Frequently Asked Questions

BankerLabs

General

What is Bank?

Bank is a project run by the BankerLabs team. Bank provides various opportunities for users to earn rewards through the BankFi platform. Users can buy units directly in a specific industry they are interested in to earn rewards directly from that industry, or they can collect the $BANK token and Bank NFTs to earn from a more diverse group of assets.

Bank is a community-driven project, operated as a DAO through the governance on the BankFi platform. Bank prioritizes sustainable and competitive rewards, operational transparency, and partnerships with other organizations.

BankerLabs also owns and operates Yepple, a long-standing premium development service on Cardano specializing in NFT minting, token sales, and staking. Not only does this in-house development team allow for consistent growth and improvement for Bank products, but Yepple's development services for other projects on Cardano increases Bank's visibility throughout the ecosystem.

Who is BankerLabs?

The BankerLabs team consists of more than 10 dedicated individuals with a shared vision of increasing the financial opportunities available to everyone in Web3. Leading the team are two determined and genuine brothers, Andrew & Stephen Caldwell (@lilthunder and @xtracrispy on Discord). Supporting them are 9 passionate members from the Cardano community, with diverse skillsets including community management, video editing, merchandise creation & branding, and more. After acquiring Yepple's technology and partnering with the Yepple founders, the entire Yepple development team is also committed to the long-term support of BankerLabs.

$BANK and Bank NFTs

Why would I want the $BANK token?

$BANK is at the core of all BankerLabs products and goals. Along with being the governance mechanism behind the BankerLabs DAO, the token also generates rewards from several different sources to ensure consistent growth in rewards. As mentioned in the BankFi Reward Structure, $BANK earns rewards from BankFi verticals. This means that rewards scale with BankFi, so as more verticals are released and more funds are placed in each vertical the rewards for $BANK increase along with them. With new sales and compounding consistently adding to the BankFi asset pool, this results in a situation where $BANK rewards are perpetually increasing (assuming the verticals maintain a consistent rate of return). The price of the $BANK token is therefore likely to be driven not only by current rewards, but also by speculation on the growth of BankFi driving an increase in rewards over time.

Rewards
- 7% of all BankFi Verticals
- 25% of all rewards generated by the Genesis Vertical
- 15% of all DEX trading fees

The governance and rewards explain why there is a demand for $BANK, but it gets even better. There are also several mechanisms that decrease supply by burning or permanently locking $BANK. As of August 2025, 18.67% of the entire $BANK supply has been burned. In addition to that, more than 10% of the entire $BANK supply has been permanently locked in a smart contract by the founders of BankerLabs. This means that they are able to earn rewards on the locked $BANK, but they can never – ever – sell the $BANK. This aligns the team with the community, ensuring a commitment to long-term, sustainable, and substantial $BANK rewards.

Burn Mechanisms
- 30% of all DEX trading fees
- 50% of all Bank Card and Heroes & Villains NFT royalties
- 4.8% of all rewards generated by the Genesis Vertical

What are the Bank NFT collections?

Bank has four NFT collections with varying benefits. There are currently no plans to release additional NFT collections.

Holder Pass - The first collection released by Bank, these passes are an exclusive collection of 150 NFTs with the highest reward earnings. Every Holder Pass receives rewards from the Genesis Vertical, all BankFi verticals, and DEX fees. These passes are at the core of the Bank ecosystem.

Bank Cards - The second NFT collection released by Bank, these cards are one of the two primary collections representing the Genesis Vertical. They showcase our commitment to partnerships through the artwork and partnership perks that are associated with many of the cards.

Heroes & Villains - The third NFT collection released by Bank, these PFP characters are a fun, diverse collection that allows users to embrace NFT art and gamification while earning from the second primary collection of the Genesis Vertical. Keep an eye out for staking factors and badges to maximize your rewards!

Bourbon Drop - The fourth and final NFT collection released by Bank, these commemorative NFTs were awarded to early supporters of the bourbon sales that took place as part of the Genesis Vertical.

Do I earn $BANK for holding NFTs?

Yes, you can earn $BANK daily for each eligible NFT that you own.

Staking for Bank Cards, Heroes & Villains, and Holder Pass requires you to connect your wallet and register on our Original Staking Dashboard (https://staking.bankerlabs.io/). There are also several daily earning boosts that you can qualify for based on what you hold. $BANK earnings for this staking will remain active until **March 31, 2026**. After this date, you will no longer receive $BANK for holding these NFTs or for qualifying for the earning boosts. We are terminating $BANK emissions on this date to decrease token sell pressure and create a more sustainable system.

You are also able to earn daily $BANK emissions by holding any NFTs from our partners. These emissions are currently still earned through the Original Staking Dashboard, but they will be moved to BankFi on or before March 31, 2026. Our partners are a dynamic list of Cardano projects that you can find on the Staking tab of the BankFi platform (WIP). Currently, there is no planned end date for these emissions.

How else can I earn (Drip)?

Through our partnerships with other projects on Cardano, we exchange Cardano tokens with our partners so that our community can earn their token while their community can earn $BANK. This mutual token faucet, aka "Drip", supports our partners while increasing awareness of $BANK. The amount you are able to earn from the faucet is based on your holdings. Take a look at the Discord Roles for more details on how to qualify for each role.

Daily Drip Tiers
Moneybag Millionaires - 250 to 500 $BANK
Millionaire Moguls - 500 to 1,000 $BANK
Bullish Billionaires - 1,000 to 2,000 $BANK

Bonus Roles
PFP Holder - 250 to 500 $BANK
Bank Card Holder - 250 to 500 $BANK
Holder Pass Owner - 1,000 to 2,000 $BANK

BankFi

What is BankFi?

BankFi is a platform where users can purchase a lifetime share of rewards from a diverse selection of revenue-generating opportunities. It is at the center of all BankerLabs operations, powering staking, governance, funding, and reward distribution. You can find it here: https://bankerlabs.io.

One of the key concepts of BankFi are **Verticals**. A vertical is a group or class of similar assets in a specific industry. For example, the first vertical launched on BankFi was a Bitcoin Mining vertical. This means that the team uses funds raised to purchase Bitcoin Miners. The types of miners, hash rates, electricity costs, and other considerations are all handled by BankerLabs so that users do not need to worry about the details (although they are all publicly available and transparent). The assets under management are continuously reviewed and adjusted to ensure the highest rewards possible. BankFi allows users to select the verticals that they are most interested in and supply funds to begin earning rewards.

When a user sends in payment for a vertical, they receive **Units**. Every unit earns an equal share of rewards generated by the vertical the unit belongs to. A unique component of BankFi is that, since development is completely in-house and there are no NFTs or tokens being minted on-chain when buying units, we are able to avoid fees and put 100% of funds raised towards the vertical.

There are several key goals that drive BankFi:

- Provide options for everyone's unique financial goals
- Maximize rewards through the power of scale
- Target sustainable passive income for life via compounding and risk management
- Provide ultimate flexibility, allowing payments of any amount at any time
- Align the success of BankerLabs with the success of the community by avoiding fees and creating a reward structure with proper incentives

Do I start earning rewards as soon as I buy units?

Due to the nature of the verticals, there is typically a delay between the time funds are received and rewards are generated as a result of those funds. To ensure a fair reward distribution and avoid diluting the rewards in the short-term, there is a 45 day vesting period on all newly purchased units. This means that any newly purchased units will be **unvested** for 45 days following the purchase. While a unit is unvested, it does **not** receive any rewards. After 45 days, the unit becomes **vested**. Once vested, the unit is entitled to its full share of rewards for all future distributions.

What is the BankFi reward structure?

Rewards are distributed to all unit holders on a regular basis, typically monthly on the 15th day of the month. All BankFi verticals follow the BankFi rewards protocol, which consists of the following:

- 80% of all rewards go to the owners of the units for the vertical
- 7% of all rewards go to holders of $BANK

    - Users must have a BankFi profile, and the $BANK must be held for at least 30 days to be eligible
- 4% of all rewards go to owners of Holder Pass NFTs
    - Users must have a BankFi profile, and the Holder Pass must be in their wallet and not listed on an exchange
- 9% of all rewards go to BankerLabs to support growth of the platform and community

Note that the Genesis Vertical and third-party verticals are not included in the BankFi protocol and do not share this reward structure.

What is the Genesis Vertical?

The BankerLabs Genesis Vertical consists of all reward-generating assets accumulated prior to the launch of BankFi in April 2025. This vertical was funded by a combination of the $BANK sale, NFT sales, and BankerLabs team funds. This vertical exists to honor the commitment to holders of the assets that helped to fund the vertical.

This vertical exists outside of the BankFi protocol, meaning that it follows its own unique reward structure. All details about the Genesis vertical and its reward structure can be found here: https://www.bankerlabs.io/genesis.

What are the BankFi Verticals?

There are currently two BankFi verticals operated by BankerLabs. The BankFi vertical overview page can be found here: https://www.bankerlabs.io/bankfi.

Mining Vertical - A collection of BTC miners optimized for maximum rewards. BankerLabs has partnered with a reliable and diverse set of mining partners to ensure the high rewards of a close-knit operation while providing the stability offered by larger mining firms. One hundred percent of funds provided to the Mining Vertical is used to directly purchase BTC miners.

World Mobile - A collection of assets in the World Mobile ecosystem. BankerLabs has worked closely with World Mobile to form a partnership that benefits everyone -- especially unit holders in this vertical. Due to our partnerships, scale, competitive fee structure, and the fact that one hundred percent of funds provided to the World Mobile Vertical are used to directly purchase World mobile assets (such as Spark AirNodes), this vertical offers an edge that you cannot find anywhere else on Cardano.

Do you allow other projects to launch Verticals through BankFi?

Yes, we do! BankFi is ideal for projects that wish to distribute rewards to their community consistently and long-term. BankFi allows projects to raise funds without many of the fees traditionally associated with NFT and token launches, allowing them to maximize the funding put towards the reward-generating mechanisms. If you think you might be a good fit for a BankFi vertical, reach out to the BankerLabs team!

These projects exist outside of the BankFi protocol, meaning they do not adhere to the same reward structure as the BankFi verticals.

Community

How do I earn Discord roles?

Discord roles determine the amount of tokens you earn from the [Discord Drip] as well as the amount of daily $BANK you earn on the [Original Staking Dashboard]. Once the daily earnings on the Original Staking Dashboard end (March 31, 2026), the roles will be updated to align with BankFi.

You receive one role based on the amount of $BANK you hold:

- Vault Keeper: 1+ $BANK
- Coin Collector: 1,000,000+ $BANK
- Moneybag Millionaire: 100,000,000+ $BANK
- Millionaire Mogul: 500,000,000+ $BANK
- Bullish Billionaire: 1,000,000,000+ $BANK


BANKCARD ROLE BOOSTS

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ROLE	REQUIREMENT	BOOST
OLYMPIAN	Hold a Bronze, Silver & Gold Card	25,000
COLLECTION BANKER	Hold a Bronze, Silver, Gold, Platinum & Partner Card	20,000
ONE OF A KIND	Hold a 1:1	20,000
DEFI DEGEN	Hold a DeFi Card	20,000
DIPLOMATIST	Hold 5 Partner Cards	15,000
CEO	Hold 100 Bankcards	15,000
TYCOON	Hold 50 Bankcards	15,000
BROKER	Hold 20 Bankcards	15,000
INVESTOR	Hold 5 Bankcards	15,000
BANKCARD HOLDER	Hold 1 Bankcard	7,000

Disclaimer:
$ *Boosts are cumulative*
$ *These rewards are generated daily*

BANK PFP ROLE BOOSTS

ROLE	REQUIREMENT	BOOST
LIASON	Hold One of Each Faction	15,000
SUPREME BANKER	Hold 100M $BANK Token, 1 Bankcard & 1 PFP	10,000
TOP 100	Hold a Top 100 Rarity PFP	10,000
SPECIALIST	Hold 10 of a Single Faction or Species	10,000
LEADER	Hold 1 of: CEO, Commander, General, VP	10,000
BADGE HOLDER	Hold any Badge	10,000
CONNOISSEUR	Hold 50 PFPs	10,000
HOARDER	Hold 25 PFPs	5,000
ACCUMULATOR	Hold 10 PFPs	5,000
PFP HOLDER	Hold 1 PFP	2,000

Disclaimer:

$ *Boosts are cumulative*
$ *These rewards are generated daily*
$ *Specialist Roles: Nonpartisan, Distiller, Degen, Clay Kicker, Loan Shark, Judgement Day, Homegrown, Welcome to Earth*