# PointPay

Discovery. Innovation. Freedom

## All-in-one solution

From People to Cryptocommunity

WhitePaper v.5.0

## TOP 1 BLOCKCHAIN PROJECT-2020 IN THE INDUSTRY

Ethereum-Based Token Sale

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PointPay Blockchain-Based Bank



PointPay Crypto Exchange



PointPay Crypto Wallet



PointPay Payment System

PointPay.io

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# Table of contents

Executive Summary....3
Problem....4
Solution....4
PointPay Blockchain-Based Bank....5
PointPay Crypto Exchange....6
PointPay Crypto Wallet....7
PointPay Payment System....8
PointPay Mobile Banking Applications for Android and iOS....9
Marketing Strategy and Customer Base....10
Join PointPay Crypto School for beginners:....10
SWOT-Analysis....11
Activity Execution Report by PointPay....12
Roadmap and Future Plans....16
Competitors Analysis....18
Financial Planning....19
Legal and Licenses Roadmap....19
Team....21
Advisors....27
Tokenomics of PointPay token (PXP)....31
Funds allocation. Token allocation....32
Blockchain Experts About PointPay....33
Mass Media About PointPay....36
PointPay Partners....37
A word from PointPay CEO....38
Disclaimer and Risks....39

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# Executive Summary

**About PointPay.** PointPay is UK-regulated company that has been operating since 2018. PointPay has already created all-in-one cryptocurrency ecosystem of 5 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 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) and PointPay token PXP (15% APR). **[LAUNCHED]**

**PointPay Crypto Exchange** has custom design layout for traders, simplified cryptocurrency conversion option and video tutorials for beginners. 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 Payment System** letting customers to settle the payments with their debit and credit cards as well as ApplePay. Now everyone can conveniently buy and sell crypto for 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, etc. PointPay customers can also sell their crypto (BTC, ETH, USDT) for USD, RUB and UAH and withdraw the funds to their debit cards. **[LAUNCHED]**

**PointPay Token (PXP)** is the main payments instrument within the ecosystem. PXP token enables traders to cut maker/taker fees dynamically basing on the number of tokens placed on the account of PointPay Crypto Exchange as well as earn higher yields on PointPay Blockchain-Based Bank on deposits placed in the token. **[INTEGRATED]**

**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]**

**Investments.** PointPay CEO Andrey Svyatov attracted 3.3 million USD from a private investor for product development, and gathered the largest in the industry team of experienced backend and frontend developers, designers, traders, advisors from the USA, France, Dubai, China, Russia, Belarus, Ukraine, etc. **[ORGANIZED]**

**PointPay is still fundraising and invites institutional investments to join the party.**

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# Problem

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 (USD, EUR, CNY, GBP, RUB, etc.).
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

2-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, exchange, wallet and payment system. The latter one enables our clients to buy and sell crypto in minutes with their debit and credit cards, and even – with Apple Pay.
2. Since PointPay works within the legal framework, all the necessary KYC/AML procedures are conducted by the partners when processing fiat payments in acquiring banks.
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. All the video tutorials will be translated to world speaking languages with time.

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# PointPay Blockchain-Based Bank

✅ Launched

bank.pointpay.io



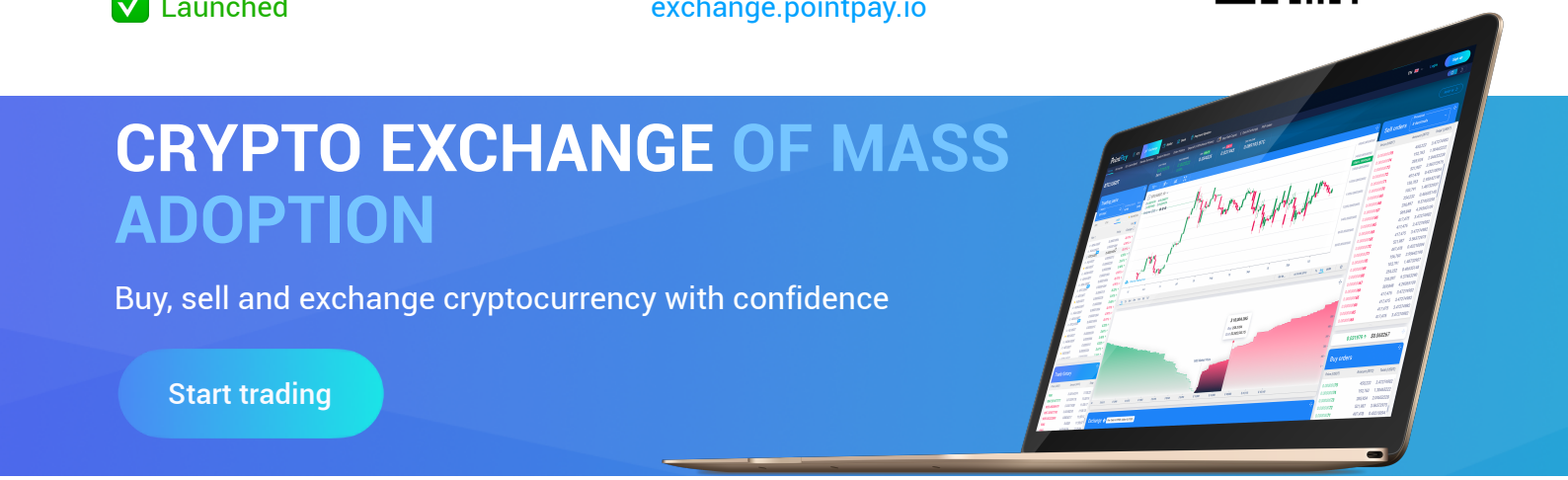

PointPay has created for the crypto community the first in the world blockchain-based bank with bitcoin, dollar stable-coin (USDT) and tokenized gold (XAUt). This perfectly suits for people who want securely store their crypto and send instant transfers.

| Implemented features | Upcoming features |
|---|---|
| Crypto Checking and Savings Accounts | Mobile banking application for Android and iOS |
| Easy transfer options between accounts within Bank and the whole ecosystem | P2P crypto lending module for borrowers and lenders |
| Daily compound interest | Crypto-Backed vehicle loans |
| Highest interest rates in the industry | Fast Bank2Bank fiat transfers |
| Bitcoin, Ethereum, Tether USD, Tether Gold and PointPay token support | Fast C2C fiat transfers |
| Higher yield for PXP token holders on a progressive scale | Crypto-backed mortgages |

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# PointPay Crypto Exchange

✅ Launched exchange.pointpay.io



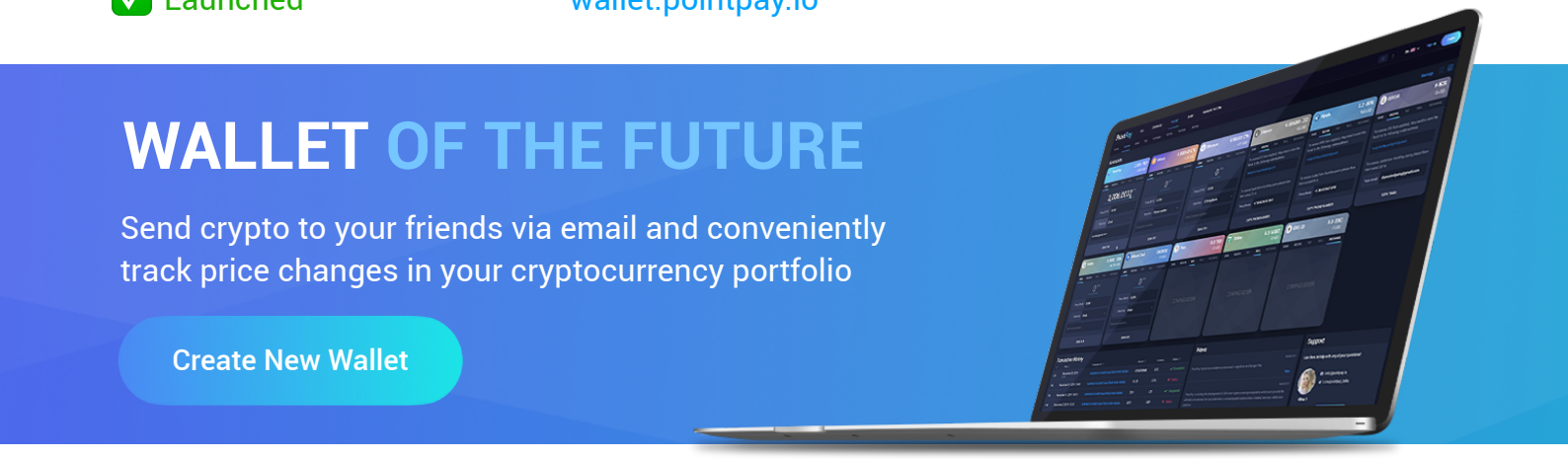

Convenient custom trading UI with market, limit and stop-limit orders for PROs and Quick Exchange option along with helpful video tutorial for beginners.

| Implemented features | Upcoming features |
|---|---|
| Video tutorials for beginners | IEO capability |
| Market, limit and stop-limit orders support | PointPay E-Checks |
| Simplified cryptocurrency conversion option | Visual effects for new created orders |
| Referral system (50% bonus) and bright advertising banners | 2 FA option |
| Progressive discount scale for PXP token holders | Separate Fee page |
| Day/night mode | Separate news page |
| Multi-language chat in Chinese, English and Russian | Public API |
| Accessible from smartphones and tablets | Market depth chart |
| Custom trading UI for traders | Trading competitions |
| 24/7 customer support | Rating system for traders |
| Audio notifications for executed orders | OTC-trading |
| Automatical calculation of liquidity in chosen orders in the order books | Cashback |
| FAQ | CFD trading |
| Crypto School (helpful video tutorials) | AI trading |

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# PointPay Crypto Wallet

✅ Launched wallet.pointpay.io




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.

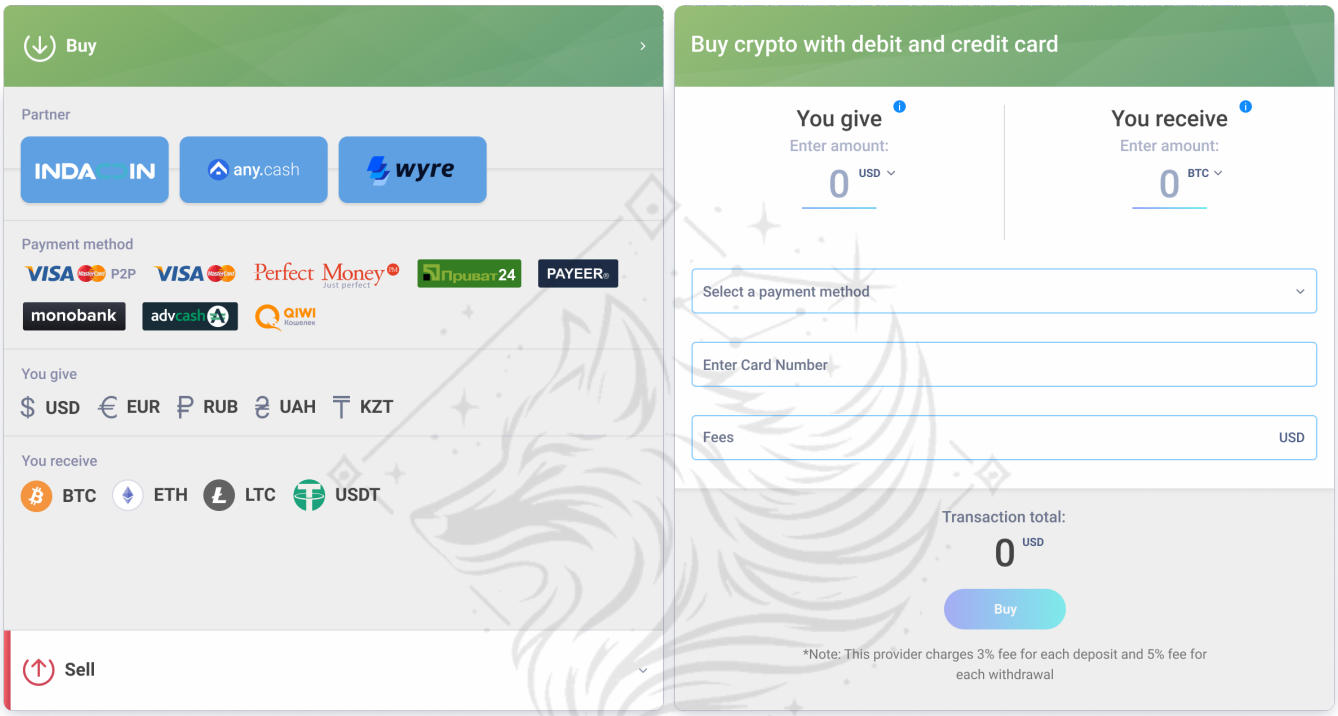
| Implemented features | Upcoming features |
|---|---|
| Multi-currency capability | Sending the funds via phone number |
| Real-time rates | More currencies to be added |
| Cryptocurrency portfolio | Instant swap |
| Sending the funds via email | Email-notifications for deposits/withdrawals |
| Day/night mode | ERC-20 tokens support |
| Balance topping-up with QR-codes | Price graph |
| Accessible from smartphones and tablets | Recovery by the seed-phrase |

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# PointPay Payment System

✅ Launched payments.pointpay.io

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.




| Implemented features | Upcoming features |
|---|---|
| Buy/Sell options | Public API for fintech projects |
| Major fiat currencies support | Crypto acquiring for merchants |
| Major crypto currencies support | More providers |
| Fully automized conversion process | More fiat currencies |

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# PointPay Mobile Banking Applications for Android and iOS

Being developed

All crypto banking services at your hand with mobile banking applications for Android and iOS. Buy, sell, exchange and earn daily compound interest with PointPay.




Scheduled for release on September, 1 (2020)

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# Marketing Strategy and Customer Base

Currently PointPay customer base is about 22,347 people from all over the world (we do not work with users from the US sanctions list). We are planning to increase this number up to 100,000 by the end of 2020, and 500,000 by the end of 2021. The main traffic goes from the following sources:

1. Rating agencies where PointPay is on the top of the list;
2. Airdrop sites where we give 300 PXP tokens for the registration on our platform. These tokens are not withdrawable or tradable. They give the right to get a discount to cover trading fees on the PointPay Crypto Exchange
3. Natural search queries like «Crypto wallet» or «Buy bitcoin with Apple Pay» in searching engines
4. Paid ads in Yandex and Google
5. Paid ads on thematic resources
6. Referral links left by the users on thematic forums (Bitcointalk, for instance)
7. Sponsorship packages at blockchain summits (by AGORA Group in Dubai, for example)
8. Live streams with PointPay CEO and top crypto bloggers
9. Youtube traffic where PointPay Team recorded about 20 video tutorials for beginners in English and Russian, and created PointPay Crypto School

# Join PointPay Crypto School for beginners:



















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# SWOT-Analysis

| Strengths | Weaknesses |
|---|---|
| 1. 3.3 million USD attracted from a private investor<br>2. 2-year development experience<br>3. 5 launched and self-developed products (bank, exchange, wallet, payment system and token sale platform) with single-time registration<br>4. One of the largest multi-language team(~50 members) in the industry with in-house developers<br>5. The highest scores from world leading crypto rating agencies<br>6. Large community (~55 thousand subscribers) divided in Chinese, English and Russian groups<br>7. PXP is the first ecosystem token in the world with real use-cases business model<br>8. Currently more than 25 partnerships<br>9. 22,347 users<br>10. Team members took part in almost all major crypto conferences in the world | 1. High monthly burn rate (~$100,000-150,000 USD)<br>2. Dependence from liquidity providers<br>3. Lack of financing<br>4. Lack of developers<br>5. Lack of brand mentioning in mass media<br>6. Long-term solution of problems through the customer support service due to lack of managers |
| **Opportunities** | **Threats** |
| 1. Crypto is still not mass-adopted<br>2. PointPay can become an independent liquidity provider in the near future<br>3. Developed legal and compliance roadmap to legalize business<br>4. Thanks to Facebook's Libra and Telegram's TON more people get to know about crypto<br>5. Crypto bull run 2020 | 1. Probable ban of crypto in some jurisdictions by the goverments<br>2. Hack attacks<br>3. Crypto is fully or partially banned by search engines in advertising campaigns<br>4. Technical glitches and human errors<br>5. High volatility of cryptocurrencies<br>6. Banks are very unfriendly to process payments when buying/selling crypto |

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# Activity Execution Report by PointPay

- ✅ Update. **June 25, 2018**: Point Pay Ltd. Company registered. Reg № 11431098
- ✅ 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

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✅ Update. **December 31, 2019**: PointPay Blackchain-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.

✅ Update. **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.

✅ Update. **February 5, 2020**: New PointPay Crypto Wallet design applied.

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

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

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

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

✅ Update. **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.

✅ Update. **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.

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

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✅ Update. **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.

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

✅ Update. **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.

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

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

✅ Update. **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.

✅ Update. **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!

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

✅ Update. **April 30, 2020**: An audio signal has been added to the PointPay Cryptocurrency Exchange. It is triggered once when your order is 100% executed. You can turn it off in the settings if you wish.

✅ Update. **May 2, 2020**: Russian ruble market has been added to PointPay Crypto Exchange. 0% fee deposits are available now through QIWI and Yandex.Money payment systems.

✅ Update. **May 4, 2020**: Now you can buy most popular cryptocurrencies with Apple Pay integrated into PointPay Payment System

✅ Update. **May 15, 2020**: Advanced chat for traders implemented on PointPay Crypto Exchange

✅ Update. **May 18, 2020**: New PointPay Blockchain-based Bank design implemented.

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# Roadmap and Future Plans

| | |
|---|---|
| 2020 Q2 | • Quick Exchange to be implemented into PointPay Crypto Exchange<br>• Crypto School with video tutorials to be opened on PointPay Crypto Exchange<br>• Advanced trollbox chat to be integrated into PointPay Crypto Exchange<br>• Lower conversion rates integrated into PointPay Crypto Wallet for PXP token holders<br>• Development of mobile banking applications for Android and iOS started<br>• PointPay Online Payment System launched<br>• PointPay C2C Lending Module (DeFi) started development<br>• Translation of all products to widespread languages started<br>• Integration of EUR to PointPay Payment System |
| 2020 Q3 | • One-click transfers between all the products to be implemented<br>• Translation of all products to widespread languages finished<br>• Development of mobile banking applications for Android and iOS finished<br>• PointPay C2C Lending Module (DeFi) started finished<br>• EMI licenses filing<br>• Integration of EUR to fiat payment form<br>• Markets overview integrated into PointPay Crypto Exchange<br>• Offchain conversions integrated into PointPay Crypto Wallet<br>• Top-10 cryptocurrencies integrated into PointPay Crypto Wallet<br>• Feature of sending cryptocurrencies via phone number started for development<br>• Top-10 cryptocurrencies to be integrated into PointPay Blockchain-based Bank<br>• ERC-20 tokens supported on PointPay Crypto Wallet |
| 2020 Q4 | • Stellar-forked native cryptocurrency development started<br>• Increasing the number of payment providers<br>• Integration of local currencies to fiat PointPay Payment System started |

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| | |
|---|---|
| 2021 Q1 | • PointPay Debit and Credit Cards accessible to be added to Samsung pay and Apple Pay<br>• PointPay B2C Lending Module with fiat (DeFi) development started<br>• Integration of local currencies to fiat payment form finished<br>• Feature of sending cryptocurrencies via phone number integrated |
| 2021 Q2 | • Stellar-forked native cryptocurrency development finished<br>• Integration of native currency to PointPay products for instant cross-border payments started<br>• Investing platform for PointPay customers development started<br>• Marginal trading implementation on PointPay Crypto Exchange started |
| 2021 Q3 | • Following licenses granted: Reg. D. Filing, EMI license UK, EMI license Estonia, EMI license Eurozone, Banking license Cayman Islands<br>• Integration of native currency to PointPay products for instant cross-border payments finished<br>• Investing platform for PointPay customers development finished<br>• PointPay B2C Lending Module with fiat (DeFi) development finished<br>• Launch of PointPay mass media platform with financial news coverage<br>• PointPay Debit and Credit Cards pre-order accessible |
| 2021 Q4 | • Marginal trading implementation on PointPay Crypto Exchange finished<br>• Advanced features implementation for all PointPay products<br>• Low-fee offchain payments between all the products integrated<br>• All PointPay products accessible on all devices<br>• Aggressive promotion of PointPay on all the markets<br>• SEPA payments accessible for PointPay customers<br>• SWIFT payments integrated into PointPay Crypto Bank<br>• Full ecosystem completed |

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# Competitors Analysis

| | CRYPTERIUM | BANKERA | Bank 4YOU | coinbase | TELEGRAM OPEN NETWORK (TON ICO) | BINANCE | PointPay |
|---|---|---|---|---|---|---|---|
| Token Sale Status | Finished | Finished | Finished | ✗ | Finished | Finished | Ongoing |
| Funds raised | $ 51,5 mil | $ 151 mil | $ 8,1 mil | ✗ | $ 1,7 bn | $ 15 mil | ~$25,000 token sales + $3.3 mil self-financing |
| Time passed since token sale end (until May 1, 2020) | 28 months | 27 months | 26 months | ✗ | 25 months | 29 months | Still going on |
| Crypto Checking Accounts | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✓ |
| Crypto Savings Accounts | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ |
| Crypto exchange | ✗ | ✓ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Simplified conversion function | ✗ | ✗ | ✗ | ✓ | ✗ | ✗ | ✓ |
| Single account for a few products (if any) | ✗ | ✗ | ✗ | ✗ | ✗ | ✓ | ✓ |
| Responsiveness (access to products from PC, tablet and smart-phone) | ✓ | ✓ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Buy option with debit and credit cards for USD, GBP, EUR, CNY, CAD, AUD, RUB, UAH etc. | ✗ | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Sell option to withdraw to debit and credit cards for USD, RUB, UAH, etc. | ✗ | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ |
| Video tutorials for beginners | ✗ | ✗ | ✗ | ✗ | ✗ | ✓ | ✓ |
| 24/7 support | ✗ | ✗ | ✓ | ✓ | ✗ | ✓ | ✓ |
| Credit and debit cards | • | • | ✗ | ✓ | ✗ | • | • |
| P2P market place for borrowers and lenders | ✗ | ✗ | ✗ | ✓ | ✗ | ✓ | • |
| Mobile banking applications for Android and iOS | ✓ | • | ✗ | ✓ | ✗ | ✗ | • |

✓ — ready solution available ✗ — missing solution • — planned solution

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# 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:

| COSTS | 2018 | 2019 | 2020 (up to may1) | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|
| Operational costs | 323,495 | 1,512,396 | 537,557 | 1,903,032 | 2,051,225 | 2,327,759 | 2,728,112 |
| Marketing costs | 17,235 | 49,382 | 98,491 | 179,134 | 249,593 | 364,058 | 412,409 |
| Interest costs | 0 | 0 | 838 | 4,492 | 9,301 | 17,292 | 35,292 |
| **Total, USD** | 340,730 | 1,561,778 | 1,474,048 | 2,086,658 | 2,310,119 | 2,709,109 | 3,175,813 |

Estimated project revenues are presented in the following table:

| INCOME | 2018 | 2019 | 2020 (up to may1) | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|
| Token sales | 285 | 1,038 | 24,048 | 378,394 | 443,397 | 497,9348 | 667,7306 |
| Trading fees (PointPay Exchange) | 0 | 3,218 | 12,293 | 311,293 | 409,103 | 459,4227 | 616,0858 |
| Listing of other tokens (PointPay Exchange) | 0 | 0 | 0 | 378,395 | 448,593 | 653,7699 | 876,7054 |
| Rendering fiat payment services as a partner (PointPay Payment System, merchant account) | 0 | 0 | 4,911 | 270,405 | 340,291 | 382,1468 | 512,4589 |
| Arbitrage trading (PointPay Exchange) | 0 | 0 | – | 121,596 | 172,596 | 293,8253 | 394,0197 |
| Fees on swaps (PointPay Wallet) | 0 | 0 | – | 121,596 | 172,596 | 293,8253 | 394,0197 |
| Fees on crypto borrowing and lending (PointPay Bank) | 0 | 0 | – | 496,604 | 543,604 | 661,4673 | 887,0276 |
| **Total, USD** | 285 | 4,256 | 41,252 | 2,340,179 | 2,769,779 | 3,411,462 | 4,574,771 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 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 | 459,660 | 702,353 | 1,398,958 |

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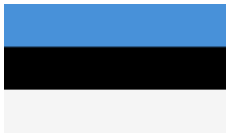
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# Legal and Licenses Roadmap

## Planned EMI licenses



EU
EMI license



Estonia
EMI license



Lithuania
EMI license



Singapore
EMI license



UK
EMI license

## Planned banking licenses



USA
banking license



Cayman Islands
banking license



Hong Kong
banking



EU
banking license

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# Team



**Andrey Svyatov** CO-FOUNDER/CEO/BANK PM/PAYMENT SYSTEM PM

Young and ambitious leader who attracted 3.3 million dollars for PointPay development from a private investor. Author of analytical articles about blockchain technologies and cryptocurrency trading. The author of the first master's thesis in economics in Russia dedicated to use of blockchain technologies in the wholesale electricity and capacity market.



**Artyom Zbandut** CO-FOUNDER & EXCHANGE PM/MOBILE BANKING APPLICATION FOR IOS PM

An expert who has deep understanding of blockchain technology in general and crypto exchange platforms in particular as well as thorough knowledge of computer technology and web development. Has an experience of trading on top-10 crypto exchanges. Understands all pros and cons of them. Can manage all the aspects of a product, starting from business strategy and unit economy, finishing with tiny functional features that matters. Delivers information to the team in understandable and accecible form. Has been engaged into crypocurrency trading and analytics for years.



**Alexander Svyatov** CO-FOUNDER/CMO/WALLET PM/ MOBILE BANKING APPLICATION FOR ANDROID PM

Responsible for marketing strategies to enlarge customer base for PointPay. Responsible for the successful initiation, planning, design, execution, monitoring, controlling of PointPay Crypto Wallet as well as PointPay high-level Mobile Banking Applications for Android and iOS that will be the first in the world.



**Anna Foster** COO

With over a decade of hands-on experience in digital development and marketing space, Anna brings in a unique combination of skills to PointPay. Her expertise in IT-team building, successful development of e-commerce projects from ground up and developing marketing strategies gives PointPay the competitive edge it needs to succeed.

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**Alexey Ezhevsky** CQO

Alexey is an experienced quality assurance specialist with an unwavering commitment to meticulous production. Alexey is an exceptionally organized, methodical professional with the experience necessary to take the products to the next level with respect to accuracy, security, and safety. Alexey is charged with developing a complete QA program that not only safeguards the quality of the products, but also fosters a quality culture, in which all employees become actively engaged in guaranteeing quality in both production and the finished product.

**Alex Varigin** PROJECT MANAGER



A blockchain enthusiast, expert and trader with high level business skills to run a complex organization. Alex's previous general management roles prepared him for leading PointPay team in building and launching the future of crypto payment systems. Alex is exceptionally proficient at managing larger teams of various trades and ensuring seamless day-to-day operation of the company. His dedication to the success of this project inspires the team for building the number one crypto platform with advanced features.



**Yuri Surbashev** SR. SOFTWARE DEVELOPER

10+ years of software development and business development experience. Expert in PHP, PostgreSQL, MySQL, Redis, RabbitMQ, RESTful API, Artificial Neural Networks, Android apps, development of blockchain related services: Telegram bots, Multi-currency wallets. Database structure design and implementation. Design and development of online ticket-selling system. Sports and business analytics expert. Business communications. FIFA certified TMS Manager. Provided successful support of IT infrastructure for 30+ employees. General Aviation Enthusiast.



**Irina Karpenko** SR. SOFTWARE DEVELOPER

Irina is a young but very talented frontend developer. Fantastic attention to details and continuous exploration of new technology makes her a valuable asset to PointPay team. Strong advocate for simpler, optimized code structure. Seasoned UX/UI expert, dedicated to ensuring the best possible user experience with websites. Expert in Angular 2+, Typescript, VueJS, D3.js and HTML/CSS.

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**Oleg Fedorov** SR. SOFTWARE DEVELOPER



An inventive and responsible Front-end Developer with expertise in working on large-scale and complex projects. Oleg develops the best-customized web solutions due to his strong skills and qualifications. Being a stress-resistant, reserved, thorough and careful developer, he always strives to develop and improve his skills in this area.



**Sergey Kovalev** SR. DEVOPS ENGINEER

One of the most skilled and dedicated DevOps engineers, passionate in ensuring the highest security level for IT projects and building optimized infrastructure. Sergey is certified by Amazon as Solution Architect and DevOps Engineer specializing in Big Data and Advanced Networking, and is also a seasoned expert in functional and parallel programming.



**Pavlo Nykytiuk** SR. SOFTWARE DEVELOPER

Creative geek and professional Web Developer with 7+ years of experience in backend and frontend coding. Web developer that prefers to create high-quality, flexible, easy to maintain and delicious applications over "fast food" code, collaboration over isolation, self-perfection over TV shows and tea over coffee.



**Leonid Shkolnyk** ANDROID ENGINEER

Leonid has more than 4 years of experience in developing Android applications. He has worked on projects of different type and complexity. He pays close attention to the important changes in the world of Android technology and implements new solutions to find new ways of solving development issues.



**Alex Chernokun** IOS ENGINEER

Experienced mobile app developer with years of experience in iOS development. Practices constant self-education and increase in professional knowledge which lead him to creating mobile apps for famous Hollywood studios, german automakers and EU government organizations. Follows pixel-perfect development practice. Created several large scale projects with complex visual UI/UX.

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**Olga Liulko** SR. GRAPHIC UX/UI DESIGNER

Olga is the lead designer, who enjoys creating attractive and clear design. Her signature work is related to web design and UI/UX design. Being an expert of Adobe Photoshop, Adobe Illustrator and Adobe After Effects, Olga continues improving her knowledge of the said software and learns new technologies.



**Andrew Sivko** SR. GRAPHIC UX/UI DESIGNER

Andrey is a seasoned graphic designer with over 13 years of experience. He has worked in large branding and printing agencies. There are over a 1000 of high-end designs in his portfolio. Experience creating logos, branding materials, websites, applications, brochures, packaging, stickers, book covers, T-shirt designs. Truly believes that great design will change the world for better and will make people happier.



**Maria Blyashchuk** BUSINESS DEVELOPMENT/HR

Maria's previous experience in investment planning, stock exchange consulting, financial planning and banking makes her a valuable addition to the PointPay team. Her management expertise along with business and financial acumen are critical to effective strategy execution.



**Ekaterina Pushkina** BUSINESS DEVELOPMENT/HR

Ekaterina has gotten hands-on practical experience with finance and crypto exchange trading platforms. She has prior experience as a business analyst, manager and methodology specialist in broker and investment companies. She analyzes projects in the crypto market according to the predefined algorithm. She oversees B2B and B2C business development efforts, conducts monitoring and analysis of trading systems and analysis of target audience.



**Alina Ibragimova** VP OF CUSTOMER RELATIONS

Alina is responsible for managing relationships with assigned clients. Maintaining relationships through effective communication, developing product execution strategies/action plans, and ensuring these strategies are successfully launched. Proficient in B2B and B2C account management, assessing client's needs, business goals, and opportunities and jointly create and execute a growth plans to align with the overall client business strategy. Partnering with sales and marketing team to cultivate strong partner connectivity and relationship. Collaborates with the Product teams and marketing team to share client feedback and drive for continuous improvements.

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**Natalya Nakhmanson** LEGAL COUNSEL

Natalya is a seasoned legal professional in the crypto and fintech space. She has worked with a number of companies in Asia assisting them with the launch and development of their products. Natalya speaks Mandarin, English, German, Spanish and Russian and serves as a liason between PointPay team and Asian market.



**Konstantyn Poplavsky** CONTENT WRITER

Content manager and editor. In his work, he relies on intuitive literacy resulting from intensive self-education. He is proficient in marketing and analytical writing. Freelancer with a 9-year experience in ghost-writing and editing services.



**Candy Zuo** CONTENT MANAGER (ASIA)

Candy is in charge of content management and communication with our investors from Asian regions in their native dialects. Candy has years of experience in administration and customer support in multiple languages.



**Farheen Irfan** COMMUNITY MANAGER

A business graduate, actively pursuing CFA with 3+ years of investment banking and research experience. Actively covering stock markets, forex and cryptos. Sectors covered as Associate - Investment Banking: Pharmaceuticals, cement, logistics, transportation, telecommunication infrastructure (submarine cables and telecom towers), micro-finance.



**Khurram Rajpoot** ACCOUNTANT

Khurram is an Accountant. He has done MBA (Accounts & Finance). He has been working as an assistant accountant in Public work organization in Pakistan. In 2017 he came to Saudi Arabia and currently works in Al-Hoshani Group of Industries as an accountant.



**Elza Hovhannisyan** CONTENT WRITER

Expert social media manager with 4 years of working experience. ICO marketing advisor, worked on 10 projects. Blockchain enthusiast and crypto investor.

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**Jatin Kalra** COMMUNITY MANAGER

Having great patience and flexibility, Jatin is very persuasive with his positive language and calming presence with the investors. His activeness and friendly behaviour is what makes him a people's person. Customer support is crucial and this is what he provides the best.



**Svetlana Shyrokostup** SOCIAL NETWORK MANAGER

Svetlana is a specialist with 6 years of experience in system administration, who knows applications, techniques and methodology well. Regardless of the fact that the areas of specialization differ dramatically, Svetlana has universal experience at the level of pentesters and an information security specialist.



**Alvis Albie** COMMUNITY MANAGER

Blockchain and Digital Assets enthusiast, ICO Advisor, Social media manager. A professional and experienced Community Manager. He Has 3+ years experience in cryptocurrency also managed multiple blockchain projects as a community manager.



**Sebastian Lokonon** FRENCH NATIVE TRANSLATOR

Sebastian Lokonon is a Social Media Influencer and ICO Advisor who helps Startups and ICOs reach an expansive audience and to reach their funding goals. Before starting out into ICO Advisory, Sebastian spent 13 years as Social Media Influencer and Digital Marketer for several dot com startups. After a successful career in Professional Forex Trading, Sebastian now advises ICOs and Startups on how to market their projects on social media and through SEO.



**Valeriya Potapenko** CUSTOMER SUPPORT

Young and dynamic customer support specialist with 2 years of experience, skilled at hearing users' needs and finding a quick solution to their requests, Valeriya provides customer support through social media platforms.

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# Advisors




**Jason Hung** ICO BENCH TOP RATED

Jason is a serial entrepreneur and inventor in mobile business, blockchain, digital marketing, AI and ERP related business. He is co-founder of ICA (International Consensus Association). He is one of top People of Blockchain ranked by ICOBench, help on more than 45 projects include EzyStayz, MLGC, Studyum, Buratino, Playpal, GoRecruit, Studyum, PlayGame, IOTW, NHCT, VIHOR, BitRewards, DateCoin, USAT and EVENFUND. He has more than 20 years proven track record on managing RD, IT, sales, consulting service.



**Hamza Khan** ICO BENCH TOP RATED

Blockchain expert and ICO analyst having 5-year experience in the crypto world. One of the top 5 advisors and experts on ICOBENCH. And an expert in Stellar Blockchain and worked with many ICOs and help them reach a successful position in the market. And also helped many non-ICO projects to get their communities and to be well known among the Stellar Platform. And also in contact with many well-known exchanges for listing the projects after their successful ICO.



**Michael Brooks** GOLANCE FOUNDER

As a successful digital investor and entrepreneur, Brooks carries with him over 17 years of experience in FinTech, payment processing and digital marketing. Brooks finds new strategic business solutions through software development and electronic payments. He is the founder of two global brands: the popular subscription billing and digital marketing platform Response CRM, Inc. and global freelancing network, goLance Inc. Brooks is the author of two published books on electronic payments and digital currency “Beyond Plastic", trends in the payment card industry and “Cash Disruption", digital currency's annihilation of paper money. An influencer and thought leader in the freelance industry and the gig economy, Brooks is currently the most viewed writer on Quora for the top four categories in online freelancing. His answers have been viewed over 1 million times. Under his leadership, goLance received 3 Stevie® American Business Awards® in 2019, reinforcing the value of the goLance platform and expanding the visibility of the company.

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**Naveen Kapoor** ICO BENCH TOP RATED

Naveen Kapoor, the founder of “The Times of Crypto" and a blockchain & ICO consultant has more than twelve years of experience in project management and business analysis, more than one year of experience in ICO implementation, cryptocurrencies, ethereum, bitcoin, hyper ledger, EOS, consensus protocol and distributed/shared ledger technology. He has also attained various industrial certifications such as PMP, CBAP, ITIL, PSM 1 & CSM. Assisted with a variety of banking transformation projects, initiated in such domains as Retail Banking, Cash Management, Integrated Liquidity Management (ILM), Corporate Banking, Asset & Wealth Management, Financial Messaging, Regulatory Sanctions Filtering and Local and International Payment Systems.



**Renat Vakilov** TOKEN SALE ADVISOR

An experienced IT manager with 15+ years of practice in various industries and fields. Years of running software development, operations support and project implementation while bringing innovations. Expertise in payment software implementation for banks and commercial organizations. Speaks both IT and business languages to facilitate decision making for strategy planning and issues resolving. Certified Professional Scrum Master (PSM) and Professional Scrum Product Owner (PSPO). Certified ITIL professional.



**Anatoly Gugel** TOKEN SALE ADVISOR

Anatoly has co-founded the bitkong.com project, the world's first gambling game with this lottery mechanics for bitcoins. He also organized, launched and implemented Uservice ICO for $23 million. Anatoly has worked with projects Movieschain.io , Monoreto.com, myIDM.io, Deneum.com, NeoGame.io, MuleChain.com and a few others. His last involvement is as a project manager/ adviser in the field of crypto industry and as the marketing director at the Bitmaxi-capital crypto fund.



**Quentin Herbrecht** TOKEN SALE ADVISOR

Graduated with a double master's degree in international trade and MBA in international negotiation, Quentin has advised more than 25 crypto-currency projects to date. These fields of specialization are mainly in marketing and communication as well as investment research. It is in this context that he is consultant / representative at Alchemyze Capital and Faster Capital. Interviewed about his success in a bear market and qualified as "Best Crypto Advisor in France" by Forbes, featured in several other media like The Crypto Investment Times, the world's most circulated cryptocurrency magazine as Top Knight.

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**Elias Tan** TOKEN SALE ADVISOR

Elias is the NEO Singapore Leader & Director of Moonlight, a core NEO-ecosystem blockchain project. NEO is China's biggest blockchain & cryptocurrency with a market cap of $1B. Elias also sits as the Vice President of a tech/commodities trading subsidiary company with over $100 million turnover a year.



**Jay Derenthal** TOKEN SALE ADVISOR

As a leading cryptocurrency and blockchain consultant with extensive business development experience, Jay has helped ICOs and STOs succeed in Europe, North America, and Asia. Jay is a veteran Bitcoin and Ethereum writer with a particular interest in the tokenization of assets into tradable securities.



**Kevin Kim** TOKEN SALE ADVISOR

Kevin is a Canadian-Korean with professional experience in the ICO, finance and technology industry. He has worked with multiple clients looking to expand their business and develop using a data-driven approach.



**George Dicdiquin** TOKEN SALE ADVISOR

As an ICO advisor and a marketing guru, George Dicdiquin has helped many crypto start-ups with their marketing, bounty, and promotions using his experience in content writing, community management, and social media marketing. George also creates reviews and research for upcoming ICO and fintech project in his spare time.



**Mikael Araújo** TOKEN SALE ADVISOR

Mikael is a digital marketing professional whose mission is to help companies promote their products and services. He worked with companies like Sebrae, IEL, Mobills, ICOBox and many others to impute their results. He specializes in digital marketing for blockchain and digital assets market. Mikael contributes as a columnist for empreendedor.com.



**Ilya Polyakov** TOKEN SALE ADVISOR

Ilya is an accomplished Project Manager (certified by PMP, PME), member of Project Management Institute (PMI) since 2014. His career started as a developer but due to high responsibility he became a project manager (since 2008). Major part of his projects is correlated with financial services and IT-sphere.

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**Vishal Savaliya** TOKEN SALE ADVISOR

Vishal Savaliya is the President & CEO of the Laxmisoft Technologies, and specializes in professional mobile and web design and development for blockchain companies. Served over 200 clients across USA, UK, Canada, Singapore, Australia and UAE.



**Alex Prokopenko** TOKEN SALE ADVISOR

Alex has over 17 years of running IT projects. Project Manager with a proven track record in the information technology industry. Demonstrated skills in various fields: banking software, fintech, machine learning, blockchain technology, information security, IT infrastructure. Experience working with large companies, managing government contracts, managing startups & Experienced in organizing workflow from ground up. Capable of building the team and the processes. Theoretical and practical knowledge of PM methodologies.



**Zied Chaabane** TOKEN SALE ADVISOR

Straight from Dubai, holder of an Executive MBA and a bachelor's degree in finance, the Co-Founder of YalaGroup, Zied spent all his time advocating for Bitcoin. He created awareness and trained people in the MENA Region to know more about cryptocurrencies. Zied is working on YalaCoins, which aspires to become one of the leading & most innovative cryptocurrency wallets & services company in the MENA region. He worked with huge groups like, Accenture, Cisco, P&G, Schlumberger, Honeywell and Emerson.



**Joaquin Scarpa** TOKEN SALE ADVISOR

Joaquin is a professional fundraiser and a financial & Investment advisor, providing investment advisory services in global markets, with extensive experience in the investment banking industry so as an enthusiastic entrepreneur. He specializes too in cross-border, cross-currency money movement and payment solutions for global leading companies. He presides and directs 2 ventures: A Business Consulting Company and an Advertising Agency that specializes in mobile ads using the latest technology. He is also an enthusiastic promoter of cryptocurrencies, the blockchain Technology and has helped some Successful ICO Companies.



**Saurav Devrani** TOKEN SALE ADVISOR

Saurav is CBO at Auzeka, a leading blockchain consultation firm. Saurav is a crowdfunding and marketing expert from India, with 3+ years of experience in blockchain & cryptocurrencies. He has recognized startups at an early stage and has been associated with projects which have successfully raised funds through ICO Pools & Funds.

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# Tokenomics of PointPay token (PXP)

PointPay Token (PXP) is ERC-20 compliant token issued on the Ethereum platform. It ensures security and speed of transactions as well as compatibility with third-party services.

| Implemented features | Future plans |
|---|---|
| PXP token enables traders to cut maker/taker fees dynamically basing on the number of tokens placed on the account of PointPay Crypto Exchange | Lower swap fees for PXP token holders on PointPay Crypto Wallet |
| PXP token enables PointPay customers to earn higher yields on PointPay Blockchain-Based Bank on deposits placed in the token | Lower acquiring fees for merchants PointPay Payment System |
| Integrated into PointPay Crypto Exchange | Native blockchain creation |
| Integrated into PointPay Crypto Wallet | Listing on NASDAQ |
| Automatically topped up to PointPay Crypto Wallet account once when the purchase is done for Bitcoin or Ethereum | Listing on London Stock Exchange |
| **Key takeaways about PointPay token (PXP)** | |
| Ticker: PXP (PointPay token) | Soft Cap: $1,000,000 |
| Total issued amount: 1,000,000,000 | Hard Cap: $30,000,000 |
| All the unsold tokens: to be burned | Retail price: $0.1 |
| **Available currencies for making a purchase: Bitcoin, Ethereum, USDT, Litecoin, Stellar, Ripple** | |
| Decimals: 3 | Current number of token holders: 162+ |
| Explore the smart-contract via Etherscan (Address: 0x9765986db807B4Abc6cC519A5b2511F357Fae1dc) | |

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# Funds allocation. Token allocation

## Funds allocation



**42%**
Product and app development

**5%**
**Reserve** (to be allocated towards product development after all expenses are paid)

**11%**
Legal and licensing

**42%**
Marketing and branding

## Token allocation

**50%**
To be

**10%**
Team tokens

**30%**
**Reserve** (unused tokens will be burned at the end of token sale)

**10%**
Maximum allowance for high volume investment bonuses

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# Blockchain Experts About PointPay



**Juan Pablo Fernandez Aquero**

CEO | ICO IEO Driver | Startup Advisor | Blockchain Consultant

Rated on Jul 29, 2019
Modified on Feb 13, 2020

Team ★★★★★
Vision ★★★★★
Product ★★★★★
Weight **4%**

| 5 | 5 | 5 |
|---|---|---|
| TEAM | VISION | PRODUCT |

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 socre 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 devoloped and launched their exchange, wallet and crypto bank. I've tested them and work smoothly. I think they deserve the 5.

Addionally, they are doing researches and consultations ir 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!

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**Arturas Svirskis**

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

Rated on Aug 21, 2019

Team ★★★★★
Vision ★★★★★
Product ★★★★★
Weight **3%**

| 5 | 5 | 5 |
|---|---|---|
| TEAM | VISION | PRODUCT |

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%**

| 5 | 5 | 5 |
|---|---|---|
| TEAM | VISION | PRODUCT |

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.

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**Nozomu Nakazato**

Blockchain consultant

Rated on Aug 2, 2019
Modified on Dec 9, 2019

Team ★★★★★
Vision ★★★★★
Product ★★★★★
Weight **4%**

| 5 | 5 | 5 |
|---|---|---|
| TEAM | VISION | PRODUCT |

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 ★★★★½
Weight **3%**

| 5 | 5 | 5 |
|---|---|---|
| TEAM | VISION | PRODUCT |

→ Blockchain Advantage - ✅❤️
→ White Paper - ✅❤️
→ Team Composition - ✅
→ Token Economics - ✅
→ Business Model - ⛔
→ Social Media Presence - ✅
→ Collaborations & partnerships - ⛔
→ Fund Allocation - ✅
→ Legal Loopholes - ✅❤️
→ MVP/ DApp/ Working Product - ✅

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# Mass Media About PointPay




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# PointPay Partners

wyre

INDACOIN

any.cash

intotheblock

# PointPay Scores by World Leading Rating Agencies

TOP RATED worldwide by crypto experts

10 ICOmarks

ICOHOLDER 4.91

ICO bench 4.8

ICOTOP RATE AA

9.7 RATING

CoinCheckup 4.72

5.0 link

coincodex 4.9

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# A word from PointPay CEO




What really differs us from other projects is that we make a bet on product development.

We have seriously moved forward for 2 years and created 5 products within one ecosystem: blockchain-based bank, crypto exchange, crypto wallet, payment system and token sale platform.

We continue developing them adding new features and functions by our customers' requests. We are not afraid to make mistakes.

We will be the best blockchain-based business in the market.

CRYP2NOVA

You can support PointPay by purchasing our utility token – PXP

The number of tokens is limited!

BUY PXP TOKENS

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# 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 calling 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 its use in the PointPay ecosystem.

The sole purpose of this document is to present the PointPay project to potential holders of tokens in such a way that they can make reasonable and informed decisions regarding the purchase of PXP tokens. This document describes in detail the management of the PointPay project, its importance to society based on our believes, its functionality and objective grounds for investing in the acquisition of PXP tokens distributed within the token sale campaign.

**No advice**

Just like any blockchain technology, acquisition of PXP tokens is associated with a high level of financial risk. All investments are done at 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 LTD 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 publically 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 between 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 re-issued in case of the loss or a theft.

**Ethereum 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, including 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.

**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, at any time at 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 the most recent Whitepaper is 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.

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