OFFICIAL WHITEPAPER

FOX INU

$FINU



A community-powered Solana ecosystem for payments, FINU EXCHANGE utility, FINU GAME, DAO governance, media, and impact.

FINU PAY | FINU EXCHANGE | FINU GAME | FINUDAO | FOUNDATION | FINU NEWS

VERSION 2.1 | UPDATED JULY 2026

BUILT ON SOLANA | 0% TRANSACTION TAX

20 / 20 / 60 REVENUE ALLOCATION MODEL

Contents

A professional whitepaper structure for the Fox Inu ecosystem, updated with FINU EXCHANGE, FINU GAME, and the expanded FINU PAY fintech super app direction.

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SECTION 01

01. Executive Summary

A concise overview of the Fox Inu ecosystem, product status, and revenue model.

Fox Inu ($FINU) is a community-driven token built on Solana and designed to evolve into a multi-layer ecosystem spanning payments, FINU EXCHANGE utility, FINU GAME, DAO governance, media, and SDG-aligned social impact. FINU PAY is the primary active build; FINU EXCHANGE and FINU GAME are planned products whose builds have not yet started; FINUDAO, FINU Foundation, and FINU News are already in place.

The revenue model is simple and transparent: 20% of applicable ecosystem revenue goes to buybacks and staking for community rewards, 20% to FINU Foundation, and 60% to development, infrastructure, team operations, security, and long-term execution.

98M fixed supply No hidden supply or team reserve.	**0% transaction tax** No buy or sell tax.
20/20/60 model Rewards, Foundation, development/team.	**6 ecosystem layers** Payments, exchange, game, DAO, media, impact.

CURRENT BUILD STATUS

FINU PAY is the active fintech build. FINU EXCHANGE and FINU GAME have not yet started development. FINUDAO, FINU Foundation, and FINU News are in place.

SECTION 02

02. Version Control & Status

Clear status labels for active products, in-place layers, and planned products.

Version 2.1 now uses the FINU EXCHANGE and FINU GAME names and updates FINU PAY as a fintech super app for stablecoin payments, cards, transfers, swaps, and crypto/fiat bridging.

Layer	Status	Role
FINU PAY	Active build	Fintech super app for stablecoin payments, cards, transfers, swaps, and crypto/fiat bridging.
FINU EXCHANGE	Planned	Multi-chain exchange utility; development has not started.
FINU GAME	Planned	Mobile play-to-earn game; development has not started.
FINUDAO	In place	Governance, partner vetting, treasury policy, and reporting.
FINU Foundation	In place	2030 SDG-aligned social impact funded by 20% of applicable revenue.
FINU News	In place	DAO media layer for ecosystem updates and global crypto news.

DISCLOSURE PRINCIPLE

Product features, launch timing, regulatory status, and integrations remain subject to execution, compliance, partner availability, security review, and governance processes.

SECTION 03

03. Market Problem

The ecosystem addresses fragmented utility, value extraction, weak reporting, and limited impact infrastructure.

Many crypto applications extract value without transparent community participation. Many play-to-earn systems rely on inflationary rewards without sustainable spending loops. Communities also need trusted information channels and structured social-impact pathways funded by real ecosystem activity.

Extraction over participation Platform revenue often grows without transparent community reward mechanisms.	**Disconnected utility** Payments, exchange, gaming, governance, media, and impact often operate in separate silos.
Inflationary games Reward systems can create weak long-term token design.	**Weak reporting** Communities need regular updates, governance summaries, and impact communication.

FOX INU ANSWER

One token connected to FINU PAY, FINU EXCHANGE, FINU GAME, FINUDAO, FINU Foundation, and FINU News.

SECTION 04

04. Solution Overview

A phased ecosystem built around utility, revenue transparency, governance, media, and impact.

Fox Inu is designed as a compound ecosystem. Products generate activity, DAO systems coordinate decisions, Foundation programs create social impact, and FINU News strengthens transparency and education.

Layer	Function	Revenue / Utility Link
FINU PAY	Stablecoin payments, cards, transfers, swaps, crypto/fiat bridge	Applicable fees feed the 20/20/60 model.
FINU EXCHANGE	Planned exchange utility	Trading and on-ramp fees feed the model once live.
FINU GAME	Planned gaming utility	$FINU game spending, burns, and ad revenue.
FINUDAO	Governance and coordination	Policy layer for treasury and reporting.
FINU Foundation	SDG-aligned impact	Receives 20% of applicable revenue.
FINU News	Media and education	Reports ecosystem and global crypto updates.

SECTION 05

05. Ecosystem Architecture

A circular flow of usage, revenue, reporting, and governance.

The architecture avoids one-dimensional token utility. FINU PAY creates payment utility, FINU EXCHANGE is intended to create trading utility, FINU GAME is intended to create gaming engagement, FINUDAO coordinates the policy layer, FINU Foundation creates impact channels, and FINU News closes the loop with communication.

Product usage FINU PAY, future FINU EXCHANGE, FINU GAME, and media activity generate utility.	**Revenue allocation** Applicable revenue follows buyback/staking, Foundation, and development/team allocation.
DAO oversight FINUDAO coordinates partner vetting, treasury standards, and governance participation.	**Public reporting** On-chain links, allocation reports, Foundation updates, and FINU News coverage document progress.

SECTION 06

06. FINU PAY - Fintech Super App

The active build focused on payments, stablecoin utility, cards, transfers, and crypto/fiat bridging.

FINU PAY is primarily a fintech super app focused on payments, especially in the crypto and stablecoin world. It functions more like a crypto payment and fintech platform than a traditional standalone wallet. The product direction is to make digital assets more useful for everyday spending, transfers, global access, and compliant crypto-to-fiat and fiat-to-crypto payments.

FINU PAY Support	Description
Stablecoin cards	Virtual and physical cards for spending, subject to partners, jurisdictions, and compliance.
Swaps and transfers	Swaps, domestic transfers, international transfers, and global payout use cases.
Crypto-to-fiat / fiat-to-crypto	Seamless bridging between crypto balances and traditional finance rails.
AI-powered money management	Smart assistance, insights, and money management features as a planned capability.
Compliance and global access	Designed around compliance readiness, operational controls, and broader international usability.

DEVELOPMENT STATUS

FINU PAY remains the primary active build. Launch, partner integrations, card features, compliance readiness, and availability are subject to testing, security review, execution timelines, and regulatory requirements.

SECTION 07

07. FINU EXCHANGE - Planned Exchange

A planned multi-chain exchange designed for retail and institutional trading use cases.

STATUS DISCLOSURE

FINU EXCHANGE is planned. Development has not yet started. Features and timing may change based on technical, legal, security, market, and execution requirements.

Once built, FINU EXCHANGE is intended to be a multi-chain centralised exchange supporting spot trading, futures and derivatives, fiat on-ramp capability, and $FINU-based fee discounts. It is expected to connect platform fee revenue to the 20/20/60 allocation model once live and revenue-generating.

Feature	Standard Tier	Pro Tier
Eligibility	All registered users	Monthly volume threshold met
Trading fees	Standard rate	Reduced rate
$FINU discount	Standard discount	Enhanced discount
Futures access	Subject to limits and compliance	Subject to limits and compliance
Analytics	Basic charts and data	Advanced tools and API access
Support	Standard support	Priority support

SECTION 08

08. FINU GAME - Planned Game

A planned play-to-earn mobile game with a closed-loop $FINU economy.

STATUS DISCLOSURE

FINU GAME is planned. Development has not yet started. Game mechanics, earning rules, ad format, burn logic, and launch dates may change during design, testing, and regulatory review.

FINU GAME is intended to be a mobile-first adventure game where $FINU is the in-game currency. The planned model is designed around earning through gameplay and spending on in-app purchases, upgrades, premium content, and items.

Earn Progression, milestones, daily rewards, tournaments, and leaderboard events.	**Spend** Upgrades, cosmetics, premium levels, story expansions, and in-game items.
Burn Eligible $FINU spent on in-app purchases is intended to be permanently removed from circulation.	**Advertise** Non-intrusive short-form ads may create additional ecosystem revenue.

SECTION 09

09. FINUDAO Governance

The coordinating governance layer for decisions, partner vetting, treasury policy, and reporting standards.

FINUDAO is the in-place governance hub for the Fox Inu ecosystem. It coordinates product-level decisions, partner vetting, treasury standards, community proposals, Foundation oversight, and media/reporting standards through a phased governance model that can mature over time.

Area	Governance Responsibility
Ecosystem decisions	High-level decisions across FINU PAY, FINU EXCHANGE, FINU GAME, FINU Foundation, FINU News, and future integrations.
Partner vetting	Review and onboarding of credible projects that seek to join the FINUDAO umbrella.
Revenue policy	Standards for the 20/20/60 allocation model, reporting cadence, and governance-approved amendments.
Community proposals	Structured proposals, voting windows, outcomes, and implementation updates as governance matures.
Media standards	FINU News guidelines for official updates, global crypto news, educational content, and sponsored disclosures.

SECTION 10

10. FINU Foundation - SDG Impact Mandate

The in-place social-impact arm funded by 20% of applicable ecosystem revenue.

The FINU Foundation is the in-place sustainable impact arm of Fox Inu. Under the updated revenue model, 20% of applicable ecosystem revenue is allocated to the Foundation to support long-term social-impact initiatives targeted for 2030, subject to available funding, governance oversight, partnerships, local implementation capacity, and compliance requirements.

Quality Education Free and equitable education, early childhood development, TVET, higher education, literacy, numeracy, and gender equity.	**Poverty Reduction** Social protection, economic resources, financial services, and resilience to climate and economic shocks.
Clean Water & Sanitation Safe drinking water, sanitation, hygiene, water quality, efficiency, and ecosystem protection.	**Zero Hunger** Nutritious food access, malnutrition reduction, smallholder productivity, sustainable food systems, and seed diversity.

SECTION 11

11. FINU Foundation - 2030 Goals

Detailed priority areas aligned with education, poverty reduction, clean water and sanitation, and zero hunger.

Priority	Targets
Quality Education	Ensure free, equitable primary and secondary education; expand early childhood development and pre-primary education; promote equal access to affordable technical, vocational, and higher education; reduce gender disparities; support literacy and numeracy.
Poverty Reduction	Support extreme poverty reduction, social protection, equal access to resources and financial services, and resilience to climate and economic shocks.
Clean Water & Sanitation	Support access to safe drinking water, sanitation, hygiene, water quality, water-use efficiency, scarcity response, and ecosystem restoration.
Zero Hunger	Support safe and nutritious food access, malnutrition reduction, small-scale food producers, sustainable food production, and genetic diversity.

OPERATING PRINCIPLES

Programs should use transparent budgets, measurable milestones, partner due diligence, beneficiary reporting, local implementation standards, and periodic impact updates through FINUDAO and FINU News.

SECTION 12

12. FINU News - DAO Media Layer

The official news outlet, global crypto updates, and education layer inside the FINUDAO ecosystem.

FINU News is the in-place news outlet and media layer within the FINUDAO ecosystem. It keeps the community informed, documents ecosystem development, explains governance decisions, spotlights vetted projects, publishes Foundation impact reports, supports education across the Fox Inu network, and provides timely updates on crypto news and market developments across the globe.

Function	Purpose
Ecosystem updates	Publish official updates on FINU PAY, FINU EXCHANGE, FINU GAME, FINUDAO, FINU Foundation, and partner integrations.
Global crypto news	Provide latest updates on crypto news, market developments, industry trends, regulation, security issues, and major Web3 events globally.
Governance coverage	Summarise proposals, voting windows, outcomes, and governance decisions.
Education	Produce content on $FINU utility, Web3 payments, ecosystem safety, governance, and responsible participation.
Impact reporting	Publish Foundation funding updates, milestones, beneficiary reports, and 2030 SDG progress summaries.

SECTION 13

13. Token Utility & Tokenomics

$FINU utility is defined across payments, future exchange access, gaming, DAO participation, Foundation impact, and ecosystem information flow.

Utility	Description	Status
FINU PAY	Fintech super app utility around payments, stablecoin cards, transfers, swaps, and crypto/fiat bridging.	Active build
Buyback & staking	20% of applicable ecosystem revenue allocated to buybacks and staking/community reward pools.	Live / expanding
FINU Foundation	20% of applicable ecosystem revenue allocated to SDG-aligned initiatives.	In place
FINU News	DAO ecosystem news and media layer.	In place
FINU EXCHANGE discounts	Hold $FINU to receive trading fee discounts once FINU EXCHANGE launches.	Planned
FINU GAME currency	Earn through gameplay and spend on in-app purchases once FINU GAME launches.	Planned
Governance	$FINU holders participate in FINUDAO decisions as mechanisms mature.	In place / maturing

NO HIDDEN SUPPLY

Total supply is fixed at 98,000,000 $FINU. 100% of $FINU is already in public circulation with no team allocation, no vesting schedule, and no reserved treasury that could be sold into the market.

SECTION 14

14. Revenue Model & Community Rewards

The updated 20/20/60 allocation model connects product activity to rewards, impact, and execution.

Applicable revenue streams follow a transparent three-way allocation: 20% to buybacks and staking pools for community rewards, 20% to the FINU Foundation, and 60% to continuous development, infrastructure, security, team operations, and ecosystem growth.

20% Buyback & Staking
Open-market buybacks and staking pools for community rewards.

20% FINU Foundation
SDG-aligned Foundation programs targeted toward 2030 priorities.

60% Development & Team
Product build, infrastructure, operations, security, and team execution.

Revenue Stream	Allocation	Status
FINU PAY transaction fees	20 / 20 / 60	Active build
FINU EXCHANGE trading fees	20 / 20 / 60	Planned
FINU EXCHANGE fiat on-ramp fees	20 / 20 / 60	Planned
FINU GAME ad revenue	20 / 20 / 60	Planned
FINU News ad/sponsorship revenue	20 / 20 / 60	In place
FINU GAME in-app purchases	100% burn	Planned

SECTION 15

15. Transparency, Reporting & Security

Institutional credibility requires verifiable reporting, audit discipline, and clear risk language.

Fox Inu is designed to publish on-chain buyback and staking-pool transaction links, periodic allocation reports, Foundation impact updates, and FINU News ecosystem reports. As the ecosystem matures, reporting cadence and formats should be standardised through FINUDAO governance.

Report	Content	Channel
Buyback report	Transaction links, amounts, timing, and wallet references	FINUDAO + official channels
Staking/community rewards	Pool allocations, distribution periods, eligibility, and updates	FINUDAO + official channels
Foundation impact report	Budgets, beneficiaries, partners, milestones, and outcomes	FINU Foundation + FINU News
Product progress report	Roadmap milestones, build status, launch readiness, audit updates, and global crypto context	FINU News + official channels
Governance summary	Proposal summaries, voting windows, outcomes, and implementation updates	FINUDAO + FINU News

AUDIT COMMITMENT

A smart contract audit from a recognised security firm such as Certik, Hacken, or an equivalent provider is planned as part of the development roadmap. Audit reports should be published publicly when complete.

SECTION 16

16. Roadmap

A phased rollout from token foundation to a complete product, DAO, media, and impact ecosystem.

Phase	Status	Milestones
01 Foundation	Completed	Token launch on Solana, LP burned, 0% tax model live, community base established.
02 FINU PAY Development	In Progress	Fintech super app build at advanced stage, security review, DAO/Foundation/News in place.
03 FINU PAY Launch	Upcoming	Public launch, payments expansion, onboarding, user growth, Foundation planning, media expansion.
04 Exchange, Game & Media	Upcoming	FINU EXCHANGE and FINU GAME development begins, audits, integrations, DAO reporting, and media growth.
05 Full Ecosystem Governance	Upcoming	FINU EXCHANGE launch, FINU GAME launch, expanded DAO participation, Foundation programs, vetted partner projects.

ROADMAP DISCLOSURE

Roadmap items are forward-looking statements and not guarantees. Product features and timing may be updated through official channels as development progresses.

SECTION 17

17. Team & Execution

A community-born ecosystem led by core contributors, developers, strategists, governance stakeholders, and impact/media functions.

Fox Inu was born from the community and continues to be built by the community. The project is led by @HorizonalC, who oversees overall direction, strategy, and development of the Fox Inu ecosystem, working alongside core leadership and key stakeholders that constitute the FINUDAO framework.

Capability	Description
Developers	Blockchain and full-stack contributors focused on fintech payments infrastructure, smart contracts, exchange systems, and product execution.
Strategists	Web3 operators focused on token economics, community growth, exchange operations, and go-to-market execution.
Governance	Core contributors responsible for FINUDAO frameworks, partner vetting, proposals, and ecosystem coordination.
Impact & media	Foundation and FINU News functions designed for reporting, education, SDG programs, and public accountability.

EXECUTION DISCLOSURE

Full team details, verified credentials, audit status, and KYC verification should be published progressively as the project advances toward major product launches. KYC verification is planned prior to FINU EXCHANGE going live.

SECTION 18

18. Legal Disclaimer

Clear, responsible language for public circulation.

Informational purpose only: This whitepaper does not constitute financial, investment, trading, legal, tax, or other advice. Nothing herein is a recommendation to buy, sell, or hold $FINU or any digital asset.

Investment risk: Cryptocurrency assets are volatile and may result in loss of capital. Readers should conduct independent research and consult qualified advisers.

Forward-looking statements: FINU EXCHANGE and FINU GAME are planned products whose builds have not yet started, while FINU PAY remains in active development. All features and timelines may change.

Fintech and payments: FINU PAY features such as stablecoin cards, transfers, swaps, global payouts, and AI-powered money management are subject to partner availability, licensing, compliance, jurisdictional support, and operational readiness.

Foundation outcomes: FINU Foundation programs are aspirational and subject to available revenue, governance decisions, compliance, operating capacity, partners, and local implementation capacity.

Media content: FINU News content is informational and educational only and should not be relied upon as financial, investment, trading, legal, or tax advice.

Right to amend: The Fox Inu team may update, modify, or replace this document at any time through official channels.