



CRYPTOCURRENCY EXCHANGE DISRUPTION

Cryptocurrency : Barriers to Adoption



COMPLEXITY

Acquiring crypto currency is not straightforward. A user has to go through multiple steps.

- Crypto wallets are complex to use and usually support only 1 type of cryptoasset
- Users have to manage multiple crypto wallets
- No easy way to transfer from crypto to fiat

COST

Digital currency exchanges have complicated and high fee structures.

- A Coinbase buyer will have to pay a fee of 1.49% for a standard buy, or 3.99% for an instant buy
- Most exchanges charge between 0.1-0.5% on all transactions

COMMERCE

Current widely-used online payment systems do not support cryptocurrencies.

- Merchants cannot afford the cost of bespoke equipment or new processes required for crypto payments
- Cryptocurrency will only replace traditional payment methods when it is established as simple and beneficial to adopt

Crypto Exchange Market



- We plan for a mere 25% growth in the crypto space YoY – way below expert predictions
- Dec 2017 levels were almost 5X of today's

	Avg 24hr vol – Oct 2018	Projected 24hr vol – 2020 (1.5X)
Bitfinex	\$1,054 M	\$1,581 M
Binance	\$985 M	\$ 1,478 M
Huobi	\$277 M	\$ 415 M
Kraken	\$269 M	\$403.5 M
Bitstamp	\$160 M	\$240M
HitBTC	\$121 M	\$121 M
Coinbase GDAX	\$ 97 M	\$ 146 M



Newcomer BitMex saw a total growth of 225x from Jan 2017 – Mar 2018 and \$3.66 B Average Daily Volume (ADV)



Analysts calculate between 2.9 – 5.8 million active crypto users, rising to 200M by 2024



Oct 2018 average crypto market cap is \$210 B. Exchange performance is directly related to this figure

Market Highlights

270M

Total number of
blockchain
transactions on
Nov 3, 2017.

22,870.9%

Increase In
transactions since
2015

335 Million

Total crypto transactions
recorded at the end of Q1
2018.

>\$1 Trillion

Annual Trade Volume
Shared by today's top
10 exchanges.

\$111 Billion

BTC Market Cap
At time of writing -
(17,220,725)

\$3.5 Billion

24hr Trade Volume
(548,889 BTC)

INTRODUCTION

The XCOYNZ ecosystem was primarily designed to both aid non-participants in their entry to the cryptocurrency world and to streamline the experience for seasoned HODLers.

The XCOYNZ ecosystem is made up of four core services:



Exchange



SAW

(Smart Algorithm Wallet)



Payment Gateway



Smart Card

Through the deployment of this full-scope platform for exchanging and transacting with crypto, we enable the benefits of the blockchain to be accessed by anyone, anywhere. Transactions can be made and settled across a number of crypto and fiat currencies – lowering the barrier to entry and cost of participation to make cryptocurrencies viable for business and consumers alike.

The XCOYNZ Ecosystem



XCOYNZ Exchange



Facilitating the fast exchange of various crypto and fiat currencies.

- Simplify direct transfer to bank accounts
- Scheduling of recurrent payments
- Let users set their own fees*

*based on set volume allowance

USE CASE

- A cryptocurrency novice can enter the market easily with XCOYNZ streamlined services.
- Veteran crypto holders can easily exchange fiat/crypto and benefit from the 'set your own fee' mechanic.

Smart Algorithm Wallet



AI-powered, the SAW allows a user to better manage their cryptoassets and make use of them in daily life.

- Supports multiple cryptocurrencies
- Algorithmically determines best cryptos to exchange for any spend.

USE CASE

Crypto holders can stay informed and move with confidence without heavy research, with SAW insights suggesting best routes for investment, divestment and spend.

The XCOYNZ Ecosystem



Payment Gateway

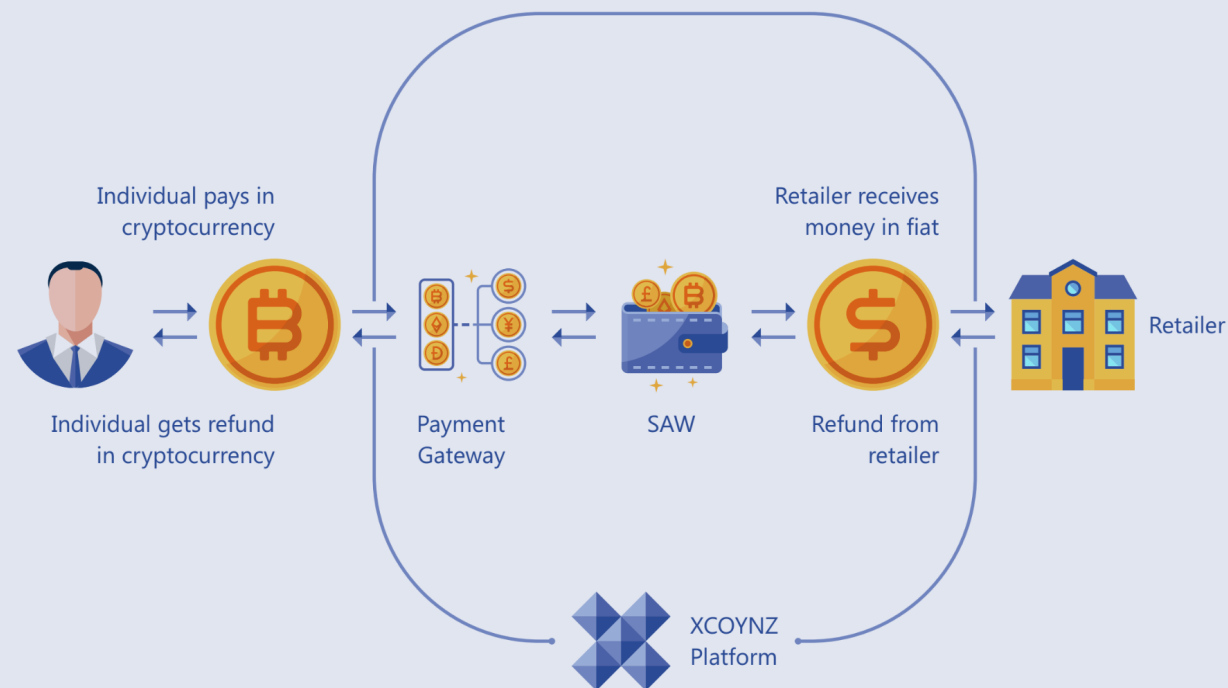


The missing link between online merchants/retailers and crypto participants, facilitating crypto payment and fiat settlement.

- Simple API to allow online retailers to accept crypto payments for goods and services.

USE CASE

- An online retailer can increase their customer base by accepting crypto payments with XCOYNZ, without worrying about additional legal obligations.
- Merchants can make use of the instant settlement of fiat to avoid any risk of volatility that comes with crypto acceptance.



The XCOYNZ Ecosystem



SMART Card



Contactless payment cards for crypto payments and withdrawal of fiat from ATMs.

- User can pre-load crypto assets into a linked wallet and spend them anywhere a traditional card is accepted.

USE CASE

A crypto-asset holder can enjoy a higher level of liquidity and instant access to crypto assets as fiat equivalent for typical card payments, without having to log into an exchange and process a withdrawal.



Competitor Comparison



	XCOYNZ	Wirex	TenX	Cryptopay	BitPay
Exchange					
Fiat to crypto	X	X	X	X	
Crypto to fiat	X	X		X	
Advanced order types including Futures	X			X	
Withdraw to bank account	X				
Loyalty bonuses	X			X	
Smart Wallet					
Securely store multiple cryptocurrencies	X	X	X	X	
Algorithmically determine best combination of assets to use in payments	X	X	X		
AI predicts which assets are best to HODL or sell	X				
Set your own fee	X				
Cryptocurrency Payment Gateway					
Enable online merchants to accept cryptopayment	X	X		X	X
Instant settlement in fiat – zero volatility risk for business owners	X	X		X	X
Cryptocurrency Payment Card					
Preload cryptos and spend anywhere traditional cards are accepted	X	X	X	X	X
Zero fees on spending and currency exchanges	X	X	X		



TenX raised \$80M in their November 2017 token sale



Binance raised \$15M in their July 2017 token sale



BitPay raised ~\$60M in their June 2017 token sale



Strengths

Full-scope crypto payments solution, making crypto accessible to end-users and businesses.

Competitive pricing and unique features among competitors.

AI and neural networks bring the benefits of cryptocurrency ownership to any user.

Instant settlement of crypto payments through our gateway, straight to the merchants bank account – reduce risk of volatility for businesses.



Weaknesses

Blockchain adoption has slowed over recent months.

Despite this, we believe that existing crypto participants and newcomers alike will benefit from a lowered barrier to entry and increased access to crypto assets in real-time – fuelling an invigorated blockchain economy.

Visa and MasterCard have been known to block Crypto payment cards from operating to protect their monopolies on the market.



Opportunities

Businesses incur high costs in rolling out programs to accept crypto payments and stay legally compliant.

Our product mitigates this with one fixed monthly fee and by settling payments in fiat directly.

Few merchants accept cryptocurrency for these reasons. Likewise, many crypto participants aren't given enough options to use them in their daily transactions.

We believe our solution can address these pain points and encourage mass-market adoption.



Threats

Skepticism of crypto and blockchain from businesses.

Counter: This can be aided in our marketing materials and literature, informing merchants and consumers of the benefits of crypto payments. Our key message is that the integration of crypto can be beneficial and need not be expensive or complicated.

Similar products and platforms are already established in the market

Counter: They do not boast our broad feature set and end-to-end approach.

Revenue Streams & Route to Market



XCOYNZ Exchange	
Trading fees	We consolidate our fees at 0.3% to stay competitive
Spread revenue	Annual spread revenue for top 10 crypto exchanges goes into the billions
Deposit and withdrawal fees	Revenues generated from withdrawing and depositing crypto and fiat monies to the exchange
Promotional revenue (advertising, airdrops, coin listing fee)	Among the biggest revenue sources generated by exchanges
Smart Algorithm Wallet (SAW)	
Payment processing fees	SET YOUR OWN FEE
Additional services (statements, replacement cards)	Fees charged on general account maintenance and assistance
XCOYNZ Payment Gateway	
Spread revenue (automatic fiat/crypto settlement for merchant)	Further spread revenue generated as instant settlement of payments made to merchants are transacted in the XCOYNZ exchange
Subscription fees	Recurring monthly/ annual revenue from merchant subscriptions
XCOYNZ Smart Payment Card	
ATM/ OTC cash withdrawals, declined transaction fees	2.6M Cash withdrawals in the UK in 2017, nearly 30M active crypto wallets in Q3 2018
Funding/ card loading fees	Revenue generated from the movement of funds onto XCOYNZ card. X% + X per transaction



- SMM to inform and engage users about new products, services and initiatives



- XCNZ token listed on major digital exchanges for user trading



- Information and education for user community



- Customer support and community interaction

The XCOYNZ Token Sale



XCOYNZ Private Presale

Closing midnight 31/01/2019

18,000,000 Tokens to be sold

80% BONUS TOKENS

XCOYNZ Public Crowdsale

Phase 1

05/02/2019 to 25/02/2019

580,000,000 Tokens

50% BONUS

Phase 2

26/02/2019 to 11/03/2019

76,000,000 Tokens

25% BONUS

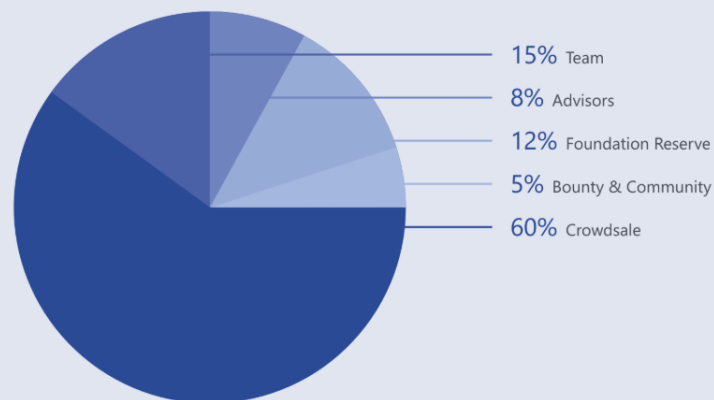
Phase 3

12/03/2019 to 13/03/2019

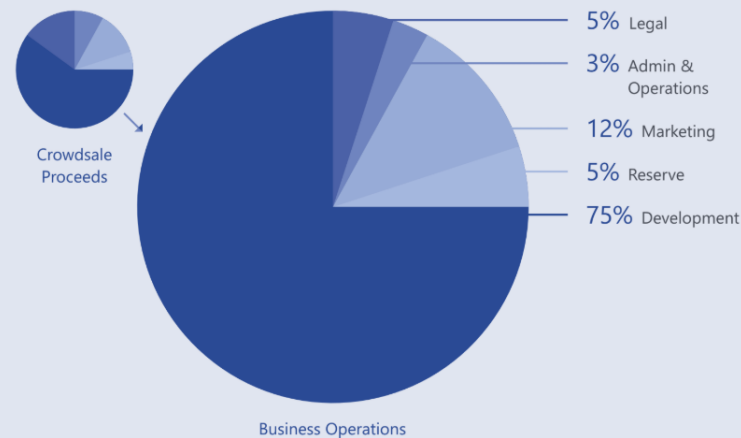
76,000,000 Tokens

5% BONUS

TOKEN DISTRIBUTION



USE OF FUNDS



TOKEN DETAILS:

Token name: XCOYNZ Token

Token Symbol: XCNZ

Total Tokens: 1,250,000,000

Decimal Places: 18

Smart Contract Address: (TBC)

Token Type: Utility Token using a Smart Contract with embedded ERC-20 on the Ethereum platform.

Milestones & Roadmap

Year 1

- ◆ XCOYNZ Exchange is LIVE.
- ◆ Smart Algorithm Wallet is made available.

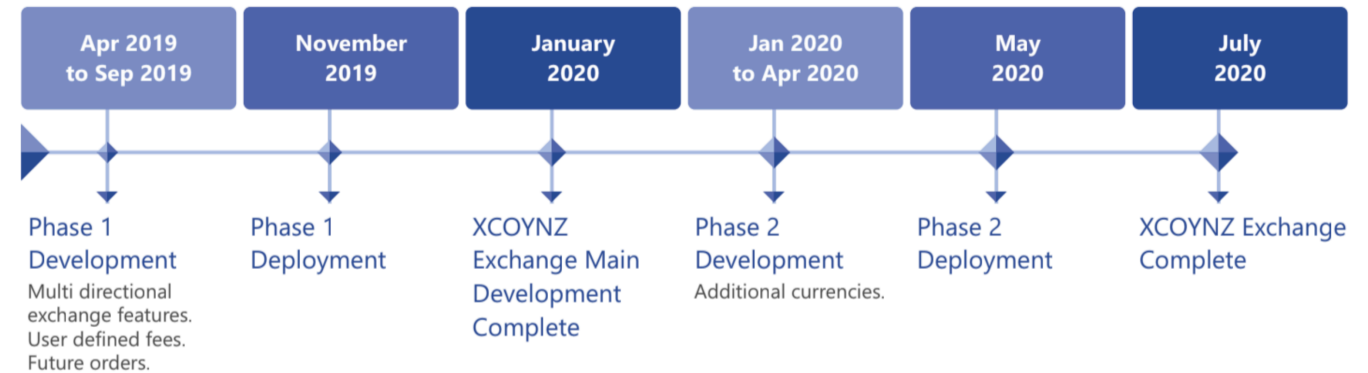
Year 2

- ◆ Payment Gateway available for online businesses.

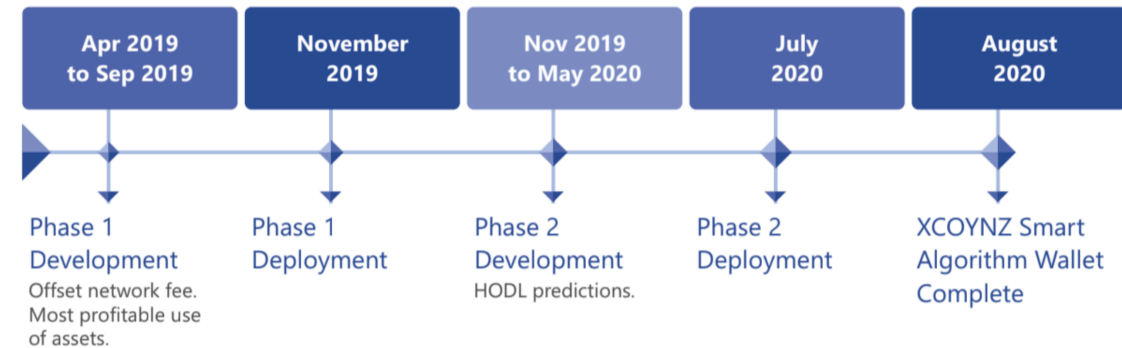
Year 3

- ◆ Smart Cards available for payments and cash withdrawals

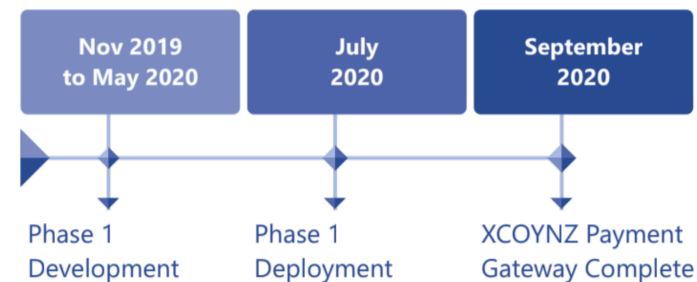
XCOYNZ Exchange Roadmap



XCOYNZ Smart Algorithm Wallet Roadmap



XCOYNZ Payment Gateway Roadmap



The XCOYNZ Team



**Aasam
Alim**

Founder

- 27 years of leadership experience

- Business intelligence expert specialising in big data



**John
Gurudas**

Business Operations

- 29 years in SME operations and strategy

- Authority in retail, IT and blockchain fields



**Savio
Henriques**

Technical Operations

- 13 years of BI and DWH experience

- Technical lead to many UK analytics teams

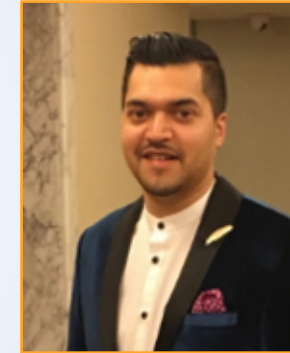


**Ritesh
Ranjan**

Product Development

- 15 years of telecoms and biz development experience

- Consultant for Oracle, Lead developer at Inmarsat



**Azeem
Sultan**

Infrastructure

- 8 years in infrastructure and security

- Financial sector – Barclays, Barclays UK & Lloyds



**Tushar
Gaikwad**

Engineering

- 12 years in telecoms, finance and big data

- Consultant and architect to global financial institutions