

Pitch Deck

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



Q1 2023

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 cost 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.

To achieve our mission, we are raising a CHF 2m seed round to build and launch the xLiquid custody and money transfer platform, followed by our enterprise BaaS (Banking-as-a-Service) solutions and infrastructure to challenge existing blockchain and cryptocurrency ecosystems.



To achieve our mission, first we will offer an alternative for institutions...

1

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

...second, we will improve the existing system...

2

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

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

3

xLiquid will create a blockchain and API-powered platform for businesses to enable secure and efficient enterprise banking solutions (BaaS) with integrated ERM



Why Now?

- The retail and business markets have lost faith in legacy banking and payment systems
- Traditional payments providers havent 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



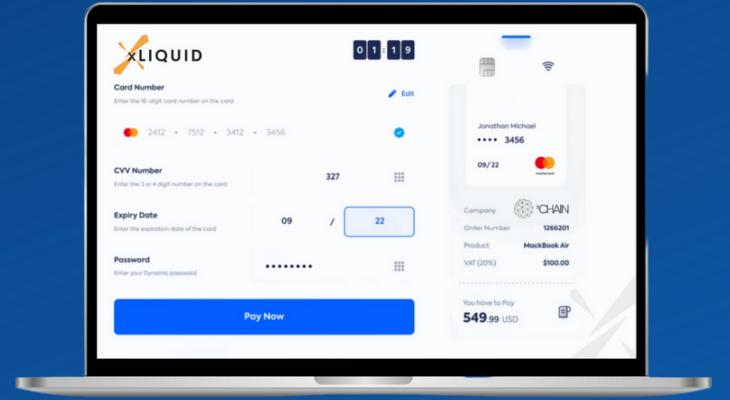
Product Roadmap

Phase 1

Blockchain Payments
Gateway



Payment Gateway
Integrated Compliance (KYC, AML, Reporting)
e-Wallet and Custody w/ L2 Security
Wallet-to-Wallet P2P Payments

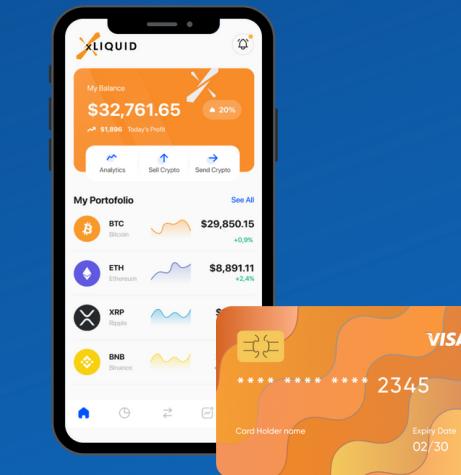


Phase 2

P2P Custody and
Payments App



Buying/Selling Crypto
On/Off Ramping
Retail Payments and Card Issuance
Enterprise Option for Business w/ Cross-Border
Payments and Multi-Signatory Security

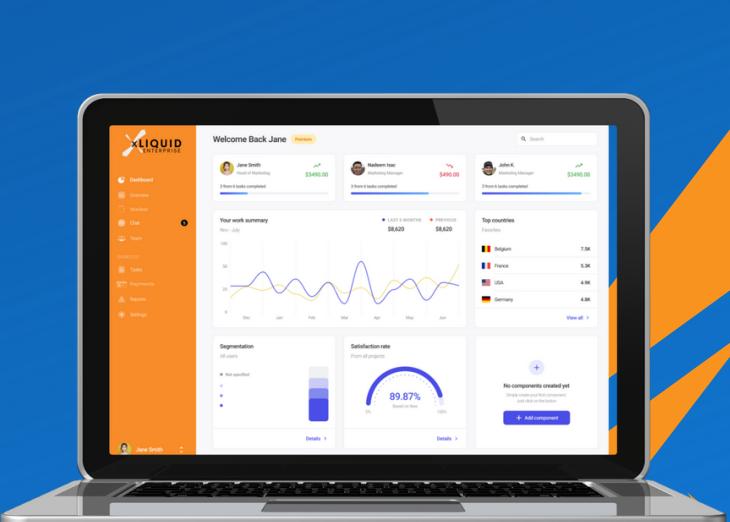


Phase 3

B2C/B2B Platform, Baas
Enterprise & Blockchain
Solutions



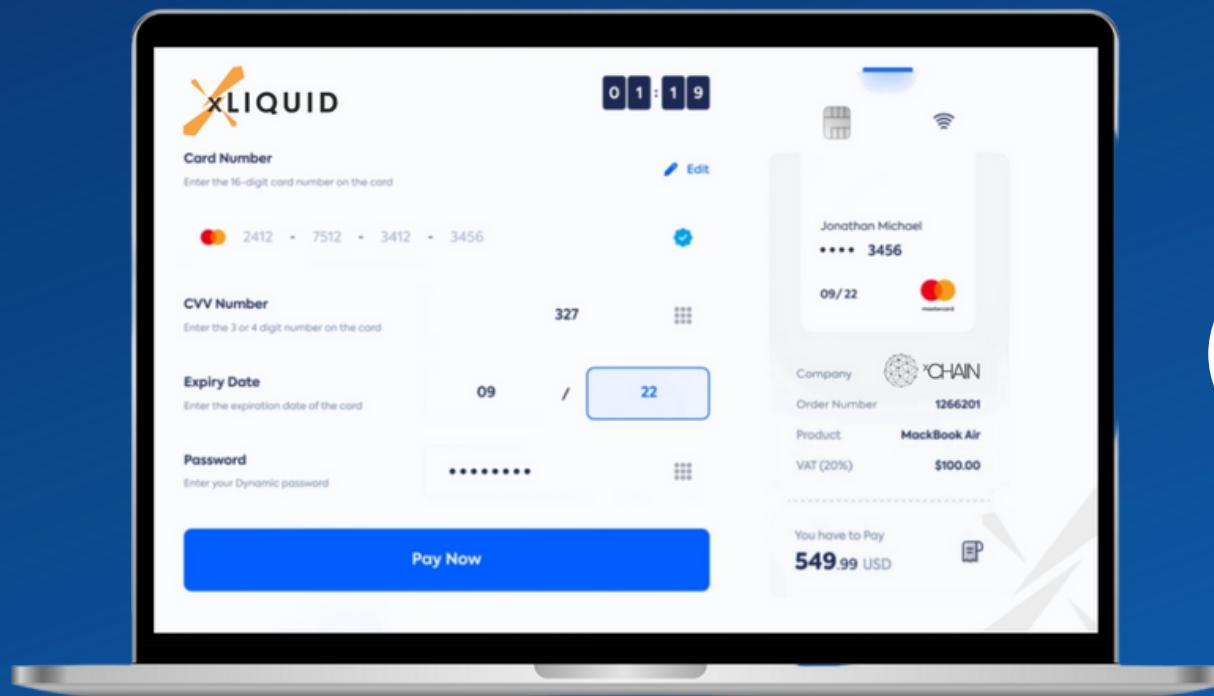
B2B Payments (In/Out)
B2C Payments (Dispersal)
e-Wallet Services & Enterprise BaaS
ERM Enablement
Token Minting/Products



Take a closer look...

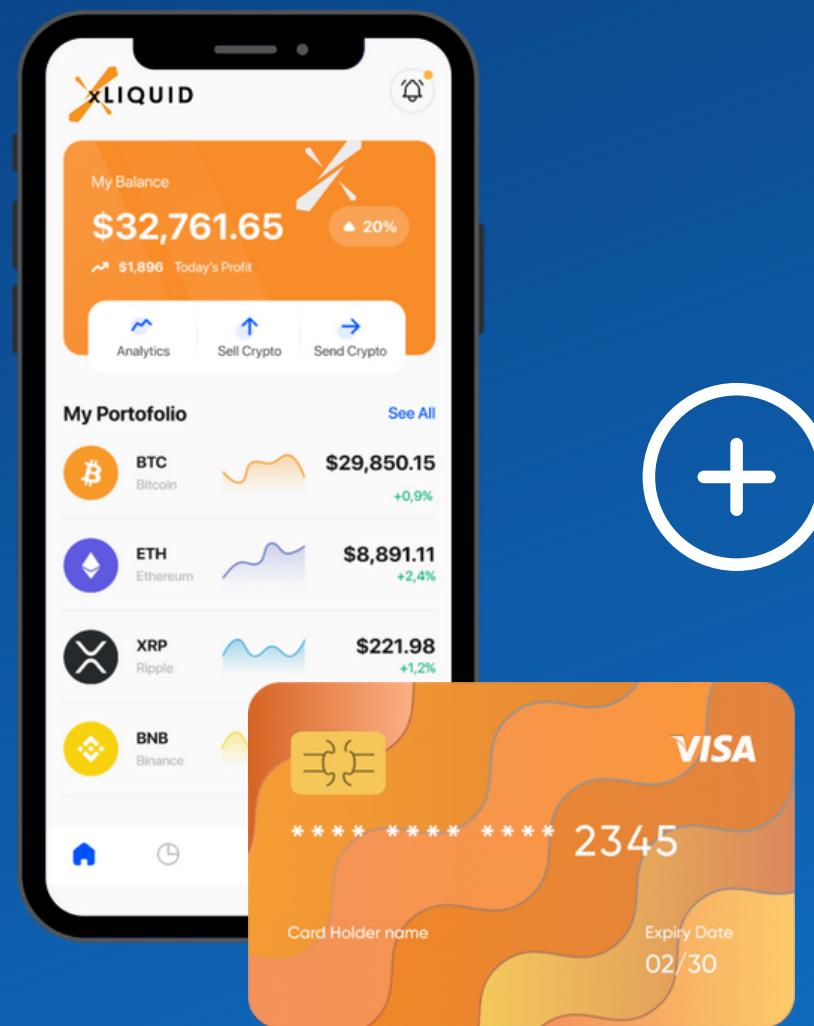
Phase 1

Blockchain Payments
Gateway



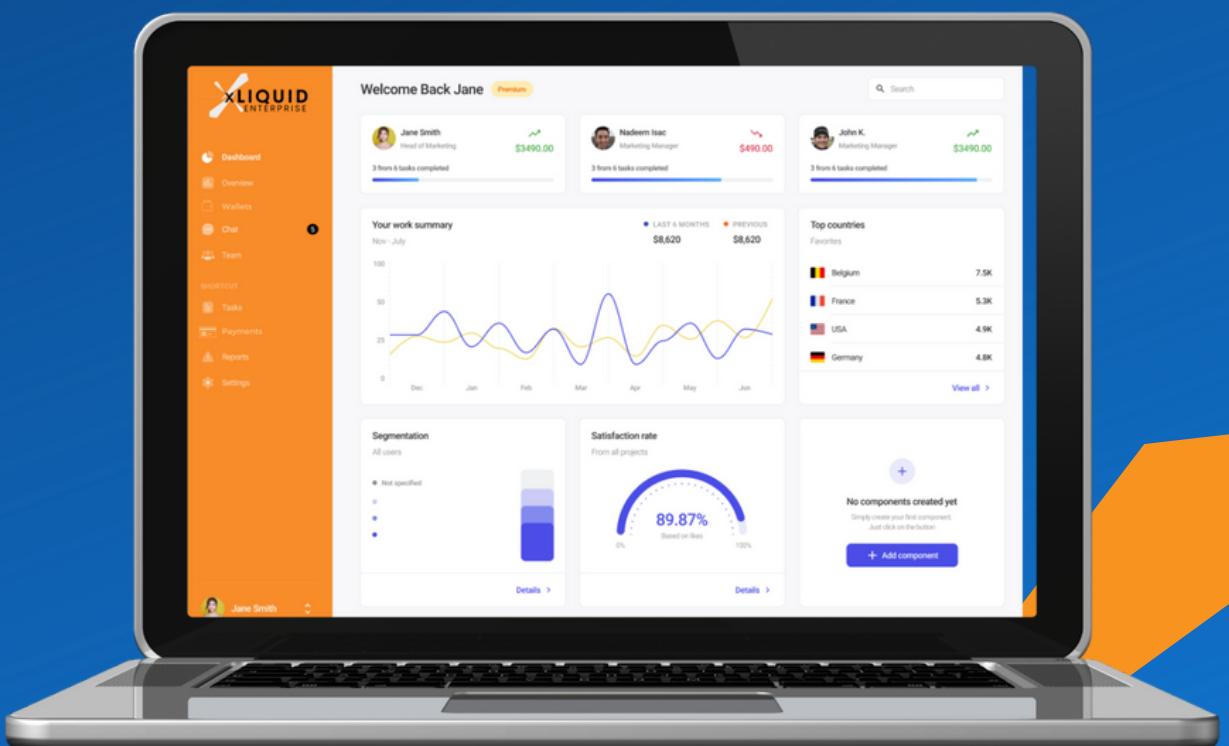
Phase 2

P2P Custody and
Payments App



Phase 3

B2C/B2B Platform, BaaS
Enterprise & Blockchain
Solutions



High-Level Product Timeline



Phase 1

Blockchain Payments
Gateway

- MVP (Gateway)
- API Plug In/KYC+
- On-Demand-Liquidity
- Custody Solution Launch
- Tokenisation/L2 Enabled
- Crypto Exchange/Swaps

Phase 2

P2P Custody and
Payments App

- Card Issuance, Payments/Incentivisation
- Enterprise Version (w/ Multi-Sig)

Phase 3

B2C/B2B Platform, BaaS
Enterprise & Blockchain
Solutions

- Poland Market Launch
- Expand Markets (EU, Africa)
- Token/Stablecoin Issuance(s)
- Enterprise (BaaS) Platform MVP
- Operational ERM Build-Out
- Smart-Contract Enabled
- BaaS Offering Expansion

Year T+1



Year T+2



Year T+3



Competition

						
Wallet(s)						Ph1
P2P Transfers						Ph2
Blockchain Payments						Ph3
On/Off-Ramp						
Support B2B Payments						
BaaS/ERM Platform						

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



IdeaSoft (.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 tomorrow's generation - today!



2023

**CHF
2m**

Seed Round

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



2026

**CHF
300m to
500m**

Valuation

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

- 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

- 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

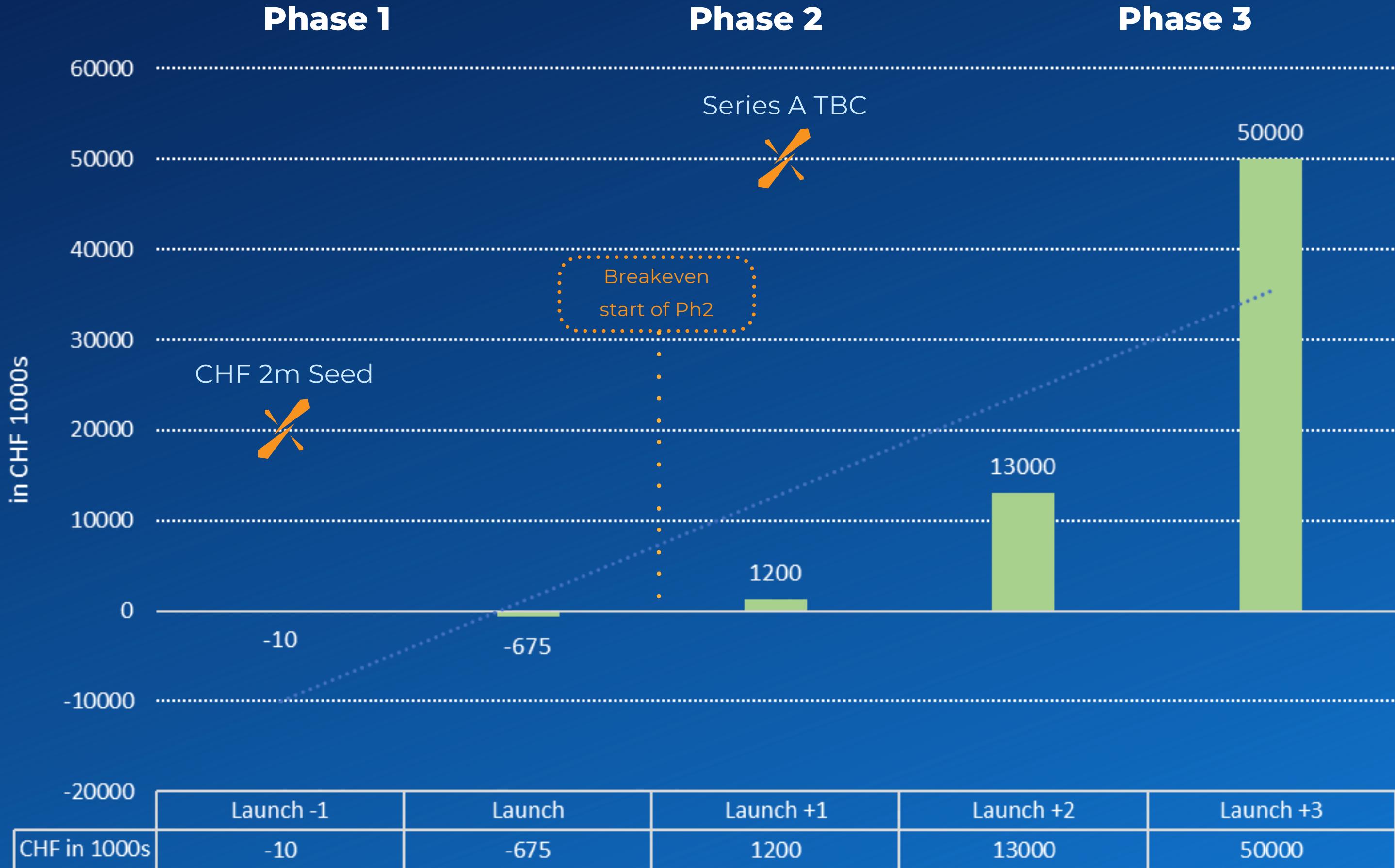
www.xliquid.io

contact@xliquid.io

or talk to our CEO directly - maxwell.denega@xliquid.io

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

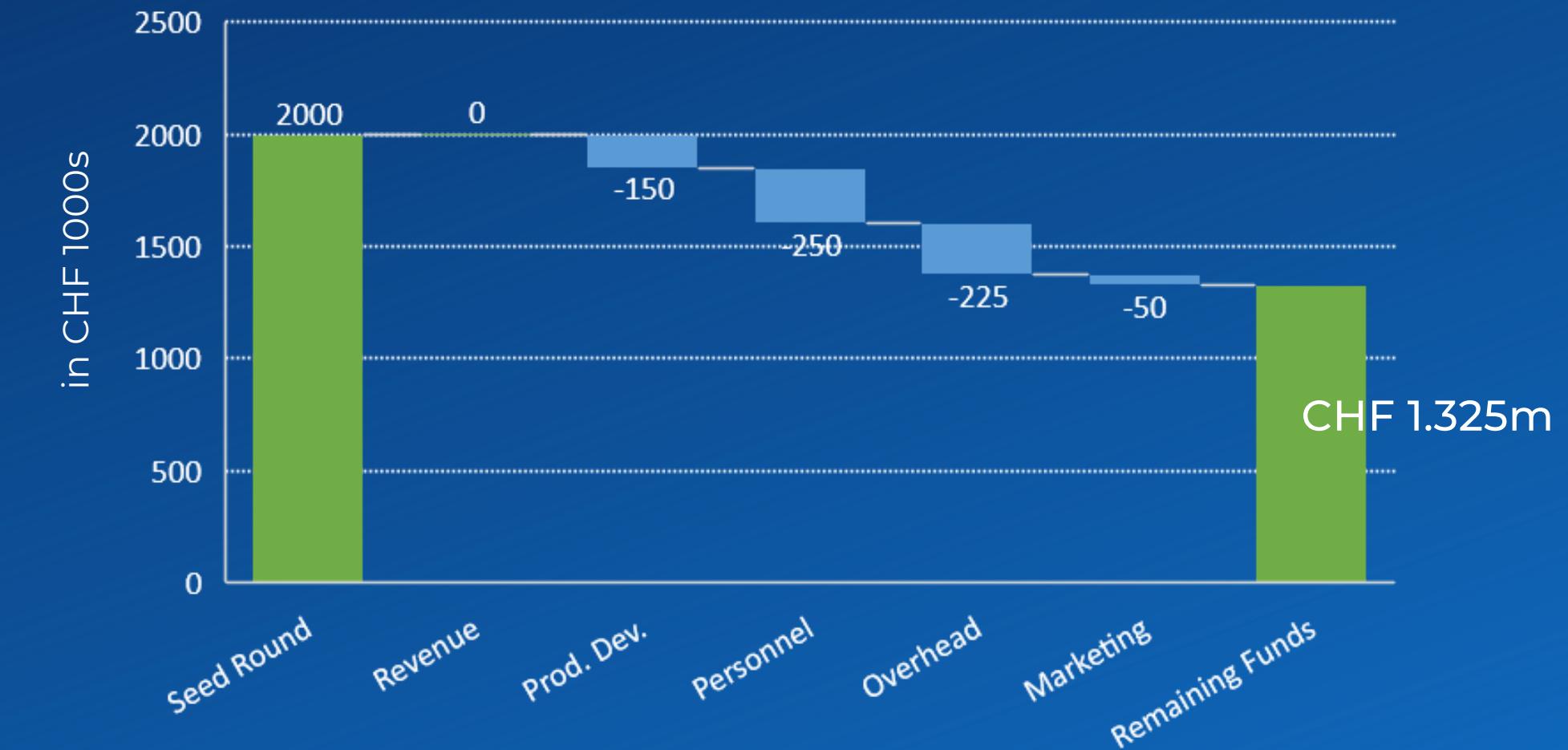
Product Development & Partnerships

- 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)

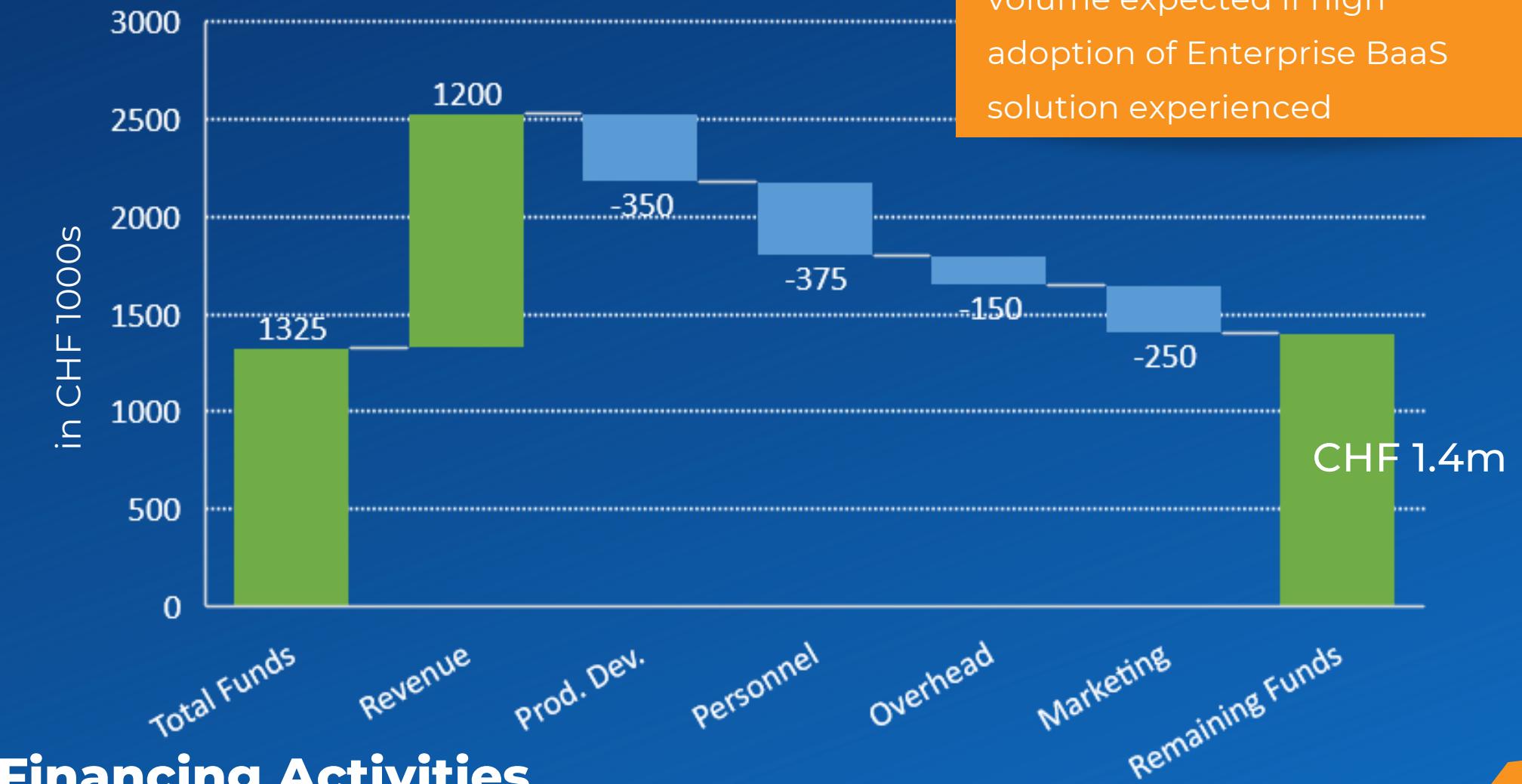
Product Development & Partnerships

- Develop Phase 2 products
- Registration/licensing (as required)
- Continue client acquisition 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

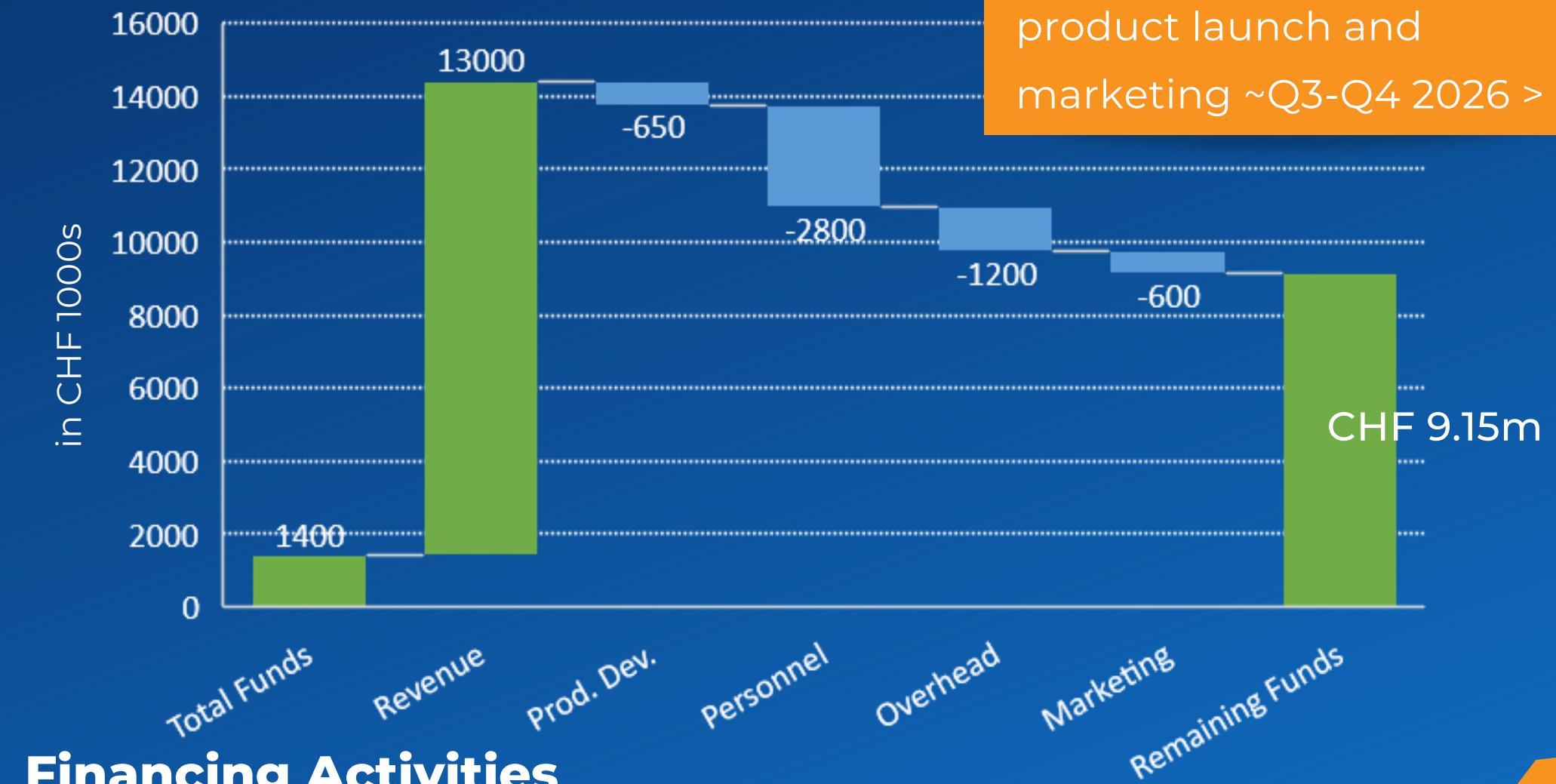
Expand Products & Promotion

- 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