All-in-one solution
From People to Cryptocommunity
WhitePaper v.5.0

TOP 1 BLOCKCHAIN PROJECT-2020
IN THE INDUSTRY

Ethereum-Based Token Sale

POINTPAY BLOCKCHAIN-BASED BANK
POINTPAY CRYPTO EXCHANGE
POINTPAY CRYPTO WALLET
POINTPAY PAYMENT SYSTEM
POINTPAY CRYPTO SCHOOL
POINTPAY NATIVE OFFCHAIN TECHNOLOGY
POINTPAY MOBILE CRYPTO BANKING APPS
POINTPAY LOAN MODULE
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Executive summary

About PointPay. PointPay is blockchain company that has been operating since 2018. PointPay has already created all-in-one cryptocurrency ecosystem of 10 fully functional products. The one-stop fintech platform offers a full range of financial services within its already launched products. They are:

**PointPay Blockchain-Based Bank** being the first in the world enables clients to open crypto checking and crypto savings accounts. These accounts enable customers to earn daily compound interest on their holdings in Bitcoin (6.1% APR), dollar stable-coin USDT (8% APR), Ethereum (4.6% APR), tokenized gold (5% APR), Bitcoin Cash (6.1% APR) and PointPay token PXP (15% APR). [LAUNCHED]

PointPay Crypto Loan Module being the part of PointPay Blockchain-Based Bank enables customers to get instant crypto credit line under the collateral of crypto assets. No need anymore to pay expensive Ethereum network fees and wait until transaction gets confirmed in the blockchain thanks to PointPay Native Offchain Technology. [LAUNCHED]

**PointPay Native Offchain Technology** enables the clients to send instant transfers between all the PointPay products. [LAUNCHED]

**PointPay Payment System** letting customers to settle the payments with their debit and credit cards as well as ApplePay, bank transfers and SEPA payments. Everyone can conveniently buy and sell crypto like Bitcoin, Ethereum, USDT for USD, EUR, GBP, CHF, CAD, AUD, CNY, RUB, UAH, SEK, DKK, CZK, NOK, etc. [LAUNCHED]

**PointPay Crypto Exchange** has custom design layout for traders and simplified cryptocurrency conversion option. Everyone can earn 50% referral bonus from the system fee on each trade deal. [LAUNCHED]

**PointPay Crypto Wallet** is designed for daily use by monitoring cryptocurrency price changes in customer’s portfolio as well as conveniently sending crypto via email address. [LAUNCHED]

**PointPay Mobile Crypto Banking applications for Android and iOS.** Buy, sell, exchange and take loans within one application created by PointPay.

**PointPay Token (PXP)** is the main payments instrument within the ecosystem. PXP is ERC-20 compliant token issued on Ethereum blockchain. It ensures safety of using as well as compatibility with third-party services. PXP token is integrated into all products of PointPay ecosystem. On PointPay Bank everyone can earn up to 20% APR with savings account on PXP token. On the PointPay Exchange everyone can reduce your trading fees up to 80% from the system fee. On PointPay Crypto School PXP token holders get an access to premium video tutorials with advanced trading strategies (2000 PXP needed). PXP token holders get a discount on fees for all internal transfers for all cryptocurrencies within the ecosystem, up to 40%. With PointPay Loan Module PXP token holders have a discount for taking instant loans. With PointPay Payment System everyone can have cashback in PXP (1%) for purchasing cryptocurrencies.

Conception of the project. Since PointPay is the whole ecosystem, just one account needed to start using all the PointPay products. [IMPLEMENTED]

**Ratings.** PointPay is highly rated by world leading crypto rating agencies: ICOBench (4.81 of 5), ICOmarks (10 of 10), ICOTOP (AA – the highest score), ICOholder (4.91 of 5), Coincodex (4.9 of 5). [ACHIEVED]

**Awards.** PointPay was publicly elected the best blockchain start-up at Blockchain Life 2019, the largest crypto conference in Eastern Europe for 5,000 participants. [ACCOMPLISHED]
**Problem**

1.5 billion people worldwide don’t have both financial literacy skills, and an access to banking services, but they would like to. Moreover, at some phase development of cryptocurrency market becomes impossible without mass-adoption, acting as driving force in any market. To make crypto mass-adoption happen, one will have to deal with the following challenges:

1. **Provide all financial services within one blockchain-based platform.** The project is to offer one-click option to buy and sell crypto directly with debit and credit cards for major fiat currencies. **Why crypto?** Because it doesn’t have borders. It acts as a payment method for everyone no matter in which country the person lives.

2. **Provide regulation and compliance to KYC/AML-policies that would bring institutional investors to the market.**

3. **Provide step-by-step explanation for beginners on how to start trading/investing in crypto, and, consequently, using it as a means of payment.**

**Solution**

3-year operation experience of PointPay showed in practice that the most effective strategy to tackle these issues was to create all-in-one solution for the market. That’s what we have already done. Let’s comment each of the challenges mentioned above.

1. Here at PointPay we created a platform which unites a few products within one blockchain-based platform: blockchain-based bank, crypto loan module, native offchain technology for instant payments, payment system, crypto exchange, crypto wallet, mobile crypto banking applications, crypto school, etc. Everyone can get an access to these services from any part of the world (except countries from US sanctions list).

2. Since PointPay works within the legal framework, all the necessary KYC/AML procedures are conducted by the partners when processing fiat payments by the acquiring banks. It keeps both projects and customers from fraudulent activities.

3. PointPay Team has created a series of step-by-step video tutorials in English. In details with concrete examples we explain basic concepts which help beginners to start trading in the cryptocurrency market. Financial literacy is the basic foundation for life.

Within 3 years we are aiming to have 10% of the total market share.
PointPay has created for the crypto community the first in the world blockchain-based bank with bitcoin, dollar stable-coin (USDT) and tokenized gold (XAUt). This perfectly suits for people who want securely store their crypto and send instant transfers.
It has never been so easy to take a crypto loan with PointPay. Leave some collateral and get instant credit line in Bitcoin, Ethereum and USDT. With PointPay Native Offchain Technology there's no need anymore to think about expensive Ethereum gas fees, you get your loan instantly. You can withdraw the funds, trade or put them to savings account on PointPay Bank. Whatever you wish!

<table>
<thead>
<tr>
<th>IMPLEMENTED FEATURES</th>
<th>UPCOMING FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instant credit line</td>
<td>Fiat loans</td>
</tr>
<tr>
<td>Major cryptocurrencies support (BTC, ETH, USDT) for loans</td>
<td>Referral system</td>
</tr>
<tr>
<td>Discount preferences for PXP token holders</td>
<td>More currencies to be added as a collateral</td>
</tr>
</tbody>
</table>

Watch the video

**How to take a crypto loan with PointPay**
PointPay Crypto Exchange

Launched
exchange.pointpay.io

Crypto Exchange of Mass Adoption

Buy, sell and exchange cryptocurrency with confidence

Start trading

Convenient custom trading UI with market, limit and stop-limit orders for PROs and Quick Exchange option along with helpful video tutorial for beginners.

<table>
<thead>
<tr>
<th>IMPLEMENTED FEATURES</th>
<th>UPCOMING FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crypto School (helpful video tutorials)</td>
<td>IEO capability</td>
</tr>
<tr>
<td>Market, limit and stop-limit orders support</td>
<td>Visual effects for new created orders</td>
</tr>
<tr>
<td>Simplified cryptocurrency conversion option</td>
<td>Market depth chart</td>
</tr>
<tr>
<td>Referral system (50% bonus) and bright advertising banners</td>
<td>Trading competitions</td>
</tr>
<tr>
<td>Progressive discount scale for PXP token holders</td>
<td>OTC trading</td>
</tr>
<tr>
<td>Day/night mode</td>
<td>Cashback</td>
</tr>
<tr>
<td>Multi-language chat in Chinese, English and Russian</td>
<td>CFD trading</td>
</tr>
<tr>
<td>Accessible from smartphones and tablets</td>
<td>AI trading</td>
</tr>
<tr>
<td>24/7 customer support</td>
<td></td>
</tr>
<tr>
<td>Automatic calculation of liquidity in chosen orders in the order books</td>
<td></td>
</tr>
<tr>
<td>Public API</td>
<td></td>
</tr>
</tbody>
</table>
PointPay Crypto Wallet

Launched

wallet.pointpay.io

WALLET OF THE FUTURE

Send crypto to your friends via email and conveniently track price changes in your cryptocurrency portfolio.

Create New Wallet

PointPay customers can send crypto to their friends both via wallet and email addresses as well as conveniently track price changes in their cryptocurrency portfolio.

<table>
<thead>
<tr>
<th>IMPLEMENTED FEATURES</th>
<th>UPCOMING FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-currency capability</td>
<td>Sending the funds via phone number</td>
</tr>
<tr>
<td>Real-time rates</td>
<td>More currencies to be added</td>
</tr>
<tr>
<td>Cryptocurrency portfolio</td>
<td>Instant swap</td>
</tr>
<tr>
<td>Sending the funds via email</td>
<td>Email-notifications for deposits/withdrawals</td>
</tr>
<tr>
<td>Day/night mode</td>
<td>ERC-20 tokens support</td>
</tr>
<tr>
<td>Balance topping-up with QR-codes</td>
<td>Price graph</td>
</tr>
<tr>
<td>Accessible from smartphones and tablets</td>
<td>Recovery by the seed-phrase</td>
</tr>
</tbody>
</table>
PointPay Payment System enables our customers to buy most popular cryptocurrencies (BTC, ETH, USDT, XRP, LTC, etc.) directly from debit and credit cards for American (USD) and Canadian (CAD) dollars, Euros (EUR), British pounds (GBP), Swiss francs (CHF), Swedish (SEK), Danish (DKK), Czech (CZK) and Norwegian (NOK) crowns. The sell option with lowest fees is also available for USD, RUB and UAH.

We support the following methods:

- VISA
- SEPA
- MNP
- BANK TRANSFER

Buy crypto

<table>
<thead>
<tr>
<th>IMPLEMENTED FEATURES</th>
<th>UPCOMING FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy/Sell options</td>
<td>Public API for fintech projects</td>
</tr>
<tr>
<td>Major fiat currencies support</td>
<td>Crypto acquiring for merchants</td>
</tr>
<tr>
<td>Major crypto currencies support</td>
<td>More providers</td>
</tr>
<tr>
<td>Fully automized conversion process</td>
<td>More fiat currencies</td>
</tr>
</tbody>
</table>
PointPay Mobile Crypto Banking Applications for Android and iOS

Launched

ALL CRYPTO BANKING SERVICES AT YOUR HAND

All crypto banking services at your hand with mobile banking applications for Android and iOS. Buy, sell, exchange, take loans and earn daily compound interest with PointPay!
Join PointPay Crypto School for beginners:

WHAT IS A MARKET ORDER?

WHAT IS A LIMIT ORDER?

WHAT IS A STOP-LIMIT ORDER?
## SWOT-Analysis

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 4.3 million USD attracted from a private investor</td>
<td>1. High monthly burn rate (~$50,000-60,000 USD)</td>
</tr>
<tr>
<td>2. 2-year development experience</td>
<td>2. Dependence from liquidity providers</td>
</tr>
<tr>
<td>3. 10 launched and self-developed products</td>
<td>3. Lack of financing</td>
</tr>
<tr>
<td>4. One of the largest multi-language team (~50 members) in the industry with in-house developers</td>
<td>4. Lack of developers</td>
</tr>
<tr>
<td>5. The highest scores from world leading crypto rating agencies</td>
<td>5. Lack of brand mentioning in mass media</td>
</tr>
<tr>
<td>6. Large community (~107 thousand subscribers) divided in Chinese, English and Russian groups</td>
<td>6. Long-term solution of problems through the customer support service due to lack of managers</td>
</tr>
<tr>
<td>7. PXP is the first ecosystem token in the world with real use-cases business model</td>
<td></td>
</tr>
<tr>
<td>8. Currently more than 25 partnerships</td>
<td></td>
</tr>
<tr>
<td>9. 22,347 users</td>
<td></td>
</tr>
<tr>
<td>10. Team members took part in almost all major crypto conferences in the world</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Crypto is still not mass-adopted</td>
<td>1. Probable ban of crypto in some jurisdictions by the governments</td>
</tr>
<tr>
<td>2. PointPay can become an independent liquidity provider in the near future</td>
<td>2. Hack attacks</td>
</tr>
<tr>
<td>3. Developed legal and compliance roadmap to legalize business</td>
<td>3. Crypto is fully or partially banned by search engines in advertising campaigns</td>
</tr>
<tr>
<td>4. Thanks to Facebook's Libra and Telegram's TON more people get to know about crypto</td>
<td>4. Technical glitches and human errors</td>
</tr>
<tr>
<td>5. Crypto bull run 2020</td>
<td>5. High volatility of cryptocurrencies</td>
</tr>
<tr>
<td></td>
<td>6. Banks are very unfriendly to process payments when buying/selling crypto</td>
</tr>
</tbody>
</table>
Activity Execution Report by PointPay

- **Update. June 25, 2018:** PointPay.io platform started
- **Update. July 13, 2018:** Consultations with experts and advisors held
- **Update. August 2, 2018:** Common ecosystem infrastructure created
- **Update. September 17, 2018:** Blockchain listener for transactions completed
- **Update. October 14, 2018:** PointPay White Paper created
- **Update. October 27, 2018:** PointPay One Pager created
- **Update. November 21, 2018:** PointPay pitch deck created
- **Update. December 25, 2018:** PointPay token sale platform completed
- **Update. January 9, 2019:** PointPay is added to major rating agencies lists
- **Update. February 2, 2019:** PointPay ecosystem file created
- **Update. March 7, 2019:** PointPay promotional video created
- **Update. April 11, 2019:** Unified registration infrastructure completed
- **Update. May 22, 2019:** Announcement in social media done
- **Update. June 1, 2019:** Technical Paper v.1.0 published
- **Update. June 13, 2019:** Analytical study by PointPay Research Department
- **Update. June 21, 2019:** PointPay Live Roadmap published
- **Update. September 24, 2019:** PointPay Crypto Exchange supporting top-10 cryptocurrencies launched
- **Update. October 17, 2019:** In a public vote PointPay was elected the best blockchain start up of 2019 at Blockchain Life, the largest conference in Eastern Europe for 5000 participants
- **Update. December 31, 2019:** PointPay Blockchain-based Bank enabling customers to open crypto checking and savings accounts in Bitcoin, Ethereum and PointPay PXP launched.
- **Update. January 05, 2020:** Higher yields on a progressive scale for PXP crypto checking and savings accounts available in PointPay Blockchain-Based Bank.
- **Update. January 15, 2020:** PXP token integrated into PointPay Crypto Exchange. The users can reduce fees for trade deals on a progressive scale.
- **Update. January 27, 2020:** Discount airdrop launched. New users who will sign up on PointPay Crypto Exchange and subscribe to PointPay social media, will get 300 PXP tokens providing a discount to cover maker/takes fees for trade deals.
January 28, 2020: New provider enabling our customers to buy and sell crypto for USD, RUB and UAH with VISA/MasterCard bank cards and popular e-wallets such as Payeer, AdvCash, PerfectMoney integrated on PointPay Crypto Exchange.


February 9, 2020: Payment form enabling our customers to buy and sell crypto for USD, RUB and UAH integrated into PointPay Crypto Wallet.

February 14, 2020: For the convenience a seamless transition between PointPay Blockchain-based Bank, exchange and wallet during user’s session integrated.

February 22, 2020: Automatic sending of PointPay tokens when buying for Bitcoin to PointPay crypto wallet implemented.

February 25, 2020: Quick Exchange option is added to PointPay Crypto Exchange for simplified crypto-to-crypto conversions.

March 5, 2020: Referral program has been launched on the PointPay Crypto Exchange. Invite your friends and earn 50% from the system fee on trade deals done by your referrals.

March 11, 2020: Graphical display of liquidity volume in each of the orders placed in an order book has been added on the PointPay Crypto Exchange. Now traders can calculate the amount of liquidity contained in several orders by hovering the mouth cursor over the corresponding orders.

March 14, 2020: Current price quotes for the chosen trade pair in the browser tab have been added on the PointPay Crypto Exchange.

March 17, 2020: PointPay will additionally top up your balance with 100 PXP tokens on the PointPay Crypto Exchange if you invite a friend via your referral link. Your friend is to subscribe to all PointPay social media. Tokens give the right to receive discounts when making trade deals on our platform. You can invite an unlimited number of friends. Also we added the svg-format of advertising banners and a language filter that allows you to choose banners in a specific language.

March 21, 2020: Graphical display of user’s cryptocurrency portfolio value in dollars has been added to PointPay Crypto Wallet.

March 23, 2020: We have added USDt and XAUt (tokenized gold) to PointPay Blockchain Bank. Thus, PointPay has become the first company in the world which created blockchain-based bank enabling their customers to open crypto checking and savings accounts in Bitcoin, dollar stablecoin USDt and tokenized gold XAUt.

March 25, 2020: Tether USD (USDt) added to PointPay Crypto Wallet.

March 27, 2020: QR-code payments are added to PointPay Crypto Wallet. Now you can top up your balance with your mobile devices instantly.

March 30, 2020: Live currency rates are added to PointPay Crypto Wallet. The arrow pointer shows how the asset value has changed over the past 5 minutes.

April 2, 2020: The function of automatical one-click filling of the amount field with the maximum available balance has been added to PointPay Crypto Wallet.
Update. April 3, 2020: Responsive web design has been implemented on the PointPay Crypto Exchange. Trade with comfort on our platform from your mobile and tablet devices.

Update. April 7, 2020: Responsive web design has been implemented on the PointPay Crypto Wallet as well.

Update. April 9, 2020: Order history has been added to PointPay Crypto Exchange. Track and receive detailed information on your trading activity.

Update. April 14, 2020: Thanks to new partnerships now PointPay customers can buy most popular cryptocurrencies (BTC, ETH, USDT, XRP, LTC, etc.) directly from debit and credit cards for American (USD) and Canadian dollars, Euros (EUR), British pounds (GBP), Swiss francs (CHF), Swedish (SEK), Danish (DKK), Czech (CZK) and Norwegian (NOK) crowns.

Update. April 17, 2020: Now you can switch from night to day mode on PointPay Crypto Exchange depending on your preferences. Let the trade be even more comfortable!

Update. April 27, 2020: Day mode has also been integrated in PointPay Crypto Wallet.

Update. May 2, 2020: We have added Russian Ruble (RUB) support on PointPay Crypto Exchange through QIWI and Yandex.Money. You can top up your balance with 0% fee.

Update. May 5, 2020: Now PointPay customers from Europe can buy crypto with Apple Pay.

Update. May 18, 2020: A new PointPay Bank design has been released.

Update. June 12, 2020: We expanded the functionality of the referral system on PointPay Crypto Exchange. Now each user has a tab "My referrals", which reflects the total number of referrals attracted by the user. You can also see the income from your referrals for 'today', 'yesterday' and for the last 'month'. In addition, we added the ability to analyze income from referrals on special interactive monthly chart. Currently, not a single crypto exchange offers such a feature.

Update. June 15, 2020: An extended version of the chat for traders has been implemented. Now it has become multilingual. Channels are available for Russian-speaking, English-speaking and Chinese-speaking clients of PointPay. You can also use emoticons, quote other users and tag them.

Update. June 24, 2020: We launched a new product called "PointPay Crypto School". It includes about 20 video tutorials, divided into three difficulty levels: beginner, intermediate and expert. Users who hold at least 2000 PointPay (PXP) tokens on PointPay Crypto Exchange can now get an access to premium video tutorials. We will continue working on the creation of training materials. By purchasing a PXP token, you support global crypto and blockchain education.

Update. July 2, 2020: Another liquidity provider, MoonPay, has been integrated into PointPay Payment System. It processes debit and credit cards in America, Europe and Russia.

Update. July 7, 2020: Now you will be receiving a receipt via e-mail containing operation details when you buying or selling crypto through PointPay Payment System using debit or credit card.

Update. July 10, 2020: We are thrilled to announce that PointPay has started its community in TikTok. Join us to keep updated on the latest news of PointPay.
Update. **July 13, 2020:** A new home page has been added to PointPay Crypto Exchange.

Update. **July 17, 2020:** New design of PointPay Ecosystem landing page implemented.

Update. **July 23, 2020:** PointPay has reached and agreement with a new payment provider.

Update. **July 31, 2020:** New PointPay token sale from released.

Update. **August 6, 2020:** PointPay mobyle crypto banking applications for Android and iOS launched and available for download.

Update. **August 27, 2020:** Public trading API available on PointPay Crypto Exchange.

Update. **August 31, 2020:** PointPay Native Offchain Technology for instant transfer launched.

Update. **September 3, 2020:** All PointPay products translated to 9 world languages.

Update. **September 8, 2020:** Payment System with new UI and logic implemented.

Update. **September 14, 2020:** Payment System with new UI and logic implemented.

Update. **September 25, 2020:** Payment System with new UI and logic implemented.

Update. **October 15, 2020:** Added customer support to mobile crypto banking applications.

Update. **October 20, 2020:** PointPay Crypto Loan Module launched.

Update. **October 26, 2020:** Exchange function added to mobile crypto banking applications for Android and iOS.

Update. **October 26, 2020:** Exchange function added to mobile crypto banking applications for Android and iOS.

Update. **October 30, 2020:** Litecoin (LTC) integrated to Bank, Wallet, Exchange and mobile apps.

Update. **November 6, 2020:** TRON (TRX) integrated to Bank, Wallet, Exchange and mobile apps.

Update. **November 26, 2020:** Instant loans added to PointPay mobile crypto banking applications for Android and iOS.

Update. **December 10, 2020:** USDC integrated to Bank, Wallet, Exchange and mobile apps.

Update. **December 20, 2020:** DAI stablecoin integrated to PointPay.

Update. **December 24, 2020:** Order crypto debit card is available at PointPay.

Update. **January 5, 2021:** Current cryptocurrency rates added to mobile crypto banking apps for Android and iOS.

Update. **January 11, 2021:** Current crypto rates added to PointPay mobile crypto banking application for Android and iOS.

Update. **March 11, 2021:** Displaying balance in local currencies is added to PointPay Bank, PointPay Wallet and PointPay Payment System.
# Roadmap and Future Plans

<table>
<thead>
<tr>
<th>Year</th>
<th>Quarter</th>
<th>Milestones</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>Q2</td>
<td>• PointPay.io platform started</td>
</tr>
</tbody>
</table>
| 2018  | Q3      | • Blockchain listener for transactions completed  
|       |         | • Common ecosystem infrastructure plan created  
|       |         | • Main site created |
| 2018  | Q4      | • PointPay whitepaper, one-pager, pitch deck created  
|       |         | • PointPay is added to major rating agencies lists  
|       |         | • PointPay promotional video created |
| 2019  | Q1      | • Authentication form created  
|       |         | • Community of supporters created  
|       |         | • Token sale form created |
| 2019  | Q2      | • All social media accounts created  
|       |         | • Announcement in social media made  
|       |         | • PointPay Live Roadmap created |
| 2019  | Q3      | • Unified registration infrastructure completed  
|       |         | • PointPay Crypto Exchange launched  
|       |         | • PointPay Crypto Wallet launched |
| 2019  | Q4      | • PointPay Blockchain-based bank launched  
|       |         | • PointPay is elected the best blockchain start-up 2019 at Blockchain Life  
|       |         | • PointPay token (PXP) integrated into Bank, Exchange and Wallet |
| 2020  | Q1      | • PointPay Payment System with buy option launched  
<p>|       |         | • Sell option added to PointPay Payment System |</p>
<table>
<thead>
<tr>
<th>Year</th>
<th>Milestone</th>
</tr>
</thead>
</table>
| 2020 Q2 | • Payment System connected to Bank, Exchange and Wallet  
• MoonPay, Indacoin, Mercuryo with worldwide debit and credit card coverage integrated into PointPay Payment System  
• Home pages are added to all products  
• PointPay Crypto School created |
| 2020 Q3 | • One-click instant transfers between all the products implemented  
• Release of mobile banking applications for Android and iOS  
• Markets overview integrated into PointPay Crypto Exchange  
• Lower transaction fees on a progressive scale for PointPay (PXP) token holders within the whole ecosystem implemented  
• Filing for Small Payment Institution license  
• PointPay complies with PCI DSS  
• Discounts to PXP tokenholders for internal transfers within the ecosystem |
| 2020 Q4 | • Launch of PointPay Crypto Loan module  
• Adding sell function to PointPay Payment System  
• Adding Exchange to mobile crypto banking applications  
• Adding loan module to mobile crypto banking applications  
• SEPA payments accessible for PointPay customers |
| 2021 Q1 | • Wire transfers accessible for PointPay customers  
• Launch of PointPay blog with news coverage  
• Increasing of trading pairs on the Exchange  
• SEO optimization of all products |
| 2021 Q2 | • Filling for international banking licenses started  
• Marginal trading implementation on PointPay Crypto Exchange started  
• PointPay Debit Card pre-order accessible |
- SWIFT payments integrated into PointPay platform

<table>
<thead>
<tr>
<th>2021 Q3</th>
<th>2021 Q4</th>
</tr>
</thead>
</table>
| - Attaching debit and credit cards in personal account implemented  
- PointPay Debit Card is ready for distribution  
- Marginal trading implementation on PointPay Crypto Exchange finished | - International banking licenses granted  
- Aggressive promotion of PointPay on all the markets  
- Full ecosystem completed |
## Competitors Analysis

<table>
<thead>
<tr>
<th>Feature</th>
<th>Cryptium</th>
<th>Bankera</th>
<th>Coinbase</th>
<th>Binance</th>
<th>PointPay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Token Sale Status</strong></td>
<td>Finished</td>
<td>Finished</td>
<td>Finished</td>
<td>×</td>
<td>Finished</td>
</tr>
<tr>
<td><strong>Funds raised</strong></td>
<td>$51.5 mil</td>
<td>$151 mil</td>
<td>$8.1 mil</td>
<td>×</td>
<td>$1.7 bn</td>
</tr>
<tr>
<td><strong>Time passed since token sale end</strong></td>
<td>28 months</td>
<td>27 months</td>
<td>26 months</td>
<td>×</td>
<td>25 months</td>
</tr>
<tr>
<td>Crypto Checking Accounts</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Crypto Savings Accounts</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Crypto exchange</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Simplified conversion function</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Single account for a few products (if any)</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>Responsiveness (access to products from PC, tablet and smart-phone)</td>
<td>✓</td>
<td>✓</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Buy option with debit and credit cards for USD, GBP, EUR, CNY, CAD, AUD, RUB, UAH etc.</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Sell option to withdraw to debit and credit cards for USD, RUB, UAH etc.</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Video tutorials for beginners</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
<td>×</td>
</tr>
<tr>
<td>24/7 support</td>
<td>×</td>
<td>×</td>
<td>✓</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Credit and debit cards</td>
<td>•</td>
<td>•</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
<tr>
<td>Mobile banking applications for Android and iOS</td>
<td>✓</td>
<td>•</td>
<td>×</td>
<td>✓</td>
<td>×</td>
</tr>
</tbody>
</table>

✓ — ready solution available  
× — missing solution  
• — planned solution
Financial Planning

For crypto-projects, as well as for ordinary projects, it's necessary to plan the cash flow. The following financial plan represents PointPay activity within 2-year operation activity since day 1 as well as upcoming 4-year planning. It is worth noting that due to the unpredictable behavior of the crypto market, this financial plan reflects only a forecast that may not happen in reality.

Estimated project costs are presented in the following table:

<table>
<thead>
<tr>
<th>COSTS</th>
<th>2018</th>
<th>2019</th>
<th>2020 (UP TO MAY1)</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operational costs</td>
<td>323,495</td>
<td>1,512,396</td>
<td>537,557</td>
<td>1,903,032</td>
<td>2,051,225</td>
<td>2,327,759</td>
<td>2,728,112</td>
</tr>
<tr>
<td>Marketing costs</td>
<td>17,235</td>
<td>49,382</td>
<td>98,491</td>
<td>179,134</td>
<td>249,593</td>
<td>364,058</td>
<td>412,409</td>
</tr>
<tr>
<td>Interest costs</td>
<td>0</td>
<td>0</td>
<td>838</td>
<td>4,492</td>
<td>9,301</td>
<td>17,292</td>
<td>35,292</td>
</tr>
<tr>
<td>Total, USD</td>
<td>340,73</td>
<td>1,561,778</td>
<td>1,474,048</td>
<td>2,086,658</td>
<td>2,310,119</td>
<td>2,709,109</td>
<td>3,175,813</td>
</tr>
</tbody>
</table>

Estimated project revenues are presented in the following table:

<table>
<thead>
<tr>
<th>INCOME</th>
<th>2018</th>
<th>2019</th>
<th>2020 (UP TO MAY1)</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Token sales</td>
<td>285</td>
<td>1,038</td>
<td>24,048</td>
<td>378,394</td>
<td>443,397</td>
<td>497,9348</td>
<td>667,7306</td>
</tr>
<tr>
<td>Trading fees</td>
<td>0</td>
<td>3,218</td>
<td>12,293</td>
<td>311,293</td>
<td>409,103</td>
<td>459,4227</td>
<td>616,0858</td>
</tr>
<tr>
<td>Listing of other tokens</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>378,395</td>
<td>448,593</td>
<td>653,7699</td>
<td>876,7054</td>
</tr>
<tr>
<td>Rendering fiat payment services as a partner (PointPay Payment System, merchant account)</td>
<td>0</td>
<td>0</td>
<td>4,911</td>
<td>270,405</td>
<td>340,291</td>
<td>382,1468</td>
<td>512,4589</td>
</tr>
<tr>
<td>Arbitrage trading</td>
<td>0</td>
<td>0</td>
<td>—</td>
<td>121,596</td>
<td>172,596</td>
<td>293,8253</td>
<td>394,0197</td>
</tr>
<tr>
<td>Fees on swaps</td>
<td>0</td>
<td>0</td>
<td>—</td>
<td>121,596</td>
<td>172,596</td>
<td>293,8253</td>
<td>394,0197</td>
</tr>
<tr>
<td>Fees on crypto borrowing and lending (PointPay Bank)</td>
<td>0</td>
<td>0</td>
<td>—</td>
<td>496,604</td>
<td>543,604</td>
<td>661,4673</td>
<td>887,0276</td>
</tr>
<tr>
<td>Total, USD</td>
<td>285</td>
<td>4,256</td>
<td>41,252</td>
<td>2,340,179</td>
<td>2,769,779</td>
<td>3,411,462</td>
<td>4,574,771</td>
</tr>
</tbody>
</table>

| ROI                       | 0.0034% | 0.023% | 0.31% (up to May 1) | 121% | 132% | 138% | 163% |
| Total, USD                | -340,445 | -1,557,522 | -1,432,796 | 253,521 | 459,66 | 702,353 | 1,398,958 |
Legal and Licenses Roadmap

Planned EMI licenses

- EU EMI license
- Estonia EMI license
- Lithuania EMI license
- Singapore EMI license

Planned banking licenses

- Kazakhstan banking license
- Armenia banking license
- Hong Kong banking license
- EU banking license
Tokenomics of PointPay token (PXP)

PointPay Token (PXP) is ERC20 compliant token issued on the Ethereum platform. It ensures security and speed of transactions as well as compatibility with third-party services.

<table>
<thead>
<tr>
<th>IMPLEMENTED FEATURES</th>
<th>UPCOMING FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>PXP token enables traders to cut maker/taker fees on PointPay Exchange</td>
<td>Burning model for PXP token</td>
</tr>
<tr>
<td>PXP token holders get an access to premium video tutorials from PointPay Crypto School</td>
<td>Buy-back system for PXP token</td>
</tr>
<tr>
<td>PXP token enables PointPay customers to reduce transfer fees</td>
<td>Lower swap fees for PXP token holders on PointPay Crypto Wallet</td>
</tr>
<tr>
<td>Discounts for taking crypto loans for PXP token holders</td>
<td>Native blockchain creation</td>
</tr>
<tr>
<td></td>
<td>Cashback in PXP for purchasing crypto on PointPay Payment System</td>
</tr>
</tbody>
</table>

**KEY TAKEAWAYS ABOUT POINTPAY TOKEN (PXP)**

<table>
<thead>
<tr>
<th><strong>Ticker:</strong> PXP</th>
<th><strong>All the unsold tokens:</strong> to be burned</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Soft cap:</strong> $1,000,000</td>
<td><strong>Retail price:</strong> $0.1</td>
</tr>
<tr>
<td><strong>Middle cap:</strong> $15,000,000</td>
<td><strong>Available currencies for making a purchase of PXP tokens:</strong> Bitcoin and Ethereum</td>
</tr>
<tr>
<td><strong>Hard cap:</strong> $30,000,000</td>
<td><strong>Decimals:</strong> 3</td>
</tr>
<tr>
<td><strong>Total issued amount:</strong> 1,000,000,000</td>
<td></td>
</tr>
</tbody>
</table>


Funds allocation. Token allocation

Funds Allocation

- **42%**
  - Product and app development
- **42%**
  - Marketing and branding
- **5%**
  - Liquidity reserve
- **11%**
  - Legal and licensing

Token Allocation

- **50%**
  - To be sold (unsold tokens will be burnt)
- **10%**
  - Team tokens
- **10%**
  - Maximum allowance for high volume investment bonuses
- **30%**
  - Yield banking reserve
Large and strong team, experienced people on different areas that complement perfectly a good core team.

After some conversations with the founders, they have added a top advisor to their crew, so I update the score to 5 for the team.

Maybe they are not offering a totally new vision, but they have a really solid project here. They are actively working on their objectives and the ecosystem is open to innovations and improvements. They are very close to a perfect vision, so I invite them to offer a strong competitive advantage in order to get the full score.

But the most important thing to get their goals is a dedicated and active team and they have got it.

They need to launch a good MVP and it’s interesting see how they are advancing on their roadmap. The exchange and the mobile wallet will be launched soon, and I’ll give them the full score when they release the working version.

####Update 2/13/2020####

The scores have been updated to a triple 5.

The reason is they have achieved the things they needed in order to get my full score.

They have developed and launched their exchange, wallet and crypto bank. I’ve tested them and work smoothly. I think they deserve the 5.

Additionally, they are doing researches and consultations in order to get the best features in the market for everyone of their products. One more time, they deserve the max score in vision.

Good luck!
**Arturas Svirskis**

Listing tokens to 50+ exchangers, Market Making services, ICO and STO advisory

Rated on Aug 21, 2019

Team: ★★★★★
Vision: ★★★★★
Product: ★★★★★

Weight 3%

Team: Despite the fact that the team is mostly from CIS countries, they are quite experienced in payments industry; therefore, they know how to launch PSPs, Cards, etc... The same practices have to be implemented for crypto space.

Vision: Vision is not new by any meaning. There were and there are many attempts to create something similar, but there are no significant leader which would have already the fully working infrastructure.

Though, I have some doubts about the roadmap e.g. Crypto banking can be created much faster (not in 2 years)

Product: It is tested on main-net at the moment. Now I give good grade, but I will adjust it, in case I will see some problems.

---

**Yogesh Trivedi**

Blockchain Technology, eCommerce, Agile Software Development Consultant

Rated on Aug 14, 2019
Modified on Feb 3, 2020

Team: ★★★★★
Vision: ★★★★★
Product: ★★★★★

Weight 2%

After reviewing the updates on project. Changing the rating with their updates:

UPDATE as on 2nd Feb 2020
— They launched PointPay Crypto Bank with checking and savings accounts based on daily compound interest financial model for BTC, ETH and PXP. Higher yields for PXP token holders available
— They integrated a payment gateway enabling their customers to buy and sell crypto with their bank cards for USD, RUB, and UAH.
— They also integrated PXP token into PointPay Crypto Exchange to earn higher discounts for trade deals

Previous review:
Overall nice managed project. Pointpay Crypto exchange is ready. Cryptobank product draft version is ready, still to get it on MVP, hope to see soon. CEO Andrey seems to be serious for this project as I had words with him while reviewing this project again on bench
Nozomu Nakazato
Blockchain consultant
Rated on Aug 2, 2019
Modified on Dec 9, 2019

Team: ★★★★★
Vision: ★★★★★
Product: ★★★★★
Weight 4%

It's not a new idea, but the financial plan and ROI design are well designed. Public opinion wants a more consistent operation than weird ideas.

Partnerships with VISA, Master, etc. are still unclear, but they will accelerate if this agreement is concluded. Licensing as an all-in-one solution from Crypto and FIAT will also accelerate them.

It is in the process of consideration now. But they should be the first company if they do this with their own consistency.

If you are thinking of advancing Japan to the market, I would like to correct Japanese.

They did it!

Krishnendu Chatterjee Ph.D.
Blockchain | Tokenization Strategist| Whitepaper|Tokenomics | BD| Fundraising
Rated on Oct 19, 2019
Modified on Oct 19, 2019

Team: ★★★★★
Vision: ★★★★★
Product: ★★★★★
Weight 3%

→ Blockchain Advantage -✔️✔️ ✔️
→ White Paper - ✔️
→ Team Composition - ✔️
→ Token Economics - ✔️
→ Business Model -
→ Blockchain Advantage - ✔️
→ Social Media Presence - ✔
→ Collaborations & partnerships -
→ White Paper - ✔️
→ Fund Allocation - ✔
→ Legal Loopholes - ✔️✔️
→ MVP/ DApp/ Working Product - ✔
<table>
<thead>
<tr>
<th>Mass Media About PointPay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MarketWatch</strong></td>
</tr>
<tr>
<td><strong>DeCenter</strong></td>
</tr>
<tr>
<td><strong>CoinSchedule</strong></td>
</tr>
<tr>
<td><strong>Publish0x</strong></td>
</tr>
<tr>
<td><strong>COINHUB.NEWS</strong></td>
</tr>
<tr>
<td><strong>CoinMarketCal</strong></td>
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<tr>
<td><strong>Bitcoin WARRIOR</strong></td>
</tr>
<tr>
<td><strong>Crypto New Media</strong></td>
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<tr>
<td><strong>Medium</strong></td>
</tr>
<tr>
<td><strong>BitKonga</strong></td>
</tr>
<tr>
<td><strong>US-CHINA INVESTMENT NEWS</strong></td>
</tr>
<tr>
<td><strong>DAILYBITCOINNEWS</strong></td>
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<tr>
<td><strong>CRYPTO CHARTIST</strong></td>
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<tr>
<td><strong>reddit</strong></td>
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<tr>
<td><strong>Tech Talk</strong></td>
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<tr>
<td><strong>newb</strong></td>
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<tr>
<td><strong>Newbium</strong></td>
</tr>
<tr>
<td><strong>МОЯ ГАЗЕТА</strong></td>
</tr>
<tr>
<td><strong>ЭКСПЕРТ ONLINE</strong></td>
</tr>
<tr>
<td><strong>vc.ru</strong></td>
</tr>
</tbody>
</table>
### PointPay Partners

<table>
<thead>
<tr>
<th>wyre</th>
<th>INDCoin</th>
<th>any.cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listing.Help</td>
<td>ICOtop</td>
<td>agora</td>
</tr>
<tr>
<td>Yahoo!Finance</td>
<td>MoonPay</td>
<td>mercuryo</td>
</tr>
<tr>
<td>intotheblock</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### PointPay Scores by World Leading Rating Agencies

**TOP RATED WORLDWIDE by crypto experts**

- Icoinbenech: 4.7
- ICOmarks: 10
- ICOHolder: 4.91
- ICOtop Rate: AA
- Olink: 5.0
- Rating: 9.9
- Cointocodex: 4.9
- CoinCheckup: 4.91
Disclaimer 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 dealing 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 the use in the PointPay ecosystem.

No advice

Just like any blockchain technology, acquisition of PXP tokens is associated with a high level of risk. All investors are on 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 OÜ 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 during 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 reissued in case of the loss or a theft.

Etheruem 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 and the risk of double-spending attacks, MMP attacks, and selfmining 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.

Details for buyback program

There are no specific details for buyback program for PXP token. It is supposed that the buybacks are to be made from fees (withdrawal fees, processing fees, transfer fees, loan fees, etc) generated inside or outside the PointPay system. The buybacks can be made by any person from PointPay staff. Buybacks can be made even from their (PointPay staff) personal accounts on exchanges where the PXP token is traded or exchanged. Further potential burning details are to be provided to the community publicly with the links to blockchain explorers.

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, or at any time in 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 you have the most recent Whitepaper 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.

LAST TIME UPDATED: SEP 30, 2021