

PDX COIN SUMMARY

What is PDX?

- 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 most major digital assets and linked to PDX digital banking and crypto exchange platforms
- PDX 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 cryptoeconomy. 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 major 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
- 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 digital banking
 - Tokenization, trading and underwriting of traditional equity assets (shares)
 - The \$600 billion global remittances market
 - The tokenization and funding of renewable energy sources

A massive growth environment:

- Mobile and digital payments experience exponential growth and are forecast to double by 2025

- Crypto-led payments will continue to grow exponentially and are increasingly at the core of Central Banks' policy discussions
- Crypto global population penetration in mid-2021 is around 1.8% and we anticipate a rise to 15% 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
- Global remittances are a \$600 billion a year business (as at 2020), 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
- Exploring partnership arrangements with POS terminal providers and card issuers that will bring us millions of merchants and vendors globally and very quickly

Next 3 Years:

- Listings on at least 2 major exchanges in the short-term. Both pending
- Launch digital banking platform and the global payments app
- 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 the end of 2022. 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 has the potential to 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