

# Pitch Deck

Prepared for xLiquid Sp Z.O.O (LLC)



Q1 2023

YOUR MONEY. YOUR PAYMENTS. YOUR FUTURE.

PRESENTED BY  
Maxwell Denega

# Moving money is still a problem!

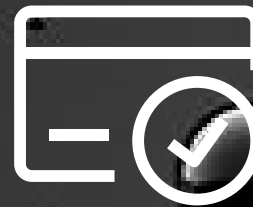
## The Problem

Payments are too expensive

The money doesn't actually move!

Access to crypto is still low in emerging markets

Payments and Transfers for business is costly and labour-intensive



## The Solution

Blockchain makes payments cheaper, faster and safer - replacing incumbent gateways

Blockchain moves the actual value not just a message!

Simpler and safer products fuel trust and adoption

Blockchain BaaS can replace enterprise resource management for businesses



**The xLiquid mission is to enable fast, true and trustworthy payments between international corridors using blockchain and cryptocurrency solutions while simultaneously accelerating blockchain adoption and more secure crypto innovation.**

**Your Money. Your Payments. Your Future.**



## **To achieve our mission, first we will improve the existing system...**

**1**

xLiquid will build a blockchain-based custody service enabling on and off-chain payments using integrated security features allowing safe, frictionless handling of money and increasing adoption and trust of blockchain

## **...second, we will offer an alternative for institutions...**

**2**

xLiquid will build create a blockchain-based payment gateway, enabling business clients and challenging the existing monopolies in the industry!

## **...and third, xLiquid will become a top competing enterprise platform**

**3**

xLiquid will build a blockchain and API-powered Enterprise Resource Management (ERM) platform to enable scalable and efficient business banking solutions (BaaS)

# Why Now?

- The retail and business markets have lost faith in legacy banking and payment systems
- Traditional payments providers haven't kept up with innovative solutions
- The payments industry has shown a 3yr uptrend in transition to blockchain-based solutions
- Market entry is perfect! Economic conditions are removing competitors and proving the market
- Sentiment towards crypto is transitioning back to a bullish market
- The talent pool in the market has never been better!
- The impact of COVID-19 has pushed the payments industry into digitisation and crypto-adoption
- ISO20022 Financial Messaging Standard going live Nov '22 - Mar '23 - Be amongst the first group of ISO compliant blockchain companies! we are!

# Market Size - B2B Payments

In 2020, the payments industry dropped by 11% as the global economy shut down and sent people across the world to work from home.

Mobile and wallet payments consumed the market overnight and has bolstered the B2B payments market which has climbed year on year with no sign of slowing down.

**Market Size**

**2020**



**Projected Market Size**

**2028**





# Market Size - e-Wallet Adoption

Recent studies have shown some impressive trends in mobile wallet market.

Here are some key statistics to note:



The mobile wallet market is poised to grow from \$1043bn (yes - Bn!) to \$7580.1bn in 2027 at a 28.2% CAGR



The global e-wallet market is estimated to rise to \$2.1trn by the end of 2023



38% of men admit to spending more when using digital wallets, compared to 34% of women



It is estimated that in 2023, mobile wallet apps will replace cash and credit cards



# Product Roadmap

## Phase 1

P2P Custody and  
Payments App



Integrated Compliance (KYC, AML, Reporting)  
e-Wallet and Custody w/ L2 Security  
Wallet-to-Wallet P2P Payments  
Token Minting/Products  
Buying/Selling Crypto  
On/Off Ramping

## Phase 2

Blockchain Payments  
Gateway



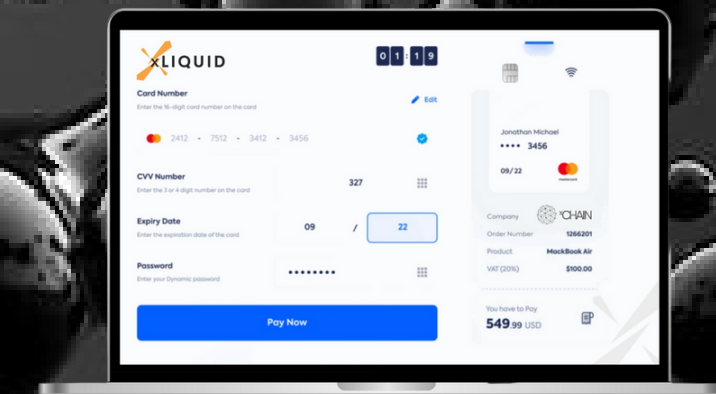
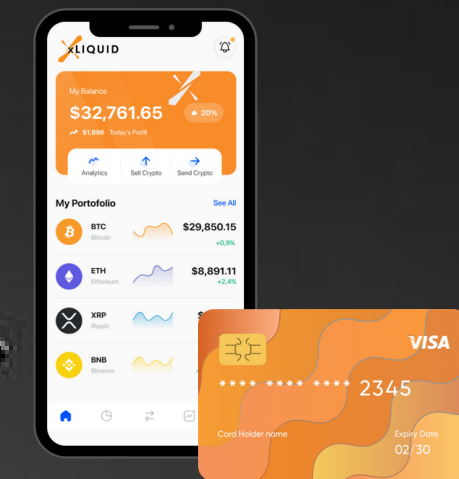
Retail Payments and Card Issuance  
Payment Gateway

## Phase 3

B2C/B2B Platform, BaaS  
Enterprise & Blockchain  
Solutions



Enterprise Option for Business w/ Cross-Border  
Payments and Multi-Signatory Security  
B2B Payments (In/Out)  
B2C Payments (Dispersal)  
e-Wallet Services & Enterprise BaaS  
ERM Enablement

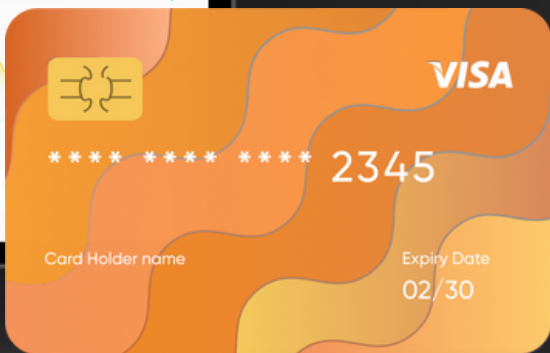
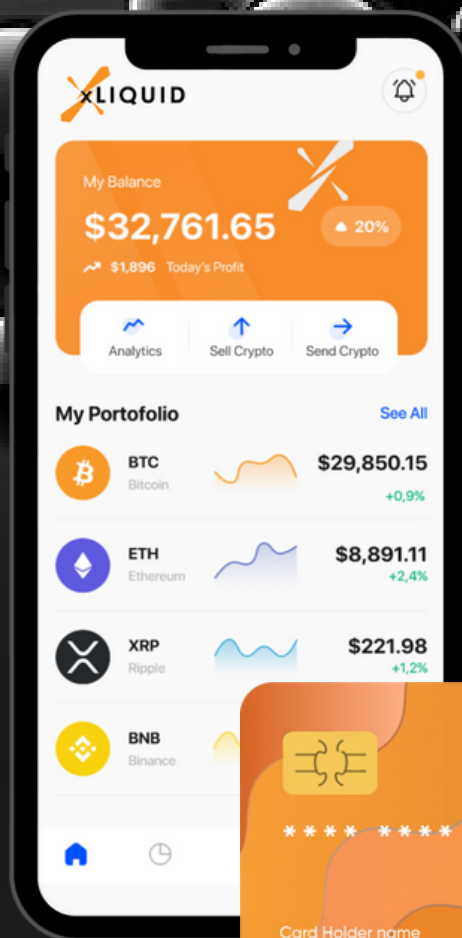




# Take a closer look...

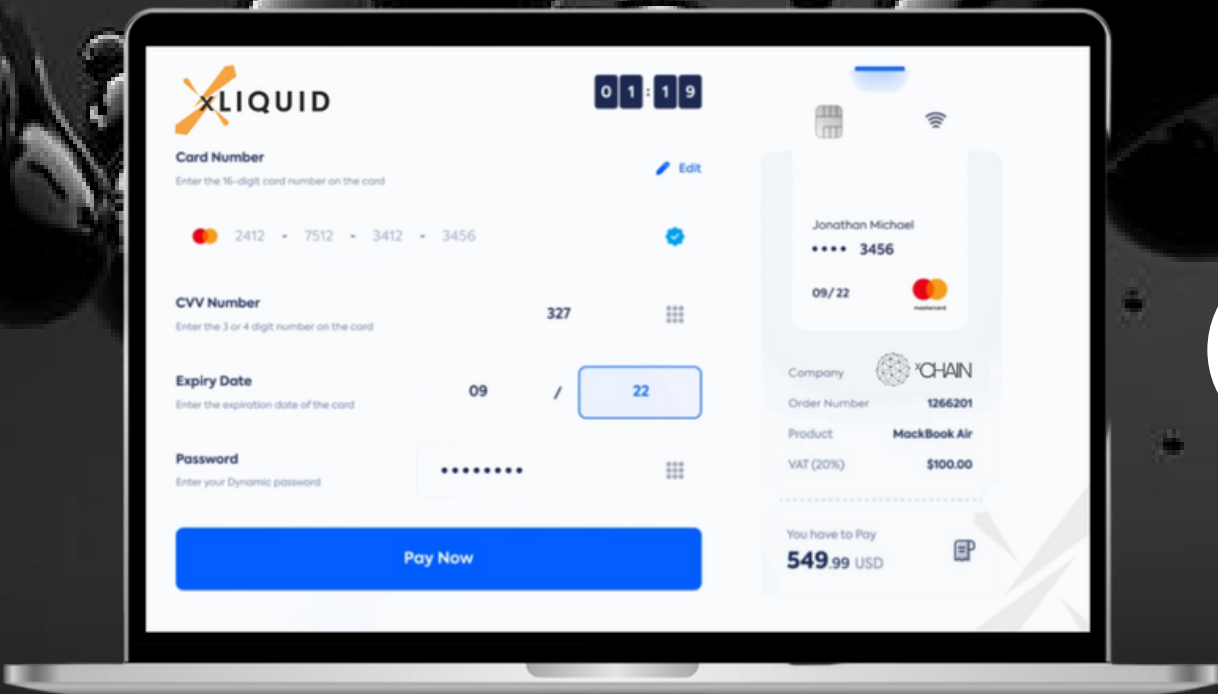
## Phase 1

P2P Custody and  
Payments App



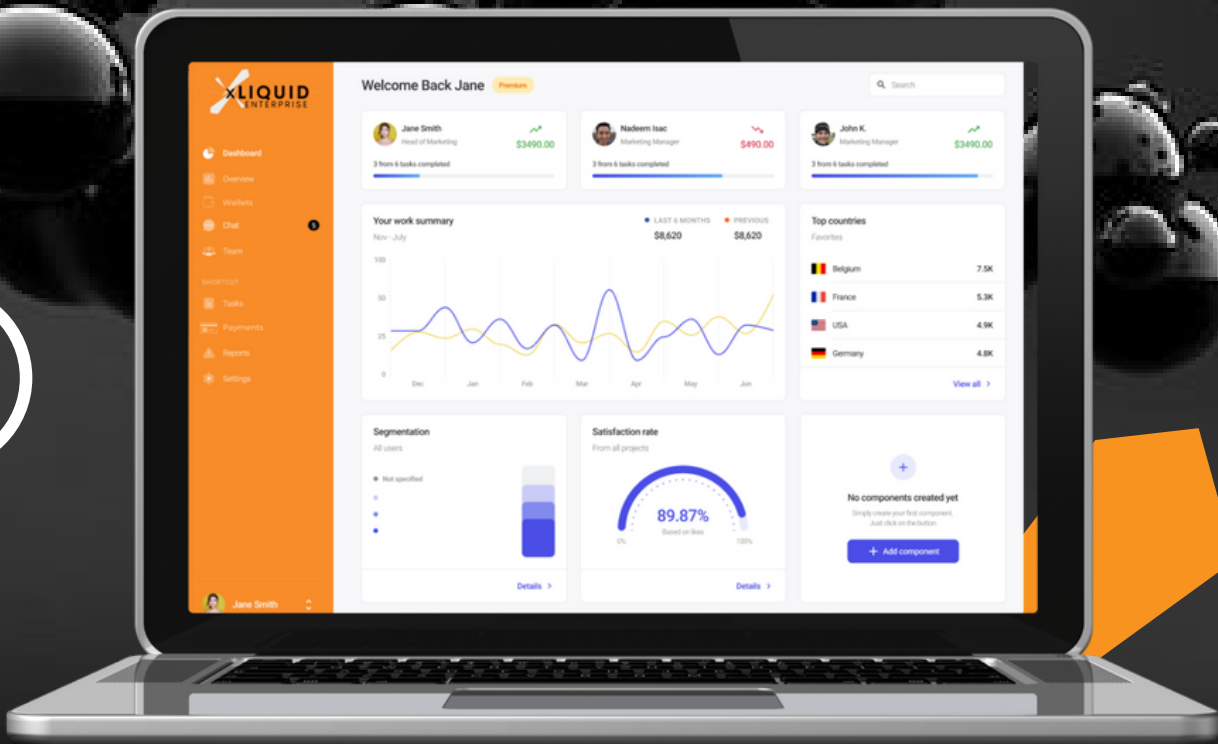
## Phase 2

Blockchain Payments  
Gateway



## Phase 3

B2C/B2B Platform, BaaS  
Enterprise & Blockchain  
Solutions



# High-Level Product Timeline



Year T+1

Year T+2

Year T+3

**Phase 1**

P2P Custody and  
Payments App

MVP (Wallet)

API Plug In/KYC+

On-Demand-Liquidity

Custody Solution Launch

Tokenisation/L2 Enabled

Crypto Exchange/Swaps

**Phase 2**

Blockchain Payments  
Gateway

On-Off End-2-End Build Out

Retail Payments/Incentivisation

Enterprise Version (w/ Multi-Sig)

Poland Market Launch

Expand Markets (EU, LATAM, Africa)

Token/Stablecoin Issuance(s)

**Phase 3**

B2C/B2B Platform, BaaS  
Enterprise & Blockchain  
Solutions

Enterprise (BaaS) Platform MVP

Operational ERM Build-Out

Smart-Contract Enabled

BaaS Offering Expansion



# Competition



VISA



Wallet(s)  
P2P Transfers  
Blockchain Payments  
On/Off-Ramp  
Support B2B Payments  
BaaS/ERM Platform



Ph1



Ph2



Ph3

# What is our current status?

- xLiquid incorporation in Poznan, Poland
- xChain.Digital sister company incorporated 
- xLiquid achieved Virtual Currency registration (Licensing)
- xLiquid product suite mapped and development partner engaged
- Pre-Seed fundraising efforts started - 3 potential clients in tow
- Strategic partnerships formed for Go-To-Market strategies

# Meet The Team



**Maxwell Denega**

Founder and CEO/CTO



**Rachel Wilson**

Chief Compliance Officer



**David Marchand**

Advisor



**Marta Denega**

Chief Operations Officer



**Yuliya Gavriluk**

Legal Advisor



**Zhibo Zhang**

Development Lead



**S-PRO (.io)**

Development Partner





# xLiquid is raising CHF 2m to build a custody and payments business, an enterprise BaaS platform and new-age crypto ecosystem for tomorrows generation - today!



**2023**

**CHF  
2m**

## Seed Round

To launch and establish xLiquid in Polish market, expand locations and build Phase 2 offering

- Building up a secure, trusted and effective custody and payments company
- Developing a client base, improving their money transfer experience
- Investing in a highly-scalable, secure business with rapid growth potential



**2026**

**CHF  
300m to  
500m**

## Valuation

Based on expected client onboarding, growth and implementation of Phase 2 and 3 business models

- GMV based on business case projections ~40% of NIUM valuation in 2022
- CHF 50m revenue, based upon low-end projection of CHF 5bn TX Volume
- Additional expected revenue from expanded service offering and products

# Contact Us For Investing or Partnership Inquiries



Invest in the future of custody, payments and enterprise blockchain services and join us on our journey to become part of one of the next big blockchain and cryptocurrency initiatives

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[www.xliquid.io](http://www.xliquid.io)

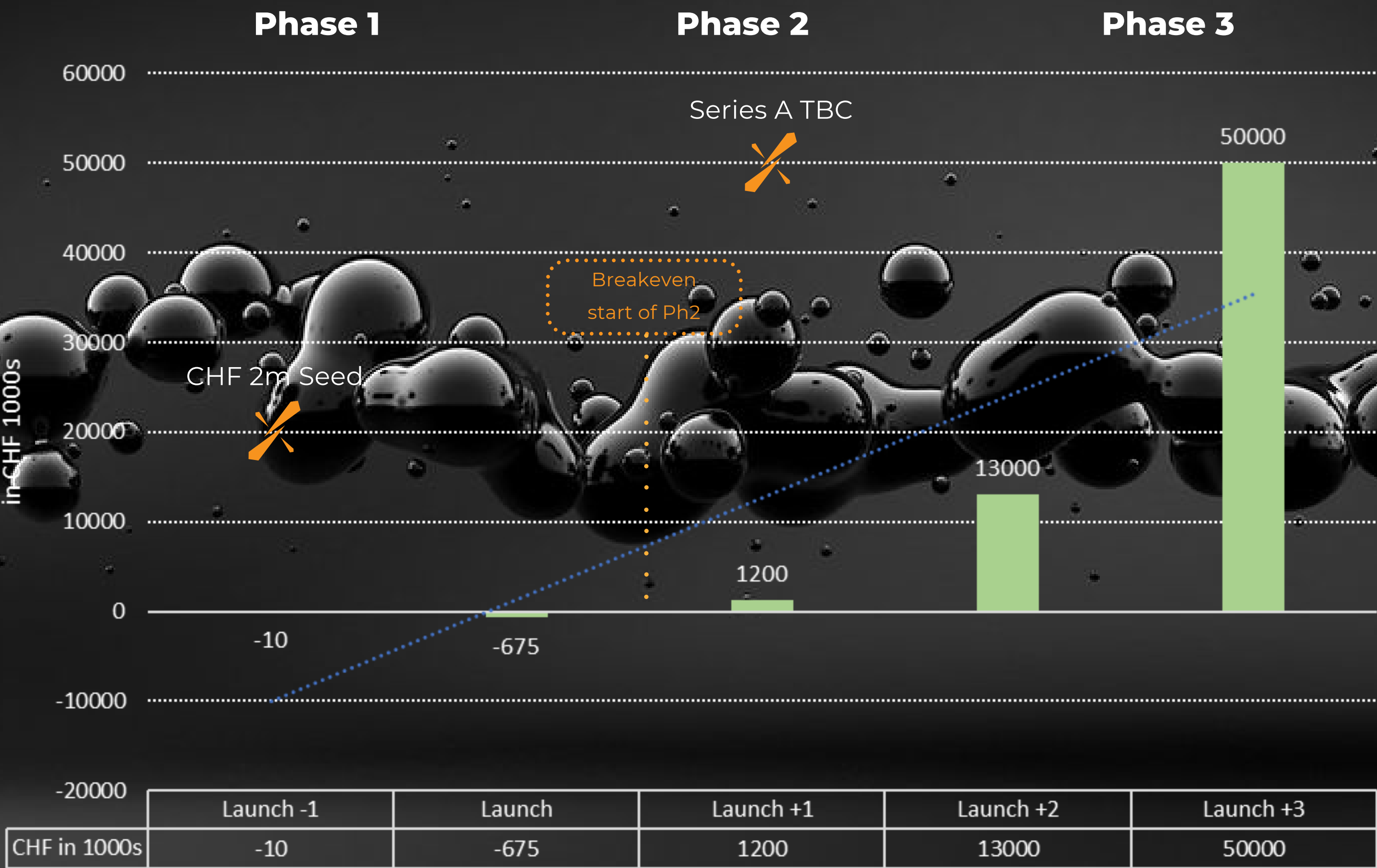
[contact@xliquid.io](mailto:contact@xliquid.io)

or talk to our CEO directly - [maxwell.denega@xliquid.io](mailto:maxwell.denega@xliquid.io)

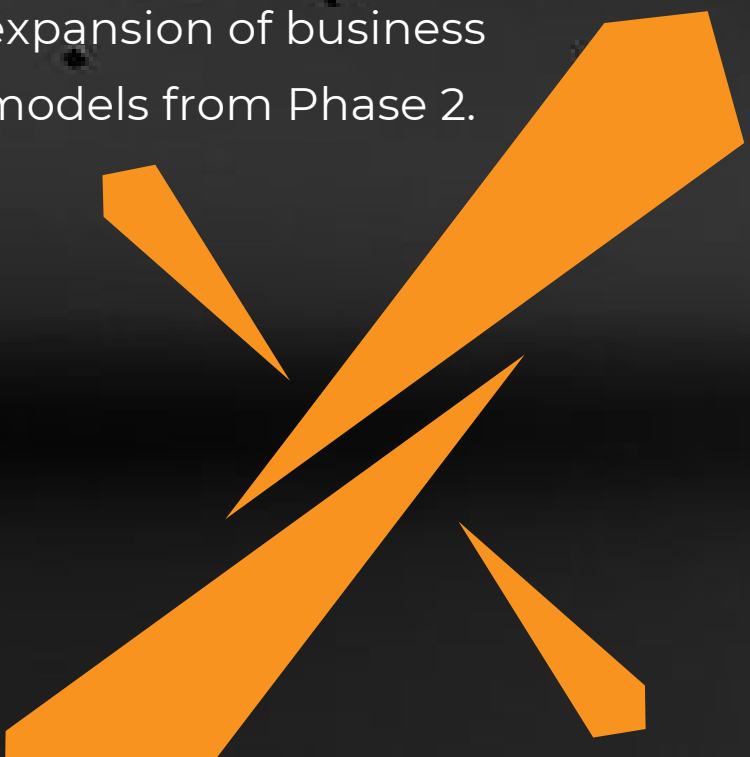
BOOK A CALL: <https://calendly.com/maxdenega/xliquid30min>

**Financials** >

# xLiquid projected cashflow Pre-Launch - Launch+3



The expectation of early breakeven and subsequently fast positive cashflow is due to a planned partnership to provide Web3 payments infrastructure and liquidity removing the need for pre-funding for payments. Additionally, xLiquid is in discussions with potential clients and partnerships to provide payments services generating initial transaction (TX) volume. The fast increase in positive cashflow is expected to compound due to the expansion of business models from Phase 2.



# Phase 1 - Product Development (Q1 2023 - Q4 2023)

## Key Activity & Strategy

### Hiring & Team-Building

- Identifying and hiring talented developers/vendors and organisational staff
- Hire Head of Sales & Marketing

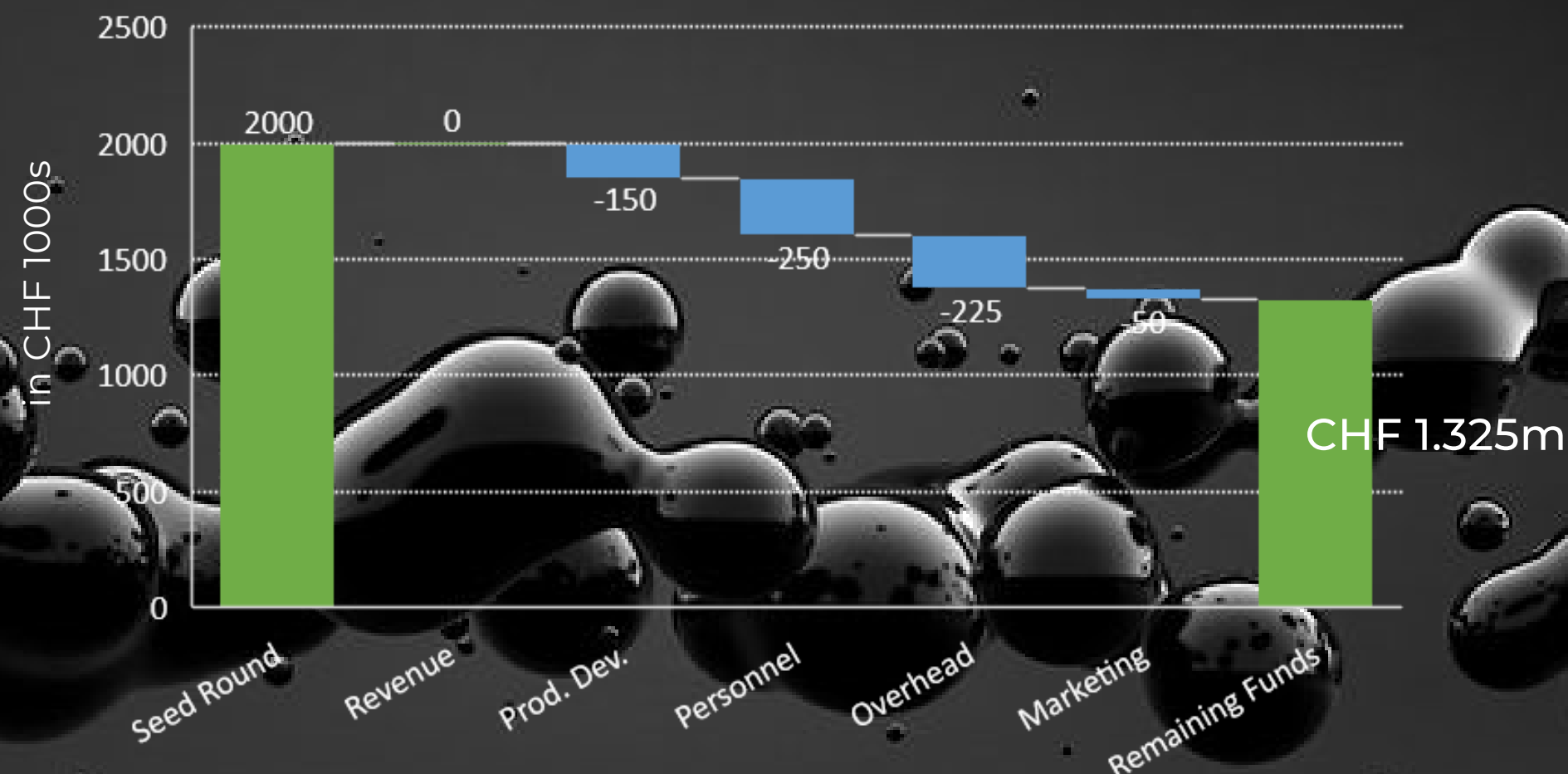
### Product Development & Partnerships

- Web2 product development/Web3 plug-in
- API licensing as appropriate
- Integration of partner systems and first client(s) onboarding

### Marketing Strategy

- Design and implement Go-To-Market strategy (Poland market)
- Test product market fit and appetite for Phase 2 products/offerings

## Cashflow



## Financing Activities

Funding Round - CHF 2m Seed Funding

Pre-Money Valuation - CHF 5m

Valuation Basis - Licensing efforts and Proof-of-Demand with potential first clients/users

Use of Funds - Product development and launch, onboarding of initial clients and partnership integrations for Ph1 offerings and Ph2 preparation



# Phase 2 - PoC, Breakeven and Scale (Q1 2024 - Q2 2025)

## Key Activity & Strategy

### Team & Location Expansion

- Build out of sales and marketing teams
- Hire in-house developers for Ph2 integrations
- Expand location strategy (Singapore)

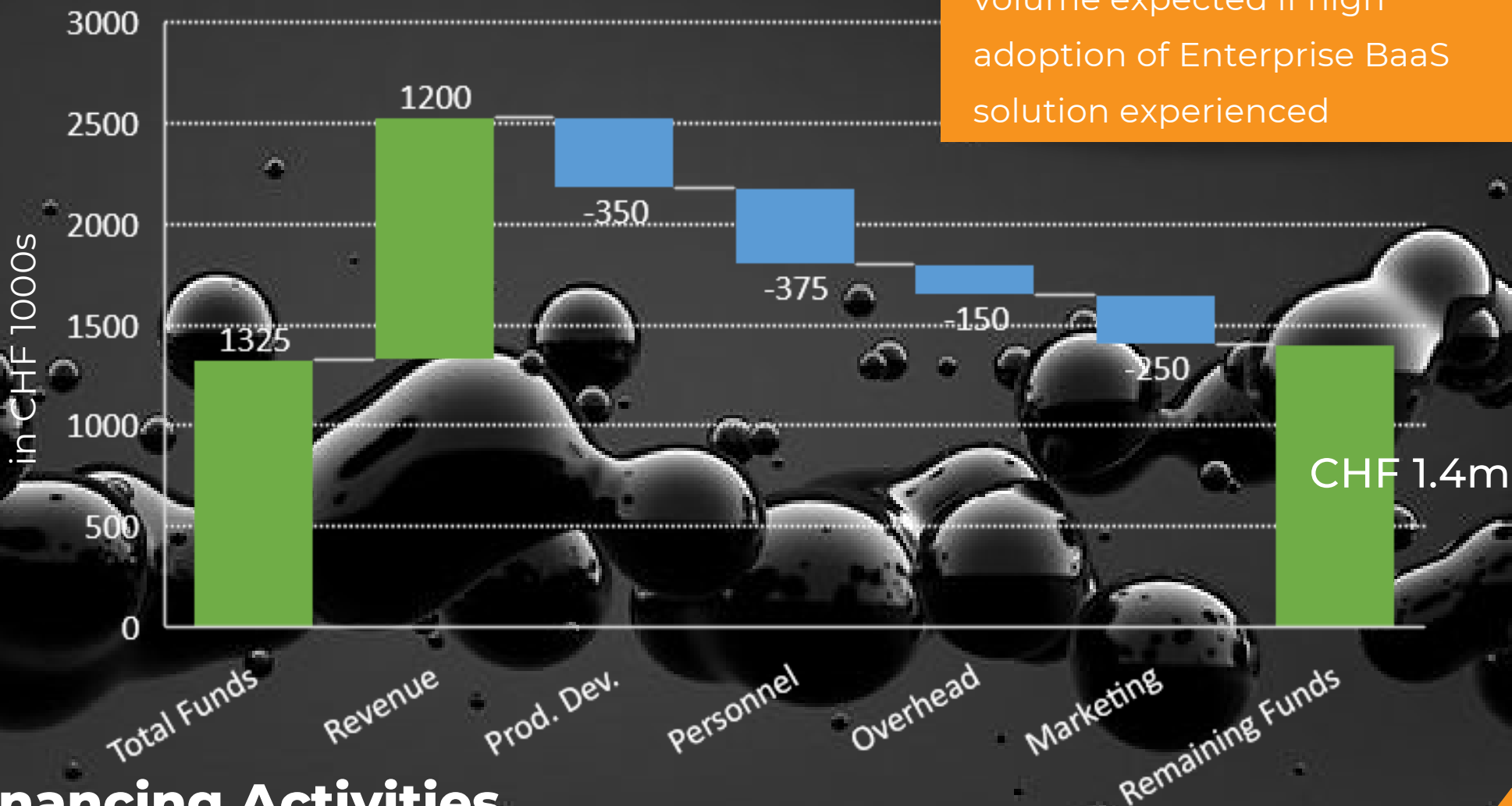
### Product Development & Partnerships

- Develop Phase 2 products
- Registration/licensing (as required)
- Continue client aquisition and onboarding (in expanded locations)

### Client Feedback

- Track client retention and TX volume growth, improve Ph1 product (app/platform)
- Measure and execute Ph1 KPIs
- Existing client conversion to Ph2 offerings

## Cashflow



## Financing Activities

**Funding Round** - Series A+ round to be determined, ODL to provide TX liquidity with breakeven expected from payment operations and Ph2 offerings

**Pre-Money Valuation** - CHF 20m

**Valuation Basis** - Proof of concept through initial growth & performance metrics after 12 months in the market and business model expansion

**Use of Funds** - Company/Product growth and location expansion



# Phase 3 - Build Out and Expansion (Q3 2025 - Q2 2026)

## Key Activity & Strategy

### Community Growth

- Grow user base across Ph1-2 offerings
- Expand existing offerings into Ph3 product categories
- Measure client uptake on cross-promotion

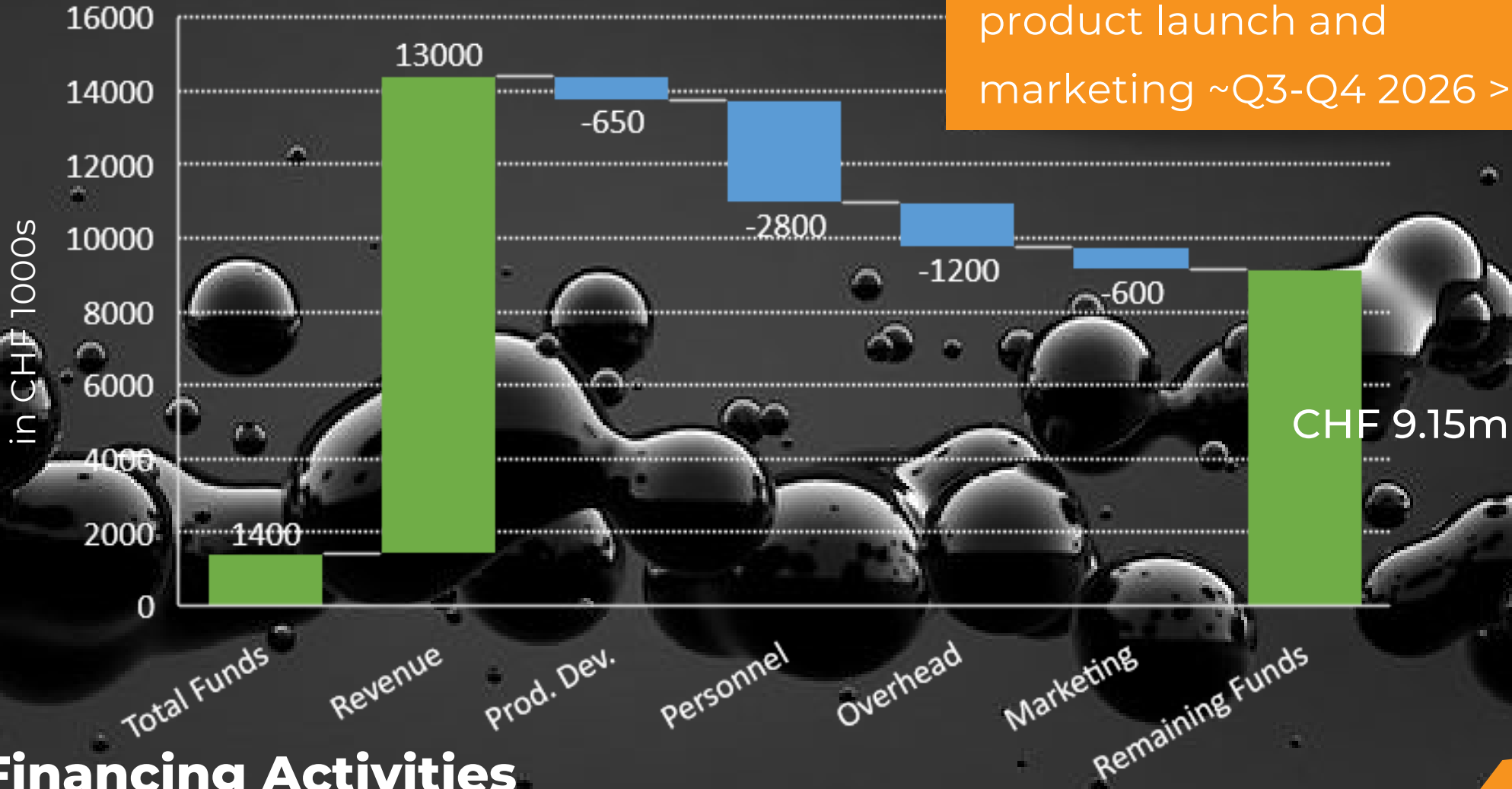
### Expand Products & Promotion

- Launch Ph3 products and revenue streams as security focussed crypto challenger
- Target group expansion with wider engagement/marketing strategy

### International Organisation

- Strengthen international presence, client and investor base, building upon expanded markets and optimising operations

## Cashflow



## Financing Activities

- Funding Round - Series B+ rounds to be determined, depending on KPIs/performance and new product launches
- Pre-Money Valuation - CHF 100m+
- Valuation Basis - Client-base growth across locations, widened user base for crypto products and competition with established platforms causing revenue multipliers
- Use of Funds - Acceleration of growth and product launches