

# PDX COIN

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



# PDX COIN

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

Smart Contract Address:

[http://0x6a8fee0E33Cb65a7E8D21BadCA62E87639ef7483](https://www.pdxcoin.io)

<https://coinmarketcap.com/currencies/pdx-coin/>

A complete description of PDX and in the White Paper can be downloaded from the website at [www.pdxcoin.io](http://www.pdxcoin.io)

Telegram: [t.me/PDXTOKEN](https://t.me/PDXTOKEN)

[https://twitter.com/PDX\\_Coin](https://twitter.com/PDX_Coin)

# WHAT PROBLEM DOES PDX BEAM SOLVE?

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**Problem:** Limited ability to spend digital currency in everyday life limits the growth of the entire industry

**PDX solution:** **PDX BEAM TURNS CRYPTO INTO CURRENCY.**

To enable merchants, stores and other service providers globally to accept payments in cryptocurrency, with instant conversion to fiat and atomic settlement in same, should merchant desire.

- To date the vast majority of merchants don't accept cryptocurrencies, but the vast majority say they intend to within 18-24 months.
- This is due mostly to the lack of payment infrastructure and the overall inability to be used in micro-transactions and as to the volatility of the market (bitcoin). **PDX eliminates almost all merchant infrastructure needs and cost, through effective, easy, seamless and cheap integration.**
- PDX will facilitate widespread token ownership and usage by providing users with simple ways to pay with digital currencies
- PDX banking and payment ecosystem will enable any point of sale terminal to install a simple app to trade cryptocurrencies in the same way as it does fiat money.
- The app will also facilitate payments from online cryptocurrency payments.

*The end goal is to make PDX easy to use for token holders and merchants and make it the new go-to trading currency.*

# WHAT IS CRYPTOCURRENCY?

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**C**ryptocurrency is a digital and highly-secure encrypted token or unit of value that operates as a medium of exchange.

Just like any other currency it can be used to transfer money or value securely and rapidly anywhere in the world

It can operate outside (or in tandem) of the traditional banking system and pay for goods and services.

Cryptocurrency assets and transactions are recorded on what is known as the “**blockchain**”; an ultra-secure decentralized and hack-proof digital ledger that records any transactional and other data.

Because the same data and code is recorded in multiple server locations around the world at any one time, it is impossible to hack and change a record of the data.

Bitcoin is the best-known example of a cryptocurrency and is one of the thousands in existence today.

Cryptocurrencies are increasingly being used in place of US\$ and other major world currencies by many millions of users and investors around the world.

Typical transactions are buying or renting real estate, paying for travel and accommodation, buying or renting vehicles, paying household bills, paying tax to the government.

*For a more detailed discussion, see: <https://en.wikipedia.org/wiki/Cryptocurrency>*

# PDX: AN OVERVIEW

PDX Coin is at the heart of the PDX global payments and digital banking platform, which is being built to allow hundreds of millions of retail users, institutions, merchants, vendors, and ecosystem partners to participate easily in the crypto economy with instant conversions between digital and fiat currencies. Through the upcoming virtual banking services and payment apps, all major crypto assets supported by the platform will become instantly liquid, and available for use across, eventually, millions of physical locations and online sites around the world. In 2025, PDX will also introduce a regulated platform to trade digital shares of most publicly held companies, as well as cryptocurrencies, 24 / 7 and globally.

Although PDX's primary objective is to capitalize on its crypto payment and virtual banking capabilities in the conventional world, we are building our technology and product base in anticipation of a fully functioning and heavily populated metaverse in the near future. The project aims to provide all of its banking and defi products and functions in the metaverse, in addition to being a leader in retail and commercial payments. Consequently, this applies to as many types of compliant DeFi products and services as possible across as many legal jurisdictions as possible.

In the near future, PDX intends to invest in and form long-term partnerships, joint ventures and alliances with content developers in the fields of sports, gambling, gaming, and other entertainment. A goal of this project is to be involved in the creation of popular metaverse destinations that are serviced exclusively by our payments and financial platforms. Content creation will also be a significant component of our soon to be announced Siberia blockchain protocol.





# WHAT IS PDX?

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**P**DX is a digital currency that is at the core of a powerful new banking and financial services ecosystem.

- It is based on encrypted and permissionless peer-to-peer (no middleman) money and global payments.
- Coin holders will be able to make payments and transfers anonymously, instantly anywhere in the world, and in the metaverse.
- Data will be stored on an immutable blockchain, making it indestructible, theft-proof, and anonymous.
- PDX virtual banking, exchange, and payments processing capabilities will feed off each other and build a large user adoption in the consumer and commercial world.

**PDX is set to disrupt the global payments processing industry and the way consumer and business banking is conducted between crypto and fiat currencies.**

# WHAT IS PDX?

The PDX project is managed by PDX Global Pte. Ltd, and investment would be represented by the publicly-traded digital tokens, which can be tracked at :

- 1. <https://coinmarketcap.com/currencies/pdx-coin/>
- 2. <https://www.coingecko.com/en/coins/pdx-coin>

The tokens are traded on three cryptocurrency exchanges, with a further three larger exchanges pending.

The centerpiece of PDX is a global mobile and web-enabled crypto-to-fiat payments and banking application suite, which is unique and proprietary, with no known comparable competition. It is designed to be truly disruptive to the global payments space, and will completely change the way cryptocurrency is valued, perceived, and used. We bring true utility to the crypto space for the very first time, in a globally-compliant setting. The application suite is in full technical development currently, and expected to be launch-ready as to Version 1, in the US and UK, by early 2024 in beta form.

The project has Kraken, a major institutional-standard crypto exchange as a launch partner to process crypto payments; several banks as banking partners for US cash settlements to merchants and vendors; CAA handling a full launch marketing campaign, and Hogan Lovells, a London UK-based global law firm advising on IP protection and strategy, and on global regulatory issues. PwC will also be advising in relation to our program to achieve licensing for banking and Electronic Money Institution services and operations in Singapore, Hong Kong, and the EU, the latter of which has already commenced. Finally, we are entering into commercial agreements with a range of POS system integrators and software providers, and through these relationships we will quickly integrate our payments platform into large numbers of retailers, merchants and vendors of all types and sizes. At full launch we will commence acquiring millions of new consumer users, which we will ultimately migrate as well to our digital bank, as well as our internal crypto exchange platform, adding large value. We believe each individual retail consumer is worth around \$3,500 on average, at that point.

PDX has significant downstream opportunities as well in the metaverse space, particularly as a payments platform for sports, gaming, and gambling services and products. We will be extending our User Interfaces to be full metaverse-compatible, and are already also looking into content opportunities. Partly for this, as well as other reasons, we will also shortly commence development work on "Siberia", our own blockchain which will have very high-performance and processing capabilities built in. Siberia itself represents a huge value-add, as it will be spun out of PDX as a special dividend, and be separately traded in its own right as a digital asset.

PDX represents very significant upside for investors at this stage of its lifecycle. We have approximately 1.4 million tokens issued and trading, in general circulation. As we progress to release the prototype version of our app in mid 2023, and then the final version later in the year, **we expect our valuation and price to be consecutively revised by a large multiple, given the nature and extent of the project, and the attendant market opportunity.**

# PDX TODAY

PDX is now releasing the working test version of its global crypto-to-fiat payments and banking application suite. The product is unique and proprietary, and renders every competing crypto payments platform obsolete. We expect it to function flawlessly based on all current indications during development. Our app suite is a super-app, and enables peer-to-peer send / receive, with rapid cash settlements to merchants and vendors, globally, at greatly reduced transaction fees. In tandem with the core payments products, we will follow-up with full digital / virtual banking, and eventually our own exchange. We are also shortly beginning work on our own blockchain project, combining and optimizing the best features of Cardano and Fantom. This is a large value-add for PDX and its token holders.

As we get closer to full public launch of Version 1 of the payments app suite in early 2024, in the US primarily, we will be seeking at least \$270 million in institutional and family office funding, to cover infrastructure, hiring, and launch costs. We alternatively may sell down a portion of our wagering and betting platform to fund this capital need.

We have hired global law firm Hogan Lovells to handle all of our IP and regulatory / licensing needs. PwC will handle the completion of our Electronic Money Institution licensing in the EU and Singapore or Hong Kong. We expect to engage CAA, LA, NYC, and London, to create and manage our launch marketing campaign. We have formed partnerships with Digibee, in respect to POS systems integration, and a large institutional-standard cryptocurrency exchange in respect to prime brokerage for the receipt and sale of crypto assets, and are finalizing settlements and clearing arrangements with certain banks in respect to daily cash settlements with merchants and vendors. Through Digibee we are being integrated into the payments platforms of major vendors including Lowes, Walmart, Hyatt, Marriott, Carrefour, etc. Through CAA, we have access to, and expect to cement, launch partnerships with a variety of global brands and retail names.

We are also shortly significantly upgrading our exchange listings and trading profile, with pending listings on Lbank, Coinstore and Bitmart, and then subsequently with Kraken and Binance. We are also bringing aboard Gotbit. a powerful market making team, and beefing up our social media presence.



# PDX ECOSYSTEM

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The PDX "ecosystem" consists of:

- a new global retail banking network providing a full range of retail banking services with a global virtual / digital banking capability
- a crypto currency exchange business with unique attributes and a guaranteed large customer base
- a merchant payments processing business based on the block chain, fully regulated and compliant in all jurisdictions.

That will lead to large-scale and increasing acceptance of PDX Coin as a means of payment and store of value by merchants and consumers.

**PDX Coin itself is designed to be simple, and to function as a usable day-to-day crypto currency.**

***PDX Coin will further be supported by a large base of energy reserves, underpinning its value and price.***



# PDX ECOSYSTEM FEATURES

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- **Mobile apps** for global payments and instant transfers of goods and services
- **Exchangeable** for major world currencies and other major cryptocurrencies
- **High-speed and low-fee** global value transfers
- Ultra-secure encrypted global **messaging app** coming
- Highly liquid and a **top 50 cryptocurrency** by total market cap following a planned global token sale c. 2024
- Credit and debit cards available through our own bank in the short-term, as well as global banking and money transfer facilities
- Globally compliant
- PDX Coins can each be expected to have a minimum intrinsic value reflecting sufficient estimated recoverable energy reserves at the offering price
- Over time, significant additional value will be derived from a planned pivot to green energy projects



**PDX Global Pte. Ltd**  
(Singapore)

**PDX Advisors LLC**  
USA

**PDX Energy Inc.**  
(USA)

**PDX GlobalPay (USA) Inc.**  
(USA)

# AN EXPONENTIAL GROWTH ENVIRONMENT

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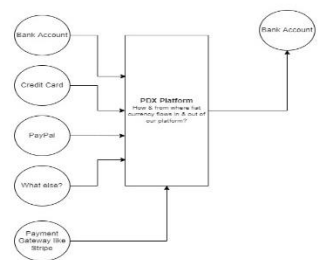
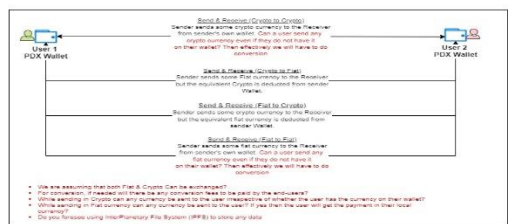
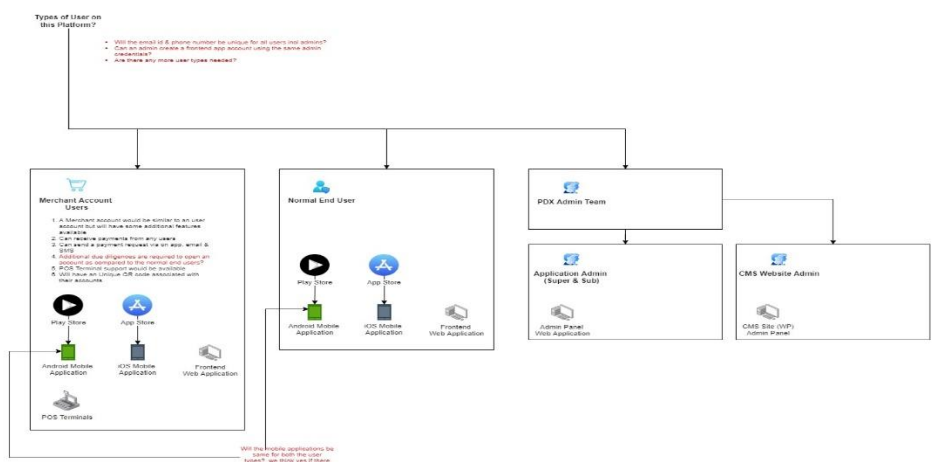
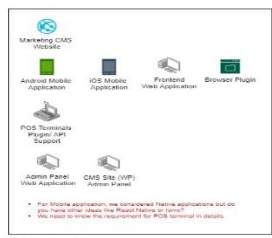
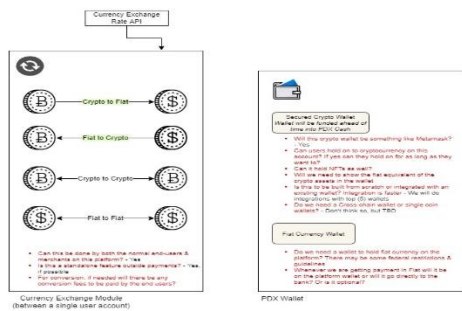
- Mobile and digital payments experience exponential growth and are forecast to double by 2027
- Crypto-led payments will continue to grow exponentially and are at the core of Central Banks discussions
- Crypto global population penetration in 2024 is around 5%, or 400 million users, and we anticipate a rise to +20% by end of the decade – driven by utility, ease of use and merchant adoption
- Global worker remittances were worth \$750 billion in 2023, and growing – a huge market for PDX to disrupt with faster payments and much lower fees



# PDX Beam: Basic Flows

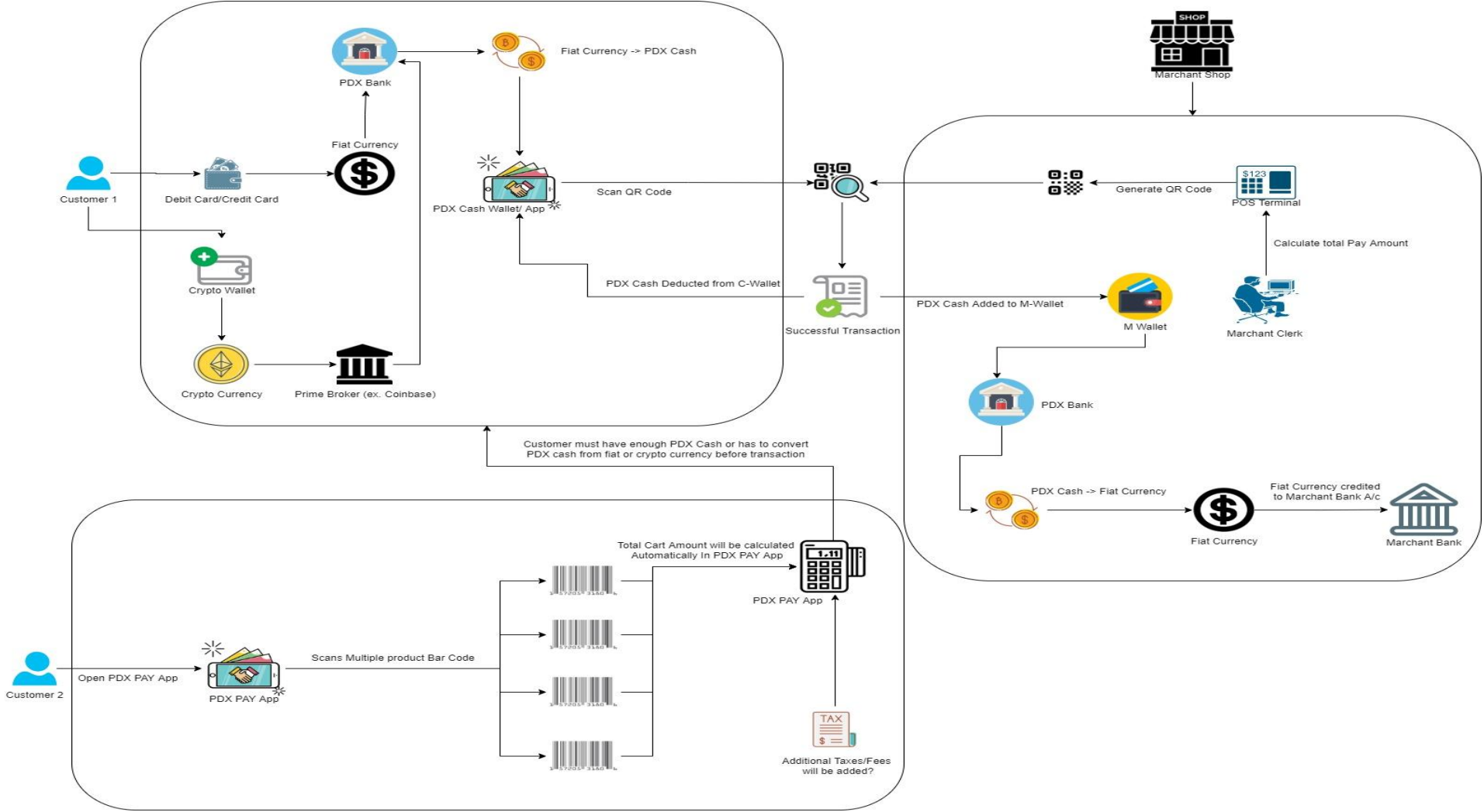
## PDX Coin

Very initial understanding, 19 Jan 2022





# PDX Beam : Merchant Flows



# WHAT IS PDX BEAM?

- In simple terms, the payments application is or will be a globally-compliant payment platform that has both web and mobile device versions, across both Android and Apple, which enables users to quickly and efficiently transact in physical store locations and online to make payments to any category of merchant and vendor that accepts the platform, using their cryptocurrency. At the same time, the merchant or vendor, unless they actually elect to be paid in crypto themselves (which our platform also enables) will be settled same day in cash, in a typically same-day ACH transfer at the end of the business day.
- We have architected the platform, partly for compliance purposes, in such a way that the crypto (customer) side of any transaction is ring-fenced and quarantined from the cash settlement side. In each geographic area that we operate in we will maintain cash balances in the relevant local currency in a dedicated and blocked account in order that our settlements bank can at all times confirm to the merchant's bank that good and clear funds are immediately available.

# WHAT IS PDX BEAM?

The customer makes a purchase or payment, for example in a store, using their app, on a mobile device in this instance. They scan the QR code and a receipt is generated quickly. Behind the scenes, a certain amount of their digital assets approximating the cash value of the purchase or payment are being transferred from their linked wallet, via our application, to a clearing account at our institutional crypto prime broker, where it is promptly resold. Independently of that side of the transaction, and also because it can sometimes take several minutes for digital assets to transfer through the blockchain, we are settling with the merchant via our bank promptly in cash, or at least confirming that funds are available. In this way the merchant can approve the transaction and generate a receipt, with all this happening in roughly the same time it takes to effect a payment and generate a receipt using a debit or credit card. This means maximum convenience for the customer, while cash settlement faster and much cheaper compared with cards, for the merchant.

# PDX BEAM: APPLICATION SCREENSHOTS

- To see the screenshots for the PDX Beam application design (user and merchant versions) click on the link, then type in the passcode. The first screen will be a sign-on page view. You do not need to add a phone number – that's just what the user sees on the app. The below are the web versions and the mobile versions. For the mobile version, we suggest downloading it on your mobile device.

- **1. General user Web application:-**

Invision link: <https://invis.io/9G12XVBRW6EM>

Password: **pdxbeam123**

- **2. General user Mobile application:-**

Invision link: <https://invis.io/RE12XVBDN7MT>

Password: **pdxbeam123**

- **3. Merchant user Web application:-**

Invision link: <https://invis.io/JS12Y3YPBZ6N>

Password: **pdxbeam123**

- **4. Merchant user Mobile application:-**

Invision link: <https://invis.io/VN12XYDRM74G>

Password: **pdxbeam123**

# PDX BEAM: FUNCTIONAL HIGHLIGHTS

- Downloadable to Mobile phone, PC or Mac, any other connected device
- Crypto-to-fiat
- Fiat-to-crypto
- Crypto-to-crypto FX equivalent function
- Fiat-to-fiat: both FX swaps as well as intra-fiat
- Send and Receive, including by direct phone-to-phone
- Enabled to Android, Apple (phone and computer), Ubuntu, Blackberry, Windows
- App API embedded in POS terminals or develop coding to enable POS terminals to scan QR code for NFC transactions
- Global capability
- At-location payments on POS terminals
- Online payments
- Usable across multiple national standards
- Proprietary secure wallet function
- Peer-to-peer business and personal use
- Connects to separate digital / virtual banking platform and app
- Connects to separate upcoming PDeX Crypto Exchange and Digital Equities Exchange platforms
- Allows either the merchant or the business / consumer user to send and receive in crypto only
- Crypto payments invoicing function for all business users (also connects to digital banking apps)
- Consumers can accept salary and other compensation payments regularly from employers (connects to digital banking apps)
- App will support PDX Coin itself, as well as Bitcoin, Bitcoin Cash, Litecoin, Stellar, Cardano, Libra (renamed Diem), Ethereum, and China's new digital Yuan, in fact will host all or most of the top 100 to 150 most liquid and large cap cryptos
- Programmed to execute rapid swaps via our exchange platform into stable coins for certain types of retail transactions involving refund risk and consequent exchange rate movement risk



# VALUATION AND KEY METRICS

- Each average retail user valued at assumed minimum \$1500 on payments platform alone, based on estimated 7 x revenue from average projected annual spend and 2% fees
- Assuming 2 million active users in US only at end of Year 1 following full launch, value of payments app suite alone is minimum \$3 billion, or \$200 per token based on projected 15 million tokens outstanding
- Assuming 10 million active users in US / UK / EU at end of year 2 following full launch, value of payments app suite alone is worth minimum \$15 billion, or \$300 per token, based on projected token expansion to 50 million tokens
- Assuming 50 million active users globally by end of year 3 following full launch, value of payments app suite alone is worth minimum \$75 billion, or \$1500 per token based on 50 million tokens issued
- Assuming 150 million active users globally by end of year 5 following full launch, value of payments app suite alone is worth minimum \$225 billion, or \$3000 per token assuming expansion in issued tokens to 75 million tokens
- Above numbers are for the PDX Beam payments app suite ONLY, and do not include virtual and digital banking and lending, crypto and securities trading, value of the Siberia blockchain project, value of metaverse betting business and partnerships, or any other products and services.

# PDX TO DATE

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- Supported by a strong team of management and advisors with backgrounds in banking and finance, law, technology, energy and corporate management
- PDX Global Pte. Ltd. ("PDX Global") is a Singapore corporation, and the group parent entity
- EMI (electronic money institution) pre-approved by Lithuanian Central Bank
- Applying for EMI-equivalent licensing in HK / Singapore
- PwC to project manage and file the EU / ECB license with passporting to all EU and EEA countries
- Secure blockchain technology built on the **Ethereum ERC20 Protocol**, allowing long-term development and roll-outs of an expanding product suite to users
- Completed development of our blockchain technology platform, smart contracts and protocols
- Tokens underpinned with physical assets driving lower long-term volatility - although near-term volatility should create large risk-adjusted returns
- Significant energy reserve asset base associated with the PDX group
- **A reliable store of value** with defined use cases
- **Hard cap** on the number of tokens that can be issued
- Tradeable and liquid worldwide, outside of the traditional banking system, with total anonymity
- Designed for both business and consumer use
- Team continuing to execute on all targets
- **Listing and trading on P2PB2B.io, with Lbank, Coinstore, and Bitmart pending, followed by Kraken and Binance**
- <https://coinmarketcap.com/currencies/pdx-coin/>

# PDX: 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 15% 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 +\$700 billion a year business (as at 2021), ripe for disruption. Western Union and Moneygram charge as much as 7%-11% to the very people who can least afford it.
- 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
- A leading AI-driven fully immersive and photo-realistic metaverse wagering and betting platform covering race track, sports betting, and casino games, linked to our global payments and banking applications. Massive global market for gaming and betting services.

# THE NEXT THREE 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, Coinstore, and Bitmart pending. Following these: Kraken and Binance, – top-tier global exchanges
- Launch Version 1 of our global mobile crypto-to-fiat payments app 2024 Q1. Then rolling global rollouts and version upgrades over following 2-3 years
- 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 early 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
- Growing our internal global digital banking capability with fully-regulated bank acquisitions in EU and US, and Electronic Money Institution licensing in UK and Asia

# KEY PARTNERSHIPS AND ADVISORS

- Hogan Lovells, London – Global legal and regulatory advice, IP strategy and protection
- PwC – Licensing for Electronic Money Institutions in EU and Asia
- Kraken – Prime brokerage for crypto assets and sales
- Bank TBA – cash settlements and clearing
- Ciklum Ltd. – Blockchain and software engineering
- Unified Infotech, US / India – product development and coding – payments, banking, metaverse applications
- Modulus Financial Engineering – trading platforms for crypto assets and securities trading products
- Endeavor – Los Angeles, New York, London – Global launch campaign and marketing strategy
- P2PB2B, Lbank, Coinstore, Bitmart, Kraken – current and pending exchange listing partners for PDX Coin
- Gotbit – advisors in respect to market-making and social media strategy and management
- Digibee Inc. – Florida and Brazil. POS systems integration, and relationships with key merchants and vendors



# UTILITY TOKEN

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**A** wide adoption base leads to

- a greater ability to build sustainable token utility – meaning day to day use of the PDX token as a viable currency and medium of exchange across both business and consumer use
- Encourage merchants of all shapes and sizes to accept payments in PDX.
- We will lead by example and require all payments of our energy business be made in PDX rather than fiat currency

**Post-public sale** a focused marketing program of our proprietary payment ecosystem to businesses globally will support further acceptance by merchants of PDX as payment for their goods or services.

**As the PDX ecosystem grows, the investor will over time have an ever-expanding range of merchants and vendors that they will be able to pay with their PDX coins**





# HOW DO I RECEIVE, STORE AND TRADE MY PDX COINS?

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Investors will need to set up a secure “**digital wallet**” online to receive their PDX tokens

PDX and Coinomi ([www.coinomi.com](http://www.coinomi.com)) have a formal partnership and PDX has been integrated into the Coinomi platform

**Coinomi** is a globally recognized and popular digital wallet that supports a large number of different cryptocurrencies.

The investor can use any digital wallet to hold and store their PDX Coins.

Investors can trade PDX on XT.com, P2PB2B, or Vindax, Lbank also coming soon

# DISCLOSURE STATEMENT

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**T**he foregoing presentation contains forward looking statements that may reflect our plans, estimates, and beliefs.

Such forward looking statements are dependent upon events, risks and uncertainties that may be outside our control. Our actual results could differ materially from those discussed in these forward-looking statements.

**Factors** that could cause or contribute to such differences include, but are not limited to, competition from similar product offerings or larger competitors, general economic conditions, regulatory changes and other uncertainties, all of which are difficult to predict and which expressly qualify all subsequent oral and written forward-looking statements attributable to us or persons acting on our behalf.





# DISCLOSURE STATEMENT – CT'D.

In addition, due to timing issues or financing issues, or other unforeseen issues one or more strategic or critical events may not occur. In light of these risks, uncertainties and assumptions, the forward-looking events discussed may not occur. We do not have any obligation to update forward-looking statements included in this presentation after the date of this presentation, except as required by law.

**This document is for general information purposes only, and in no way constitutes a solicitation or invitation to invest in PDX**

