



# BLKDAI (BLKD)

## Whitepaper v1.0

Black Dollar AI, ticker BLKD, is a fixed supply utility token designed for immediate usefulness and a credible path to an AI powered exchange. This whitepaper presents the token architecture, tokenomics, governance, compliance posture, day one utility, treasury transparency, and the phased product vision for the BLKDAI ecosystem.

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# Executive Summary

**BLKDAI** launches as a non upgradeable ERC20 token with fixed supply and no mint function. From day one, **BLKD** provides utility through **BLKD** Credits that can be redeemed in a web terminal for alerts, token screeners, and AI summaries. Governance is investor grade at launch via a Gnosis style multisig with two of three signers and a timelock of forty eight to seventy two hours for parameter changes. Fee logic exists in the contract but is set to zero percent at launch. Any future changes require timelock and multisig approval with public notice.

**Twenty percent** of net platform utility is allocated to token holders through distributions funded by **revenues** or **buybacks** rather than new token issuance. The long term vision is an **AI assisted exchange** where **BLKD** unlocks fee reductions, premium features, governance participation, and partner programs.



# Problem and Opportunity

Many token launches lack immediate utility, operate with weak governance, and publish limited transparency, which erodes trust. At the same time, traders and builders need better signal quality, risk analytics, and safer venues. BLKDAI addresses this gap by committing to practical utility on day one, professional governance from inception, and a roadmap that culminates in an AI assisted exchange designed for integrity, usability, and measurable value.

Pain points	BLKDAI responses
No day-one utility	BLKD Credits + web terminal modules at launch
Weak / opaque governance	Multisig (2-of-3) + 48–72h timelock from day one
Limited transparency	Public addresses, unlock CSV, monthly reports



# Problem and Opportunity

Pain points	BLKDAI responses
Low signal quality / noisy tools	Alerts, screeners, AI summaries for clear signals
Limited risk controls	Pausable contract, audit-friendly patterns
High-friction onboarding	Natural-language assistance roadmap, bilingual content
Unclear holder alignment	20% utility allocation via revenues/buybacks (no new issuance)



# Vision • Mission • Target Market • Unique Selling Proposition

**Vision:** A community owned, AI assisted trading and learning ecosystem where utility accrues to engaged users.

**Mission:** Launch a fixed supply utility token with immediate usefulness, then build an AI powered exchange experience that compounds value for participants and partners.

**Target Market:** Active crypto users in Latin America, the United States, the United Kingdom, and the European Union. Core audiences include community traders, creators, and B2B partners that value transparent tools, alerts, insights, and risk analytics in Spanish and English.

**Unique Selling Proposition:** Day one utility, fixed supply, governance from launch, and a credible AI exchange roadmap that links platform growth to holder alignment without inflationary emissions.



# Token Architecture

**Standard:** ERC20 using OpenZeppelin patterns.

**Mutability:** Non upgradeable token contract for simplicity and auditability.

**Modules:** EIP two six one two Permit for gas efficient approvals, Pausable for emergency response, Burnable for governance approved supply reduction.

**Minting:** No mint role. Total supply is fixed at deployment.

**Security Approach:** Minimal attack surface, audited patterns, and explicit separation of token logic from auxiliary utilities.

**Change Management:** All governance actions are subject to timelock delay and multisig approval. Public change logs and signer policies are maintained for transparency.



# Tokenomics I: Supply and Fees

**Supply:** Fixed at deployment. No mint function. Token is not upgradeable.

**Fees:** A fee variable exists but is configured at zero percent at launch. Any modification requires a timelock delay and approval by the multisig with public notice.

**Burn:** Burnable extension enables governance to execute deflationary actions when appropriate.



# Tokenomics II: Distribution and Vesting

## Distribution

- **Presale — 30%:** Initial allocation for early backers.
- **Liquidity Pool — 10%:** DEX pairing with a formal LP lock policy.
- **Treasury — 20%:** Operations, listings, market making, and growth initiatives.
- **Ecosystem & Rewards — 20%:** Incentives funded by platform revenues or buybacks (no new issuance).
- **Founders (vesting) — 20%**

## Vesting & Unlocks

Team and advisor allocations are governed by on-chain vesting contracts. A public unlock schedule (CSV) and a dashboard of verified addresses are maintained and regularly updated to ensure full transparency.





## Holder Rewards Policy

**Twenty percent** of net platform utility is allocated to token holders through **proportional distributions**. Rewards are sourced from revenues or from buybacks and are not funded by new token issuance. **Governance** defines **distribution cadence**, **eligibility**, and methods such as claim contracts or **programmatically buybacks**. All changes are subject to timelock and multisig approval with public notice and are **reported in monthly transparency updates**.



# Day One Utility

**BLKD Credits:** A credit unit redeemable inside the BLKDAI web terminal.

### **Initial Modules:**

Alerts with rule based notifications for price, volume, and on chain triggers.

Screeners to discover token candidates by liquidity, volatility, or fundamentals.

AI summaries that provide concise multilingual briefs on contracts or pairs.

**Access and Pricing:** Paying with BLKD unlocks discounts and premium features. A limited free tier drives adoption and conversion.

**No Staking at Launch:** Staking features are introduced only when recurring revenues exist and are funded by revenues or buybacks rather than new issuance.



# AI Powered Exchange Vision

**Liquidity Assistance:** Models that help maintain spreads and inventory balance for deeper books and lower slippage.

**Fraud and Risk Detection:** Anomaly detection for wash trading, spoofing, and compromised accounts with automated flags and controls.

**Personalization:** Recommendations for pairs, alerts, and education tailored to behavior and risk profile.

**Natural Language Assistance:** Multilingual search and guided actions that reduce errors and onboarding friction.

**Portfolio Insights:** Scenario analysis, drawdown risk, and exposure metrics that inform decisions.



# Phased Roadmap

**Phase one:** Token relaunch, presale site, whitepaper publication, BLKD Credits with alerts, screeners, and AI summaries.

**Phase two:** Terminal growth, expanded AI modules, initial governance proposals, and community integrations.

**Phase three:** Exchange MVP with AI assisted risk analysis, recommendations, and natural language assistance.

**Phase four:** Ecosystem scaling, partnerships, listings, expanded liquidity programs, and enhanced reporting.



# Governance

**Multisig:** Two of three configuration for treasury and critical changes with a project lead, a trusted collaborator, and an independent signer.

**Timelock:** Forty eight to seventy two hour delay for changes to parameters such as fees, destinations, and limits with public proposals and change logs.

**Community Voting:** Off chain voting such as Snapshot style as the community scales with documented quorum and proposal thresholds.

**Transparency:** Official addresses, signer thresholds, and policy documents are published and updated in a public repository.



## **Compliance and Policy**

**Legal Framework:** Clear Terms and Privacy on the official website and geofencing for restricted jurisdictions.

**KYC and AML:** Basic KYC and AML for presale and platform access where required using a reputable provider with multilingual support.

**Rewards Language:** Holder rewards are utility allocations linked to ecosystem activity. BLKD does not represent equity or a claim on profits and does not promise dividends.

**Records:** Policy updates, audits, and legal notices are archived in a public repository for reference.



# Treasury and Transparency

**Runway and Reserves:** A target runway of at least eighteen months with reserves managed in stablecoins and ETH under a published treasury policy.

**Dashboards and Reports:** On chain dashboards and monthly transparency reports with verified addresses for the contract, treasury, and timelock.

**Signer Limits:** Documented spending thresholds, dual control for critical operations, and rotation and incident procedures.



# Liquidity and Market Making

**DEX First Strategy:** Defined trading pairs with depth targets and slippage limits and a lock policy for liquidity pool positions.

**Expansion Path:** Centralized listings are considered when liquidity and compliance thresholds are met.

**Market Makers:** If engaged, agreements include key performance indicators for spread, uptime, and volume. Performance is reported in monthly updates.





# KPIs

**Adoption:** Monthly active users, active holders, and thirty day retention.

**Economics:** Net basis points captured and routed volume and buyback execution statistics.

**Product:** Module usage, alert click through rate, and latency against service level targets.

**Growth:** Partnerships signed, content cadence, and community



# Official Addresses and Contacts

**Website:** [BLKDAI.com](https://BLKDAI.com)

**Contract Address:** Published upon deployment on the official website and repository.

**Treasury Address:** Published with monthly reports.

**Timelock Address:** Published with the governance policy.

**Repository and Dashboards:** Linked on the website with the latest reports and datasets.

**Contact:** [team@BLKDAI.com](mailto:team@BLKDAI.com)

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