

Overview

Paygine is an open financial platform that 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.

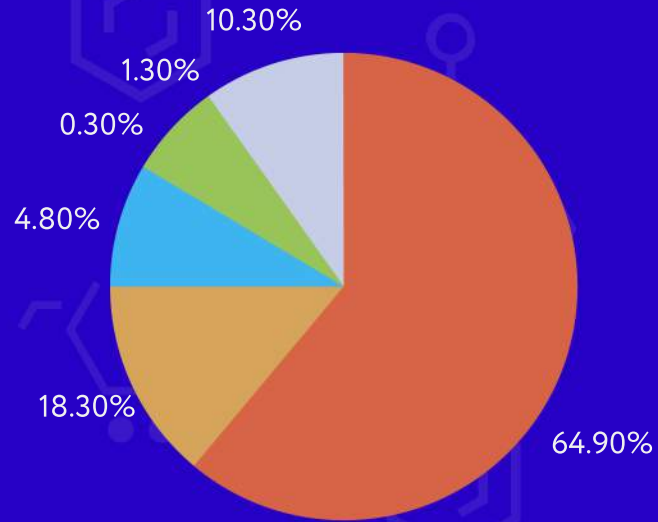
Use of Proceeds

Currently, the Paygine team intends to raise up to \$5m in equity and up to \$30m through ICO. The Company has raised approximately \$850,000 during the ICO pre-sale.

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

Paygine Crypto LLC is offering PGC Tokens to US investors in reliance on Rule 506(c) of Regulation D under the Securities Act and to non-US investors pursuant to Regulation S under the Securities Act.



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

PROJECT TEAM



Kirill Radchenko
CEO, Best2Pay and cofounder of Pay Engine Limited



Michael Luposhtyan
Senior Vice President, Best2Pay and cofounder of Pay Engine Limited



Maxim Neshcheret
Business Development Director, Best2Pay Singapore



Gary J Ross
Partner, Ross & Shulga PLLC



Arina Shulga
Partner, Ross & Shulga PLLC

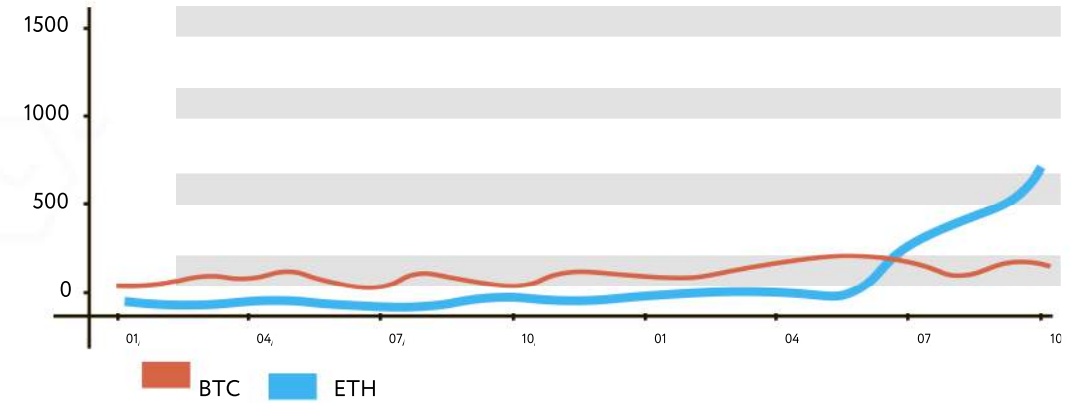


Azat Nugumanov
Partner

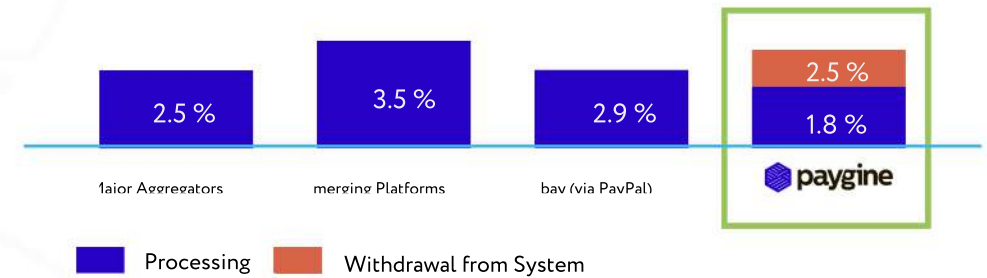
ADVISORS

Key Demand Drivers / Operational Benchmarking*

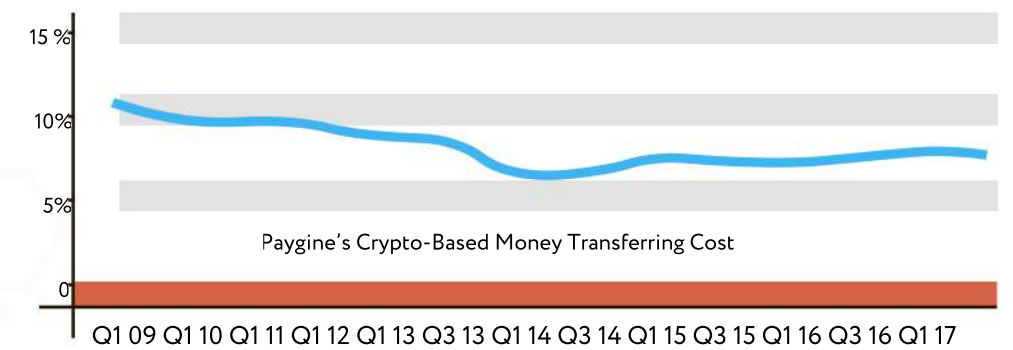
Daily Transaction Count for Major Cryptocurrencies



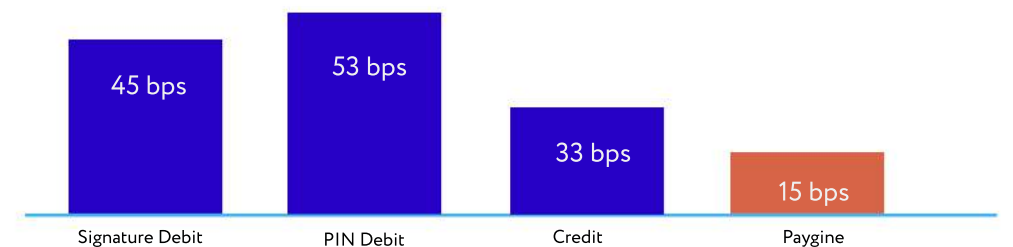
Existing aggregators platforms payment processing cost vs. Paygine



Daily Transaction Count for Major Cryptocurrencies



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



*Source: Broker Research