



All-in-one solution

for cryptocurrency ecosystem

Whitepaper v 4.0



PointPay Crypto
Exchange platform



PointPay
Crypto Bank



PointPay
Multi-currency Wallet



PointPay
Online Payment System

pointpay.io

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Executive Summary

PointPay is creating a fundamentally new product that combines three services in a single closed-loop ecosystem: **PointPay Crypto Bank**, **PointPay Crypto Exchange platform** and **PointPay Multi-currency Wallet**. We work so that our potential customers could be users of the World Wide Web residing anywhere in the world.

The payment tool will be the **PXP** utility token of the **ERC-20** standard, created by PointPay based on the Ethereum platform as the most popular core for building blockchain systems. Firstly, this solution will combine the three above-mentioned services in one ecosystem, and, secondly, make the **PXP** token a valuable asset that will be in demand in the cryptocurrency market.

A description of our products – the results of the joint creative work of professional programmers and all the other members of our team who **work full time** – is presented below

 PointPay Crypto Bank	 PointPay CryptoExchange platform	 PointPay Multi-currency Wallet
✓ Low transaction fees	✓ Fiat money support	✓ Multicurrency account (cryptocurrency and fiat money)
✓ Fast transactions worldwide	✓ Tokenized assets trading for crypto (ETF funds, futures, stocks)	✓ Instant deposits and withdrawals of funds in EUR, USD, CNY
✓ Cryptodeposits and cryptocredits	✓ Four-level referral system and referral exchange	✓ SPV technique
✓ Virtual, debit and credit cryptocurrency and fiat cards	✓ Bonuses and discounts to PXP holders	✓ Security and anonymity
✓ Mobile online banking	✓ Leveraged trading (1:10)	✓ Sending funds via e-mail and SMS
✓ Cryptocurrency loans	✓ Voice ID and Face ID verification	✓ Instant conversion of funds from one currency into another one
✓ PXP loans	✓ Initial Exchange Offering (IEO) option (launchpad) for other cryptocurrency projects in order to attract funding	
✓ Crypto Forex trading		

PointPay has business contacts with more than **50** banks and **25** payment systems, as well as **20** lawyers who deal with issues of licensing cryptobusiness. We have **4** years of experience in supporting the functioning of payment systems, including signing contracts, working with banks, working with other payment systems, paying out funds, and building complex payment schemes. We are currently conducting a crowdfunding campaign through the sale of **500,000,000** PXP tokens in order to raise funds for the development of fully functional versions of our products. Their first versions are already ready for use and can be tested by our potential investors just right now!

Hurry up to invest in one of the best fintech companies of 2019!
The number of tokens is limited!

Introduction and Crypto-analytics from the PointPay platform

The crypto-industry ecosystem is developing by leaps and bounds. It's becoming more attractive not only for investors who view the cryptomarket as a way to get maximum profit in the shortest possible time, but also for ordinary users who value cryptocurrencies for their fast transaction functionality, anonymous calculations and absence of any kind of intermediaries.

Cryptocurrency platform PointPay notes that many people like the idea of "finance without borders". That is why the number of people actively using cryptocurrencies is steadily growing and approaching the psychological mark of 50 million people. Cryptocurrencies' number growth dynamics is also rapid. If in 2010 the number of cryptocurrencies could be counted on the fingers of one hand, then in 2018 their number exceeded 2000 and has greater chances of reaching 2500 by the end of the year.¹

It's noteworthy that the exchange is a kind of virtual bridge connecting blockchains of different cryptocurrencies and providing a platform for buying and selling them. But at the same time, the number of crypto exchanges, the daily trading volume of which exceeds US \$1,000, is much less - just about 200.²

This fact is quite explainable: in contrast to the meager funds required to issue an own token or coin based on a smart contract – the cost of creating a crypto exchange varies from tens to hundreds of thousands of euros. It's costly – so, not every crypto entrepreneur can afford to pay this amount of money. Moreover, crypto exchanges serve themselves as an ideal target for hackers – attackers have managed to steal a total of more than one billion dollars.³

The question of which crypto exchange to use in order to keep funds or trade remains open. No one gives a 100% guarantee of safety of funds. Security is one of the key points of traders' concern.

In addition, crypto-community calls to make exchanges the core of a cryptocurrency ecosystem with enhanced user functionality. People ask to integrate not only traditional dual-currency pairs with exchange rate charts, but also other state-of-the-art tools, on which the movement of funds would be tied. That would automatically solve the issue of deficit liquidity.

Such a need has long been overdue in a crypto community. It will undoubtedly appreciate the team of innovators, who will not only offer a safe platform for trading and storing cryptocurrencies, but also develop the functionality to invest in crypto banks specially created for this.

¹ According to coinmarketcap.com

² According to coinmarketcap.com on 10/21/2018

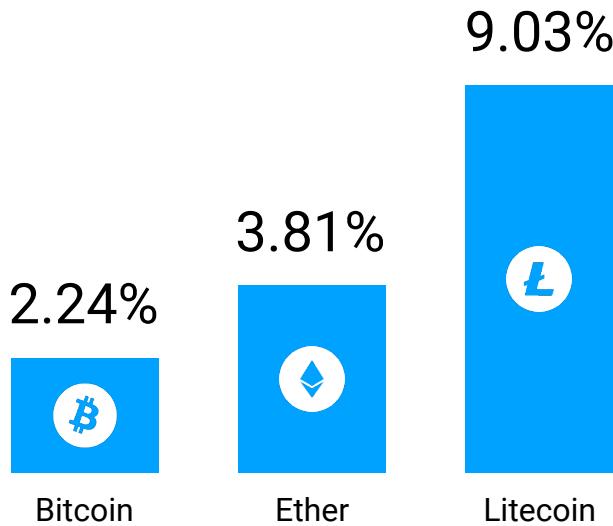
³ <https://www.cnbc.com/2018/06/07/1-point-1b-in-cryptocurrency-was-stolen-this-year-and-it-was-easy-to-do.html>

Disadvantages of Trading Crypto Ecosystem, or Money Must Work

Today, an overwhelming number of crypto exchanges provide traders with access only to rate and volume charts for a specific token or coin. Users conduct their own technical analysis based on the data presented on the exchange, make a decision and place an appropriate order. The movement of funds ceases as soon as the system detects a request that satisfies the conditions of the trader's application for the purchase or sale of cryptofunds. From this moment, the user turns from a trader into a holder. No funds movement anymore. No daily profit from cryptocurrency assets holding.

Statistics shows that more than half of traders use an extremely risky method of storing funds – the so-called "hot". The cryptocurrency assets are held directly on crypto exchange. Due to technological vacuum, the funds are stored as a "dead weight", not generating any income and breaking the golden rule of successful people: "Money must work".

Significant inflation processes bring huge losses to cryptocurrency holders who store the assets they have on crypto exchanges. Basing on the amount of coins generated per day by miners in February 2019, PointPay specialists calculated yearly inflation rates for the main mineable cryptos. They are as follows.



Here arises the problem of crypto assets depreciation. What is the way out to tackle this pressing issue?

The Solution to the "Crypto Assets Depreciation" Problem

The PointPay cryptocurrency platform team formulated its proposals on how to solve this problem and outlined 3 consecutive steps. On the one hand, these proposals will allow traders and holders to gain access to the extended user functionality and make the funds aimlessly stored on the crypto wallets work. On the other hand, the project will be given the opportunity to grow from the traditional, conforming to today's tough security requirements, the exchange to the cryptocurrency analogue of PayPal, which can rightly be called a crypto bank of the 21st century – PointPay Crypto Bank. So:

1. Issue of 500,000,000 PXP tokens based on the ERC-20 smart contract;
2. Creation of a platform with the ability to purchase tokens, sales revenue of which will be allocated for development of products;
3. Building of a closed-loop ecosystem consisting from the PointPay Crypto Bank, PointPay Crypto Exchange platform and PointPay Multi-currency Wallet. Calculation functionality of these products will be tied to PointPay tokens to make a valuable payment unit from them.

This will be simultaneously implementing both with obtaining licenses from financial regulators, and developing functional for a daily cryptoback accrual to PXP token holders. Hence, it will be a significant technological aid for building the PointPay Crypto Bank.

Disadvantages of Existing Crypto Banks. Why is the PointPay Crypto Bank the best?

Cryptocurrency and blockchain ecosystem is rapidly gaining popularity among users all over the world. While there are many separate platforms on the market allowing buying, trading, selling and managing cryptocurrencies, there is definitely a void in terms of having a platform with "All-in-one" approach. As seen from the comparative analysis table below, the major market players are heavily focused on providing a limited array of services and there is a definite lack of a user-friendly "all inclusive" platform. PointPay Crypto Bank ("PPCB") will be a part of the "All-in-one" utility token-based blockchain ecosystem, provide cryptobanking services one would find readily available in fiat currencies.

We are building PPCB to breach the gap between the convenience of cryptocurrencies and functionality of a traditional bank. PPCB will be filling this underserved niche by offering everyday users a full spectrum of banking services. The goal is to build a convenient, intuitive online banking platform, so even a non-technical user can benefit from all the services PPCB has to offer without the complications, currently associated with the blockchain technology.

Service provider:

Name parameter	 CRYPTERTUM	 BANKERA	Bank 	 C change	CRYPTOPAY	 TokenPay	 PointPay
Token sale status	Finished	Finished	Finished	Finished	Finished	Finished	Ongoing
Funds raised	\$51,1 mil	\$151 mil	\$8,1 mil	\$17,5 mil	\$18 mil	\$24,2 mil	Just started
Time went since token sale was finished (until Jan 1, 2019)	11 months	10 months	9 months	14 months	14 months	12 months	0 months
24/7 support	✗	✗	✓	✗	✓	✗	✓
Mobile bank	✓	✗	✓	✓	✓	✗	•
Virtual card	✗	✗	✗	✗	✗	✗	•
Bank card	✗	✗	✗	✗	✓	✗	•
Crypto-exchange	✗	✓	✗	✗	✗	✗	✓
Credits	✗	✗	✗	✗	✗	✗	•
Crypto-acquiring	✗	✗	✗	✗	✗	✗	•
Bank transfers	✓	✗	✓	✗	✓	✗	•
Bank deposits	✗	✗	✗	✗	✗	✗	•
License	✓	✗	✗	✗	✗	✗	•
Forex Trade	✗	✗	✗	✗	✗	✗	•
Legal and consulting services	✗	✗	✗	✗	✗	✗	•
Loans	✗	✗	✗	✗	✗	✗	•
Cryptocurrency mortgage	✗	✗	✗	✗	✗	✗	•
Crypto software for ATM	✗	✗	✗	✗	✗	✗	•
Tokenized share trading	✗	✗	✗	✗	✗	✗	•
Cryptocurrency Note Security	✗	✗	✗	✗	✗	✗	•

✓ – ready solution available

✗ – missing solution

• – planned solution

Benefits of PointPay Crypto Bank over Conventional Banking

Research by Deutsche Bank shows⁴ that the number of cash payments worldwide is steadily declining, while the percentage of non-cash payments is constantly increasing – electronic money is gradually replacing paper money, and no one will be able to stop this process: for example, in the US, as of 2015, only slightly more than 20% of consumer payments were made in cash, and in Sweden, according to 2016 data – less than 10%: in this Scandinavian country, the sign "we do not accept cash"⁵ has become normal. But progress does not stand still: payment cards are being replaced by mobile applications installed in smart phones, and good old fiat money gives way to cryptocurrencies. The latter is due to a combination of various factors, including the natural human desire not to feel "closely watched", to preserve at least partly the anonymity of their financial transactions: de jure, it is a constitutional right of every citizen, de facto the case is different.

The dizzying growth of the bitcoin exchange rate was one of the reasons for the cryptocurrency boom in 2017. Ironically, it is because of this that the share of bitcoin in the total market capitalization has rapidly decreased – from more than 80% in June 2016 to less than 40% in December 2017: hundreds of new coins and tokens appeared, and some of them managed to win a place under the sun.

This being said, using the same bitcoin's case a curious fact can be stated: the number of transactions with its use is constantly growing and in 2017 exceeded 100 million, but at the same time, this very impressive figure is still very far behind the indicators of fiat payment systems (PayPal – about 6 billion transactions, direct bank payments just in Germany – more than 10 billion, VISA – 141 billion according to 2016).

This leads to the logical conclusion: the crypto-currency market has a huge, almost inexhaustible potential for further growth, and the project that will be the first to be able to offer its customers a "turnkey" working system that provides not only standard opportunities typical for the usual fiat Internet banking, but also significantly expanding their list, will certainly be "on the crest of the wave" and will interest potential investors with a combination of prospects for obtaining considerable income in a relatively short time with the obvious reliability and durability of its business model. This is confirmed, among other things, by the amount of levies⁶ of those token sale projects that tried to set themselves similar tasks: Cryptopay – 51 million dollars, Crypterium – 18 million, ChangeBank – 17.5. Though, none of these projects is a cryptobank in the full sense of the word: services such as depositing and transferring money from one's account to another, traditionally provided by the banking sector, have not yet been brought to the implementation stage.

Not far off is the moment when any cryptocurrency asset will become a universal means of payment, which will be able to pay for anything – from a cup of coffee to a new apartment. Those who bring this moment closer, already today realizing what others will only think about tomorrow, will undoubtedly benefit.

The PointPay Team strives to be one step ahead of competitors and intends to create a bank of the future, where mutual settlements of customers will be extremely simplified by eliminating bureaucratic and geographical restrictions that are inevitable for conventional banks, as well as minimizing the time spent on transfers of funds and commissions due to the absence of the need for the maintenance of numerous banking personnel – all operations are carried out by the user in a virtual personal account through his mobile or desktop device.

⁴ https://www.dbresearch.com/PROD/RPS_EN-PROD/PROD000000000462095/Why_would_we_use_crypto_euros%3F_Central_bank-issued.pdf

⁵ <https://www.bloomberg.com/news/articles/2018-02-18/no-cash-signs-everywhere-has-sweden-worried-it-s-gone-too-far>

⁶ <https://icobench.com/>

More details in the table below:

	Conventional Bank	PointPay Crypto Bank
Geography of business	Limited to the country where the bank is placed	Throughout the world
Number of clients	Limited to the country where the bank is	Throughout the world
International transfer fee	1-3%	The goal is to make up to 1%
Speed of making international transfers	Up to several days	Several minutes
Currency exchange fee	2-3%	The goal is to make up to 2%
Bureaucratic procedures	At every step	All banking operations, including cryptocurrency, take place in a virtual personal account
Type of currency	Fiat money	Fiat money and cryptocurrency
Anonymity	Missing	Partially presents

Deutsche Bank analysts believe that cryptocurrencies, like fiat money, can and should be used both for making payments and for saving accumulated funds. As part of the implementation of the road map, PointPay Crypto Bank plans to offer its customers both the first and the second opportunity, thereby creating serious competition to traditional banking institutions.

Description of the PointPay Crypto Bank

PointPay CryptoBank will have broad technical functionality and provide the following banking services:

1. Cryptocredit and cryptodebit cards.

Pay with a credit card connected to VISA / MasterCard electronic payment networks and withdraw funds to it in any country of the world. Applications being developed will work in conjunction with the debit and credit cards issued. Guaranteed high security and acceptance of cards in almost any ATM in the world.



2. Cryptobanking.

Issuance of cryptocredits to business and acceptance of crypto deposits through a personal account with a high level of privacy.

3. Car loans for buying a car.

Buy cars by issuing almost instant cryptocredits, which allows, on the one hand, making a contribution to cryptoeconomics, and on the other, improving the financing structure of a cryptobank and increasing crypto flows.

4. Cryptocurrency mortgage.

Buy your dream home taking a mortgage cryptocredit.

5. Cryptocurrency deposits and savings accounts.

PointPay Crypto Bank will not only keep your cryptocurrency safe, but will also let you to receive interest charges due to the existence of a cryptobank savings account that ensures a decent level of profitability.

6. Buying and selling stocks in cryptocurrency.

Buy and sell stocks of any companies directly from your smartphone using cryptocurrency. Excellent opportunity to expand the investment portfolio of any investor.

7. Cryptocurrency transactions and transfers worldwide.

Any bank transfer takes a lot of time, nerves and energy. Enjoy the ease of making cryptocurrency and fiat transfers using online crypto banking. Transfer money instantly from anywhere in the world. All you must have is a smart phone and access to the Internet.

8. Provision of services on the Forex market through:

- Support for ECN networks, reducing to zero the role of intermediaries;
- Support for progressive system of NDD orders;
- End-to-end STP transaction processing technologies.

Instant ways to recharge the balance of your account with the help of WebMoney, Yandex.Money payment systems, bank transfers, cryptocurrency, as well as with Visa and MasterCard bank cards. Affiliate program to attract new members. Contracts with liquidity providers.

9. Mobile crypto banking.

Instant online transfers (both cryptocurrency and fiat) from anywhere in the world. Support of Apple Pay, Samsung Pay, Android Pay. Cashback and referral program.

10. Virtual cryptocard.

The possibility of ordering a virtual crypto card (both for cryptocurrency and fiat money) with instant receipt of details for using it. NFC technology support. Withdrawals via any ATM anywhere in the world.

11. P2P loans.

PointPay platform will provide its users with the opportunity to get a loan from a private person or another banking institution, playing the role of a platform that unites borrowers and lenders.

12. Cryptosoft for ATM.

Instead of the pointless release of expensive ATM terminals, the PointPay team will develop software that will be implemented in existing ATM systems of other companies.

13. Consulting banking and legal services.

Assistance in the preparation of bank documents and financial reports. Help in opening fiat and cryptocurrency accounts. Legal and financial advising.

14. Crypto-acquiring.

The possibility of fast, transparent and anonymous payment of cryptocurrency of various goods and services in stores, cafes and restaurants using PXP token. PointPay cryptocurrency acquiring works in all directions: fiat-cryptocurrency, cryptocurrency-fiat, fiat-fiat, cryptocurrency-cryptocurrency.

PointPay Platform Investor Preferences

Token holders who have invested significant amounts in PXP will receive tangible preferences when working with the system, including an increase in the service speed, a discount on the exchange, transfer and withdrawal of funds, the percentage of which increases depending on the number of tokens available to the investor, an increase in the interest rate on cashback and crypto deposits, and even an option to get an instant loan: the amount of loan available to the investor, again, will depend on the size of its investments in the project, increasing in accordance with the number of tokens available.

More details in the table below:

	STANDARD	SILVER	GOLD	PLATINUM
Number of tokens, required for status reception	0 - 10,000	10,001- 50,000	50,001 - 250,000	250,001 +
Access to banking services	Standard service	Expedited service	Priority service	Instant service
Exchange of funds	No discount	2% discount	5% discount	10% discount
Funds transfer	No discount	2% discount	5% discount	10% discount
Funds withdrawal via ATM	No discount	2% discount	5% discount	10% discount
Loans	—	\$100-1,000	\$100-5,000	\$100-10,000
PXP credit system	Available to anyone who can verify their credit history and solvency	Available to anyone who can verify their credit history and solvency	Available to anyone who can verify their credit history and solvency	Available to anyone who can verify their credit history and solvency
Cashback	0.25%	0.5%	1%	1.5%
Interest accrued on crypto deposit	1% (from \$1,000)	1,5% (from \$1,000)	2,2% (from \$1,000)	3% (from \$1,000)
Annual distribution of company's profit	1% (between all)	1,5% (between all)	2,5% (between all)	5% (between all)

PXP token is used as a payment instrument in the system of PointPay Bank. An expanded range of banking services provided on the most favorable terms, including operations with both fiat money and cryptocurrencies, will undoubtedly increase the demand for the PXP token, increasing its value – therefore, investors who invested in the project at the initial stage will receive the greatest profit. Every year PointPay will distribute 10%⁷ of its profits among investors.

⁷ Note: dividend payments are not guaranteed and depend on economic factors and the company's desire.

Disadvantages of Existing Crypto Exchanges. Why is the PointPay Exchange the Best?

Analyzing the problems that are relevant to the cryptocurrency market, the PointPay team selected a sample of exchanges, declaring the largest trading volumes. The data source is the largest information analyzer – coinmarketcap.com (relevant for February 1, 2019):

Top 100 Cryptocurrency Exchanges by Trade Volume:

	BINANCE	OKEX	ZB.COM	DigiFinex
Adj. Vol (24h)	\$531,286,730	\$423,931,136	\$407,347,525	\$329,583,984
Volume (24h)	\$531,286,730	\$423,931,136	\$422,239,756	\$329,583,984
Volume (7d)	\$1,912,805,015	\$1,308,079,966	\$1,072,718,275	\$1,142,840,443
Volume (30d)	\$16,801,595,709	\$13,550,858,667	\$9,731,164,486	\$9,383,004,368
No. Markets	432	419	93	123
Change (24h)	-18,80%	-3,28%	2,31%	-23,38%
Vol Graph (7d)				
Launched	Jul 2017	Jan 2014	Nov 2017	Apr 2018

Comparative analysis of cryptocurrency exchanges for the implementation of certain options, which the PointPay team considers essentially important in the context of achieving maximum functionality, speaks for itself:

Crypto Exchange Option	 BINANCE	 OKEX	 ZB.COM	 DigiFinex	 PointPay
Funds deposit in fiat	✓	✓	✗	✗	●
Funds withdrawal in fiat	✗	✗	✗	✗	●
Tokenized assets trading (stocks, ETF, natural resources)	✗	✗	✗	✗	●
Staking-based profit sharing model to PXP holders	✗	✗	✗	✗	●
Referral system	✓	✗	✓	✓	●
Referral exchange	✗	✗	✗	✗	●
Trollbox chat for traders	✗	✗	✗	✗	●
Leveraged trading	✗	✓	✓	✗	●
24/7 support	✓	✓	✓	✓	●
Voice ID to log in	✗	✗	✗	✗	●
Face ID to log in	✗	✗	✗	✓	●
Futures contract trading	✗	✓	✗	✗	●
OTC-trading	✓	✓	✓	✓	●

✓ – ready solution available ✗ – missing solution ● – planned solution

The table clearly demonstrates the fact that the existing services are far from fully satisfying traders' demands. Nevertheless, any crypto exchange of the 21st century should meet them entirely. The company that will implement the options mentioned above, will become the market leader. This is an undoubted chance for the PointPay team.

Cryptocurrency Exchange by PointPay. Centralized or Decentralized?

At the first glance, decentralized cryptocurrency exchange has a lot of advantages. They are – the complete anonymity of the user, and the absence of personnel managers that may be interested in price manipulation within the exchange itself. However, there's the other side of the coin. A lot of decentralized cryptocurrency exchanges are usually managed by smart contracts, so those cryptocurrencies that do not support this technology cannot be bargained on decentralized exchanges. It automatically entails a problem of poor liquidity, and this, in turn, leads to low trading volumes. In addition, a decentralized cryptocurrency exchange a priori doesn't have a support service that could promptly answer questions from traders.

Taking into account these facts and a desire to work with fiat currencies that is a priori unavailable to decentralized exchanges, the developers of the PointPay Crypto Exchange platform have decided to implement the best features of a centralized one:

Exchange: PointPay	Support service: +
Token: PXP	Chat for traders: +
Country: UK	License: +
Exchange type: Centr.	Number of transactions: 350/sec
Cashflow: Crypto-to-fiat fiat-to-crypto crypto-to-crypto fiat-to-fiat	

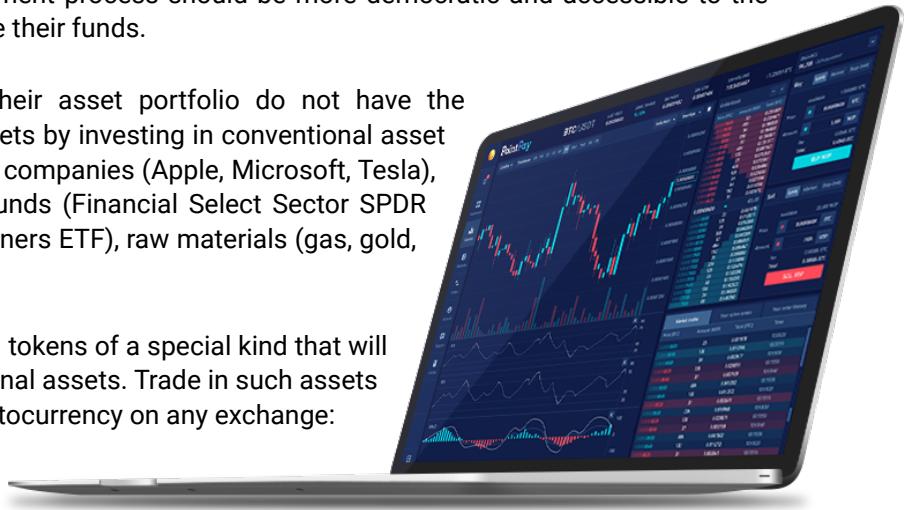
Tokenized Assets Trading With the PointPay Crypto Exchange platform

The PointPay team believes that the investment process should be more democratic and accessible to the vast majority of people who want to increase their funds.

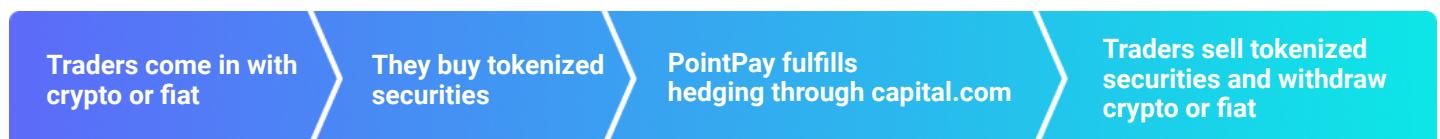
Investors who have cryptocurrencies in their asset portfolio do not have the opportunity to trade on world financial markets by investing in conventional asset classes. They are – shares of world famous companies (Apple, Microsoft, Tesla), index funds (S&P 500, Nasdaq 100), ETF-funds (Financial Select Sector SPDR Fund, Invesco QQQ, VanEck Vectors Gold Miners ETF), raw materials (gas, gold, crude oil), etc.

Therefore, PointPay issues several thousand tokens of a special kind that will correspond to one or another type of traditional assets. Trade in such assets will occur in the same way as trading in cryptocurrency on any exchange:

1. A trader comes to the exchange with fiat and cryptocurrency funds;
2. The trader buys tokenized assets that are traded on the PointPay crypto Exchange platform (transactions can occur not only at the expense of own funds that are on the account balance, but also using leverage in the ratio 1 to 10);
3. PointPay buys the asset class selected by the trader on Capital.com;
4. The trader sells a tokenized asset that is on his balance, or keeps it until it grows in price;
5. The trader withdraws the money earned to his account in the cryptobank.



So, it looks like as follows:



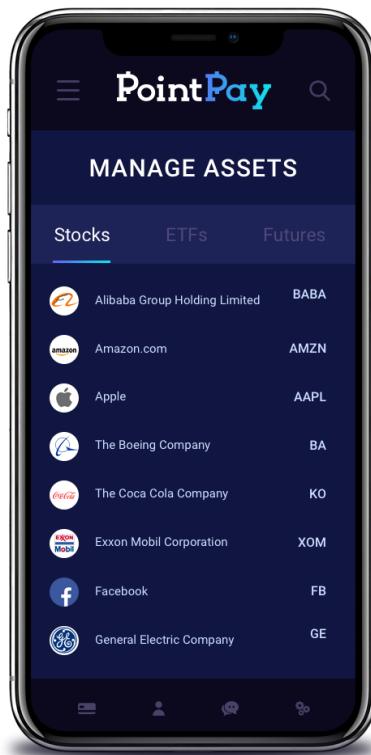
Leverage trading 1:10

Multilanguage support at every step

PointPay Security Notes for Bitcoin and Ethereum

Currently, the legislations of many countries are still formulating provisions regarding the legal status of cryptocurrencies. In this regard, it is especially important for crypto-industry to be within the legal framework – only a complete legislative settlement can attract a significant number of institutional investors to the industry.

PointPay plans to issue bank securities, or security notes, for the most popular crypto-assets – such as, for example, Bitcoin PointPay Security or Ethereum PointPay Security. This will make it possible to display assets on the bank account balance not only in the PointPay Crypto Bank, but also in other banks around the world.



Initial Exchange Offering (IEO) Option on the PointPay Crypto Exchange platform

The first cryptocurrency fundraising campaign was conducted by the MasterCoin project in 2013. Since then, thousands of startups have used this form of attracting investments and collected hundreds of millions of dollars in funding through the initial coin offering, known in the crypto community as the token sale.

In 2017 and 2018 cryptocurrency projects first carried out token sale campaign directly on their landing sites and only then they listed the tokens on exchanges. Yet in 2019 the trend has changed in favor of the so-called IEO – initial exchange offering. It can be stated that the crypto industry repeats the history of the stock market: it's enough to recall how at one time the shares of current business giants – such as Alibaba or Facebook – were sold as part of an initial public offering (IPO) on the American stock exchange Nasdaq, specializing in high-tech companies.

The cryptocurrency community seems to have decided to take the already beaten path, and PointPay readily joins the global trend.

It is necessary to take into account that in order to enter the IEO on top exchanges, startups need not only huge amounts of funds that are too heavy for the beginning, but, as a rule, well-established business contacts with representatives of the top management of these exchanges. In contrast, PointPay offers cryptocurrency blockchain projects to attract funding according to well-defined and common rules and standards that will be developed by experienced advisors with many years of relevant industry experience.

The table below clearly demonstrates the benefits derived from the implementation of this option on our exchange. This is a classic case of the win-win principle, since the situation is advantageous not only for projects that will conduct an IEO on the PointPay Crypto Exchange platform, but also for all PointPay investors and for the exchange itself.

Benefits for investors:

- ✓ Increased investor confidence, as the exchange takes reputational risks on itself and evaluates the project for its compliance with established standards;
- ✓ Exclusion of the so-called "gas wars" between investors competing among themselves for the right to be the first to receive the cherished tokens during a tokensale at a more attractive price;
- ✓ Low entry level for investing that democratizes the process and makes it accessible to a wide range of crypto exchange users.

Benefits for cryptocurrency projects conducting tokensale:

- ✓ Saving money spent on marketing the project, as the crypto exchange itself organizes the sale of tokens, attracting investors who have gone the whitelisting procedure;
- ✓ Guaranteed achievement of softcap and hardcap by informing in advance crypto exchange users who have a potential to take part in a token sale;
- ✓ Increasing of token liquidity after making a listing on the crypto exchange in the most popular trading pairs

Benefits for the PointPay Crypto Exchange platform:

- ✓ Stimulation of cryptocurrency liquidity growth by investors wishing to participate in the IEO and depositing the assets to the crypto exchange;
- ✓ Increase in income from trading fees, as well as depositing and withdrawing commissions (the more income has the exchange, the more cryptoback get PXP token holders);
- ✓ Attracting of new traders who were not previously registered on the crypto exchange.

Disadvantages of Existing Crypto Wallets. Why is the PointPay Multi-currency Wallet the Best?

Any blockchain enthusiast, miner or trader inevitably faces the need to search for a safe and reliable cryptocurrency store. At the same time, the existing crypto wallets, aimed to solve this problem, provide very limited number of options. PointPay experts conducted a study of the most popular wallets on the cryptocurrency market. The table below clearly shows the gaps in the implementation of a number of important technical solutions:

Wallet Option	BitcoinCore	EXODUS	Coinomi	ELECTRUM	PointPay
Mobile app	✗	✗	✓	✓	●
Desktop app	✓	✓	✓	✓	●
Web version	✗	✗	✗	✗	●
Internal currency exchange	✗	✓	✓	✗	●
The need to download the blockchain of one or another cryptocurrency	✓	✗	✗	✗	✗
Multicurrency support	✗	✓	✓	✓	●
Virtual cryptocurrency portfolio	✗	✓	✓	✗	●
Current exchange rates	✗	✓	✓	✗	●
Ability to send funds via SMS	✗	✗	✗	✗	●
Ability to send funds via e-mail	✗	✗	✗	✓	●
Payment gateway for receiving payments in cryptocurrency for online stores	✗	✗	✗	✗	●
Possibility to replenish the account balance through popular payment systems (VISA / MasterCard, UnionPay, etc.)	✗	✗	✓	✗	●
The ability to withdraw funds to the accounts of popular payment systems (VISA / MasterCard, UnionPay, etc.)	✗	✗	✗	✗	●

✓ – ready solution available ✗ – missing solution ● – planned solution

PointPay Online Payment System

PointPay is aiming to develop online payment system enabling merchants to accept cryptocurrencies for the goods which they sell on their websites. The visitors will be able to buy the goods and services for crypto.

The list of cryptocurrencies is determined by those that the PointPay Wallet supports i.e. 95% of the cryptomarket. Those merchants who have PointPay's tokens on their balance will be provided with a discount.

The visitors of online stores will be able to pay either copying the wallet address manually, or just scanning the QR-code automatically with a mobile phone.

After the payment is done, the client will be able to track the transaction in the blockchain. When it's confirmed, the merchant's balance will be replenished with the funds.

There's foreseen a referral system for resellers. Those ones who will invite new merchants to the system will earn from each purchase made on his website.



Instant access



Fast setup



Friendly interface

PointPay Multi-currency Wallet

One of the products being developed by the PointPay cryptocurrency platform is a PointPay Multi-currency Wallet. It has the following technical functionality.

1. The ability to securely store the most popular cryptocurrencies: Bitcoin, Ethereum, Litecoin, and many others.
2. The ability to recharge the balance of the most popular fiat currencies – dollars, euros and yuans – with the help of VISA / MasterCard, UnionPay, Payeer, AdvCash, Yandex.Money payment systems, etc.
3. The possibility of exchanging funds in the following ways: fiat-cryptocurrency, cryptocurrency-cryptocurrency, cryptocurrency-fiat.
4. The ability to instantly cash out cryptocurrency through the withdrawal on the card VISA / MasterCard, UnionPay , payment system Payeer, AdvCash, Yandex.Money, etc.
5. The system automatically generates statistics on the overall account balance, displaying it in dollars, euros or yuans.
6. The system provides up-to-date cryptocurrency rate data.
7. The system allows you to create a virtual portfolio of cryptocurrencies, which automatically calculates the value of it in dollars, euros or yuans. It also displays the percentage of each cryptocurrency in the portfolio to the total number. The ability to create your own cryptocurrency portfolio by importing data directly from the balance of the web wallet.
8. Account login is protected by a two-factor authentication system (2FA).
9. Ability to send money to business partners, friends and relatives via SMS.
10. Ability to send money to business partners, friends and relatives via e-mail.
11. Ability of accepting payments in cryptocurrency on your website or online store by installing a special module from PointPay Multi-currency Wallet. Instantly withdraw money earned to your bank card or any other wallet.
12. Ability to track all transactions performed in the section "History of transactions".
13. Ability to recharge your mobile phone balance and pay utility bills using the PointPay Multi-currency Wallet.

PointPay Ecosystem

PointPay Crypto Bank

pointpaybank.com

The PointPay Crypto Bank is the first banking solution in the cryptocurrency space that allows for instant, low-fee fiat transfers using blockchain technology.

- ✓ Debit, credit, multi-cards
- ✓ Personal banking
- ✓ Crypto backed & fiat mortgage
- ✓ Car loans
- ✓ Crypto & fiat loans
- ✓ Bank transfers
- ✓ Bank deposits
- ✓ Crypto acquiring
- ✓ P2P loans
- ✓ P2P transfers
- ✓ Bank2Bank transfers
- ✓ Virtual portfolio
- ✓ Accounting
- ✓ Business loans
- ✓ Business credit
- ✓ Bridge loans
- ✓ Priority banking
- ✓ Legal & consulting services
- ✓ Commercial and private banking support

Supported gateways and currencies:



PointPay Crypto Exchange platform

pointpay.eu

Our cryptocurrency exchange features a unique token-staking mechanism, a powerful trading UI, and seamless all our other products.

- ✓ IEO support
- ✓ Low trading fees
- ✓ Bonuses and discounts to PXP holders
- ✓ Crowdfunding platform
- ✓ Exchange of referral traders
- ✓ Referral system
- ✓ Fiat support
- ✓ Facial recognition, voice ID
- ✓ PXP fee discounts
- ✓ Simple, intuitive interface for new traders
- ✓ Robust trading software for professionals



Supported cryptocurrencies:



PointPay Multi-currency Wallet

pointpaywallet.com

Enables fast cryptocurrency transfers, secure and convenient storage, and visibility into a users virtual portfolio of holdings.

- ✓ Multicurrency crypto and fiat accounts
- ✓ Instant deposit/withdrawal (fiat/crypto)
- ✓ Simple Payment Verification (SPV)
- ✓ Payment code ID (ID & single address for most cryptocurrencies)
- ✓ Cold & hot crypto wallets
- ✓ Instant exchange of currency
- ✓ P2P transfers
- ✓ Virtual crypto portfolio

Supported cryptocurrencies:



PointPay Online Payment System

PointPay is developing online payment system for merchants enabling to accept cryptocurrencies for the goods which they sell on their websites. The visitors will be able to buy the goods and services for crypto.

- ✓ Instant access
- ✓ Fast setup
- ✓ Friendly Interface

Supported cryptocurrencies:



PointPay Token

pointpay.io

PXP allows for instant transfers, while providing specific value and discounts to PointPay users.

- ✓ ERC-20 based token used within PointPay Ecosystem
- ✓ Future plans to build native blockchain platform
- ✓ It will power future PointPay services and products
- ✓ Faster transaction times
- ✓ Quicker payment settlements



Symbol:
PXP (PointPay token)



Total supply:
1,000,000,000 tokens

Device Support

We will support accessibility via the web or through one of many mobile apps.



POINTPAY CRYPTO BANK	Coming soon...	Coming soon...	Coming soon...
POINTPAY CRYPTO EXCHANGE PLATFORM	✓ Done	Coming soon...	Coming soon...
POINTPAY MULTI-CURRENCY WALLET	✓ Done	Coming soon...	Coming soon...
POINTPAY NEWS APP	Coming soon...	✓ Done	✓ Done

Payment Cards and POS

Allows merchants to receive payments in PXP or other cryptocurrency, and consumers to pay using payments cards or our mobile app.

- | | |
|---------------------------|-------------------------------|
| ✓ Card processing | ✓ Multi-currency/crypto cards |
| ✓ Cash-in | ✓ Bank2Bank transfers |
| ✓ Cash-out | ✓ Debit cards |
| ✓ Purchase | ✓ Credit cards |
| ✓ E-commerce | ✓ Prepaid cards |
| ✓ P2P | ✓ Virtual cards |
| ✓ Payments | ✓ Multi-currency FIAT cards |
| ✓ Crypto & fiat acquiring | |

Supported gateways:



Legal and Compliance Roadmap



Regulation D Filing
U.S. Securities and Exchange Commission



Banking License
Cayman Islands

EMI Licenses



EU



Estonia



Lithuania



Singapore



UK

MVP (Minimum Viable Product)

The developers of the PointPay Crypto Exchange platform have identified a prerequisite for entering the token sale stage – the presence of a minimum working prototype, which could be of interest to the crypto community.

The following features have been developed and are being tested by a small group of beta-testers:

1. 500,000,000 PXP tokens were emitted.

2. Created landing platform at <https://pointpay.io>.

3. PointPay Crypto Exchange platform v1.0 <https://pointpay.eu>:

- Functionality of registration and entry has been developed: <https://pointpay.eu>;
- The user's personal account with corresponding settings has been created;
- There is a possibility to make deposits and withdrawals from the PointPay Crypto Exchange platform to other cryptocurrency wallets;
- The functional of placing orders "by limit" and "by market" has been created.

4. PointPay Multi-currency Wallet v1.0:

- The functional of registration and entry has been developed: <https://pointpaywallet.com>;
- The user's personal account with the corresponding settings has been created;
- There is a possibility to make deposits and withdrawals from the PointPay Multi-currency Wallet to other cryptocurrency wallets;
- 6 main cryptocurrencies (BTC, ETH, BCH, LTC, BNB, XRP) have been integrated.

5. PointPay Crypto Bank v1.0:

- The personal area with PointPay Multi-Card is ready for testing by users: <https://pointpaybank.com>.

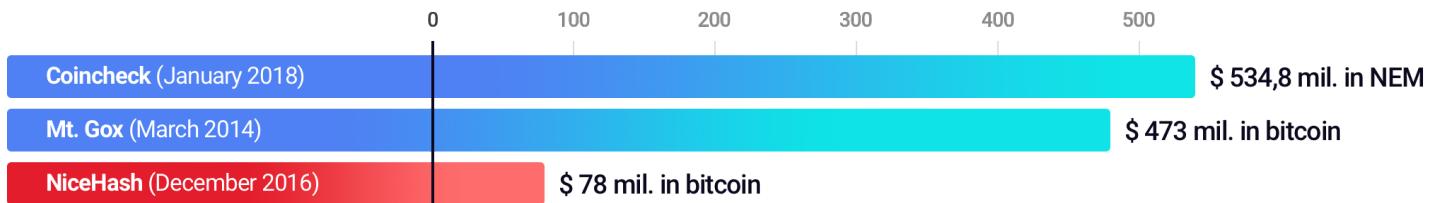


All developed products will be available on both desktop and mobile devices.

Security

In recent years, hackers have caused damage to crypto-exchanges in amounts of hundreds of millions of dollars⁸. The crypto market itself attracts a huge number of investors, each of whom wants to get the maximum profit. The largest crypto exchanges accumulate impressive amounts of digital currencies, making themselves an ideal target for hackers.

The biggest cryptocurrency thefts:



However, recent studies show that 41% of exchanges⁹ allow to create a password consisting of less than 8 characters, and 37% of exchanges allow you to create a password containing either only letters or only numbers. Cryptocurrency exchange PointPay approaches the issue of security in the most serious way and offers the following mechanisms designed to protect traders from intruders:

- DDoS - protection from CloudFlare service;
- Two-factor authentication (2FA) when you log into your account and withdraw funds;
- Strict requirement to create a password containing a combination of numbers, uppercase and lowercase letters and other characters and consisting of at least 8 characters;
- The current extension of the HTTPS Protocol to support encryption to increase security;
- Bug Bounty program for finding vulnerabilities;
- Face ID;
- Voice ID;
- Integration of SPV technology that has never been hacked.

⁸ <https://www.businessinsider.com.au/cryptocurrency-exchange-hackers-2018-2018-7>

⁹ <https://hackernoon.com/54-of-cryptocurrency-exchanges-have-security-holes-60be3c897c77>

Legal Basis and Licenses

It is not a secret that concise, well-defined regulations for cryptocurrency field are scarce, vary dramatically from country to country and are rather difficult to comply with due to the nature of rapidly evolving legal grounds for cryptocurrencies.

In order to have PointPay operate exclusively in the legal field, we will have to extensively collaborate with appropriate legal agencies and advisors towards building a proper basis for our business.

The next logical step towards providing our services legally and worldwide is obtaining appropriate licenses, allowing transactions with fiat and cryptocurrency assets, as well as with electronic money. Filing for these licenses becomes the top priority for the successful project development.

This is why we allocated up to 11.5% of the raised amount towards obtaining the following essential licenses, allowing us to remain legal, expand our geography and offer financial services in lawful manner for customer around the world:

- Regulation D, rule 506c by U.S. SEC;
- Estonian license "Providing services of exchanging a virtual currency against a fiat currency" allows to exchange cryptocurrency for fiat and cryptocurrency for cryptocurrency;
- Estonian license «Providing a virtual currency wallet service» provides fund storage services (both 'hot' and 'cold' storage) in cryptocurrency wallets;
- Electronic Money Institution (EMI) license in the UK (EMI licenses are entitled to issue electronic money in addition to their ability to function as Payment Institutions and provide payment services);
- EMI license in Lithuania;
- EMI license in Singapore;
- Banking license in the Cayman Islands.

Composition of the Client Base of the PointPay Platform and Its Growth Forecast

Conducting a competent advertising campaign in the crypto market is impossible without determining the target audience, which is formed on the basis of the analysis of the client base. According to analysts of the trading company eToro¹⁰, the majority of potential investors in the cryptocurrency market are men (91.5%). In Ether (the coin in which PointPay accepts investments during the token sale period), people aged 24-35 are the most actively investing. It is on this social group the bet will be made during the advertising campaign of PointPay.

Potential clients of the crypto-exchange are traders, investors, brokerage companies. Potential crypto bank customers – physical and legal entities interested in the depositing services and lending. The web wallet will be useful to anyone who wants to store cryptocurrencies in a safe place, as well as to send cryptocurrencies and fiat money to their friends, relatives and colleagues, pay them for utilities and communication services, confirming transactions via e-mail or SMS. Even those people who do not understand the mechanisms underlying the functioning of the cryptocurrency market will be able to purchase any cryptocurrency in their personal account at the touch of a button. Representatives of small and medium – sized businesses – from single freelancers to translation and travel agencies, as well as online stores – will be able to accept payments in cryptocurrency using the PointPay platform widget.

Thus, the PointPay client base consists of users of PointPay Crypto Bank, PointPay Crypto Exchange platform and PointPay Multi-currency Wallet. We predict the numerical growth of the PointPay customer base, based on the analysis of statistical data of some companies represented in this market segment – among those in which similar technical solutions are implemented at least partially.

In the absence of the classical models of predicting the customer base for cryptoprojects the following calculation model was developed.

To calculate the potential number of users of PointPay Crypto Bank, three projects were selected, the implementation of which was launched in the autumn of 2017 and which were able to provide their customers with at least the rudiments of banking functionality. The volume of the client base was conditionally equated to the number of unique visitors to the official sites of these projects.

When calculating the potential number of users of the crypto currency exchange PointPay we chose three of the centralized crypto currency exchanges, which started its activity again in the fall of 2017. The volume of the client base was conditionally equated to the number of unique visitors to the official sites of these projects.

The calculation of the potential number of users of the PointPay Multi-currency Wallet was based on the corresponding data of three web multi-currency wallets among the most popular. The volume of the client base was conditionally equated to the number of unique visitors to the official sites of these web wallets.

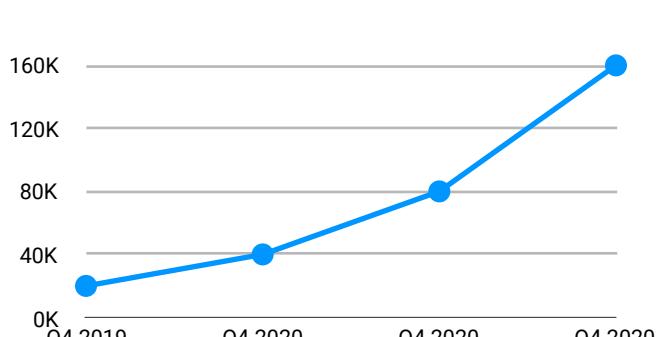
Considering the fact¹¹ that the greatest number of registrations of users in the studied projects were in the period of "cryptoboom" – maximum capitalization of the stock market, making about \$800 billion, the projected volume of customer base PayPoint for each product was calculated based on the current capitalization of the crypto market – about \$100 billion¹². The total potential number of PointPay platform clients was obtained by summing these three values.

¹⁰ <https://www.etoro.com/blog/market-insights/who-are-the-crypto-investors/>

¹¹ <https://support.binance.com/hc/en-us/articles/115003773671-Binance-Will-Temporarily-Disable-New-User-Registrations>

¹² According to coinmarketcap.com on 12/9/2018

PointPay customer Growth Forecast

Peculiarities	Platform	Number of unique visitors per month	The average number of customers in the event of a capitalization of \$800 billion	The average number of customers in the event of a capitalization of \$100 billion
Crypto exchange customer bases (unique visitors per month)				
Centralized crypto exchange. Creation date: Nov. - Dec., 2017	IDAX	30,000		
	CoinTiger	61,000	45,000	5,625
	BiteBTC	44,000		
Web multi-currency wallet customer bases (unique visitors per month)				
Most popular web multi-currency wallets	Blockchain	597,000		
	Cryptonator	2,250,000	964,000	120,500
	Bitgo	45,000		
Cryptobank customer bases (unique visitors per month)				
Creation date: autumn 2017	Cryptopay	42,000		
	Crypterium	14,000	64,000	8,000
	Changebank	8,000		
PointPay Customers Forecast				
				
The sum of the average values of three development directions (total potential number of PointPay customers)				~ 135,000
The number of customers at the time of the commencement of full-fledged work PointPay Crypto Bank				~ 20,000

According to the above forecast, at the time of launch of the last of the three announced services (Q4 2019), PointPay's platform will consist of approximately 20,000 customers (approximately 15% of the potential volume of the customer base), and by the time all points of the roadmap are completed (Q3 2020), the number of users will reach predicted value of 135,000.

Financial Planning

For crypto-projects, as well as for ordinary projects, to ensure their sustainable development, it is necessary to plan both income and cash flow directions. High volatility characteristic of the cryptocurrency market often becomes an argument against investing in such assets. However, our approach aimed at long-term development should satisfy the needs of potential investors. The following financial plan is for the next five years. However, it is worth noting that due to the unpredictable behavior of the crypto market, this financial plan reflects only a forecast.

The estimated project revenues are presented in the table below:

Income	2019	2020	2021	2022	2023
Comission income	157,500	27,171,900	78,781,500	210,136,500	255,811,500
Consulting services	19,773	3,411,238	9,890,455	26,381,730	32,115,307
Brokerage services	9,500	1,638,940	4,751,900	12,675,185	15,434,650
Income from conducting transactions with the use of bank cards	3,679	634,701	1,840,236	4,908,632	5,975,432
Acquiring Services	10,554	1,820,882	5,279,427	14,081,147	17,152,572
TOTAL, US\$	201,006	34,677,661	100,543,518	268,183,194	326,489,460

Receiving income is unthinkable without the costs of developing PointPay platform, marketing, labor compensations, taxes, audit, and others.

Costs	2019	2020	2021	2022	2023
Marketing costs	503,014	12,691,043	31,981,429	80,593,201	89,091,123
Purchase of licenses and legal support	76,620	1,933,123	4,871,469	12,276,102	13,570,521
Operating costs	83,725	2,112,382	5,323,202	13,414,469	14,828,920
Commission costs	9,750	245,993	619,901	1,562,151	1,726,867
Interest costs	10,155	256,211	645,651	1,627,040	1,798,599
Dividend Costs	4,250	107,228	270,213	680,938	752,737
Taxes	57,525	1,451,356	3,657,416	9,216,690	10,188,517
Audit	97,475	2,459,294	6,197,422	15,617,502	17,264,246
Platform development	500,000	12,615,000	39,232,650	98,866,278	116,310,300
TOTAL, US\$	1,432,514	33,871,628	92,799,353	233,854,370	265,531,830
ROI	14,97%	102,38%	108,35%	114,68%	122,96%
Net profit of the project, %	-568%	2%	8%	13%	19%
Net profit of the project, US\$	-1,141,508	806,032	7,744,165	34,328,824	60,957,630

The presented financial plan fully covers all items of income and expenses that the project will have to face on the way to achieving its goals.

Tokenomics of the PointPay Token

PXP Token - Utility Token

PointPay Team considers the issue of creation an economic model to be fundamental. It will become a foundation for mutually beneficial relations between traders and the rest of the crypto community. In order to give the token a financial value we went through all possible strategies of maximizing the degree of token's integratedness into the trading ecosystem. The PointPay token is a utility token, the purpose of which will be to perform internal payments inside the crypto exchange. The further expansion of the token inside crypto-ecosystem will be insured by establishing a platform which will allow representatives of the crypto community to emit their own tokens and run crowdfunding token sale campaigns.

The viability of the tokenized ecosystem will be sustained by the use of the following functional tools:

1. Trading within bi-currency pair PXP/any other token will be going through without charging a fee;
2. Money withdrawal from the exchange will be carried out with a fixed fee in PXP;
3. The price of one trading transaction is 0.001 PXP (when you place an order upwards \$10);
4. The placement of a referral-trader on the exchange – 0.1 PXP;
5. The capability of emitting your own tokens based on specially made platform – 10 PXP;
6. Daily PXP holders will get returns proportional to the amount of tokens held on each of the cryptocurrency wallets exposed on the exchange at the rate of 1% of the total amount of fees acquired by the system in a day;
7. The opportunity to participate in new token sale campaigns from the PointPay Exchange platform thanks to the PPP option. Will be available to all users who have PXP tokens on their deposits;
8. At the PointPay crypto exchange a four-level referral system is provided. Accrual of interest from the commission of the system depends on level: 10%, -5%, -3%, -2%. Under the program of the freemium model, users will have the opportunity to earn money from referral traders of the first level for free.

Subsequent levels (second, third and fourth) are available for all users who have at least 1 PXP token on their balance.

Pricing Principles and PXP Token Related Information

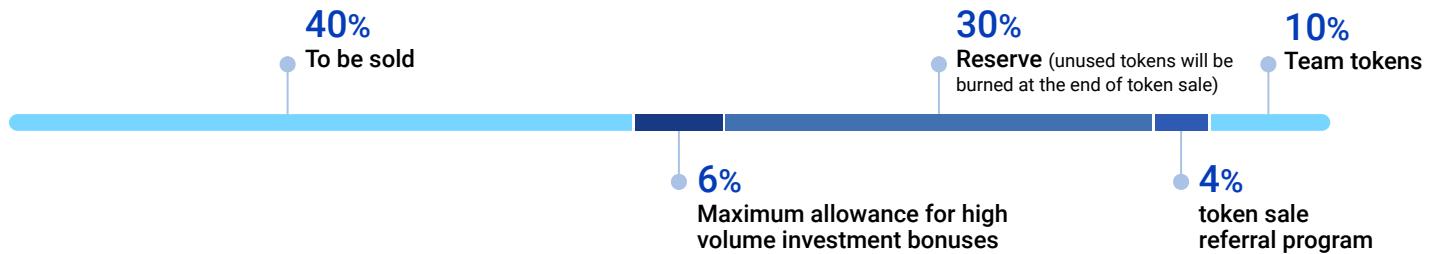
Token type	Ticker symbol	Price of one PXP token	Minimum purchase	Minimum collection of funds	Maximum collection of funds	Total number of emitted tokens	Unsold token burning	Token decimals
ERC-20	PXP	\$0.10-\$0.30	no restrictions	\$1,000,000	\$30,000,000	500,000,000	Anticipated	up to 6 decimal places

Distribution of Funds Received From the Sale of Tokens:

Funds allocation



PointPay token Distribution:

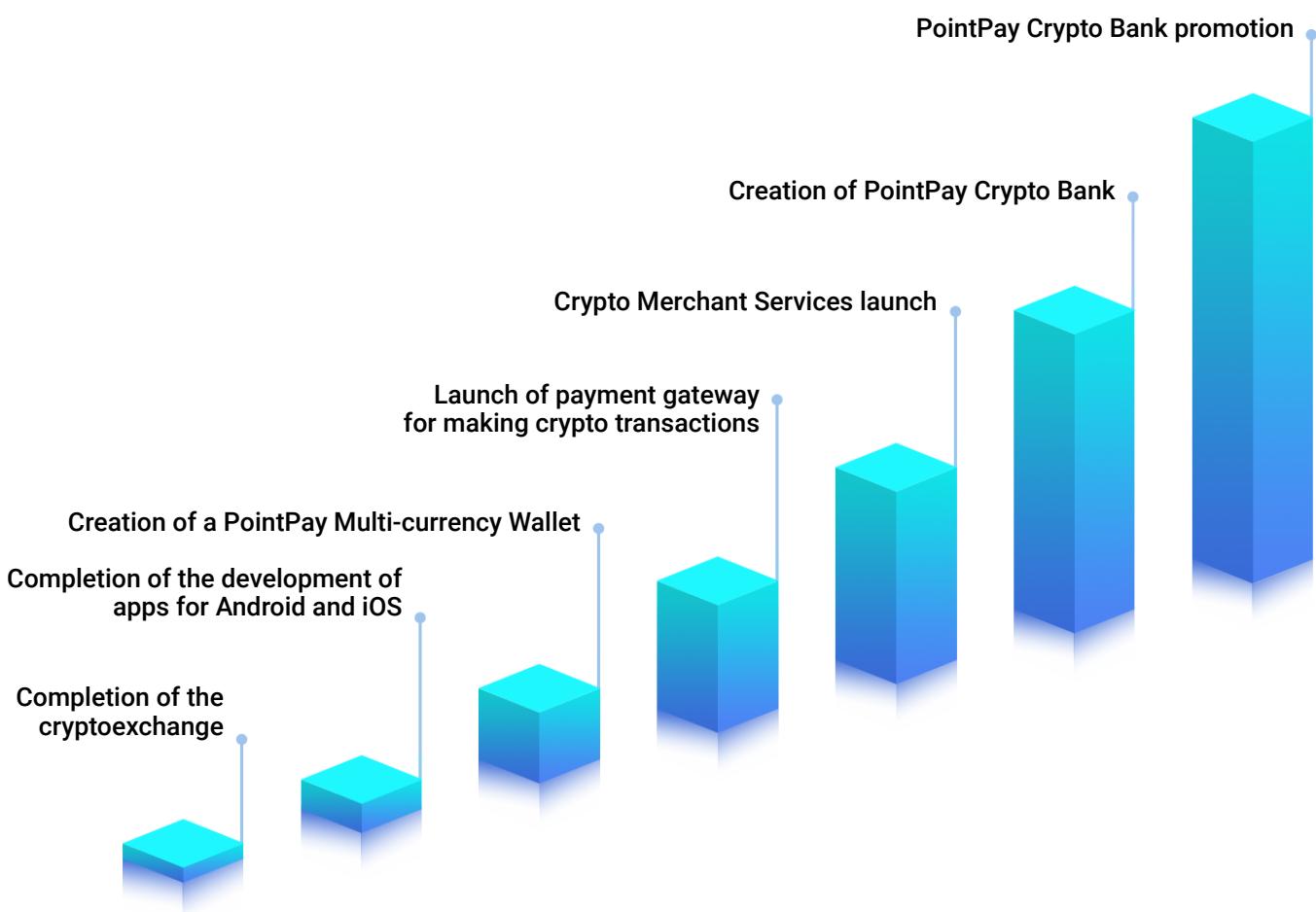


* All the unsold tokens will be burned

Roadmap and Estimated Token Value Growth

Stage	Milestone						
2018 Q2	<ul style="list-style-type: none"> • June 25, 2018 <p>PointPay Company Registered POINT PAY LTD (Company No.11431098)</p>						
Q3	<ul style="list-style-type: none"> • Development of the basic MVP Crypto Exchange features started • Development of the basic Wallet MVP features started • ICO website development started • Blockchain listener completed • Referral system implemented for Crypto Exchange and Crypto Wallet • ICO website completed 						
Q4	<ul style="list-style-type: none"> • Blockchain listener completed • Referral system implemented for Crypto Exchange and Crypto Wallet • ICO website completed 						
2019 Q1	<ul style="list-style-type: none"> • Android mobile application for Crypto Exchange development started • Ecosystem planning and development 						
Q2	<ul style="list-style-type: none"> • ICO website launch and announcement: May 22, 2019 <table> <tr> <td>Round 1 (\$0.10 per token)</td> <td>Jul 22, 2019 - Mar 22, 2020</td> </tr> <tr> <td>Round 2 (\$0.20 per token)</td> <td>Mar 23 - Nov 22, 2020</td> </tr> <tr> <td>Round 3 (\$0.30 per token)</td> <td>Nov 23, 2019 - Jul 22, 2021</td> </tr> </table>	Round 1 (\$0.10 per token)	Jul 22, 2019 - Mar 22, 2020	Round 2 (\$0.20 per token)	Mar 23 - Nov 22, 2020	Round 3 (\$0.30 per token)	Nov 23, 2019 - Jul 22, 2021
Round 1 (\$0.10 per token)	Jul 22, 2019 - Mar 22, 2020						
Round 2 (\$0.20 per token)	Mar 23 - Nov 22, 2020						
Round 3 (\$0.30 per token)	Nov 23, 2019 - Jul 22, 2021						
Q3	<ul style="list-style-type: none"> • Crypto Bank market analysis • Crypto Bank: infrastructure planning • Integrated Crypto Exchange platform development • Integrated Crypto Wallet platform development • Payment System Development 						
Q4	<ul style="list-style-type: none"> • Start of Crypto Bank development • Referral and affiliate systems integration for Crypto Exchange • Referral and affiliate systems integration for Crypto Wallet 						

		<ul style="list-style-type: none"> Filling for the following licenses:
2020	Q1	<p>Reg. D license, EMI license UK, EMI license Estonia, EMI license Eurozone, EMI license Singapore, Banking license Cayman Islands</p> <ul style="list-style-type: none"> Main Crypto Exchange features completed within Ecosystem Main Multi-currency Crypto Wallet features completed within Ecosystem iOS and Android apps completed (Multi-currency Crypto Wallet, Crypto Exchange)
	Q2	<ul style="list-style-type: none"> Gateway crypto services development begins Crypto merchant services development begins Fiat support, purchasing crypto for fiat available Crypto bank v1.0 development begins
	Q3	<ul style="list-style-type: none"> Crypto Bank: mobile apps development Fiat currencies trading support Insurance of funds in the Crypto Wallet Integration of in-house fiat solution
	Q4	<ul style="list-style-type: none"> Crypto Bank: payment systems integration Extended analytics and support features for Crypto Exchange implementation Fiat currencies management integration into PointPay Crypto Wallet
2021	Q1	<p>Reg.D filing, EMI license UK, EMI license Estonia, EMI license Eurozone, EMI license Singapore, Banking license Cayman Islands</p> <ul style="list-style-type: none"> Following licenses granted: Crypto Bank: business project investment platform development Financial derivatives trading
	Q2	<ul style="list-style-type: none"> Crypto Bank consulting and trust management
	Q3	<ul style="list-style-type: none"> Crypto Bank iOS and Android apps completed



Team

**Andrey Svyatov**

CEO

Young and ambitious trader with a three-year experience. Author of analytical articles about blockchain technologies and cryptocurrency trading. Used to be a marketing and token sale advisor of a few cryptocurrency fintech projects with over 21 mil raised in total. Active promoter of such derivative financial instruments as ETFs & futures for crypto. Co-founder of the service clientach.com for automated search of clients in social networks with fiat and cryptocurrency gateway. Skillful leader to inspire by personal example the Team for reaching a success in crypto world.

**Anna Foster**

COO

With over a decade of hands-on experience in digital development and marketing space, Anna brings in a unique combination of skills to PointPay. Her expertise in IT-team building, successful development of e-commerce projects from ground up and developing marketing strategies gives PointPay the competitive edge it needs to succeed.

**Ivan Levitsky**

CTO

Seasoned IT professional with over 7 years of software engineering, including experience at space industry. Has expertise and experience with building high-load services, PHP, Java, MySQL, PostgreSQL, JavaScript, AWS, Blockchain, Ether Smart Contracts (Solidity). Experienced building full stack development teams.

**Halina Hulidava**

CQO

Expert in data analysis, increasing of business processes efficiency, and asset management. Comprehensive financial analysis expertise. An experienced professional with acute sense of urgency for project completion deadlines. Worked on a wide range of IT projects within both public and private sectors.

**Renat Vakilov**

Crypto Bank PM

Renat is an experienced IT manager with 15+ years of practice in the finance industry (banks, payment systems, fintech). Run software development, operations support and project implementation while bringing innovations according highest quality standards. He speaks both IT and business "languages" to facilitate decision making for strategy planning and issues resolving. Deeply believes in the blockchain technology and its application to various areas of the life. Familiar with linear and agile project management practices. Certified Professional Scrum Master and Professional Scrum Product Owner. Certified ITIL professional.

**Artyom Zbandut**
Crypto Exchange PM

An expert who has deep understanding of blockchain technology in general and crypto exchange platforms in particular as well as thorough knowledge of computer technology and web development. Has an experience of trading on top-10 crypto exchanges. Understands all pros and cons of them. Can manage all aspects of a product, starting from business strategy and unit economy, finishing with tiny functional features that matters. Delivers information to the team in understandable and accessible form. Has been engaged into cryptocurrency trading and analytics for years.

**Alexander Svyatov**
CMO

Experienced ICO advisor, worked on a variety of projects. Project marketing and promotion specialist. Reputation management expert. Professional interests are in the area of cryptocurrency project promotion.

**Alex Varigin**
Project Manager

A blockchain enthusiast, expert and trader with high level business skills to run a complex organization. Alex's previous general management roles prepared him for leading PointPay team in building and launching the future of crypto payment systems. Alex is exceptionally proficient at managing larger teams of various trades and ensuring seamless day-to-day operation of the company. His dedication to the success of this project inspires the team for building the number one crypto platform with advanced features.

**Andrey Korovin**
Sr. Software Developer

As a full stack developer, Andrey brings in more than 14 years of experience in software development, software support and team building. Seasoned IT professional, dedicated to designing and building efficient software with the use of the latest technology. Fantastic attention to details. Andrey is fluent in Russian, English and Japanese languages. Skydiving B License.

**Yuri Surbashev**
Sr. Software Developer

10+ years of software development and business development experience. Expert in PHP, PostgreSQL, MySQL, Redis, RabbitMQ, RESTful API, Artificial Neural Networks, development of blockchain related services: Telegram bots, multi-currency wallets. Database structure design and implementation. Design and development of online ticket-selling system. Sports and business analytics expert. Business communications. FIFA certified TMS Manager. Provided successful support of IT infrastructure for 30+ employees. General Aviation Enthusiast.



Ilya Shabanov
[Sr. Software Developer](#)

Senior Software Engineer with a demonstrated history of working in the information technology and services industry. Skilled in PHP, JS, Node.js, React, Vue.js, Laravel, Symphony, Zend Framework, CQRS, Event Sourcing and Payment Gateways for Blockchain architecture. Strong engineering professional with a bachelor focused in Programming Engineering from Vladimir State University.



Irina Karpenko
[Sr. Software Developer](#)

Irina is a young but very talented frontend developer. Fantastic attention to details and continuous exploration of new technology makes her a valuable asset to PointPay team. Strong advocate for simpler, optimized code structure. Seasoned UX/UI expert, dedicated to ensuring the best possible user experience with websites. Expert in Angular 2+, Typescript, VueJS, D3.js and HTML/CSS.



Sergey Kovalev
[Sr. DevOps Engineer](#)

One of the most skilled and dedicated DevOps engineers, passionate in ensuring the highest security level for IT projects and building optimized infrastructure. Sergey is certified by Amazon as Solution Architect and DevOps Engineer specializing in Big Data and Advanced Networking, and is also a seasoned expert in functional and parallel programming.



Olga Liulko
[Sr. Graphic UX/UI Designer](#)

Olga is the lead designer, who enjoys creating attractive and clear design. Her signature work is related to web design and UI/UX design. Being an expert of Adobe Photoshop, Adobe Illustrator and Adobe After Effects, Olga continues improving her knowledge of the said software and learns new technologies.



Andrew Sivko
[Sr. Graphic UX/UI Designer](#)

Andrey is a seasoned graphic designer with over 13 years of experience. He has worked in large branding and printing agencies. There are over a 1000 of high-end designs in his portfolio. Experience creating logos, branding materials, websites, applications, brochures, packaging, stickers, book covers, T-shirt designs. Truly believes that great design will change the world for better and will make people happier.



Maria Blyashchuk
[Business Development/HR](#)

Maria's previous experience in investment planning, stock exchange consulting, financial planning and banking makes her a valuable addition to the PointPay team. Her management expertise along with business and financial acumen are critical to effective strategy execution.



Alina Ibragimova
VP of Customer Relations

Alina is responsible for managing relationships with assigned clients. Maintaining relationships through effective communication, developing product execution strategies/action plans, and ensuring these strategies are successfully launched. Proficient in B2B and B2C account management, assessing client's needs, business goals, and opportunities and jointly create and execute a growth plans to align with the overall client business strategy. Partnering with sales and marketing team to cultivate strong partner connectivity and relationship. Collaborates with the Product teams and marketing team to share client feedback and drive for continuous improvements.



Natalya Nakhmanson
Legal Council

Natalya is a seasoned legal professional in the crypto and fintech space. She has worked with a number of companies in Asia assisting them with the launch and development of their products. Natalya speaks Mandarin, English, German, Spanish and Russian and serves as a liaison between PointPay team and Asian market.



Konstantin Poplavsky
Content Writer

Content manager and editor. In his work, he relies on intuitive literacy resulting from intensive self-education. He is proficient in marketing and analytical writing. Freelancer with a 9-year experience in ghost-writing and editing services.



Candy Zuo
Content Manager (Asia)

Candy is in charge of content management and communication with our investors from Asian regions in their native dialects. Candy has years of experience in administration and customer support in multiple languages.



Liliya Nixon
Sales and Marketing Manager

Creative and seasoned sales and marketing specialist, with exceptional written and communication skills, and extensive experience in digital marketing and graphic design. Liliya administers business marketing operations and advertisement campaigns, monitors corporate social media accounts, and engages with prospects to ensure positive online presence. Years of professional experience and attention to detail make her a great asset to PointPay.



Farheen Irfan
Community Manager

A business graduate, actively pursuing CFA with 3+ years of investment banking and research experience. Actively covering stock markets, forex and cryptos. Sectors covered as Associate - Investment Banking: Pharmaceuticals, cement, logistics, transportation, telecommunication infrastructure (submarine cables and telecom towers), micro-finance.



Khurram Rajpoot
Accountant

Khurram is an Accountant. He has done MBA (Accounts & Finance). He has been working as an assistant accountant in Public work organization in Pakistan. In 2017 he came to Saudi Arabia and currently works in Al-Hoshani Group of Industries as an accountant.



Elza Hovhannisyan
Content Writer

Expert social media manager with 4 years of working experience. ICO marketing advisor, worked on 10 projects. Blockchain enthusiast and crypto investor.

Advisors

**Naveen Kapoor**

ICO Advisor

Naveen Kapoor, the founder of "The Times of Crypto" and a blockchain & ICO consultant has more than twelve years of experience in project management and business analysis, more than one year of experience in ICO implementation, cryptocurrencies, ethereum, bitcoin, hyper ledger, EOS, consensus protocol and distributed/shared ledger technology. He has also attained various industrial certifications such as PMP, CBAP, ITIL, PSM 1 & CSM. Assisted with a variety of banking transformation projects, initiated in such domains as Retail Banking, Cash Management, Integrated Liquidity Management (ILM), Corporate Banking, Asset & Wealth Management, Financial Messaging, Regulatory Sanctions Filtering and Local and International Payment Systems.

**Hamza Khan**

ICO Advisor

Blockchain expert and ICO analyst having 5-year experience in the crypto world. One of the top 5 advisors and experts on ICOBENCH. And an expert in Stellar Blockchain and worked with many ICOs and help them reach a successful position in the market. And also helped many non-ICO projects to get their communities and to be well known among the Stellar Platform. And also in contact with many well-known exchanges for listing the projects after their successful ICO.

**Elias Tan**

ICO Advisor

Elias is the NEO Singapore Leader & Director of Moonlight, a core NEO-ecosystem blockchain project. NEO is China's biggest blockchain & cryptocurrency with a market cap of \$1B. Elias also sits as the Vice President of a tech/commodities trading subsidiary company with over \$100 million turnover a year.

**Jay Derenthal**

ICO Advisor

As a leading cryptocurrency and blockchain consultant with extensive business development experience, Jay has helped ICOs and STOs succeed in Europe, North America, and Asia. Jay is a veteran Bitcoin and Ethereum writer with a particular interest in the tokenization of assets into tradable securities.

**Quentin Herbrecht**

ICO Advisor

Graduated with a double master's degree in international trade and MBA in international negotiation, Quentin has advised more than 25 crypto-currency projects to date. These fields of specialization are mainly in marketing and communication as well as investment research. It is in this context that he is consultant / representative at Alchemyze Capital and Faster Capital. Interviewed about his success in a bear market and qualified as "Best Crypto Advisor in France" by Forbes, featured in several other media like The Crypto Investment Times, the world's most circulated cryptocurrency magazine as Top Knight.

**Kevin Kim**

ICO Advisor

Kevin is a Canadian-Korean with professional experience in the ICO, finance and technology industry. He has worked with multiple clients looking to expand their business and develop using a data-driven approach.

**George Dicdquin**

ICO Advisor

As an ICO advisor and a marketing guru, George Dicdquin has helped many crypto start-ups with their marketing, bounty, and promotions using his experience in the content writing, community management, and social media marketing. George also created reviews and research for upcoming ICO and fintech project in his spare time.

**Mikael Araujo**

ICO Advisor

Mikael is a digital marketing professional whose mission is to help companies promote their products and services. He worked with companies like Sebrae, IEL, Mobilis, ICOBox, and many others to impute their results. He specializes in digital marketing for blockchain and digital assets market. Mikael contributes as a columnist for Empreendedor.com.

**Ilya Polyakov**

ICO Advisor

Ilya is an accomplished Project Manager (certified by PMP, PME), member of Project Management Institute (PMI) since 2014. His career started as a developer but due to high responsibility he became a project manager (since 2008). Major part of his projects is correlated with financial services and IT-sphere.

**Vishal Savaliya**

ICO Advisor

Vishal Savaliya is the President & CEO of the Laxmisoft Technologies, and specialized in professional mobile and web design and development for blockchain companies. Served over 200 clients across USA, UK, Canada, Singapore, Australia, and UAE.



Alex Prokopenko
[ICO Advisor](#)

Alex has over 17 years of running IT projects. Project Manager with a proven track record in the information technology industry. Demonstrated skills in various fields: banking software, fintech, machine learning, blockchain technology, information security, IT infrastructure. Experience working with large companies, managing government contracts, managing start-ups and experienced in organizing workflow from ground up. Capable of building the team and the processes. Theoretical and practical knowledge of PM methodologies.



Zied Chaabane
[ICO Advisor](#)

Anatoly is a co-founder of the bitkong.com project, the world's first gambling game with this lottery mechanics for bitcoins. He also organized, launched and implemented Uservice ICO (Usrv.io) for \$23 million. Anatoly has worked with projects Movieschain.io, Monoreto.com, myIDM.io, Deneum.com, NeoGame.io, MuleChain.com and a few others. His last involvement is as a project manager/advisor in the field of crypto industry and as the marketing director at the Bitmaxi-capital crypto fund.



Anatoly Gugel
[ICO Advisor](#)

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Goals for Entering the token sale

As follows from the very definition of token sale, the purpose of this process is to attract investment in a cryptocurrency project. The PointPay team sees its first task not in occupying one of the many empty niches existing in the market, but in creating a fundamentally new product that will unite at least three services in a single ecosystem: PointPay Crypto Bank, PointPay Crypto Exchange platform and PointPay Multi-currency Wallet, and so that their potential customers could become users of the World Wide Web, living anywhere in the world. There can be no doubt about the demand for such a product – there are no analogues to it at the moment. Attempts to create something like this have already taken place, however, the results invariably turned out to be far from the expected due to various obstacles – starting from the lack of professionalism of software developers who were disrupting the implementation of relevant technical solutions, and ending with the narrow thinking of their leaders, which did not allow them to aim at activities of their projects the whole world.

The projected minimum amount of crowdfunding for token sale is \$1 million.

The PXP token, created on the basis of the Ethereum platform as the most popular core for building blockchain systems, will become a tool that combines the three aforementioned services in one ecosystem. The functions of the token are primarily utilitarian (this is the local currency of all PointPay services). Nevertheless, at the end of the token sale, the company intends to make the purchase of tokens from those who want to sell it at the current price of investors, which will help maintain its liquidity at a high level regardless of market conditions.

The financial relationship between the PointPay platform and its customers will be governed by an open source smart contract that is available for review in public sources.

A Word to Investors from the PointPay CEO



PointPay is what we put all our time and energy into. We are ready to give everything to make your dream come true. Especially when it can change the world!

We believe that we are able not only fulfill the tasks set out in the roadmap, but also make our project the best of those existing in the cryptocurrency market now. We are convinced that our concept of the payment system of the future, integrating a cryptobank into a single whole, a crypto-exchange and a web multi-currency wallet is the only alternative for the development of global financial spheres. The products being developed combine seemingly incompatible: absolute reliability with equally absolute anonymity of users and ease of payments!

This is the twenty-first century outside, and such decisions will become commonplace very soon. But we will be pioneers on this thorny path! And you, our dear investors, can not only make money, but also become part of the story that is happening right now!

Hurry up to join!
The number of tokens is limited!

Disclaimers and Risks

This document is a vision document and should not be considered a specification. It is not a promotional material, reflecting the fact of issuance of securities and calling for investment in the sense in which it understands the law on securities. PXP token does not give its holders ownership of a part of any segment of the public or private market. The main purpose of the PXP token existence is its use in the PointPay ecosystem.

The sole purpose of this document is to present the PointPay project to potential holders of tokens in such a way that they can make reasonable and informed decisions regarding the purchase of PXP tokens. This document describes in detail the management of the PointPay project, its importance to society based on our beliefs, its functionality and objective grounds for investing in the acquisition of PXP tokens distributed within the token sale campaign.

No advice

Just like any blockchain technology, acquisition of PXP tokens is associated with a high level of financial risk. All investments are done at your sole discretion and you are solely responsible for assessing all potential investment risks as well as doing your due diligence prior to the time of investment. Consult your advisors before making a decision to purchase any Tokens.

No offer of securities

PointPay, Point Pay LTD and "PXP" (as described in this Whitepaper) is not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus nor offer document of any sort and is not intended to constitute an offer or solicitation of securities or any other investment or other product in any jurisdiction.

All statements, project technical information and other declarative information contained in this document cannot be considered as guarantees or promises to the holders of PXP tokens. Such data may not be considered as a financial prediction of any. Forward-looking statements are based on publicly available statistics as well as the proposals and forecasts of the initiators of token sale PointPay. Despite the fact that the organizers believe the forward-looking statements are reasonable and implementable, PointPay cannot guarantee to buyers of tokens the correctness of such forward-looking statements, as well as the intended results of the company's activities specified in them. PointPay will do everything in their power to fulfill predictions listed in the roadmap in good faith to the best of their ability.

Translations

This Whitepaper and related materials are originally issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency found between a translation and the English version of this Whitepaper, the English version prevails. Unless otherwise stated, all references to "\$" and "dollars" in this Whitepaper pertain to United States dollars.

This Whitepaper has not been reviewed by any regulatory authority in any jurisdiction.

Risk Factors

The risk of losing access to PXP tokens in case of loss of private keys.

A private key or a combination of private keys is required to manage PXP tokens stored in your digital wallet. The loss of private keys connected to your digital wallet automatically leads to the loss of access to PXP tokens. In addition, if any third party gains access to your private keys or data to enter your wallet, access to your PXP tokens can also be lost.

Any technical issues related to the wallet on which you store PXP tokens, including your own wrong wallet maintenance actions, can also lead to the loss of PXP tokens. We strongly suggest you take every safety measure available to you in order to protect your wallet, your private keys and your PXP tokens. No PXP tokens will be re-issued in case of the loss or a theft.

Ethereum Protocol Use Risk.

Since PXP tokens and the entire PointPay ecosystem are based on the Ethereum protocol, any possible failure of the Ethereum protocol can adversely affect the ecosystem of PointPay and PXP tokens, which are in circulation within this system. The development of cryptography and technological advances in blockchain technology in general can also pose a potential threat to PXP tokens and the PointPay ecosystem, including token functionality and value.

Risk of mining attacks.

PXP tokens are at risk of miner attacks during the confirmation of token transactions in the Ethereum blockchain, including the risk of double-spending attacks, MMP attacks, and self-mining mining attacks. Any successful attack of this type puts the entire PointPay ecosystem at risk.

Risk of crack and Security Protocol Vulnerability.

Hackers and other organized crime groups may try to hack the PointPay ecosystem and assign PXP tokens to themselves in various ways.

The risk associated with unpredictable actions of regulators and law enforcement agencies.

Due to the imperfection of the legal framework, the legal status of PXP tokens and blockchain technologies is not clear in some jurisdictions. It is impossible to predict any law enforcement actions regarding the operation of the PointPay ecosystem and the handling of PXP tokens should the legal field change in such jurisdictions. It is also impossible to foresee possible changes in legislation made by legislative bodies of various jurisdictions related to the regulation of the blockchain sphere. The possibility of such changes represents a potential risk for owners of PXP tokens. This may include, for instance, an updated requirement by a certain jurisdiction to have PointPay conduct a compulsory KYC/AML procedure, where it was not previously required, in order to finalize the transaction.

Taxation Risk.

The tax component of the acquisition of PXP tokens is not clearly defined. Your purchase of PXP tokens can lead to adverse tax consequences, including income tax or other type of tax.

Risk associated with the development and maintenance of the PointPay ecosystem.

PointPay Ecosystem is under development and may be subject to significant changes and corrections in terms of technical operation up to the full completion of the development of the platform. The effectiveness of the PointPay ecosystem development largely depends on the number of PXP tokens sold. Poor token sale results can lead to a shortage of the resource base required for the full development of the ecosystem.

In case the project team does not collect the necessary amount required for product development (soft cap), all collected funds will be returned back to the investors, minus the commission for such transaction.

The risk of liquidating a company or ecosystem.

One cannot rule out the possibility that for some reason, including an unfavorable change in the exchange rate of currencies such as ETH, BTC or other cryptocurrencies, a drop in the level of functional utility of PXP tokens beyond our competence may occur. Legal problems and intellectual property issues of the PointPay ecosystem can also disrupt the operation of the PointPay platform or completely liquidate the company.

Other unforeseen risks.

Cryptographic PXP tokens are a new, technologically not proven technology. In addition to the risks associated with the factors listed above, there are some risks associated with the acquisition, ownership and use of PXP tokens. Such risks may represent various options or combinations of risks specified above.

PointPay may change, delete or add any information in this document or in documents reflecting the terms and conditions of its websites or applications, at any time at its discretion and without notifying the holders of PXP tokens. Any such changes will take effect immediately after the publication of the revised versions of such documents. You are solely responsible for timely acquaintance with possible changes in them. Your continued use of the Site and/or Services after any such changes implies your acceptance of them. There is a risk of losing all invested funds. If you do not agree with any such changes, do not continue to use the Site and/or the Service.

All concepts and technical proposals outlined in this document are working hypotheses. This Whitepaper may be revised at the company's discretion at any time for the purposes of clarifying the vision and communication it better to the potential investors. An updated version will be provided for downloading on pointpay.io website. It is a user's responsibility to verify that the most recent Whitepaper is referenced prior to the time of investment.

Buying PXP tokens indicates your agreement with Terms and Conditions and Privacy Policy found on pointpay.io website.