

PRODUCTS / LAB BROCHURE

Where Your Wealth Grows Exponentially: $y=a \cdot e^{bx}$



CREST POINT
CAPITAL



Products / Lab

- Advanced Trading Bots: Includes Futures Trading Bots (long/short with regime detector), HFT Front Running Bots (futures), HFT Sniper Bots (altcoins), and Arbitrage/Triangular Arbitrage Bots for real-time market adaptation.
- CPC LTV Loan Mechanism: Innovative leverage mechanism.
- Neo Bank: Seamless crypto banking.
- Blockchain-based mobile payment platform.

CPC LTV MECHANISM

Innovative Leverage Mechanism

- Industrial/Residential Solar: Funds eco-friendly projects with retained value.
- Public Model: Save 100% salary, access 70% LTV for spending – “Invest first, spend later.”
- Retirement/Insurance/Stokvel: Supports pooled funds for long-term security and community savings.
- Underbanked/Unbanked: Promotes saving habits to empower underserved markets.

- Benefit: Enables scalable, inclusive financial products with broad impact.
- Opportunity: Pioneers innovative finance models for diverse needs.

Tiger: The LTV Automated Loan Revolution

Collateralized Crypto Lending for the Masses

What is Tiger?

- Crypto-backed lending platform using LTV (Loan-to-Value) ratios
- Users deposit crypto as collateral to borrow fiat or stablecoins
- Automated liquidation protection and risk management
- No credit checks - only collateral matters

Key Features:

- LTV ratios: 50-80% (conservative to aggressive)
- Interest rates: 2-5% APR (competitive with traditional loans)
- Collateral: BTC, ETH, major altcoins accepted
- Instant approval and funding

Target Users:

- Crypto holders wanting liquidity without selling
- DeFi farmers seeking leverage
- Traders needing quick capital
- Long-term crypto investors

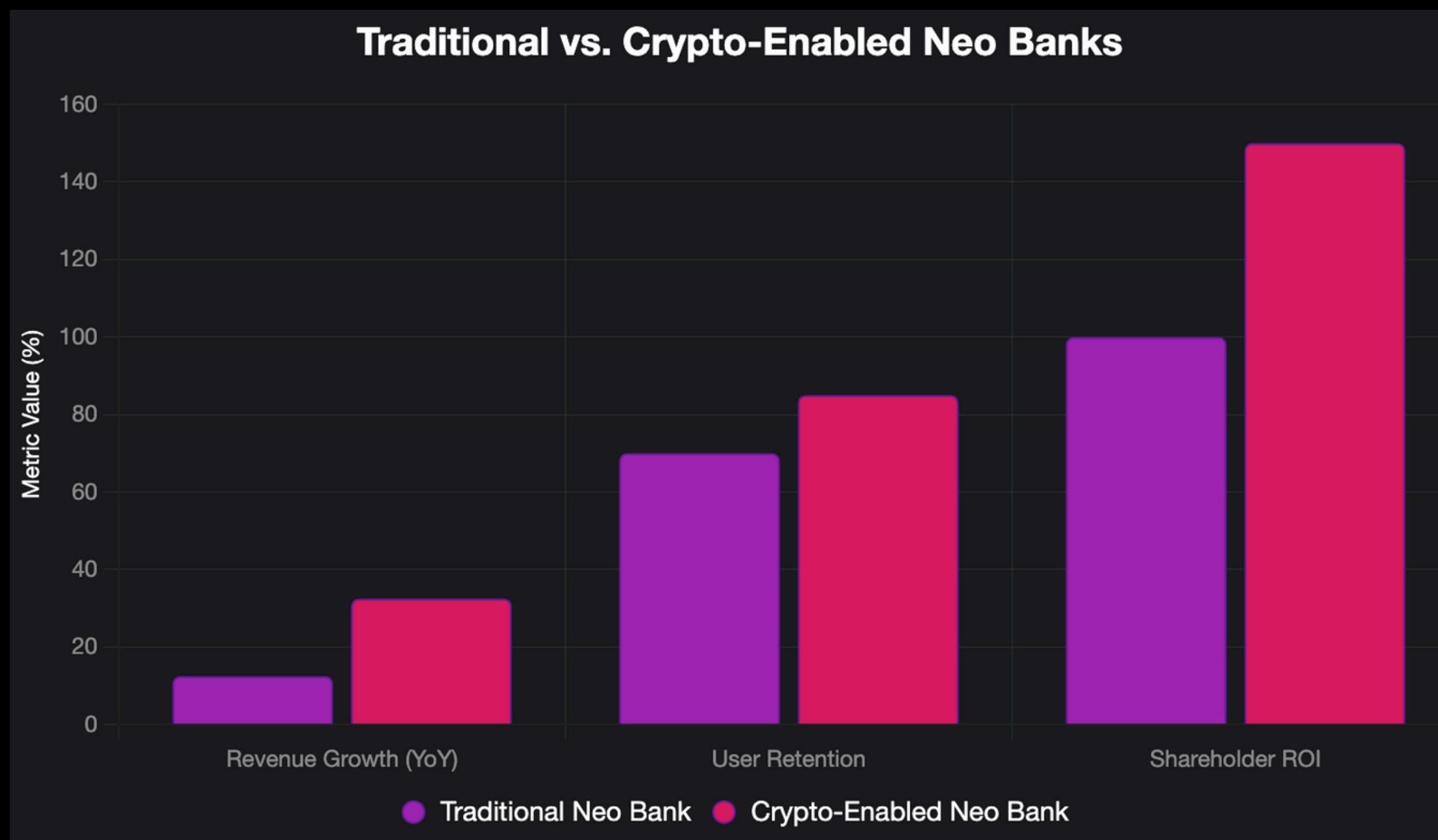
What is Crypto Banking?

- Definition: Digital banking + blockchain/cryptocurrencies
- Features: Wallets, trading, lending, rewards, conversions
- Evolution: Bitcoin-only to ecosystems (e.g., Visa crypto cards)
- M-Pesa Parallel: SMS transfers → instant global crypto transfers

Benefits of Crypto Banking

- Accessibility: No bank account, mobile-first | M-Pesa's rural reach
- Cost/Speed: Fees <1%, instant transfers | 90% cheaper remittances
- Security: Blockchain immutability, De-ID | Agent trust networks
- Transparency: Real-time tracking, no intermediaries | Transaction history
- Innovation: DeFi, tokenized assets, rewards | Loans/insurance evolution

Shareholder Benefits



M-Pesa's Success Story

- Launched 2007 by Safaricom: Mobile money transfer
- Financial inclusion: 26% to 80%+ in Kenya
- Scale: 28.3M users (96% of adults), 248,000 agents, \$200B transactions/year
- Economic Impact: 59% of Kenya's GDP; 20B transactions (2023)
- Shareholder Value: Safaricom market cap \$10B+, M-Pesa ~40% of revenue

Lessons from M-Pesa

- Simplicity: User-focused design → crypto-fiat swaps
- Agent Leverage: Mobile ecosystem → crypto wallet partnerships
- Regulation: Light-touch approach → crypto sandboxes
- Inclusion: Unbanked focus → crypto's borderless access
- Scalability: Network effects → organic crypto adoption

Conclusion

- M-Pesa: Inclusion, scale, shareholder wealth
- Neo Banks: Capture 1B+ crypto users
- Call to Action: Pilot crypto features; partner with Bakkt/AlphaPoint
- Quote: "M-Pesa was freedom. Crypto is freedom from borders."

The Opportunity

- Market Size:
- 6 million South African adults (15% of population aged 15+) are unbanked, without formal bank or mobile money accounts.
- 11 million (18% of population) are unbanked or underbanked, relying on cash or informal financial services.
- Fintech Growth:
- Africa's fintech sector expected to hit \$30 billion in revenue by 2025, fueled by mobile money and blockchain.
- M-PESA's success: over \$450 billion in transaction volume, highlighting mobile money's potential.
- Crypto Advantage:
- Solana's blockchain provides scalability, security, and efficiency.
- Airtime-to-USDT taps into South Africa's 98% mobile penetration to serve underserved populations, aiming to surpass M-PESA's impact.

Mechanism and Process for Cell C Stablecoin Payment System

- **Overview:**

- ZAR-pegged stablecoin on a blockchain (e.g., Solana, Polygon, or XRP).
- Low-cost transactions (R0.01–0.10, settling in seconds).
- On-chain, decentralized, auditable transfers bypassing Visa/Mastercard.
- Smart contracts for conversions/peg stability; oracles for real-time pricing.
- Integrates with Cell C airtime for user entry points.

- **System Components:**

- **User Wallet:**

- Built into Cell C app, non-custodial (users control private keys).
- SIM-based recovery for lost keys.

Mechanism and Process for Cell C Stablecoin Payment System

-

Cell C Coin:

- ERC-20 token, 1:1 ZAR-backed, reserves held in bank account.
- Regular audits ensure peg stability.

-

Smart Contracts:

- Automate minting, burning, and token swaps.

-

Integration:

- Links to Cell C airtime for conversions.
- Merchant tools enable easy acceptance.

Transaction Flows

- **Onboarding:**

- Users activate wallet in Cell C app, generate keys, link to SIM for recovery.

- **Funding:**

- Convert ZAR (via bank transfer) or airtime to Cell C Coin via smart contracts.
 - Oracles provide real-time ZAR pricing for accurate conversions.

- **Spending:**

- Users send Cell C Coin to merchants or peers on-chain.
 - Transactions are fast, low-cost, and auditable on the blockchain.

- **Settlement/Redemption:**

- Merchants/users redeem Cell C Coin for ZAR via smart contracts.
 - Funds transferred from reserve account to user's bank account.

Seeker

Powered by SKR.
The Native Asset of the Solana Mobile Economy.

Order Now



Apex Bank

Experience the future of digital banking with cutting-edge security and seamless crypto integration.



Real XRP Transfers

Send XRP to any address worldwide



Instant Settlement

3-5 second XRP transactions



Blockchain Security

Decentralized & immutable



Welcome Back

Sign in to access your account

Email Address

Enter your email

Password

Enter your password



Sign In →

Don't have an account? [Sign Up](#)



Demo

Welcome back!

Here's what's happening with your money today.

TOTAL BALANCE \$ **\$5,000.00**
↗ +2.5% vs last month

CRYPTO PORTFOLIO \$ **\$19,478.34**
↗ +8.2% vs last month

MONTHLY SPENDING \$ **\$1,250.50**
↘ -5.1% vs last month

Quick Actions
Manage your finances with ease

Transfer
Send money

Pay Bills
Manage bills

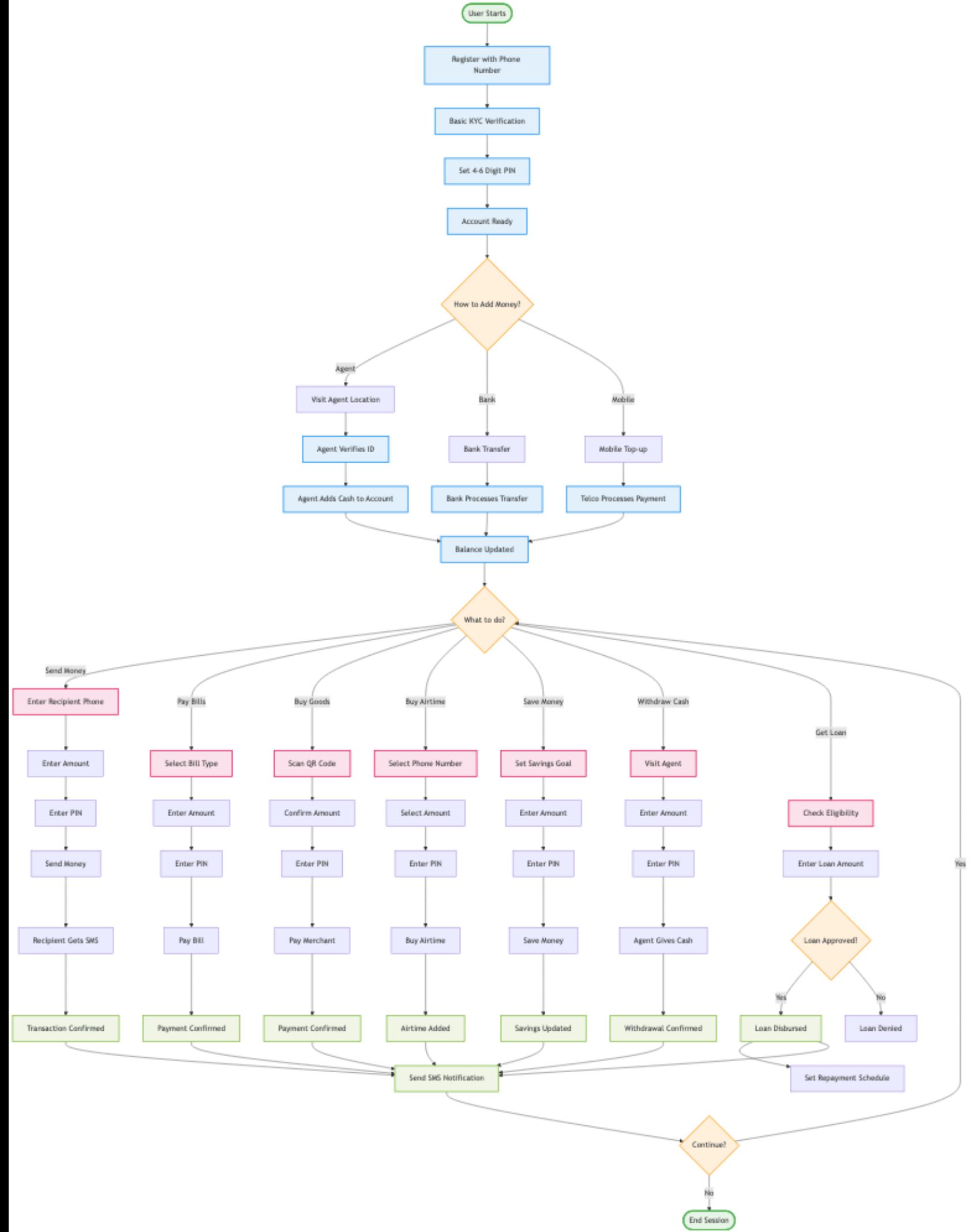
Mobile Pay
Quick payments

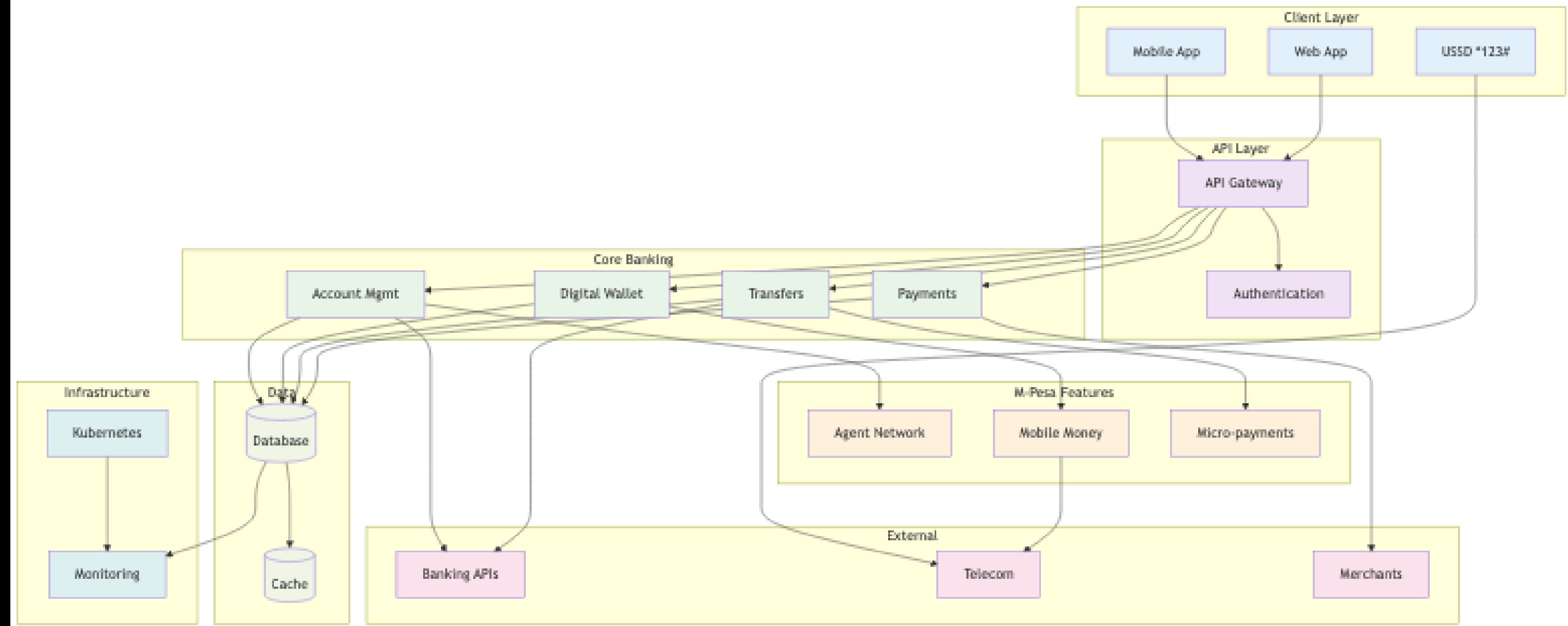
Save
Add to savings

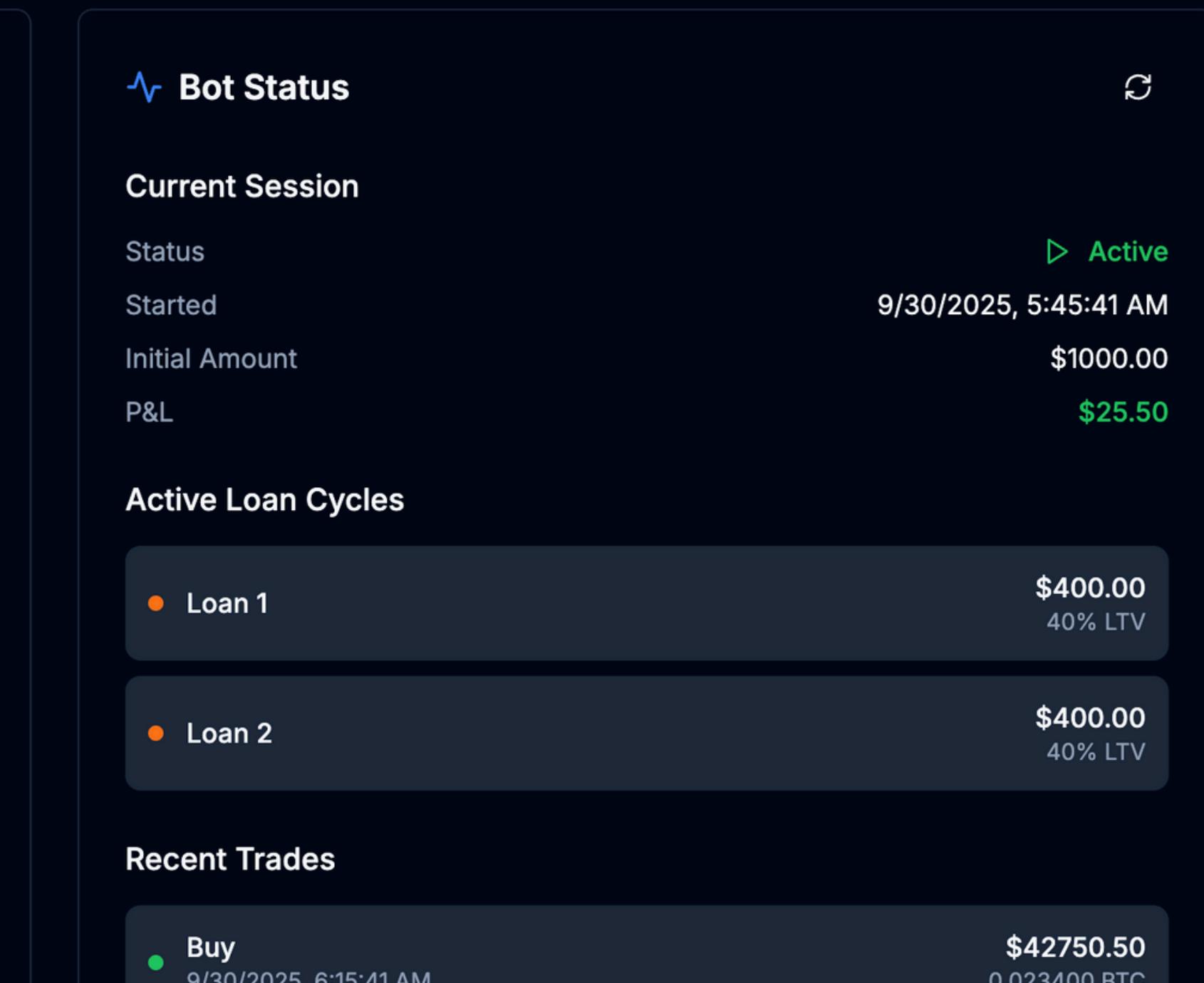
Request
Request money

QR Pay
Scan to pay









Demo

Welcome, Admin ☰

Tiger AI Trading Engine • Active

Dashboard AI Intelligence Configuration Manual Controls Trade History

Total P&L **\$25.50** \$

Active Trades **1** ↗

Active Loans **2** ⚡

USDT Balance **\$1000.00** \$

BTC/USDT Chart ⏪ RSI 1m 5m 15m 1h 4h 1d

The chart displays the price of BTC/USDT over a 1-hour period. It includes a blue line for the price, green triangles for buy orders, red triangles for sell orders, and a purple line for the RSI indicator. The price starts at approximately \$112,000 and trends downwards to around \$108,000 before recovering slightly. Buy orders are visible as green triangles pointing upwards, and sell orders as red triangles pointing downwards. The RSI line oscillates between 30 and 70, indicating market sentiment.

Current Session

Status **Active** 9/30/2025, 5:45:41 AM

Started

Initial Amount **\$1000.00**

P&L **\$25.50**

Active Loan Cycles

- Loan 1 **\$400.00** 40% LTV
- Loan 2 **\$400.00** 40% LTV

Recent Trades

- Buy **\$42750.50** 9/30/2025, 6:15:41 AM 0.023400 BTC

Dashboard

Trading

Arbitrage

Strategies

Portfolio

Settings

Dashboard

Welcome to your AI trading bot dashboard

Trading Bot Status

Control your automated trading bot

Inactive

Manual Override

Scalping Mode

[Close All Trades](#)

[Emergency Stop](#)

Total P&L

\$0.00

↑ \$0.00 today

Win Rate

0.0%

Active Trades

0

Total Volume

\$0.00

Performance Overview

Daily P&L and cumulative performance

Daily P&L Cumulative P&L

Orce: AI-Powered Trading Revolution

Multi-Strategy, Multi-Exchange AI Trading Bot

What is Orce?

- Advanced AI trading bot with machine learning algorithms
- Multi-strategy approach: DCA, Grid, Momentum, Mean Reversion
- Multi-exchange support: Binance, Coinbase, Kraken, KuCoin
- Real-time arbitrage detection and execution

Core Capabilities:

- 24/7 automated trading across 50+ crypto pairs
- AI-powered market analysis and prediction
- Risk management with stop-loss and take-profit
- Portfolio optimization and rebalancing
- Backtesting on 5+ years of historical data

Demo

The screenshot shows the Orca Trader AI Trading Bot dashboard. On the left is a dark sidebar with the 'Orca' logo and navigation links: Dashboard (selected), Trading, Arbitrage, Strategies, Portfolio, and Settings. The main area has a dark header with a bell icon, a light mode switch, and the text 'Orca Trader AI Trading Bot'. The dashboard title is 'Dashboard' with the subtext 'Welcome to your AI trading bot dashboard'. It features a 'Trading Bot Status' section with three toggle switches: 'Inactive' (on), 'Manual Override' (off), and 'Scalping Mode' (off). Below this are four performance metrics: 'Total P&L' (\$0.00, up \$0.00 today), 'Win Rate' (0.0%), 'Active Trades' (0), and 'Total Volume' (\$0.00). A 'Performance Overview' section shows a chart placeholder with the legend 'Daily P&L' (blue dot) and 'Cumulative P&L' (green dot).

⚡ Orca

Dashboard

Trading

Arbitrage

Strategies

Portfolio

Settings

Dashboard

Welcome to your AI trading bot dashboard

Trading Bot Status

Control your automated trading bot

Inactive Manual Override Scalping Mode

Total P&L

\$0.00

↑ \$0.00 today

Win Rate

0.0%

Active Trades

0

Total Volume

\$0.00

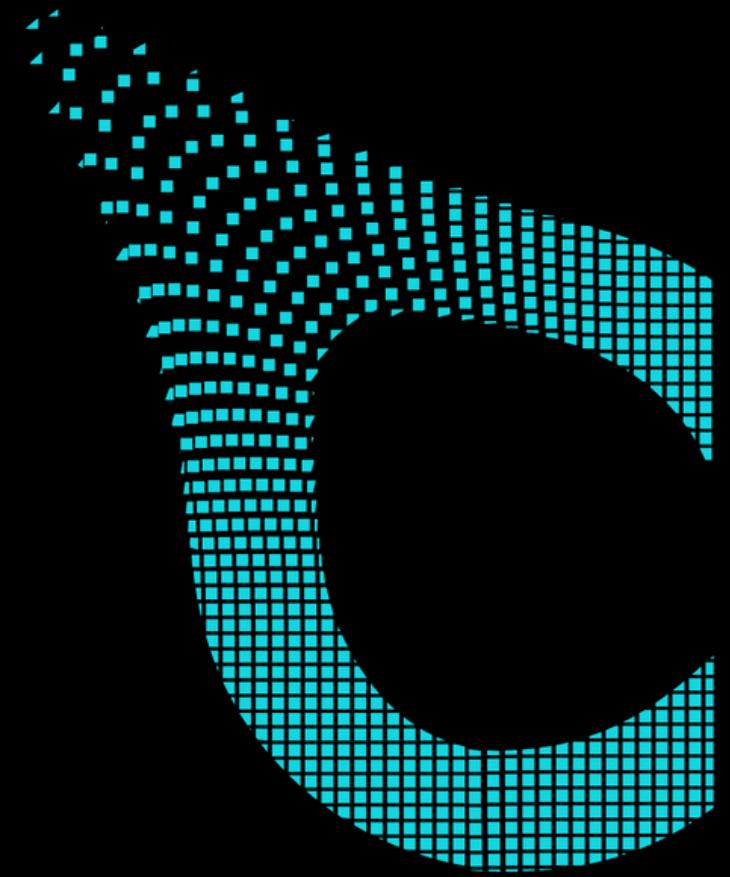
Performance Overview

Daily P&L and cumulative performance

● Daily P&L ● Cumulative P&L

Crest Point Capital

THANK YOU



CREST POINT
CAPITAL