

# **Paylentine: A Borderless, Smarter Wallet for Cross-Currency Transfers**

## **1. Smart Liquidity Pool Matching for FX Transfers**

Paylentine introduces a short-term liquidity pool model that collects same-currency transfer requests (e.g., MYR to USD). Once a target FX volume (e.g., \$1,000) is reached, a single conversion and disbursement is executed.

Benefits:

- Increases efficiency vs. 1-to-1 P2P models
- Allows bulk-rate FX execution
- Optional rate-lock and settlement transparency

## **2. Web3-Based Reusable KYC**

Paylentine uses Decentralized Identifiers (DIDs) and Verifiable Credentials (VCs). Users complete KYC once, then receive a cryptographic credential.

Key Features:

- KYC is stored in user wallet
- Consent-based sharing with verified parties
- Enhances privacy, compliance, and interoperability

## **3. Community Currency Exchange: Peer-to-Peer Trading**

Paylentine offers a marketplace where users directly exchange currencies:

- Users set custom rates
- Match with others needing the reverse pair (e.g., USD to MYR)
- Uses escrow and DID credentials to ensure security

This removes middlemen and builds decentralized FX liquidity.

## **Key Features Summary**

## **Paylentine: A Borderless, Smarter Wallet for Cross-Currency Transfers**

- Smart FX liquidity pooling for efficient conversions
- Web3 reusable KYC for fast, secure onboarding
- Community P2P FX marketplace with escrow and verified identity
- Built on PayNet rails for full bank/e-wallet interoperability
- Optional on-chain logging for compliance and transparency