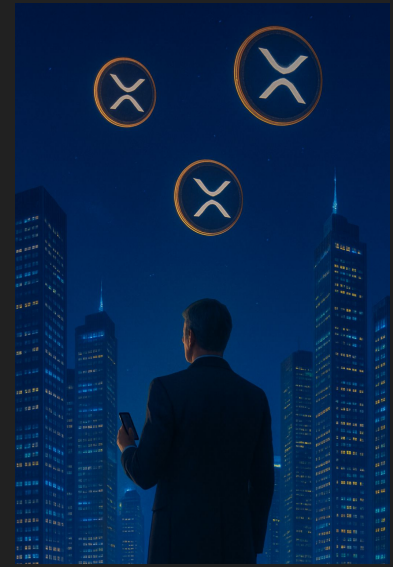




Optimum

“The first **international** payment app for **crypto** and **NFTs**”



What is Optimum?

Optimum is a XRPL based **payment system** targeting foreign capital usage in Japan, at a B2C and peer to peer level. We also allow NFT mintings using XLS-20;

Integrated NFT viewer is used for:

1. Pure Collectibles
2. Loyalty Stamps
3. Promotional Redemption
4. Proof of Visit



We're tapping into a \$2.1T market

Total global **tourism** expenditure - calculated in USD

Category	2025 Projected Value (USD)
Total travel & tourism GDP impact	\$11.7 trillion <small>wttc +1</small>
Leisure tourism expenditure	~\$6.0 trillion (estimated) <small>tourismanalytics +1</small>
International visitor spending	\$2.1 trillion <small>globetrender +2</small>

Our investment thesis

\$2.1T global market

Projected total tourism expenditure in 2025.

\$21B in 5 years

1% market share using 2025 values

Robust Product

Easy to use Android and IOS apps

Strong Macro Backdrop

Blockchain transactions average growth at 25~30% YOY

83% YOY growth for stablecoin transactions

It's too expensive and slow

Consumers

Pay high fees and wait hours for funds to become available

- > Makes overseas spending a mental burden
- > Limited access to immediate funds / 'pending' transactions
- > ~ 3.5% fee for Mastercard or Visa

Businesses

Limited by currency and intermediaries. Reliant on paper coupons and stamps

- > Businesses can only accept local fiat - that may erode in value faster
- > Lower efficiency due to outdated methods
- > Delayed settlement times

We've chosen XRPL



- > 3~5 seconds settlement time
- > Near **zero** fees
- > Regulatory compliant
- > **Native** NFTs and tokenization
- > **XRP** and **RLUSD**

The world of NFTs

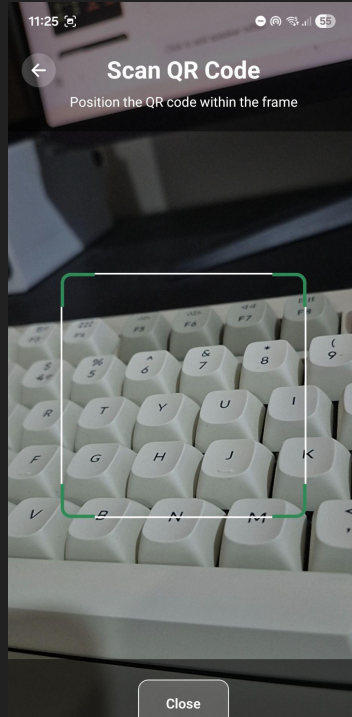
We view NFTs as pure digital **ownership**. Whether it induces nostalgia like a passport stamp, used as digital coupons or as digitized landmarks,



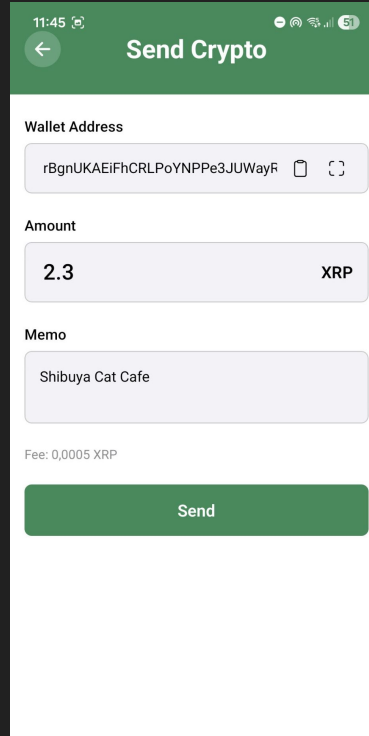
they all sit right in your personal mobiles. In the Optimum app.

This is how our app works

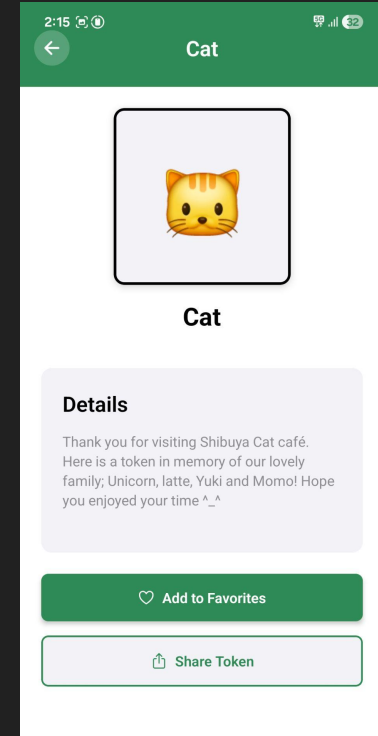
Scan QR code



Confirm and Pay



Receive NFT



We can monetize - Business SaaS

Maxima Tier

Access to Optimum

- > Free to join
- > Accept cryptocurrencies
- > Live dashboard: track balances, sales, and payouts

0.5% transaction fee

Mega Tier

Everything in Maxima + NFTs

- > Custom branded NFTs
- > Marketing support: promo placements in Optimum app
- > Analytics Dashboard for NFT holders

\$50 per month, 0.5% fee, 50c per NFT

By 2030...

If we capture 1% of tourism spending \approx \$21B

Transaction revenue = \$105M

SaaS revenue = \$6.3M

NFT revenue = \$12.6M

Total \approx **\$123.9M** / Year

Conservative

0.1% \approx \$2.1B

TR = \$10.5M

SaaS = \$0.63M

NFT = \$1.26M

\approx \$12.4M

Bullish

1.5% \approx \$31.5B

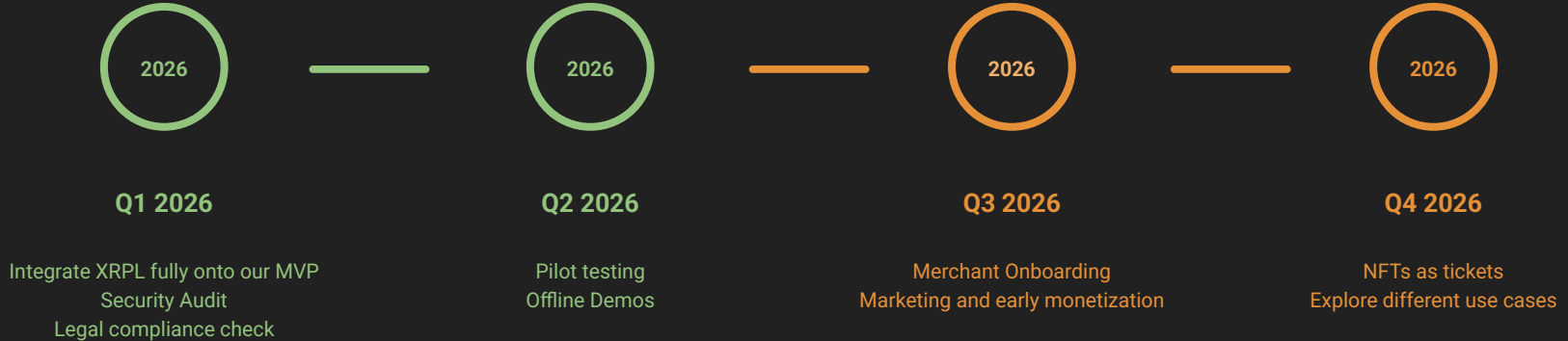
TR = \$157.5M

SaaS = \$9.45M

NFT = \$18.9M

\approx \$185M

Our roadmap ahead - 2026



Meet the team !



Jiwoong Kang
Founder

Founder of Optimum
Bachelor of Medical Imaging (Honours)
Academia (Ripple Apex 2025)



Matt Hooper
Advisor

Chairman of 'All Things Blockchain'
Founder of Fresch AU
DECA 2025 Speaker

Our investment thesis (recap)

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