# BNKRX

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OVERVIEW

Bankroll is a premiere decentralized finance network on the TRON blockchain. It implements a voluntary, sustainable, and permissionless economic global engine. Through a network of financial contracts the platform provides rewards in TRX, BNKR, BNKRX, and BTT. Bankroll... play and win!!!

Bankroll simply put is a decentralized community bank. As a financial mutual organization; Bankroll holds a native store of value tied to TRON. These tokens are BNKR and BNKRX. BNKR is our digital cash and is more liquid than VLT on the Ethereum side of the network. BNKRX is our elastic reward token, which scales to the savings rate of the community. Both tokens are supported by several contracts which mine, exchange, and store value on the network.

This white paper is purely utilitarian and is your guide to how to use the various facets of Bankroll on the TRON blockchain.
The Bankroll Network’s official elastic reward token (TRC-20) on the TRON blockchain that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges (currently available on Bankroll SwapX, TronTrade, and JustSwap). The recommended exchange for trading BNKRX is SwapX, as it provides the lowest prices and highest liquidity, resulting in less slippage for larger trades. For other exchanges, such as JustSwap, it is recommended to always cross-check the token address against the BNKRX address provided on bankroll.network as there are many scam and fake BNKRX tokens currently being listed. It currently can be deposited into Bankroll Flow to provide a consistent 1% daily return (up to 125% of initial principal amount) for participation over time. Additionally, players can add their TRX into Stockpile to become a permanent liquidity provider for BNKRX and earn TRX rewards indefinitely from multiple dividend streams and income generated from exchange fees. It has an elastic supply, scaling its inflation rate to the growth of the community. The mining difficulty will begin at 200 TRX and increase exponentially for every 1M tokens mined (see section titled ‘Mining Difficulty’ for more information). Additionally, the Genesis block distributed 100K BNKRX; 100% which was added as locked liquidity for the token through SwapX. 1M TRX was donated by the Bankroll team (Bankteller) provided as locked liquidity to support the token at launch.

• Token address: https://tronscan.io/#/token20/TKSLNVrDjb7xCiAySZvjXB9SxxVFeZA7C

**DISTRIBUTION**

BNKRX is a mineable token and has a mining difficulty that increases exponentially every 1M tokens mined. At the launch of the BNKRX contract, 100K BNKRX and 1M TRX was seeded as locked liquidity through SwapX. On 10/25/2020, Stockpile was launched publicly to provide additional locked liquidity for BNKRX through SwapX. Trading of BNKRX on the exchange was made available shortly after. No tokens were kept by the Bankroll team.

**MINING DIFFICULTY**
The current TRX cost to mine BNKRX tokens, with the exception of Flow which excludes mining difficulty. This number will **progressively increase** as more tokens are mined. Each stage will have a total of **1M** tokens to be mined. Mining cost can be calculated by the following equation: \( 50 \times (\text{Stage}^2) \). Mining will begin on stage 1 (Example: \( 50 \times (1^2) = 50 \) TRX mining cost), with stage 2 beginning once total mined reaches 2M tokens. The mining cost breakdown for each stage is the following:

**Stage #: Mining Cost, Stage Beginning Token Supply**

Stage 1 (beginning): 50 TRX, 100K

Stage 1: 50 TRX, 1M

Stage 2: 200 TRX, 2M

Stage 3: 450 TRX, 3M

Stage 4: 800 TRX, 4M

Stage 5: 1.25K TRX, 5M

Stage 6: 1.8K TRX, 6M

Stage 7: 2.45K TRX, 7M

Stage 8: 3.2K TRX, 8M

Stage 9: 4.05K TRX, 9M

Stage 10: 5K TRX, 10M

Stage 11: 6.05K TRX, 11M

Stage 12: 7.2K TRX, 12M

Stage 13: 8.45K TRX, 13M

Stage 14: 9.8K TRX, 14M

Stage 15: 11.25K, 15M

Stage 16: 12.8K, 16M

Stage 17: 14.45K TRX, 17M
Stage 18: 16.2K TRX, 18M
Stage 19: 18.05K TRX, 19M
Stage 20: 20K TRX, 20M
Stage 21: 22.05K, 21M
Stage 22: 24.2K, 22M
Stage 23: 26.45K, 23M
Stage 24: 28.8K, 24M
Stage 25: 31.25K, 25M
Stage 26: 33.8K, 26M
Stage 27: 36.45K, 27M
Stage 28: 39.2K, 28M
Stage 29: 42.05K, 29M
Stage 30: 45K, 30M

To be continued...

Mining will continue beyond stage 30 and every 1M tokens mined the mining cost will continue to increase exponentially. The cost can be calculated by using the formula provided above.

**TOTAL MINED**

The total number of BNKRX tokens that have been mined so far. This amount includes tokens that have been mined and the tokens that were distributed from the Genesis block.

**ACTIVITY TAB**

Shows recent activity for BNKRX transfers and mining.
The Bankroll Network’s true perpetual cash flow for all system that operates similarly to a high yield certificate of deposit. Players can participate by purchasing BNKRX from SwapX, joining another user’s Flow team (10 BNKRX minimum requirement), and depositing BNKRX to earn a consistent 1% daily return of their BNKRX (125% maximum payout) passively. Players can compound their earnings through regular deposits, rolling rewards, and team based referrals. Unlike many other platforms promising a consistent daily % return, Flow cannot drain and will ALWAYS be able to provide the BNKRX that has been rewarded, as BNKRX is freshly minted for participation over time. BNKRX deposited into Flow is sent to a burn address and daily returns will always remain consistent, as Flow completely ignores BNKRX mining difficulty levels. In addition, 5% of every claim will trigger a BNKRX buyback which is sent to Bankroll Reactor. The Reactor will sell the BNKRX allocated to it for TRX and store that TRX which will be paid back to the community overtime, as it drips liquidity back into SwapX at 1% a day. The best strategy for Flow is to focus on real world adoption by building out your direct lines on your team, as you will receive bonus rewards from referrals on their deposits with the team depth based on the amount of BNKR held in your wallet (see section titled ‘Buddy Referral System/Reward Structure’ for more information). By doing so, you will dramatically accelerate your ROI period and allow the your team’s chain to grow out organically. Not only are players able to passively increase their BNKRX holdings in Flow through participation over time, but Flow also incentives players to participate actively by providing lucrative referral rewards for holding BNKR in their wallet and building out their team. There is also an airdrop feature which is a great way to ensure that your account is in positive net deposit value standing, give back to your team, and also build up referrals through frequent giveaways.

**BNKRX**

The Bankroll Network’s official elastic reward token (TRC-20) that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges. It currently can be deposited into Flow for a 125% maximum return for participation over time.
**Migration Process**

It is encouraged for players from Flow V1 to migrate over to Flow V1.2 in order to retain their existing BNKRX deposit and continue to earn rewards. Below is a step-by-step guide to migrate from Flow V1 to Flow V1.2:

1. Roll or claim rewards from Flow V1. This is important to do as once you have successfully migrated over, you will be unable to receive rewards from V1 after 2/26/2021.

2. Open Flow V1.2 and change buddy’s address if you wish. You are required to have a buddy address entered in the new version, but if you are unsure you can always use “Support marketing and development” address as a default.

3. Click “Enable Deposit” button.

4. Deposit 10 BNKRX in Flow V1.2. This is the minimum deposit requirement to allow you to transfer your account over.

5. Go to the transfer tab and under the section titled “Migrate Balance v1 -> v1.2” enter your old address and click the migrate button transfer the old account.

6. Your account is now successfully transferred and the figures in your net deposit amount should be updated to reflect this in the UI.

**Deposit**

Deposits BNKRX into the Flow contract. To successfully make a deposit, you will first need to join someone’s Flow team by having a buddy referral address entered and have the ‘Deposits enabled’ toggle turned on. Once you make a deposit, you will be unable to withdraw your initial principal and will instead earn a 1% daily return on the amount until you have received a 125% maximum return. It is recommended that players have less BNKRX claimed vs deposited to maintain a positive net value account, which will allow them to avoid sustainability fees (See section titled ‘Max Payout & Net Deposit Value Accounts’ for more information). **IMPORTANT:** Players should claim any available divs before making a new deposit, otherwise depositing new capital will automatically roll any existing divs.

**Roll**
Uses your current available BNKRX divs and redeposits them into Flow. Rolling will give you the ability to **compound** your longterm earnings by increasing your daily cash flow and also by increasing your max payout. **Rolling frequently** allows players to maintain a **positive net value account**, which will allow them to **avoid sustainability fees** (See section titled ‘Max Payout & Net Deposit Value Accounts’ for more information).

**CLAIM**

Claims your available BNKRX div balance into your wallet. It is recommended that players have less BNKRX claimed vs deposited to maintain a **positive net value account**, which will allow them to **avoid sustainability fees** (See section titled ‘Max Payout & Net Deposit Value Accounts’ for more information).

**AVAILABLE (DIVS)**

Available dividends that are paid out as BNKRX from Flow. A player will receive a **1% daily return** of their deposited BNKRX amount until a **125% maximum return** (including their initial principal) has been received. This can be **accelerated** by having themself or their team refer new users into Flow via the buddy referral system.

**DEPOSITS**

The amount of BNKRX deposited by a player determines the daily 1% return that they will receive as well as their maximum payout (125% of initial). The deposit value will also be used to calculate a player’s account status and determine whether it has a positive or negative net deposit value (See section titled ‘Max Payout & Net Deposit Value Accounts’ for more information).

**CLAIMED**

The total amount of BNKRX that a player has claimed via Flow. The claimed value will also be used to calculate a player’s account status and determine whether it has a positive or negative net deposit value (See section titled ‘Max Payout & Net Deposit Value Accounts’ for more information).

**REWARDS**

The total amount of BNKRX rewards received from both direct and team matching rewards via the buddy referral system.
The maximum payout of BNKRX that can be received from both your daily returns and your team’s referral rewards. Maintaining a positive net deposit value account, meaning that you haven’t broken even in terms of BNKRX claims vs deposits in your account is key to avoid sustainability fees. Flow is designed for you to compound (roll) your high daily interest, and as such it is encouraged to have your rolls and airdrops outpace your claims in the system. In doing so, your account will be in good standing and you will be able to avoid sustainability fees, which will lower your APY slightly once your break even. Once the max payout has been reached, you will be unable to claim additional BNKRX rewards; however, this amount can always be increased by depositing more BNKRX or rolling your divs. The equation for calculating net deposit value is the following:

\[
\text{Net Deposit Value} = (\text{Deposits} + \text{Airdrops} + \text{Rolls}) - \text{Claims}
\]

**Sustainability Fees/Inflation Brackets**

Sustainability fees will be used to fund mid-long term liquidity of the system and reduce dumping of BNKRX by large players in the game. A sustainability fee ranging from 5% to 50% will apply to ALL whale brackets. If an account is under whale status, 1M BNKRX average deposited, there is no sustainability fee unless the account has a negative net deposit value. Inflation brackets are calculated every 1M BNKRX. Daily return is calculated as follows:

- Inflation bracket is determined by the amount deposited
- Brackets are calculated every 1M BNKRX
- Sustainability fees start out at 5% and increase by 5% every bracket up to 50%
- Net daily returns are between 0.5 - 1%
- Accounts with negative NDV will by default pay the greater of 10% or the sustainability fee
- Net Available Divs = 0.01 * deposits \( \times (1 - \text{sustainability fee}) \)

Here are the sustainability fees for the 10 inflation brackets:

- 0 - Base - 0%
TEAM

The total amount of players on your Flow team. This shows both direct team referrals as well as the total number of team members from indirect referrals.

BUDDY REFERRAL SYSTEM/REWARD STRUCTURE

In order to successfully make a deposit on Flow, you will first need to join someone else’s team by either clicking their referral link or by manually adding their wallet address into the buddy referral system (minimum requirement 10 BNKRX). If you don’t have a buddy already in Flow, you can click “Support marketing and development” which will add the Bankroll Network team’s address as your buddy and you will also be supporting the platform. Once the address has been updated, you will no longer be required to claim every time using their referral link in order for them to receive rewards. It will remain on chain and cannot be updated after migration to V1.2. In order to receive referral rewards, players must hold BNKR in their wallets and the depth of the rewards received will be determined by their individual BNKR tier requirements. The bonus matching on claim has been revamped to take into account NDV and BNKR to unlock levels. In addition, accounts must have positive status for direct deposit referral rewards as well. Levels are no longer unlocked by the number of direct referrals and are instead unlocked by how much BNKR is held in your wallet. A rate sheet is included below for how much BNKR

- 1 - 1M - 5%
- 2 - 2M - 10%
- 3 - 3M - 15%
- 4 - 4M - 20%
- 5 - 5M - 25%
- 6 - 6M - 30%
- 7 - 7M - 35%
- 8 - 8M - 40%
- 9 - 9M - 45%
- 10 - 10M and over - 50%
must be held to receive 10% bonus rewards on claim from your downline. If an account is not net positive referral fees will not be credited at the time of creation by your downline. If a player plays like a solo player, they will not get team based rewards. Rewards are for team players only and to remain on a team NDV just needs to be positive. Previously matching and direct bonuses in Flow were paid out directly as rewards and withdrawn when claims were made. In Flow V1.2 rewards will instead be paid as a direct deposit. This will directly and immediately enhance longevity of the platform and also promote long term team building.

The BNKR tier requirements for matching bonus on claim are as follows:

**Tier # - # of BNKR required**

- 1 - 50 BNKR (required for deposit and matching claim bonus)
- 2 - 75 BNKR
- 3 - 125 BNKR
- 4 - 180 BNKR
- 5 - 250 BNKR
- 6 - 400 BNKR
- 7 - 600 BNKR
- 8 - 900 BNKR
- 9 - 1300 BNKR
- 10 - 2000 BNKR
- 11 - 3000 BNKR
- 12 - 4500 BNKR
- 13 - 7000 BNKR
- 14 - 10000 BNKR
- 15 - 15000 BNKR

**PLAYER LOOKUP**
Allows you to view information about a player in Flow such as their number of directs, number of total team members, net deposits, etc. by simply entering their wallet address.

**TEAM WALLETS/ELIGIBILITY**

Team wallets allow teams of up to 15 levels deep to efficiently distribute rewards. Team wallets will allow for automatic cashback of 2.5% on all claims and deposits. The 2.5% cashback is provided by the team wallet which receives 7.5% vs the normal 10%. Large teams with deep chains should pick a team wallet as the root of their organization since this will provide a built in base that is always net positive and distributes rewards automatically. The first wallet in an upline is selected when providing the 2.5% rewards. Team wallets are a powerful tool and form the basis of airdrops going forward. They make sure that any wallet that is less than 15 levels below a team wallet will get guaranteed rewards. Organizations become even more powerful when there are multiple team wallets in a chain.

The custody wallet (marketing and development) at the base of Flow is by default a team wallet. It is recommended that large teams attach to this wallet to ensure that additional rewards are pumped back down from the top of your individual teams. The custody wallet address is: TPmqRz2HmrUDVDRgXhZv4yAKBRWsRex4E

In Addition, Team wallet eligibility is determined when you set your downline. When your downline is set your wallet must include the custody wallet in the up-line to be eligible. In addition, the functionality is automatically activated when you have 5 or more directs.

**TEAM VIEWER TAB**

Allows you to view information about a player’s team in Flow such as their splines wallet address, total number of team members, etc. by simply entering their wallet address.

**TEAM AIRDROP TAB**

Allows you to do a BNKRX airdrop for either your own team or another player’s team by entering the team leader’s wallet address. You are able to allocate the total airdrop budget amongst however many players that you’d like. You are also able to set specific requirements for the amount of minimum directs, minimum net deposits, as well as adjust the team depth for players that will be eligible for your airdrop. In order to complete an airdrop, you must have the airdrop toggle enabled, have an available budget of BNKRX, and also successfully ran a campaign for the airdrop eligibility requirements. In addition to contributing towards a
positive net deposit value (NDV), the airdrop feature is a great way to give back to your team and build up referrals through frequent giveaways.

**LATEST AIRDROPS TAB**

Allows you to view recent activity for completed airdrops including the wallet address of the giver and recipient, as well as the amount of BNKRX given.

**ACCOUNT MANAGEMENT AND CUSTODY**

Flow V1.2 will now allow for account managers to manage the day-to-day operations of a user’s account. Once a manager is assigned all functions will operate as usual for the account owner. In addition, the assigned manager can perform the following operations:

- **Deposit** - Deposit into an account directly
- **Roll** - Roll for an account to compound funds
- **Claim** - Claim for an account, the funds will go to the wallet associated with the account (original account owner’s address)

Additional optional capabilities of Flow V1.2 include the ability to assign a beneficiary for your balances in the case of a user being unable to maintain activity in an account. An account owner can specify a heartbeat interval (account activity period) that must be maintained to keep an account in good standing from an estate planning perspective. This duration can be from as little as **90 days** to as much as **2 years**. The supported timeframes are as follows:

- 90 days - 3 months
- 120 days - 4 months
- 180 days - 6 months
- 240 days - 8 months
- 365 days - 1 year
- 545 days - 1.5 years
- 730 days - 2 years
**BENEFICIARY**

Flow V1.2 will now allow the option for players to add a beneficiary onto their account. A beneficiary can proactively transfer, deposit, and claim balances to their account should you go inactive outside of the heartbeat timeframe of 90 days to 2 years. In order for the beneficiary to transfer the funds, the account must **not** have an active account manager for over 90 days. For this reason, the beneficiary must first relieve the account manager. Once 90 days has passed, funds can be transferred. There is no time restriction if a manager was never used. Both manager and beneficiary can be changed at **any time** by the account holder.

**TOTAL VALUE LOCKED (TVL)**

The total value locked (in BNKRX/USDT value) within the Flow contract.
STOCKPILE

The Bankroll Network’s inclusive solution for yield farming and principal growth for BNKRX. Players can participate by purchasing STCK using TRX to earn TRX rewards longterm by providing locked liquidity to the BNKRX ecosystem. STCK is pegged 1:1 with BNKRXSWAP, and by holding STCK, players will perpetually earn TRX passively from the community instant and drip dividend pools. Additionally, Stockpile helps provide longterm price support, as it adds permanently locked liquidity to the BNKRX token on the SwapX exchange. Every BNKRX mined through the Farm saver pools are also co-mined to the community 1:1 through Stockpile, or 50% of all BNKRX minted through Farm. 25% of all the BNKRX mined from Farm is contributed to Stockpile community as dividends, contributed towards the 2% drip dividend pool, and the remaining 25% is added as locked liquidity in Stockpile. The BNKRX rewards distributed to the Stockpile community are sold via SwapX and converted over to TRX dividends. Also, 10% of the BNKRX contributed through Farm is converted to TRX, which is used to buyback BNKR through Stronghold. STCK also increases in value as BNKRX appreciates in price. In addition, Stockpile players benefit from trading fees received from being a liquidity provider in the SwapX. Not only are players able to receive never-ending TRX dividends using Stockpile, but Stockpile also ensures that the floor of liquidity for BNKRX is hardened, providing permanently locked liquidity and longterm price support.

STCK

The Bankroll Network’s native token to the Stockpile application where STCK holders earn TRX passively as divs from the dividend drip pool, which pays out 2% of its balance daily. STCK will not fluctuate in value and is pegged 1:1 with BNKRXSWAP (BNKRX’s native liquidity pool token). STCK can be purchased directly with TRX. The amount of STCK held by a player determines their share of the dividends that they will receive from the Stockpile instant and drip dividend pools (See section titled Stockpile: ‘Dividend Pool’ for more information). Your share will fluctuate overtime; decreasing as more STCK are purchased by other players. You can always increase your share by rolling or purchasing more STCK.

BNKRX
The Bankroll Network’s official elastic reward token (TRC-20) that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges. It currently can be paired with BNKR on select saver pools in Bankroll Farm to yield farm BNKRX rewards passively. In addition, BNKRX can be deposited into Flow for a 365% APY return for participation over time.

**DIVS**

Dividends that are paid out as TRX from the Stockpile drip dividend pools (by the minute). 2% of the dividend pool amount is paid out each day. Payouts are proportionate to the amount of STCK held by a player, as well as the total supply of STCK. Divs also can be rolled, withdrawn, or left to accumulate overtime. There is no additional transaction fee for withdrawing your divs into your wallet. You can calculate your estimated daily staking rewards with the following equation: 

\[
\text{Estimated Daily Reward} = \left( \frac{\text{Your Total STCK}}{\text{Total Supply STCK}} \right) \times \left( \text{Dividend Pool Amount} \times 0.02 \right)
\]

For example, if a player holds 100K total STCK, with 2.5M STCK in the total supply, and a dividend pool amount of 150K TRX:

\[
\text{Estimated Daily Reward} = \left( \frac{100,000}{2,500,000} \right) \times (150,000 \times 0.02) = (0.04) \times 3,000 = \sim 120 \text{ TRX daily.}
\]

**TOTAL STCK**

Player’s current amount of accumulated STCK. This can be increased by rolling or buying additional STCK.

**STAKE %**

Player’s current stake percentage of the total supply of STCK, which also determines their rewards. This will fluctuate overtime, decreasing as more STCK is bought. You can always increase your stake % by rolling or buying more STCK.

**TOTAL WITHDRAWN**

The total amount of TRX that a player has withdrawn via Stockpile.

**TOTAL ROLLED**

The total amount of TRX that a player has rolled via Stockpile.

**BUY**
Purchases STCK using TRX. The buy price of STCK will fluctuate and correlates with the current market price of BNKRX, as it is pegged 1:1 with BNKRXSWAP. There is a 10% fee on buys that is distributed as the following: 4% towards the drip dividend pool, 4% as instant dividends to all STCK holders, and 92% towards permanently locked liquidity for BNKRX.

**ROLL**

Uses your current divs to purchase more STCK. Standard Stockpile fees will be assessed (10% in). Rolling will give you the ability to compound your longterm earnings by increasing your instant dividend share, daily dividend drip, and preventing share dilution. It may be a good strategy to roll your Stockpile divs when the price of BNKRX is low, as you will accumulate a larger amount STCK than you would normally receive.

**WITHDRAW**

Withdraws your total div balance directly into your wallet.

**TRANSFER**

Transfers STCK from your account to the recipient address of your choice. There is no transaction fee for transfers.

**SUPPLY**

The total number of STCK currently in circulation. This amount will increase as more tokens are bought.

**REWARDS**

The total amount of TRX rewards that has been distributed out (through the instant and drip dividend pool) to all players via Stockpile.

**DIVIDEND POOL**

4% of all STCK buys are distributed towards a player dividend pool, which pays out 2% to all players on a daily basis. The divs that you receive are paid out proportionately to the amount of STCK that you hold and the total supply. Your estimated daily div payout can be calculated by the following: (Your Total STCK / Total Supply STCK) * (Dividend Pool Amount * 0.02). For example, if a player holds 100K total STCK, with 2.5M STCK in the
total supply, and a dividend pool amount of 150K TRX = \((100,000 / 2,500,000) \times (150,000 \times 0.02) = (0.04) \times (3,000) = \sim 120\) TRX daily.

**CONTRACT BALANCE**

The total amount of BNKRXSWAP held in the Stockpile contract.

**BUYS TAB**

Shows recent player activity for buys.

**REWARDS TAB**

Shows recent activity for BNKRX rewards from Farm that are co-mined to Stockpile.

**LEADERBOARD TAB**

Shows leaderboard information of top 100 STCK holders including their wallet address, balance, and TRX rewards.
SWAPX

The Bankroll Network’s decentralized exchange for the native BNKRX token. Players are able to buy/sell BNKRX without a central counter-party and also can become a liquidity provider through Stockpile, where they can add liquidity with TRX to earn passively from the exchange fees (0.3% fee whenever a trader makes a transaction). The TRX provided by liquidity providers is split into TRX and BNKRX in return for BNKRXSWAP, the native liquidity pool token, on the exchange. Liquidity provided through Stockpile is permanently locked and cannot be removed. Additionally, TRX stored in the Bankroll Reactor is dripped into SwapX liquidity at 1% a day. Whenever a trader makes a transaction on the exchange, the 0.3% fee is paid out to the liquidity pool. Since no new liquidity tokens (BNKRXSWAP) are minted, this causes the splitting of the transaction fee proportionally among all existing liquidity providers. Not only does SwapX help support BNKRX price longterm, but it also guarantees volume across the exchange by creating arbitrage opportunities across future exchanges that not only benefit traders, but also liquidity providers who will benefit with the income received from exchange fees.

PRICE

The current buy price of BNKRX (in TRX) from the SwapX exchange.

TRX

The amount of TRX currently in your TRON wallet.

BNKRX

The amount of BNKRX currently in your TRON wallet.

LIQUIDITY

The amount of BNKRXSWAP tokens held by a player determines their share in the liquidity pool. Liquidity can be added to increase their share or removed at any time to receive their staked value equivalent.
**STAKE**

The player’s current stake in the liquidity pool. Your share of the exchange fee distributed to providers whenever a trade occurs will be proportionate to this percentage. This percentage will fluctuate over time, decreasing as more players add liquidity, increasing as liquidity is removed from the pool. You can always increase your stake by adding more liquidity into the pool.

**BUY**

Buys BNKRX from SwapX using TRX. There is a 0.3% exchange fee that is split among liquidity providers. Buying BNKRX on SwapX is recommended over other exchanges as liquidity is abundant, meaning that slippage from large trades will be minimal in comparison.

**SELL**

Sells BNKRX for TRX in SwapX. There is a 0.3% exchange fee that is given to liquidity providers. Selling BNKRX on SwapX is recommended over other exchanges as liquidity is abundant, meaning that slippage from large trades will be minimal in comparison.

**24H VOLUME**

The total amount of TRX in trading volume that has occurred within the past 24 hours via SwapX.

**24H EARNINGS**

The total amount of TRX earned as fees by liquidity providers within the past 24 hours via SwapX.

**SUPPLY**

The total number of BNKRX currently in the liquidity pool. This amount will increase as liquidity is provided through Stockpile.

**CONTRACT BALANCE**

The total amount of TRX held in the SwapX contract. This amount includes TRX provided from Stockpile liquidity providers.
LIQUIDITY

The total amount of liquidity that has been added in the form of BNKRXSWAP tokens.

BUY TAB

Shows recent player activity for buys.

SELLS TAB

Shows recent player activity for sells.
BNKR

BNKR

The Bankroll Network’s official store of value token (TRC-20) on the TRON blockchain that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges (currently available on Bankroll Swap, TronTrade, Poloni Dex, JustSwap, Newdex, and PlayRoyal). It currently can be paired with other approved TRC-20 tokens (See section titled ‘Farm: Farm’ for more information) on saver pools in Bankroll Farm to yield farm BNKRX rewards passively, providing lucrative APY returns with zero fees and no risk of impermanent loss. BNKR will also be required as a token pair for upcoming farms that will yield BNKRX rewards. Additionally, players can stake their TRX into Stronghold to become a liquidity provider for BNKR and earn passive income from multiple dividend streams and income generated from exchange fees. It has a maximum supply of 21M tokens. The mining difficulty will begin at 200 TRX and increase exponentially for every 1M tokens mined (see section titled ‘Mining Difficulty’ for more information). Additionally, the Genesis block will distribute 10% of the total token supply to the Bankroll team for development and promotional purposes.

- Token address: https://tronscan.io/#/token20/TNo59Khpq46FGf4sD7XSWYFNFyfbc8CqNK

DISTRIBUTION

BNKR is a mineable token and has a mining difficulty that increases exponentially every 1M tokens mined. At the launch of the BNKR contract, there was a 10% genesis mine of the total 21M supply, 2.1M tokens. The genesis tokens were initially distributed as follows on 08/08/2019:

- Custody Operations - 1M
- Initial Network Airdrop - 700K
- Exchange Sales - 400K

The goal of custody is to constantly assist in the circulation and distribution of BNKR. As of this writing, 05/04/20 custody controls 421K out of 5.58M total mined to date.
**WALLET**

The total amount of BNKR tokens in a player’s wallet. This number will **not** include legacy BNKR tokens until they have been swapped.

**MINED**

The total number of BNKR tokens that a player has mined. This includes tokens that were swapped or mined through any of the Bankroll Network games.

**MINING DIFFICULTY**

The current TRX cost to mine BNKR tokens. This number will **progressively increase** as more tokens are mined. Each stage will have a total of **1M** tokens to be mined. Mining cost can be calculated by the following equation: $50 \times (\text{Stage}^2)$. Mining will begin on stage 2 (Example: $50 \times (2^2) = 200$ TRX mining cost), with stage 3 beginning once total mined reaches 3M tokens. The mining cost breakdown for each stage is the following:

**Stage #:** Mining Cost, Stage Beginning Token Supply

Stage 2 (beginning): 200 TRX, 2.1M

Stage 3: 450 TRX, 3M

Stage 4: 800 TRX, 4M

Stage 5: 1.25K TRX, 5M

Stage 6: 1.8K TRX, 6M

Stage 7: 2.45K TRX, 7M

Stage 8: 3.2K TRX, 8M

Stage 9: 4.05K TRX, 9M

Stage 10: 5K TRX, 10M

Stage 11: 6.05K TRX, 11M

Stage 12: 7.2K TRX, 12M

Stage 13: 8.45K TRX, 13M
Stage 14: 9.8K TRX, 14M
Stage 15: 11.25K TRX, 15M
Stage 16: 12.8K TRX, 16M
Stage 17: 14.45K TRX, 17M
Stage 18: 16.2K TRX, 18M
Stage 19: 18.05K TRX, 19M
Stage 20: 20K TRX, 20M
Stage 21: mining ends, 21M

**TOTAL MINED**

The total number of BNKR tokens that have been mined so far. This amount includes tokens that have been mined or swapped by players, as well as the tokens that were distributed from the Genesis block.

**STAKED POOL**

The total number of BNKR tokens that are currently frozen in the staking contract.

**REMAINING SUPPLY**

The total number of BNKR tokens that are remaining in supply (unmined tokens).
STRONGHOLD

The Bankroll Network’s inclusive solution for yield farming and principal growth for BNKR. Players can participate by purchasing STRNGHLD using TRX to earn TRX rewards passively by providing liquidity to the BNKR ecosystem. STRNGHLD is pegged 1:1 with BNKRSWAP, and by holding STRNGHLD, players will earn TRX passively from the community instant and drip dividend pools. Additionally, Stronghold helps provide longterm price support, as it adds additional liquidity to the BNKR token. 2% from each buy/sell is permanently locked as liquidity. Every BNKR mined through the Farm saver pools are also co-mined to the community 1:1 through Stronghold (until the total max supply of BNKR has been mined). 25% of all the BNKR mined from Farm is contributed to Stronghold community as dividends, and the remaining 25% is contributed as locked liquidity for BNKR. The BNKR rewards distributed to the Stronghold community are converted to TRX as dividends received. STRNGHLD also increases value as BNKR appreciates in price. In addition, Stronghold players benefit from trading fees received from being a liquidity provider, which are realized when players withdraw their Stronghold liquidity. Not only are players able to compound their TRX using Stronghold, but Stronghold also ensures that the floor of liquidity for BNKR is increasing constantly; working in tangent with Farm, Stack: BNKR Edition, Swap, and Credits V2’s buyback mechanism to provide longterm price support.

STRNGHLD

The Bankroll Network’s native token to the Stronghold application where STRNGHLD holders earn TRX passively as divs from the dividend drip pool, which pays out 2% of it’s balance daily. STRNGHLD will not fluctuate in value and is pegged 1:1 with BNKRSWAP (BNKR’s native liquidity pool token). STRNGHLD can be purchased directly with TRX. The amount of STRNGHLD held by a player determines their share of the dividends that they will receive from the Stronghold instant and drip dividend pools (See section titled Stronghold: ‘Dividend Pool’ for more information). Your share will fluctuate overtime; decreasing as more STRNGHLD are purchased by other players, increasing as other players sell their STRNGHLD and the total supply gets reduced. You can always increase your share by rolling or purchasing more STRNGHLD.

BNKR
The Bankroll Network’s official token (TRC-20) that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges. It currently is stakeable and can staked to earn dividends passively.

**DIVS**

Dividends that are paid out as TRX from the Stronghold instant and drip dividend pools (by the minute). 2% of the dividend pool amount is paid out each day. Payouts are proportionate to the amount of STRNGHLD held by a player, as well as the total supply of STRNGHLD. Divs also can be rolled, withdrawn, or left to accumulate overtime. There is no additional transaction fee for withdrawing your divs into your wallet. You can calculate your estimated daily staking rewards with the following equation: (Your Total STRNGHLD / Total Supply STRNGHLD) * (Dividend Pool Amount * 0.02). For example, if a player holds 100K total STRNGHLD, with 2.5M STRNGHLD in the total supply, and a dividend pool amount of 150K TRX = (100,000 / 2,500,000) * (150,000 * 0.02) = (0.04)*(3,000) = ~120 TRX daily.

**TOTAL STRNGHLD**

Player’s current amount of accumulated STRNGHLD. This can be increased by rolling or buying additional STRNGHLD.

**STAKE %**

Player’s current stake percentage of the total supply of STRNGHLD, which also determines their daily rewards. This will fluctuate overtime, decreasing as more STRNGHLD is bought, increasing as STRNGHLD is sold and burned. You can always increase your stake % by rolling or buying more STRNGHLD.

**TOTAL WITHDRAWN**

The total amount of TRX that a player has withdrawn via Stronghold.

**TOTAL ROLLED**

The total amount of TRX that a player has rolled via Stronghold.

**BUY**
Purchases STRNGHLD using TRX. The buy price of STRNGHLD will fluctuate and correlates with the current market price of BNKR, as it is pegged 1:1 with BNKRSWAP. There is a 10% fee on buys that is distributed as the following: 4% towards the drip dividend pool, 4% as instant dividends to all STRNGHLD holders, and 2% towards permanently locked liquidity for BNKR.

**SELL**

Sells STRNGHLD for TRX. The sell price of STRNGHLD will fluctuate and correlates with the current market price of BNKR, as it is pegged 1:1 with BNKRSWAP. There is a 10% fee on sells that is distributed as the following: 4% towards the drip dividend pool, 4% as instant dividends to all STRNGHLD holders, and 2% towards permanently locked liquidity for BNKR.

**ROLL**

Uses your current divs to purchase more STRNGHLD. Standard Stronghold fees will be assessed (10% in and out). Rolling will give you the ability to compound your earnings by increasing your instant dividend share, daily dividend drip, and preventing share dilution.

**WITHDRAW**

Withdraws your total div balance directly into your wallet.

**TRANSFER**

Transfers STRNGHLD from your account to the recipient address of your choice. There is no transaction fee for transfers.

**SUPPLY**

The total number of STRNGHLD currently in circulation. This amount will increase as more tokens are bought, decreasing as tokens are sold and burned.

**REWARDS**

The total amount of TRX rewards that has been dripped out to all players via Stronghold.

**DIVIDEND POOL**
4% of all STRNHLD buys are distributed towards a player dividend pool, which pays out 2% to all players on a daily basis. The divs that you receive are paid out proportionately to the amount of STRNGHLD that you hold and the total supply. Your estimated daily div payout can be calculated by the following: 

\[(\text{Your Total STRNGHLD} / \text{Total Supply STRNGHLD}) \times (\text{Dividend Pool Amount} \times 0.02)\].

For example, if a player holds 100K total STRNGHLD, with 2.5M STRNGHLD in the total supply, and a dividend pool amount of 150K TRX = 

\[(100,000 / 2,500,000) \times (150,000 \times 0.02) = (0.04) \times (3,000) = \sim 120\text{ TRX daily.}

As players sell their STRNGHLD tokens for TRX, 4% of the sell fee will go towards pumping the dividend pool.

**CONTRACT BALANCE**

The total amount of TRX held in the Stronghold contract. This amount includes the TRX in the dividend drip pool, permanently locked liquidity, and the TRX backing the STRNGHLD token value.

**BUYS TAB**

Shows recent player activity for buys.

**SELLS TAB**

Shows recent player activity for sells.

**REWARDS TAB**

Shows recent activity for BNKR rewards from Farm that are co-mined to Stronghold.

**LEADERBOARD TAB**

Shows leaderboard information of top 100 STRNGHLD holders including their wallet address, balance, and TRX rewards.
**SWAP**

The Bankroll Network’s **decentralized exchange** for the native BNKR token. Players are able to buy/sell BNKR without a central counter-party and also can become a **liquidity provider** where they can stake **equal values** of their own TRX and BNKR to earn passively from the exchange fees (0.3% fee whenever a trader makes a transaction). Liquidity providers exchange their TRX and BNKR in return for BNKRSWAP tokens on the exchange, which can be used to withdraw their portion of the liquidity pool at **any time at zero cost**. Whenever a trader makes a transaction on the exchange, the 0.3% fee is added to the liquidity pool. Since no new liquidity tokens (BNKRSWAP) are minted, this causes the splitting of the transaction fee **proportionally** among all existing liquidity providers. Not only does Swap help support BNKR price **longterm**, but it also guarantees volume across the exchange by creating **arbitrage** opportunities across exchanges that not only benefit traders, but also liquidity providers who will benefit with the income received from exchange fees.

**TRX**

The amount of TRX currently in your TRON wallet.

**BNKR**

The amount of BNKR currently in your TRON wallet.

**PRICE**

The current buy price of BNKR (in TRX) from the Swap exchange.

**LIQUIDITY**

The amount of BNKRSWAP tokens held by a player determines their share in the liquidity pool. Liquidity can be **added** to increase their share or **removed** at any time to receive their staked value equivalent.

**STAKE**
The player’s current stake in the liquidity pool. Your share of the exchange fee distributed to providers whenever a trade occurs will be proportionate to this percentage. This percentage will fluctuate over time, decreasing as more players add liquidity, increasing as liquidity is removed from the pool. You can always increase your stake by adding more liquidity into the pool.

**TXTS**

The number of transactions that a player has made via Swap.

**STAKED VALUE**

An estimate of the equivalent (TRX + BNKR) that would be returned if a player was to sell all of their BNKRSWAP holdings. The staked value is the best way to track your earnings as it also factors in rewards received from your split of the exchange fees. The total TRX estimate of the staked value may fluctuate depending on the market price of BNKR.

**BUY**

Buys BNKR from Swap using TRX. There is a 0.3% exchange fee that is given to liquidity providers.

**SELL**

Sells BNKR for TRX in Swap. There is a 0.3% exchange fee that is given to liquidity providers.

**ADD LIQUIDITY**

Players can exchange equal values of their own TRX and BNKR in replacement for liquidity tokens (BNKRSWAP), which allow them to become a liquidity provider on the Swap exchange. The exchange rate for the equal amounts of TRX and BNKR supplied by players will fluctuate with the current market price. For example, if the current price of BNKR is 3.0 TRX, they would need to provide 30K TRX and 10K BNKR. There are no fees for adding liquidity.

**REMOVE LIQUIDITY**

Players can remove liquidity at any time by exchanging their liquidity tokens (BNKRSWAP) back into TRX and BNKR. The staked value is an estimate of the equivalent that would be
returned if a player was to sell all of their BNKRSWAP holdings. There are no fees for removing liquidity from Swap. When the price of BNKR is down, it is possible for liquidity to be worth less than initially put in by players despite income from fees; however, if the price were to return to the same value as when the liquidity provider added their liquidity their loss would disappear. This term is referred to as impermanent loss.

**TRANSFER LIQUIDITY**

Players can transfer liquidity, BNKRSWAP tokens, to another TRX address. This is useful if you believe your keys for the current wallet have been compromised or you simply want to partition your liquidity between short term and long term. In addition, transfer facilitates the OTC sale of liquidity. You can trade BNKRSWAP tokens for all TRX or BNKR at any price point you want, assuming a discount.

**LIQUIDITY PROVIDERS**

Total number of players that are liquidity providers on the Swap exchange.

**24H VOLUME**

The total amount of TRX earned as fees by liquidity providers within the past 24 hours via Swap.

**24H EARNINGS**

The total amount of TRX earned as fees by liquidity providers within the past 24 hours via Swap.

**PRICE**

The current buy price of BNKR in the Swap exchange.

**SUPPLY**

The total number of BNKR currently in the liquidity pool. This amount will increase as liquidity is provided, and decrease as liquidity is removed.

**CONTRACT BALANCE**
The total amount of TRX held in the Swap contract. This amount includes TRX provided from Swap liquidity providers.

**LIQUIDITY**

The total amount of liquidity that has been added in the form of SWAP tokens.

**BUYS TAB**

Shows recent player activity for buys.

**SELLS TAB**

Shows recent player activity for sells.

**ADD TAB**

Shows recent player activity for liquidity added via Swap.

**REMOVE TAB**

Shows recent player activity for liquidity removed via Swap.

**LEADERBOARD TAB**

Shows leaderboard information for top 100 liquidity providers on Swap, including their rank, address, and SWAP amount held.

**STATS TAB**

Shows stats for the contract balance of Swap overtime.
STACK: BNKR EDITION

STACK

The Bankroll Network’s BNKR staking pool where players are able to purchase STCK using BNKR and earn rewards. STCK will not fluctuate in value and is pegged 1:1 with BNKR. By holding STCK, players will earn BNKR passively as divs from the community drip dividend pool. Additionally, Stack will continue to payout rewards even when BNKR mining has ended. Not only are players able to compound their BNKR using Stack, but Stack will also help reduce the circulating supply of BNKR on the market; working in tangent with Swap and Credits V2’s buyback mechanism to provide longterm price support.

STCK

The Bankroll Network’s native token to the Stack application where STCK holders earn BNKR passively as divs from the dividend drip pool, which pays out 2% of it’s balance daily. STCK will not fluctuate in value and is pegged 1:1 with BNKR. STCK can be purchased directly with BNKR. The amount of STCK held by a player determines their share of the dividends that they will receive from the Stack dividend drip pool (See section titled Stack: ‘Dividend Pool’ for more information). Your share will fluctuate overtime; decreasing as more STCK are purchased by other players, increasing as other players sell their STCK and the total supply gets reduced. You can always increase your share by rolling or purchasing more STCK.

BNKR

The Bankroll Network’s official token (TRC-20) that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges. It currently is stakeable and can staked to earn dividends passively.

DIVS

Dividends that are paid out as BNKR from the Stack dividend pool (by the minute). 2% of the dividend pool amount is paid out each day. Payouts are proportionate to the amount of STCK held by a player, as well as the total supply of STCK. Divs also can be rolled, withdrawn, or left to accumulate overtime. There is no additional transaction fee for
withdrawing your divs into your wallet. You can calculate your estimated daily staking rewards with the following equation: \( \frac{\text{Your Total STCK}}{\text{Total Supply STCK}} \times (\text{Dividend Pool Amount} \times 0.02) \). For example, if a player holds 50K total STCK, with 3.5M STCK in the total supply, and a dividend pool amount of 350K BNKR = \( \frac{50,000}{3,500,000} \times (350,000 \times 0.02) = 0.142 \times 7,000 = \sim 100 \) BNKR daily.

**TOTAL STCK**

Player’s current amount of accumulated STCK. This can be increased by rolling or buying additional STCK.

**STAKE %**

Player’s current stake percentage of the total supply of STCK, which also determines their daily rewards. This will fluctuate overtime, decreasing as more STCK is bought, increasing as STCK is sold and burned. You can always increase your stake % by rolling or buying more STCK.

**TOTAL WITHDRAWN**

The total amount of BNKR that a player has withdrawn via BNKR Stack.

**TOTAL ROLLED**

The total amount of BNKR that a player has rolled via BNKR Stack.

**BUY**

Purchases STCK using BNKR. There is a 10% fee on buys that are distributed as the following: 10% the towards drip dividend pool.

**SELL**

Sells STCK for BNKR. There is a 10% fee on sells that are distributed as the following: 10% towards the drip dividend pool.

**ROLL**
Uses your current divs to purchase more STCK. Standard Stack fees will be assessed (10% in and out). Rolling will give you the ability to **compound** your earnings by increasing your daily dividend drip and preventing share dilution.

**WITHDRAW**

Withdraws your total div balance directly into your wallet.

**TRANSFER**

Transfers STCK from your account to the recipient address of your choice. There is no transaction fee for transfers.

**SUPPLY**

The total number of STCK currently in circulation. This amount will **increase** as more tokens are bought, **decreasing** as tokens are sold and burned.

**REWARDS**

The total amount of BNKR rewards that has been dripped out to all players via Stack.

**DIVIDEND POOL**

10% of all STCK buys are distributed towards a player dividend pool, which pays out 2% to all players on a **daily** basis. The divs that you receive are paid out **proportionately** to the amount of STCK that you hold and the total supply. Your **estimated** daily div payout can be calculated by the following: (Your Total STCK / Total Supply STCK) * (Dividend Pool Amount * 0.02). For example, if a player holds 50K total STCK, with 3.5M STCK in the total supply, and a dividend pool amount of 350K BNKR = (50,000 / 3,500,000) * (350,000 * 0.02) = (0.142)*(7,000) = ~100 BNKR daily. As players sell their STCK tokens for BNKR, the 10% sell fee will go towards pumping the dividend pool.

**CONTRACT BALANCE**

The total amount of BNKR held in the Stack contract. This amount includes the BNKR in the dividend drip pool, outstanding divs, and the BNKR backing the STCK token balance.

**BUYS TAB**
Shows recent player activity for buys.

**SELLS TAB**

Shows recent player activity for sells.

**LEADERBOARD TAB**

Shows leaderboard information of top 100 STCK holders including their wallet address, balance, and BNKR rewards.

**STATS TAB**

Shows the stats for the contract balance of Stack over a period of time.
FARM (RETIRED)

FARM

The Bankroll Network’s safe harbor for yield farming and principal growth. Players can participate and earn BNKRX passively by depositing any available token pair into its designated saver pool, providing equal parts in USD value of the paired token and BNKR.

Saver pool token pairs currently available:

- BNKRX/BNKR
- BTC/BNKR*
- USDT/BNKR
- WTRX/BNKR
- WBTT/BNKR
- SUN/BNKR
- KLV/BNKR
- JST/BNKR
- WIN/BNKR

*BTC provided in the BTC/BNKR saver pool must be the BTC TRC-20 token, which is soft pegged to actual BTC. It can be exchanged for on justswap.io.

Aside from being part of an established/trusted dApp (decentralized application) network for over 1.5 years, what distinguishes Bankroll Farm from many other yield farming projects available is that there is no impermanent loss available for any of its saver pools, meaning that players will always be able to withdraw their full principal amount risk free (without any fear of loss). Additionally, the smart contract code for Farm has been professionally audited, verified of any exploits, and is fully open source on tronscan.org. Full details and summary of the audit results can be viewed here: https://solidity.finance/audits/Bankroll/

Bankroll Farm has zero fees, pays out higher rewards than farming sun.io pools and TRON Super Representative voting rewards (many pools beginning at over 200% APY)
returns), has a generous 10% referral program, and has no minimum deposits or freeze durations. Each mined BNKRX from the available saver pools is co-mined 1:1 with Bankroll Stockpile, 50% of which is converted to TRX and added to the Stockpile drip pool. The remaining 50% is used to further increase BNKRX locked liquidity on Bankroll SwapX, which is also the recommended exchange for trading BNKRX (See section titled ‘SwapX: SwapX’ for more information). BNKRX rewards claimed through Farm can be split 50/50 (paired token/BNKR) and redeposited into Farm to further compound your earnings while also locking in profits and boosting your TVL (total locked value).

**APPROVE**

After selecting a pool, this button enables a player approval to interact with the Farm saver pools. There is a two-step approval confirmation process, involving two separate transaction popups, that is required before a player can make a deposit into any Farm saver pool.

**AVAILABLE**

The total amount of BNKRX divs available for a player to claim across all saver pools.

**BALANCE**

The total TRX value of the player’s principal amount across all saver pools. This amount will fluctuate with the market and includes the value of BNKR and each of the counter paired tokens.

**HARVEST**

The total amount of BNKRX claimed and mined by a player across all saver pools.

**REWARDS**

The total amount of BNKRX rewards received by a player through referral rewards.

**DIVS**

Dividends paid out as BNKRX by the second. The amount of dividends that you receive are determined by the current BNKRX mining difficulty (See section titled ‘BNKRX: Mining Difficulty’ for more information), bonus multiplier (if applicable), and your total principal balance staked in the saver pool. The bonus multiplier is only available to the BNKRX/
BNKR saver pool, beginning at a 10X bonus and will last for 30 days. Dividends can be left to accumulate or be claimed into your wallet. APY % returns are estimates based on the current market prices of the token pair and the actual yield may fluctuate overtime. As BNKR appreciates in price compared to amount when a player initially deposited their token pair, the APY % of a player’s pool rewards may also increase accordingly. The same effect is true for the opposite.

**CLAIM**

Claims your current BNKRX divs from Farm into your wallet. BNKRX is not minted into circulation until it has been claimed. This is important to keep in mind because as mining levels progress, unclaimed BNKRX divs will be reduced if not claimed before the difficulty bump. Once you’ve claimed your BNKRX, you can split your earnings 50/50 (token pair/BNKR) redepositing into Farm to further compound your earnings while also locking in profits and boosting TVL (total locked value).

**DEPOSIT**

Deposits your BNKR/Token pair into the Farm saver pool. It is recommended to round deposited numbers up and avoid using decimals to prevent transactions from failing. There are no fees (aside from standard energy costs) to deposit and once you’ve deposited you will begin receiving rewards by the second. When you deposit, any outstanding divs that you have in Farm will be auto claimed into your wallet.

**WITHDRAW ALL AND REVOKE**

Withdraws your total div balance, token balance, and BNKR balance from the saver pool directly into your wallet. You are able to withdraw your principal risk free at anytime with zero fees.

**TOKEN BALANCE**

Player’s current amount of their counter paired token deposited within the saver pool, which will also determine their div rewards. This can be increased by depositing more tokens.

**BNKR BALANCE**
Player’s current amount of BNKR deposited within the saver pool, which will also determine their div rewards. This can be increased by deposited more BNKR.

**Harvested**

The total number of BNKRX tokens that a player has mined through Farm.

**Return**

Estimated APY % return provided based on current deposited amount. APY % returns are estimates based on the current market prices of the token pair and the actual yield may fluctuate overtime. The APY % return shown also factors in both the BNKRX mining difficulty and bonus multiplier. As BNKR appreciates in price compared to amount when a player initially deposited their token pair, the APY % of a player’s pool rewards may also increase accordingly. The same effect is true for the opposite.

**Rewards**

Rewards from referral commissions in each saver pool. There is a minimum requirement of 50 BNKR deposited per saver pool to begin receiving referral rewards, which are paid out whenever a user that you referred claims using your link or is added as a buddy in the referral system. Users will receive 10% of the claimed amount as BNKRX that is sent directly to their wallet.

**Price (BNKR Stats)**

The current buy price of BNKRX (in TRX) from the SwapX exchange.

**Total Farm Yield (BNKRX Stats)**

The current averaged APY % return across all Farm saver pools available.

**Base Yield (BNKRX Stats)**

The current emission rate of TRX to mint BNKRX.

**Total Harvested (BNKRX Stats)**

The total amount of BNKRX that has been mined by all players via Farm.
BUDDY REFERRAL SYSTEM

This feature has been added to prevent referral stealing from some mobile wallet providers. Additionally, you can add your referral’s TRON wallet address and the referral will remain sticky. You will no longer be required to claim every time using their referral link in order for them to receive rewards. Once the buddy’s address has been updated, it will remain on chain but can still be updated again at anytime.

FARMERS

The total number of players (farmers) participating in the Farm contract.

FARM TVL

The total value locked (in TRX equivalent) within the Farm contracts. This includes the value of each token/BNKR pair saver pool.
The Bankroll Network’s TRX stable coin where Credit holders additionally earn TRX and BNKR rewards passively from the community drip dividend pools. Credits will not fluctuate in value and are pegged 1:1 with TRX. They can be purchased directly with TRX. Credits help reduce the circulating supply of BNKR by buying back and locking up a large portion of BNKR from the open market. It also works in tangent with Swap and Stack: BNKR Edition to provide longterm price support. Credits are not an actual TRC-20 token, therefore they cannot be listed on other exchanges. Rather they are an internal token used as a placeholder for accounting purposes within the smart contract itself.

BNKR

The Bankroll Network’s official token (TRC-20) that captures value by being scarce, having a progressive mining difficulty, and being tradable/listable on exchanges. It currently is stakeable and can staked to earn rewards passively.

DIVS

Dividends that are paid out by the minute as TRX from drip dividend pool. Payouts are proportionate to the amount of Credits that a player holds as well as the total number of Credits in circulation. Divs also can be rolled, withdrawn, or left to accumulate overtime. There is no additional transaction fee for withdrawing your divs into your wallet.

TOTAL CREDITS

Player’s current amount of accumulated Credits. This can be increased by rolling or buying additional Credits.

REWARDS

Rewards received as BNKR from the drip dividend pool. Payouts are proportionate to the amount of Credits that a player holds as well as the total number of Credits in circulation. Rewards can be claimed or left to accumulate overtime. Since the BNKR received from
rewards has already been mined, the amount will not fluctuate during a mining difficulty increase.

**TOTAL WITHDRAWN**

The total amount of TRX that a player has withdrawn via Credits.

**TOTAL ROLLED**

The total amount of TRX that a player has rolled via Credits.

**ROLL**

Uses your current divs to purchase more Credits. There is a 10% fee on rolls that are distributed as the following: 8% towards the drip dividend pool and 2% towards the buyback of BNKR through Swap. The BNKR purchased from Swap will go to a separate BNKR dividend pool that drips 2% of it’s balance daily to Credit holders. Rolling will give you the ability to *compound* your earnings by increasing your daily dividend drip and preventing share dilution.

**WITHDRAW**

Withdraws your total div balance directly into your wallet.

**CLAIM**

Withdraws your total BNKR rewards directly into your wallet.

**BUY**

Purchases Credits using TRX. There is a 10% fee on buys that are distributed as the following: 8% towards the drip dividend pool and 2% towards the buyback of BNKR through Swap. The BNKR purchased from Swap will go to a separate BNKR dividend pool that drips 2% of it’s balance daily to Credit holders.

**SELL**

Sells Credits for TRX. There is a 10% fee on sells that are distributed as the following: 8% towards the drip dividend pool and 2% towards the buyback of BNKR through Swap. The
BNKR purchased from Swap will go to a separate BNKR dividend pool that drips 2% of it’s balance daily to Credit holders.

**TRANSFER**

Transfers Credits from your account to the recipient address of your choice. There is no transaction fee for transfers.

**SUPPLY**

The total number of Credits currently in circulation. This amount will increase as more Credits are bought, decreasing as Credits are sold and burned.

**REWARDS (TOTAL)**

The total amount of BNKR that has been bought back from Credits V2. This number includes BNKR from the BNKR dividend pool and BNKR rewards that have already been distributed.

**DIVIDEND POOL (TRX)**

8% of the TRX from all Credits buys, sells, and rolls are distributed towards a player dividend pool, which pays out 2% to all players on a daily basis. The divs that you receive are paid out proportionately to the amount of Credits that you hold and the total supply. Your estimated daily div payout can be calculated by the following: (Your Total Credits / Total Credits Supply) * Current Div Pool Balance * 2% (Example: If 500K Credits Held, 18M Total Credits Supply, and 1.5M TRX div pool, 2% Daily = (500,000 / 18,000,000) * 1,500,000 * 0.02 = ~833.33 TRX Daily). As players sell their Credits tokens for TRX, 8% of the sell fee will go towards pumping the TRX dividend pool.

**CONTRACT BALANCE**

The total amount of TRX held in the Credits V2 contract. This amount includes the TRX in the dividend drip pool, outstanding divs, and the TRX backing the Credits token balance.

**BUYS TAB**

Shows recent player activity for buys.

**SELLS TAB**
Shows recent player activity for sells.

**LEADERBOARD TAB**

Shows leaderboard information of top 100 Credits holders including their wallet address, Credits balance, and total BNKR rewards.

**STATS TAB**

Shows the stats for the contract balance of Credits V2 over a period of time.
The Bankroll Network’s reimagining of the infamous Daily ROI game that birthed the platform. The game has been refined to include some of the best elements of the original game, as well as incorporating parts of Credits and BNKR mining, making it the only ROI in existence with defined risk. Players can participate by purchasing DAY tokens, where they’ll instantly receive a 50% return upfront and mine BNKR against their deposited amount. DAY HODLers will also receive never ending divs from both the instant dividend pool (5% on buy-ins) and drip dividend pool, which pays out 2% daily. They can strengthen their positions by buying or rolling, increasing their daily dividend drip and boosting their BNKR mining efficiency. Additionally, there is also no lock up on funds. Anybody is free to sell and exit their position at anytime; however, in doing so there is a 10% sell fee that goes back into the player dividend pool.

The Bankroll Network’s native token to the Daily+ game where DAY holders earn TRX passively as divs from the buys of all players. Additionally, players will earn divs from the dividend drip pool, which pays out 2% of it’s balance daily. DAY will not fluctuate in value and is pegged 1:1 with TRX. DAY can be purchased directly with TRX. The amount of DAY held by a players determines the share of the dividends that they will receive from the Daily+, both from instant divs on buys and the dividend drip pool (See section titled Daily+: ‘Dividend Pool’ for more information). Your share will fluctuate overtime; decreasing as more DAY are purchased by other players, increasing as other players sell their DAY and the total supply gets reduced. You can always increase your share by rolling or purchasing more DAY.

Dividends paid out as TRX from buys and the dividend drip pool (paid out by the minute). Divs also can be rolled, withdrawn, or left to accumulate overtime. Payouts are proportionate to the amount of DAY that a player holds relative to the total number of DAY in circulation. There is no additional transaction fee for withdrawing your divs into your wallet.
**ROLL**

Uses your current divs to purchase more DAY. Standard Daily+ fees will be assessed (50% in and 10% out). Rolling will give you the ability to **compound** your earnings by increasing your daily dividend drip, preventing share dilution, and mining BNKR.

**WITHDRAW**

Withfers your total div balance directly into your wallet.

**BUY**

Purchases DAY using TRX. There is a 50% fee on buys that are distributed as the following: 40% towards the drip dividend pool, 5% as instant dividends to all DAY holders, 2% towards the BNKR Depot, 2% towards referral commission (if applicable), and 1% towards maintenance/promotion. The remaining 50% of the TRX is returned upfront in the form of DAY tokens that can be sold at anytime.

**SELL**

Sells DAY for TRX. There is a 10% fee on sells that is distributed to the dividend drip pool. Once a player sells all of their DAY tokens, they will no longer receive daily payouts or divs from buys. You will also mine BNKR against the TRX value of the current mining difficulty. TRX from sells are moved over to your divs and are available to withdraw at anytime.

**TOTAL DAY**

Player’s current amount of accumulated DAY. This can be **increased** by rolling or buying additional DAY.

**LEVEL**

Player’s current Daily+ level. Having a higher Daily+ level will **increase** the amount of BNKR that a player mines whenever they buy, sell, or roll DAY. Players can **upgrade** their level by **increasing** their total DAY. There are 10 total levels and each level will **increase** their efficiency by 10% (for every 50K held, up to 2x efficiency).

**TOTAL WITHDRAWN**

The total amount of TRX that a player has withdrawn via Daily+.
**TOTAL ROLLED**

The total amount of TRX that a player has rolled via Daily+.

**TRANSFER**

Transfers DAY from your account to the recipient address of your choice. There is a 1% transaction fee. Promoters/influencers can also use the random referral selection feature for giveaways.

**SUPPLY**

The total number of DAY currently in circulation. This amount will **increase** as more tokens are bought, **decreasing** as tokens are sold and burned.

**MINED BNKR**

The total number of BNKR tokens that have been mined via Daily+.

**DIVIDEND POOL**

45% of all DAY buys are distributed towards a player dividend pool, 5% which is paid out **instantly** to players. The remaining 40% of the pool will pay out 2% to all players on a **daily** basis. The divs that you receive are paid out **proportionately** to the amount of DAY that you hold and the total supply. Your **estimated** daily div payout can be calculated by the following: (Total DAY Held / Total DAY Supply) * Current Div Pool Balance * 2% (Example: If 100K DAY Held, 2.5M Total DAY Supply, 2M TRX div pool, 2% Daily = (100,000 / 2,500,000) * 2,000,000 * 0.02 = ~1,600 TRX Daily). As players sell their DAY tokens for TRX, the 10% sell fee will go towards pumping the dividend pool.

**CONTRACT BALANCE**

The total amount of TRX held in the Daily+ contract. This amount includes the TRX in the dividend drip pool, outstanding divs, and the TRX backing the DAY token balance.

**TRANSACTIONS**

The total number of transactions that have occurred via Daily+.

**BUYS TAB**
Shows recent player activity for buys.

**Sells Tab**

Shows recent player activity for sells.

**Distributions Tab**

Shows recent distribution activity of Daily+ funds going into the BNKR Depot.

**Leaderboard Tab**

Shows leaderboard information of top 100 DAY holders including their wallet address, DAY balance, and total BNKR mined.

**Stats Tab**

Shows the stats for the contract balance of Daily+ over a period of time.
AIR

AIR

The Bankroll Network’s free airdrop system that awards free Bankroll Credits for user participation. Every 6 hours, one lucky winner is randomly selected to win 25 Bankroll Credits. An equal amount (25 TRX worth of Credits) will also be paid out to the community (Credit holders) as dividends. The lucky winner will also receive a BNKR airdrop proportionate to their Credits received and the current mining difficulty.

ROLLS

The total number of times that a player has rolled to enter an Air raffle.

AWARDED

Player’s total number of Bankroll Credits won via Air.

WINS

The total number of airdrops that a player has won all time.

FREE ROLL

Redeems an entry for the player to participate in the current round’s airdrop raffle. This transaction is completely free aside from any standard network energy costs (which can be reduced zero by freezing enough TRX). A player can only roll once per round. Additional rolls during a round will not increase their odds of winning.

ROUND/LAST ROUND

Each round’s airdrop raffle takes place within a 6 hour period. A total of 4 rounds occur every day, meaning that 4 random winners will be chosen to receive a free airdrop daily. The ‘Last Round’ stat shows the last round number that a player completed their free roll.

ACTIVITY TAB

Shows recent transaction activity on Air.
HISTORY TAB

Shows transaction history of previous rounds including the total number of players, the lucky winner, and lucky roll number.
The Bankroll Network’s BitTorrent (BTT) stable coin where Boost holders additionally earn BTT passively as divs from the buys and sells of all players. Boost will not fluctuate in value and are pegged 1:1 with BTT. Boost can be purchased directly with BTT; players will mine BNKR based on the mining difficulty, and their Boost level whenever they buy or sell Boost.

Dividends that are paid out instantly as BTT from buys and sells. Payouts are proportionate to the amount of Boost that a player holds as well as the total number of Boost in circulation. Divs also can be rolled, withdrawn, or left to accumulate overtime. There is no additional transaction fee for withdrawing your divs into your wallet.

Player’s current amount of accumulated Boost. This can be increased by rolling or buying additional Boost. Uses your current divs to purchase more Boost and mine BNKR. Standard Boost transaction fees will be assessed (10% in and out). Gives you the ability to compound your earnings. Withdraws your total div balance directly into your wallet. Rewards from referral commissions (1% of buy amount for referrer). There is a minimum requirement of 100 Boost held to earn referral rewards. The amount listed is lumped together with your divs. Rewards will be reset to zero once they have been rolled or withdrawn as divs.

Buy
Purchases Boost using BTT and mines BNKR. There is a 10% fee on buys that are distributed as the following: 8% towards Boost holders as divs, 1% towards referral commission (if applicable), and 1% towards maintenance/promotion.

**SELL**

Sells Boost for BTT and mines BNKR. There is a 10% fee on sells that are distributed as the following: 8% towards Boost holders as divs, 1% towards referral commission (if applicable), and 1% towards maintenance/promotion. BTT from sells are **moved over to your divs** and are available to withdraw at any time.

**LEVEL**

Player’s current Boost level. Having a **higher** Boost level will **increase** the amount of BNKR that a player mines whenever he or she buys, sells, or rolls Boost (see section titled ‘Mining Rate’ for more information). Players can **upgrade** their level by increasing their total Boost deposit (for every 5M). The breakdowns for the level requirements are the following:

**Level # = Total Boost Required = Mining Rate**

- Level 0 = 0 - 5M Boost = 50
- Level 1 = 5 - 10M Boost = 45
- Level 2 = 10 - 15M Boost = 40
- Level 3 = 15 - 20M Boost, 35
- Level 4 = 20+M Boost = 30

**MINING RATE**

The mining rate for BNKR in Boost is **variable**, as it is dependent on a player’s Boost level and the current mining difficulty. It can be calculated by the following: (Amount of Boost Bought or Sold) / (Boost Level Mining Rate) / (current mining cost) = BNKR mined. For example, if a player buys 1M Boost, is a level 0, and the current mining cost is 450 TRX (Stage 3) = $1,000,000 / 50 / 450 = 44.44$ BNKR mined. Another example, if a player sells 2M Boost, is a level 2, and the current mining cost is 450 TRX (Stage 3) = $2,000,000 / 40 / 450 = 111.11$ BNKR mined.

**TRANSFER**
Transfers Boost from your account to the recipient address of your choice. There is a 1% transaction fee. Promoters/influencers can also use the random referral selection feature for giveaways.

**TOTAL SUPPLY**

The total number of Boost currently in circulation. This amount will increase as more Boost is bought, decreasing as Boost is sold.

**MINED BNKR**

The total number of BNKR tokens that have been mined via Boost.

**TRANSACTIONS**

The total number of transactions that have occurred via Boost.

**BUY TAB**

Shows recent player activity for buys.

**SELL TAB**

Shows recent player activity for sells.

**LEADERBOARD**

Shows leaderboard information of top 100 Boost holders including their wallet address and balance.
CASH

CHANGELLY

Changelly is an instant cryptocurrency exchange that allows you to exchange crypto fast and buy it with a bank card. The service provides the best crypto-to-crypto rates and supports over 140 cryptocurrencies available for exchange.

EMAIL ACCOUNT (CHANGELLY)

Your email is required to create an account that grants you access to your transaction history, password editing and other account settings. Alternatively, you can create an account using an already-existing Facebook or Twitter.

WALLET ADDRESS

A wallet is a digital place where you can store cryptocurrency coins and tokens. A wallet address is a randomly generated combination of digits and letters that is associated with a particular wallet.

Changelly does not provide wallet addresses and never stores user deposits. To exchange cryptocurrencies on Changelly, you need to provide a previously-existing wallet address where you can receive your exchanged currency.

RECIPIENT ADDRESS

In any transaction there is always a sender and a recipient. The recipient’s address is the wallet address where you will receive the currency you buy. For example, if you want to buy TRON (TRX), you should specify an TRX wallet address in the recipient field, and Changelly will send coins to this address once the transaction is complete.

In general, the recipient's wallet address is a customer's address Changelly will send coins to once a transaction is complete.

DESTINATION ADDRESS
For convenience, Cash populates your wallet address with the Destination address which you can use when sending funds to be converted to TRX based on the wallet you are currently using. With a click it is copied to the clipboard and can be pasted into Changelly.