

## PDX COIN EXECUTIVE SUMMARY

[www.pdxcoin.io](http://www.pdxcoin.io)

### What is PDX?

- PDX Coin Trades on P2PB2B, with additional listings pending on Coinstore, LBank and Bitmart, as well as Kraken and Binance in the near future
- Listed on Coinmarketcap.com <https://coinmarketcap.com/currencies/pdx-coin/>
- PDX Beam, our payments application, ***turns crypto into currency*** for the first time
- PDX is a massively disruptive global financial services ecosystem for the digital era, represented by a native digital currency token sitting alongside a regulated and licensed banking and global mobile crypto-to-fiat payments ecosystem
- Driven by a highly versatile proprietary crypto-to-fiat payments app (send / receive) supporting all traded digital assets and linked to PDX digital banking and crypto exchange platforms
- PDX, overall, is a financial technology platform that provides end-to-end financial infrastructure, technology, and services to individuals, corporations, and institutions globally. It is primarily focused on servicing the crypto-economy, a transparent financial system enabled by crypto that leverages crypto assets - digital assets that are built using blockchain technology. Its platform is being built as an on-ramp to enable ultimately hundreds of millions of retail users, institutions, merchants and vendors and other ecosystem partners worldwide to fully participate in the crypto economy. For retail users it offers a primary financial account to invest, store, spend, earn, lend and borrow, and be paid in, crypto assets. It will also provide a one-stop shop for hedge funds, money managers, corporations and individuals to access crypto markets through advanced trading and custody technology, as well as provide a full-service digital banking capability. The platform through its upcoming Siberia Blockchain will also provide developers, merchants and asset issuers a platform with technology and services that enables them to build applications that leverage crypto protocols, participate in crypto networks and securely accept cryptocurrencies as a payment.
- The PDX platform and payments app will open up cryptocurrency to a vastly larger potential active audience and making it possible to freely and easily spend all traded cryptocurrencies for the first time through a single app. The PDX payments app will rapidly increase crypto mainstream adoption, while shifting the focus from speculation, to payments and investment
- Partnered with leading institutional exchanges, including Kraken, for crypto settlements, and well-capitalized banks for cash settlements to merchants and vendors
- The digital asset is a true utility coin which **also** functions as a tradable store of value
- The top disruptive business opportunities for PDX:
  - Global crypto-to-fiat business and consumer payments. and virtual banking

- Tokenization, trading and underwriting of traditional equity assets (shares)
- The \$750 + billion global remittances market
- The tokenization and funding of renewable energy sources
- DeFi products and services based on PDX Coin
- The metaverse

### **A massive growth environment:**

- Mobile and digital payments experience exponential growth and could double by 2027
- Crypto-led payments will continue to grow exponentially and are increasingly at the core of Central Banks' policy discussions
- Crypto global population penetration in early-2024 is around 5% and we anticipate a rise to 20% by end of the decade – driven by utility, ease of use, increased merchant adoption, and growing infrastructure
- In the past decade, global cross-border payments volumes increased over 40 x, while the legacy cross-border payments system (SWIFT, Western Union, etc.) made essentially zero progress and no real improvement in technology, speed, costs and fees, service quality and offerings
- Per Deloitte, 75% + of all US retailers and merchants are preparing to accept crypto payments within 2 years
- Global remittances are a +\$750 billion a year business (as at 2023), ripe for disruption. Western Union and Moneygram charge as much as 7%-11% to the very people who can least afford it.
- Global payments transaction volume \$240 trillion annually (per Citibank)
- Businesses and consumers around the world are beginning to seek the advantages of payments made via an entirely new, digital, global and interoperable infrastructure that enables low-cost transfers anywhere nearly instantly
- Developing partnership arrangements with POS software providers and integrators that will bring us millions of merchants and vendors globally and very quickly
- Unique payments and banking platform linked to global wagering and betting platform in the metaverse, and driven by AI.

### **Next 3 Years:**

- Listings of PDX Coin tokens on several large cryptocurrency exchanges in the short-term, and now listed and trading on P2PB2B.io, with Lbank, Bitmart, Coinstore, Kraken and Binance now pending
- Launch Version 1 (beta) of our global mobile crypto-to-fiat payments app 2024 Q1
- Complete build and launch of our high-speed regulated exchange platform
- Complete the development and testing of, and launch, the *Siberia Protocol*, our new DeFi Proof-of-Stake multilayered and sharded blockchain project, by mid-2025. PDX Coin will migrate away from Ethereum and onto this new blockchain. All PDX tokens to

receive a dividend distribution of the Siberia Protocol native coins, adding strongly to the PDX value equation

- PDeX Exchange will disrupt the traditional equity placement market by having public companies sell shares as tokenized assets, via an Exchange-led Offering, tradable globally 24/7, rather than traditional shares
- Integrating PDX as a payments platform in the rapidly evolving metaverse space, enabling our apps to evolve off-screen and as 3D experiences in the metaverse, as well as partnering to developing shopping, gaming, and gambling based content. Betting and wagering services enable us to onboard vast numbers of new, first-time crypto users, and increase the revenue opportunities and user base in our payments and banking apps.
- Growing our internal global digital banking capability with fully-regulated bank acquisitions in EU and US, and Electronic Money Institution licensing in EU, UK, and Asia