

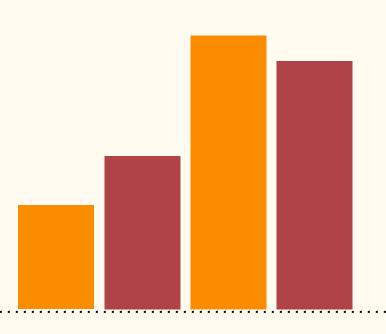
## PalRemit





#### The problem

In the past years, people emigrating to foreign countries encounter currency exchange issues due to restrictions and lack of ease access.





### Our Services

With Dubai as a case study, we are offering three (3) major services to our customers.

## Peer-to-Peer Exchange

## Virtual Exchange

Card Delivery

### Peer-to-Peer Exchange







PalRemit peer-to-peer enables a platform for currency exchanges allowing people to buy and sell their digital currencies with our verified trust lines. Users are allowed to deposit their country's currency into the wallet and exchange them to the currency of their abode. This was made to facilitate exchange of currency in various countries without restrictions.





PalRemit is a Centralized Exchange Platform. And that is the reason for the outlying service of Virtual Cash Exchange. It is an avenue that allow users to exchange their Bitcoins for Fiat either on the Central Exchange or via Peer-to-Peer.

# Card Delivery Service

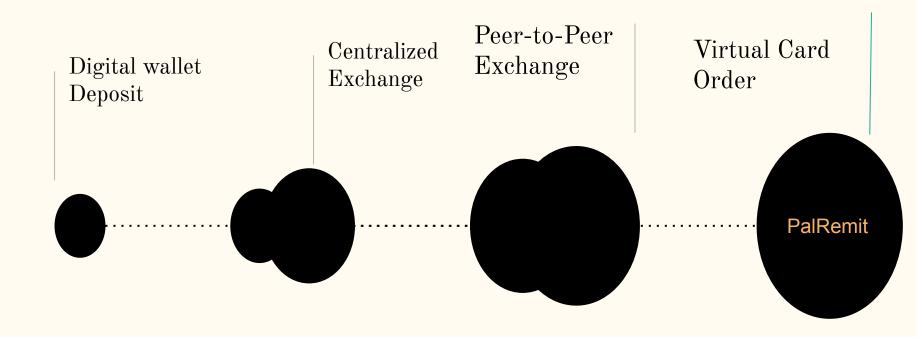








#### Service Outline





For convenience, PalRemit is providing a service that enable users withdrawal via access card. This card will be delivered to customers on order within their location across various countries. With this, users are granted the access to withdraw cash at any ATM where they abode.



#### Revenue models

PalRemit is employing a two-way profit models:

- Exchange Spread
- Transaction Fees

#### **Exchange Spread**



#### **Trading Fees**



#### **Currency Exchange Spread**

Users making transactions on our centralized exchange platform changing one currency to another will be charged a spread fee. The spread is the difference in exchange of both currencies. User A exchanging \$USDT to €UR will be charged a spread of the difference in that exchange during the trade.

### Peer to Peer-to-Peer Trading Fees

Users engaging on our Peer-to-Peer platform will be charged a %percentage fee of exchange. User A exchanging his \$BTC for User B \$USDT will be charged a trading fee when the exchange takes place.

With various experiences, our research and prototypes desire for ease of financial access of people traveling across countries.