

Overview

Paygine – open financial platform allows consumers and businesses to use cryptocurrencies in their everyday life, dramatically improving various areas of payment processing services. Paygine’s core team has a successful track record of building the second largest processing company in Russia – Best2Pay, with a transaction volume of \$86m per month and extraordinary growth over the past 2 years of operations (+10,650% in transaction volumes). Best2Pay works with over 60 leading Russian private and state banks (incl. VTB, Sberbank, UniCredit Bank) and has over one million active customers.

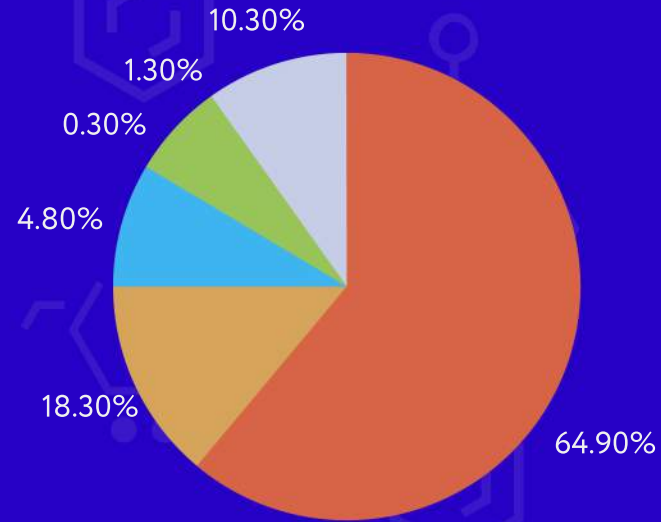
Use of Proceeds

Currently, the Paygine team intends to raise up to \$5m in equity and up to \$30m through ICO. The Company has successfully raised c. \$850k during the pre-sale stage of an ICO.

Proceeds from the capital raisings will be used for:

- Acquisition of key assets: two banks (in EU and Caribbean region) and a US payment processing company
- R&D, product development and licensing
- Marketing and promotion

The Company will issue utility tokens (PGC) fully compliant with U.S. SEC regulations and has already executed Reg-D registration of PGC tokens with the regulator.



- Lease
- Buying software and its setting
- Staff
- Legal expenses (registration and license, consultations)
- Buying the Bank

PROJECT TEAM



Kirill Radchenko
CEO, Best2Pay and co-founder of Pay Engine Limited



Michael Luposhtyan
Senior Vice President, Best2Pay and co-founder of Pay Engine Limited



Maxim Neshcheret
Business Development Director, Best2Pay Singapore



Gary J Ross
Partner, Ross & Shulga PLLC



Arina Shulga
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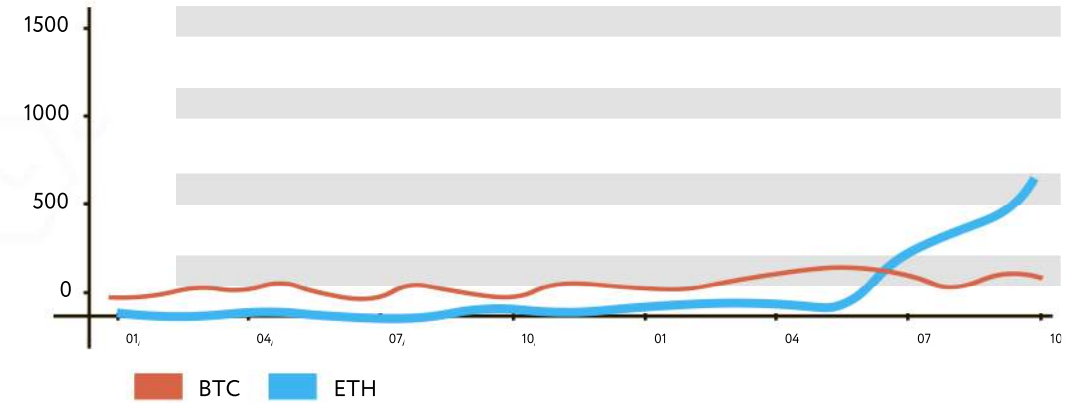


Azat Nugumanov
Partner

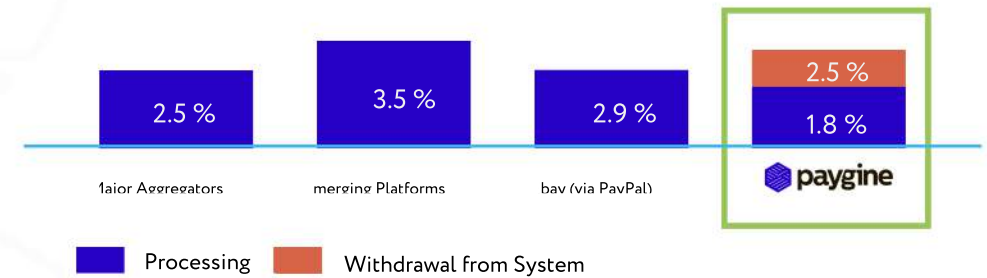
ADVISORS

Key Demand Drivers / Operational Benchmarking

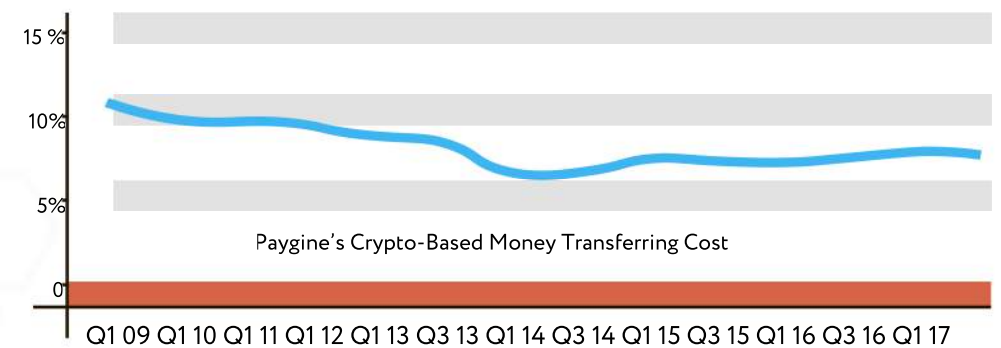
Daily Transaction Count for Major Cryptocurrencies



Existing aggregators platforms payment processing cost vs. Paygine



Daily Transaction Count for Major Cryptocurrencies



Transaction Economics for Paygine Solution vs. U.S. Peer

