*Target: July 2028*) Launch of BitAi's own EVM-compatible blockchain layer, with BIT as the native gas token, a validator staking program, and a cross-chain bridge to Ethereum and BNB Smart Chain.

Phase 11 — Marketplace (*Target: Q1 2029*) A peer-to-peer marketplace for digital goods, services, and NFTs, secured by smart-contract escrow.

Phase 12 — Online Shopping (*Target: Q3 2029*) Global retail integration enabling everyday purchases in BIT with cashback rewards and mobile wallet checkout.

7. Team & Organization

[This section should introduce who is building and operating BitAi — founder background, relevant experience, and any advisors or contributors you're comfortable naming publicly. Transparent team information is one of the strongest trust signals a whitepaper can carry, and a single-founder or small-team structure is not disqualifying, but the section should not be left empty in a published version.]

8. Use Cases

A holder seeking to move value between assets can do so through the swap interface without relying on a centralized exchange or custodian. A holder seeking yield can deposit BIT into the staking vault and claim accrued rewards directly through the contract's claim function. A trader seeking market insight can, as the AI trading tools roadmap progresses, access signal generation and automated risk management features rather than executing trades manually. As later roadmap phases ship, holders will also be able to use BIT directly for peer-to-peer marketplace transactions and, eventually, everyday retail purchases through merchant integrations.

9. Risk Disclosure

Participation in the BitAi ecosystem involves risk, including but not limited to: price volatility, which can result in significant and rapid changes in the value of holdings; smart contract risk, including the possibility of undiscovered vulnerabilities in unaudited or newly deployed code; administrative key risk, given the owner-controlled functions described in Section 3.4; regulatory risk, particularly with respect to features such as leveraged forex trading and yield-bearing staking products, which may be subject to licensing requirements that vary by jurisdiction; liquidity risk, given that pool depth on a single DEX pair may not support large transactions without meaningful price impact; and general technology risk associated with an early-stage, actively developed protocol. No statement in this document should be interpreted as a promise of future performance or return. Users should only participate with funds they are prepared to lose and are encouraged to seek independent professional advice before doing so.

10. Legal and Regulatory Considerations

BitAi intends to operate within applicable laws and regulations in the jurisdictions where it is available. Certain planned features described in this document — notably leveraged forex trading (Phase 4) and yield-bearing staking (Section 2.3) — may constitute regulated financial activity in some jurisdictions, and their availability or structure may need to be adjusted based on legal advice obtained prior to or during rollout. This section does not constitute legal advice, and the project's operators are encouraged to obtain jurisdiction-specific guidance before marketing these features publicly.

11. Community & Official Channels

- Website: bitai.digital

- Application: app.bitai.online
 - Swap Interface: bitai.bond
 - Instagram: [instagram.com/bitai_online](https://www.instagram.com/bitai_online)
 - X (Twitter): x.com/bitai_online
 - YouTube: [youtube.com/@Bit-Ai_online](https://www.youtube.com/@Bit-Ai_online)
 - Facebook: [facebook.com/share/1Aucwev5Sa](https://www.facebook.com/share/1Aucwev5Sa)
 - WhatsApp Community and Channel: linked via the official website
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12. Glossary

BEP-20 — A token standard on BNB Smart Chain, analogous to Ethereum's ERC-20, defining how tokens are transferred and tracked on-chain.

Burn — The permanent removal of tokens from circulating supply, typically by sending them to an inaccessible address or destroying them at the contract level.

Non-custodial — A wallet model in which the user, not a third party, holds the private keys controlling their assets.

Automated Market Maker (AMM) — A decentralized exchange mechanism that prices assets algorithmically based on the ratio of tokens held in a liquidity pool, rather than through an order book.

Slippage — The difference between the expected price of a trade and the price at which it actually executes, typically caused by price movement or insufficient liquidity depth.

Staking Vault — A smart contract that holds deposited tokens on behalf of users and distributes yield according to defined rules, with withdrawal handled through a claim function.

Gas — The fee paid to execute a transaction or smart contract operation on a blockchain network.

13. Conclusion

BitAi aims to bring wallet, exchange, staking, and AI-assisted trading together under a single token model on BNB Smart Chain, with a transaction fee structure that links network activity directly to both supply reduction and ecosystem yield. The roadmap outlined above reflects the project's planned trajectory; as with any early-stage protocol, timelines and feature scope may evolve based on

technical progress, market conditions, and regulatory developments. The sections marked for completion throughout this document — team disclosure, audit status, governance mechanics, and token allocation — are intentionally left for direct input rather than populated with placeholder figures, since accuracy in those areas is what determines whether this document holds up under scrutiny from users, exchanges, and regulators alike.