

PDX COIN – PROJECT 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
- *Crypto maturity and mass adoption has been held back because, to date, the only reason anybody buys cryptocurrency is in the hope of someone else eventually paying them a higher price for it. The PDX payments app changes this equation, opening 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. 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
- PDX Coin also tokenizes the underlying value of energy assets and projects in stable locations
- 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 2024
- 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 2021 is around 1.3% and we anticipate a rise to 10%-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 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 10-for-1 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