BIX

Debit Card

Welcome to BIX Card – Empowering Payments with speed and efficiency

Send, receive and spend money effortlessly



The Long-Term Holder's Paradox



MAINTAIN DIRECT CONTROL

Balances remain secure via private keys, but practically unusable when everyday purchases arise.



CONVENIENT SPENDING

Requires transferring assets to third-party custodial accounts, surrendering the core ethos of cryptocurrency to access traditional payment rails.

Digital asset custody and **real-world spending** have been presented as mutually exclusive objectives. **Until now.**

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The Evolution of Digital Asset Spending

Dimensions	Traditional Crypto Cards	The BIX Self-Custody Visa
Key Custody	✗ Surrendered to Third Party	✓ **Private keys remain with customer**
Real-World Limits	✗ Capped Spending	✓ **No limits (Spend $1 or $1 Million)**
Load Fees	✗ High Intermediary Fees	✓ **NO LOAD FEES**
Payment Network	✗ Fragmented Networks	✓ **Visa Network (100 Million+ Merchants)**

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The Operational Bridge to Everyday Commerce

BIX links directly to your self-custody wallet.



No intermediary custody steps.

On-chain funds are spent directly at merchants.

BIX is structurally prevented from gaining a pathway into customer funds.

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Trustless Payment Execution



The Local Vault

Private keys remain securely with the customer on their local device. No third-party transfer.

THE INITIATION BOUNDARY



The Execution Sync

At the exact moment of purchase, the transaction is initiated directly by the on-chain wallet.

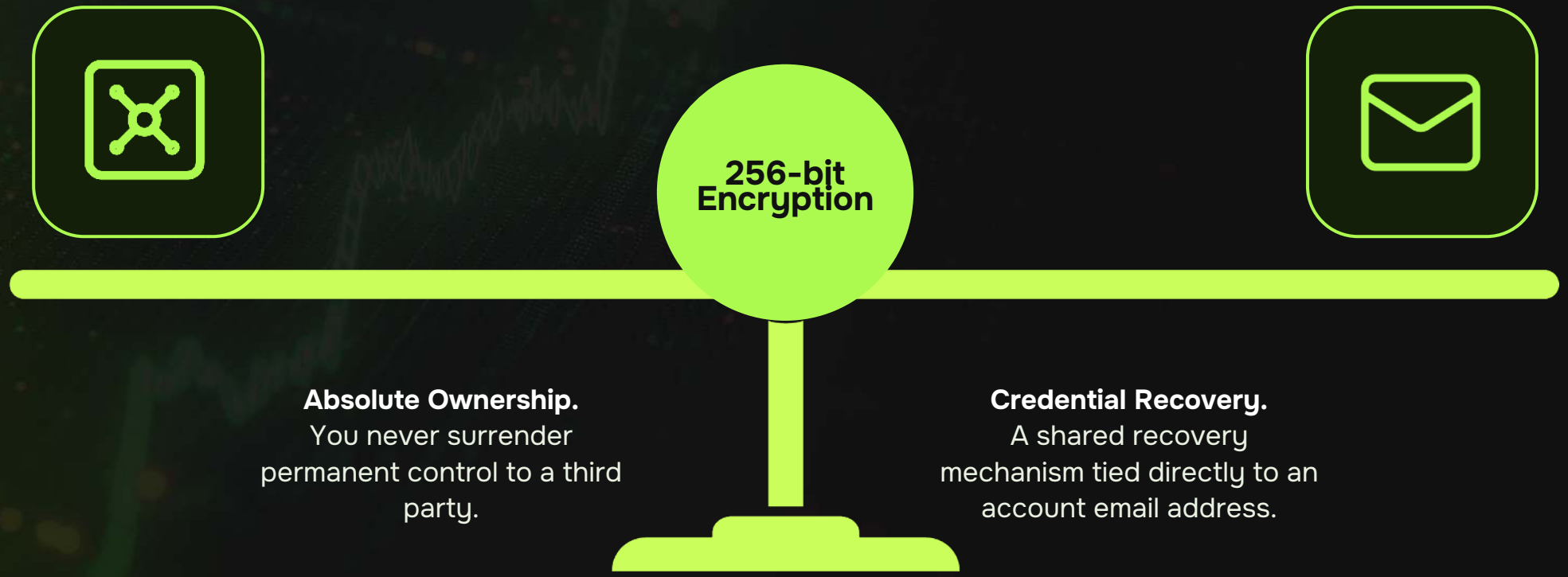


The Global Network

Executed seamlessly over the Visa network at the point of sale.

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Irreversible Loss Prevention,
Zero Custody Concessions



Absolute Ownership.
You never surrender permanent control to a third party.

Credential Recovery.
A shared recovery mechanism tied directly to an account email address.

Reduces the risk of a lost password destroying crypto wealth.

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The Frictionless Funding Funnel

Store
Securely hold volatile supported cryptocurrencies.

Swap
1-Tap in-app swaps directly to stablecoins.

Hold
Maintain stablecoin balances for smooth, volatility-free daily use.

Spend
Near-instant load times to the debit card with ZERO LOAD FEES.

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A Single Account Ecosystem

Track usage, balances, and real-time transactions.

Frictionless movement of funds.

Send and receive digital assets directly.



Exchange assets natively without leaving the environment.

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Total Utility.
Zero Artificial Limits.

Spend 1 dollar or 1 million dollars. No spending limits.



Mobile Wallet Ready
Fully compatible with Apple Pay and Google Pay.

VISA

Universal Acceptance
Operates on the Visa network, accepted at over 100 million merchant locations globally.

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Proven Adoption & Scale

323,000+

Active Users

1.2 Million

Monthly Transactions

$16 Million+

Funds Managed

These metrics represent sustained, organic everyday usage and straightforward account setup—not the result of temporary promotional campaigns.

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Uncompromising Human Support

- Zero reliance on scripted, automated bot responses when your money is on the line.
- Available around the clock (24/7).
- Live interactions with human agents.
- Serving customers natively in over 10 languages.
- Laser-focused on resolving point-of-sale or account issues instantly.

24/7

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BIX.FI debit card - Overview

the decentralized crypto debit card

Shipping to **179 countries** worldwide

- Virtual Card: **$9.99**
- Plastic Card: **$100**
- Metal Card: **$250**
- Gold Card: **$25,000**

All cards have identical functions.



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Monthly Subscription
$9.99/Month

Optional Monthly Subscription*



- Earn Miles
- Concierge Service
- Airport Lounges & Early Access
- Car Rental Insurance
- VIP Event invitations
  Up to 3% rewards**

*Monthly subscription is optional. Additional information and conditions will be provided.
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Direct Money Movement

Fast & Efficient

IB-Portal

BIX-Wallet

Debit Card



Directly to the Debit Card!

No need to use external wallets.

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Upcoming Features

Banking & On-/Of-Ramp (in ca. 2 Month)

- **SEPA IBAN**
- **SWIFT / ACH**

Fees:

- SEPA and ACH -Transfer: 1%
- Instant-Transfer: 0%
- The compensation plan includes up to 50%



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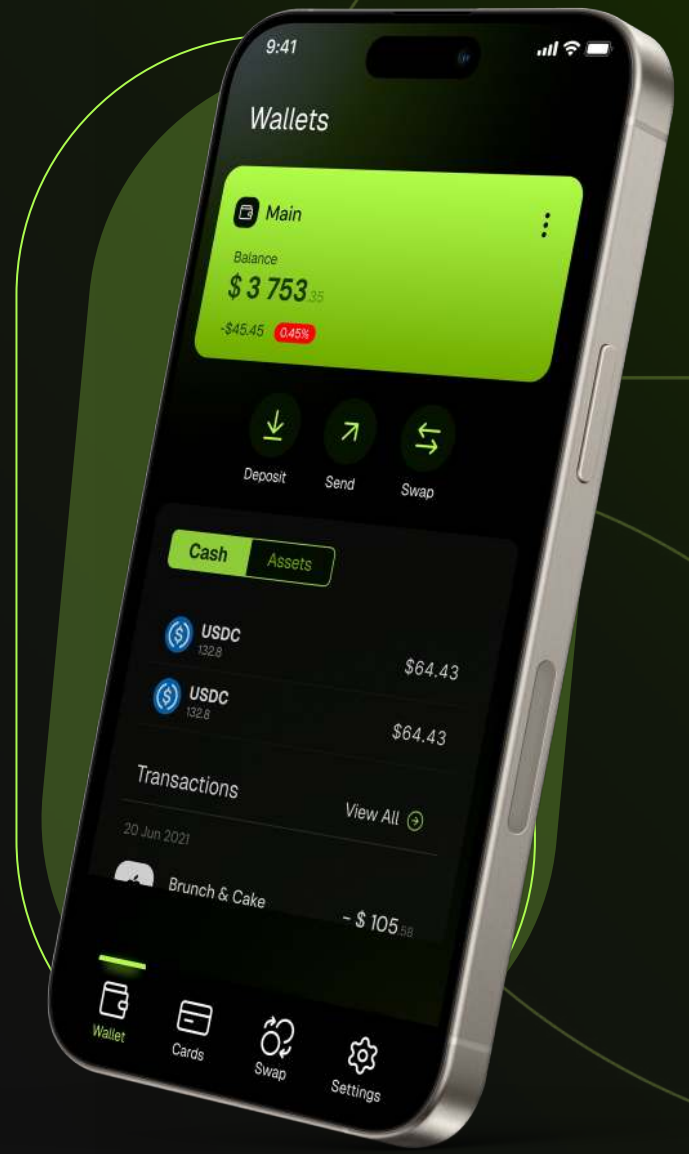
BIX App
One App. More Than a card

A Smart Way to Manage Your Debit Card

This app is not just for managing your debit card — it's a **full crypto wallet** designed for everyday use.

What you can do:

- Securely store your crypto assets in one place
- Swap between supported cryptocurrencies directly in the app
- Hold stablecoins for smoother, day-to-day spending
- Easily load stablecoins to fund your debit card
- Manage card usage, balances, and transactions from the same interface



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Key Features:

- ApplePay and Google pay ready
- No spending limits. spend 1 dollar or 1 million
- An easy way to store your crypto assets and spend crypto in the real world
- Near instant load times
- NO LOAD FEES



Use it as a wallet. Manage your card. Swap crypto.
Everything happens in one app.

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BIX App - Wallet



Wallet Cash – Wallet Assets



Asset details



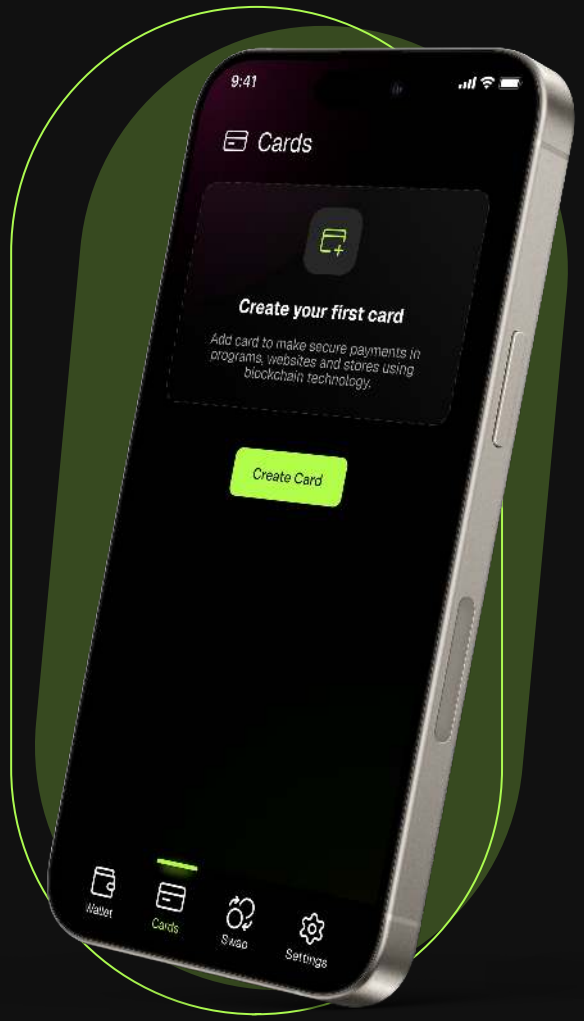
Transfer external



Deposit

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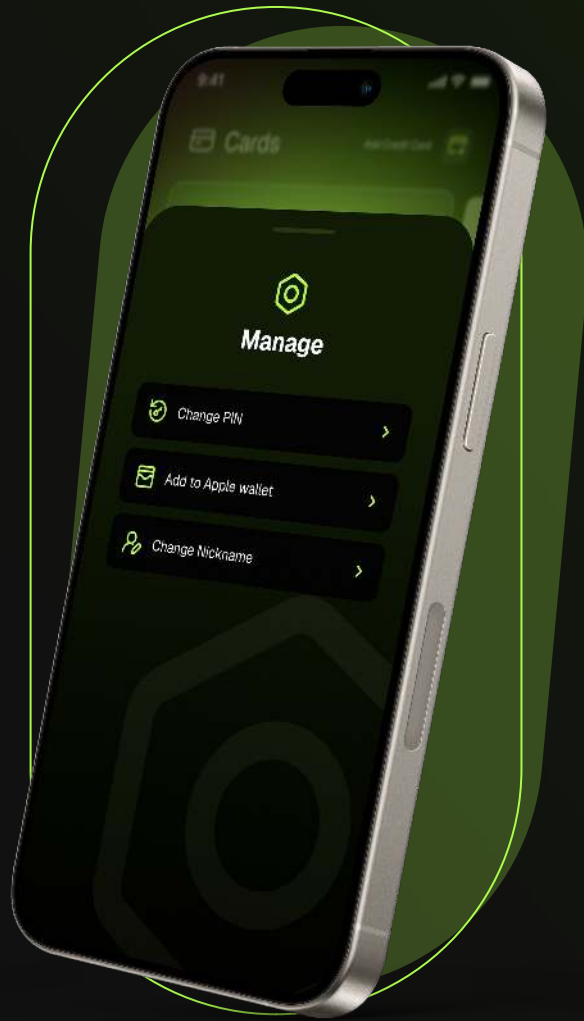
BIX App - Card



Create Card



Cards



Manage



Settings

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BIX App - Swap



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BIX

Total Control.
Total Freedom.

The operational bridge between on-chain ownership and everyday commerce is here.

https://bix.fi/