

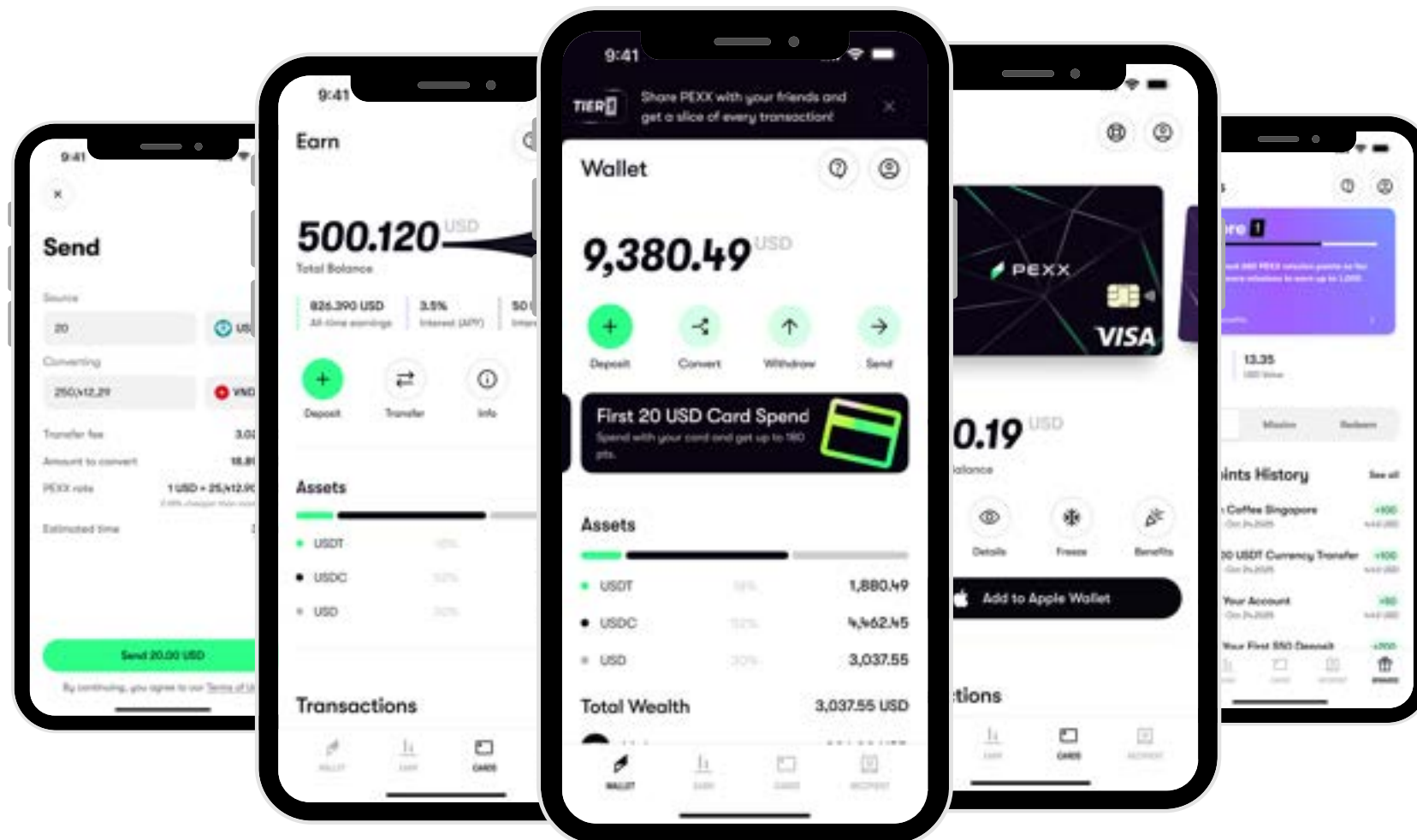


***HELLO.
WELCOME TO PEXX.***

PEXX.COM

Solution

**PEXX IS THE WORLD'S FIRST
STABLECOIN BANK. BUILT FOR FASTER,
DEMOCRATISED GLOBAL FINANCE.**



Bank DIFFERENT.

Send DIFFERENT.

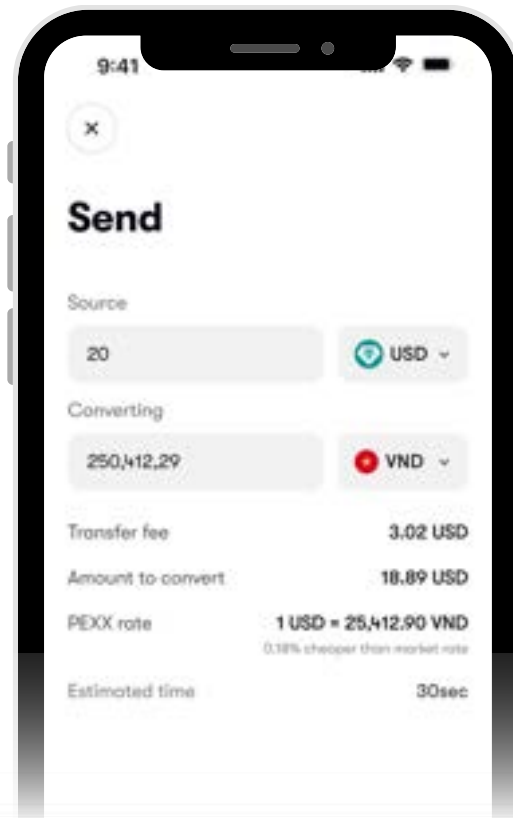
Pay DIFFERENT.

Earn DIFFERENT.

Reward DIFFERENT.

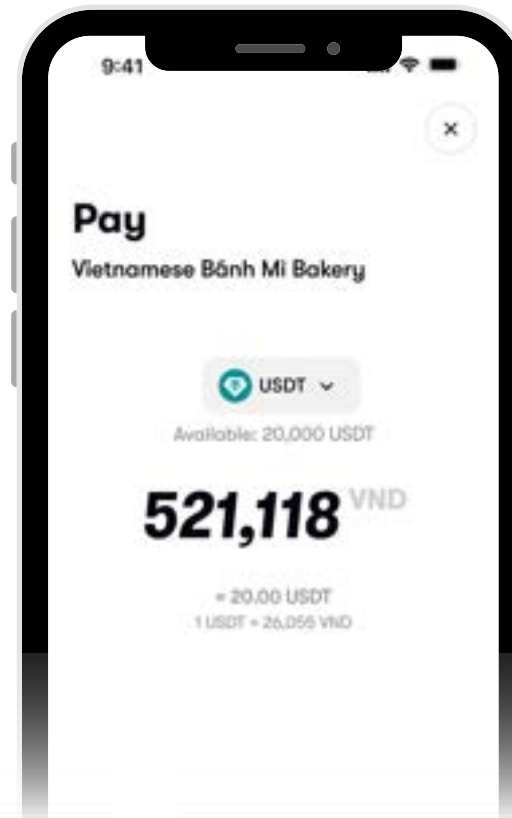
OUR CORE FEATURES

TRANSFER



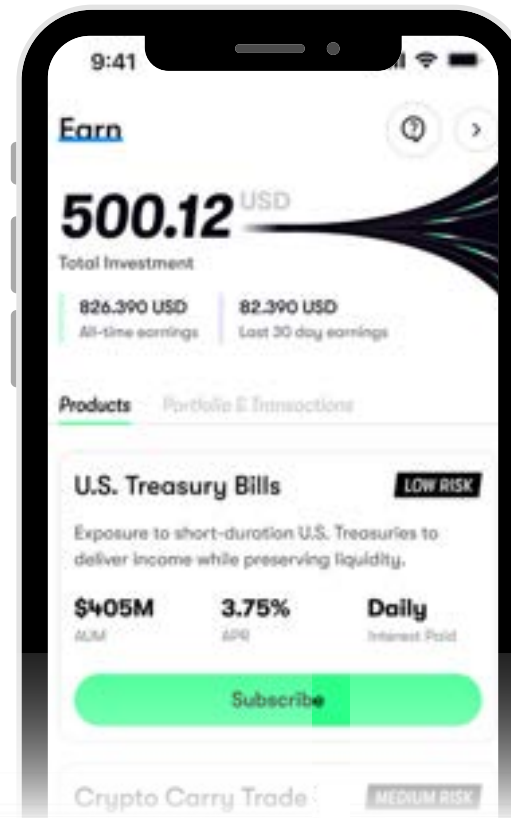
Transfer to 20+ currencies, up to 0.5% below mid-market.

QR CODE PAYMENT



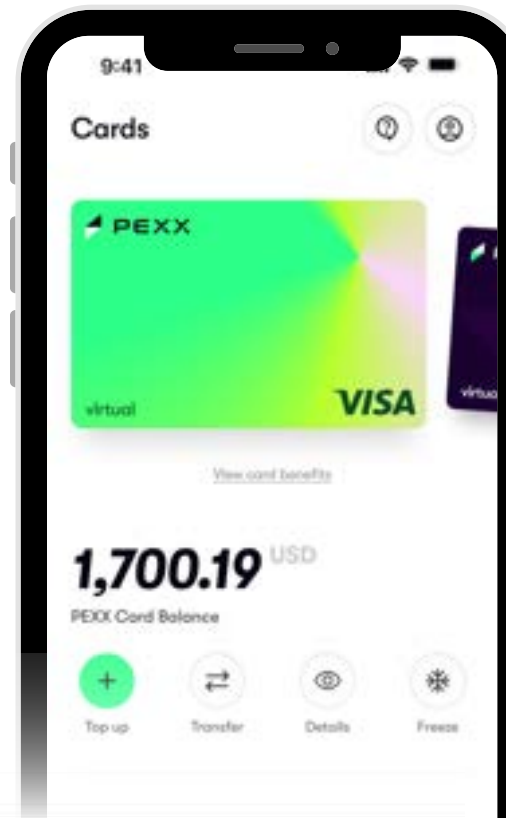
Make instant QR code payments across Southeast Asia

INTEREST ACCOUNT



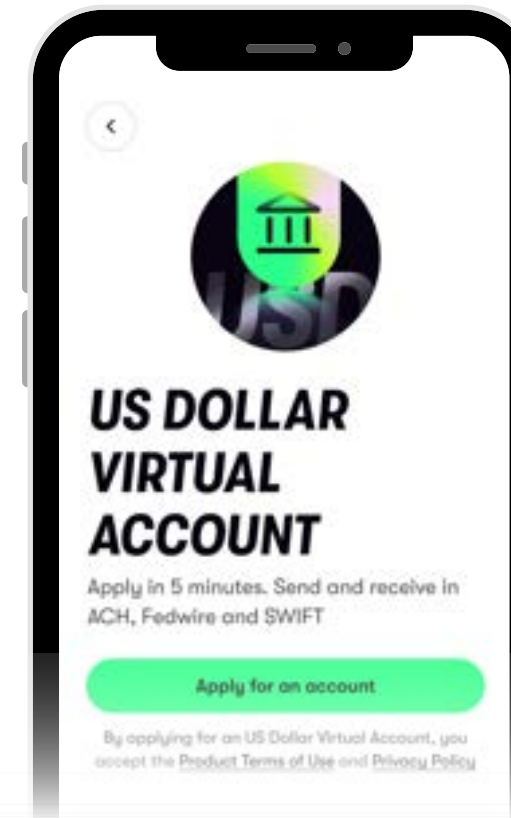
Up to 10% APY via USDT-Bills, daily returns without lock-ins.

VISA & MASTER CARD



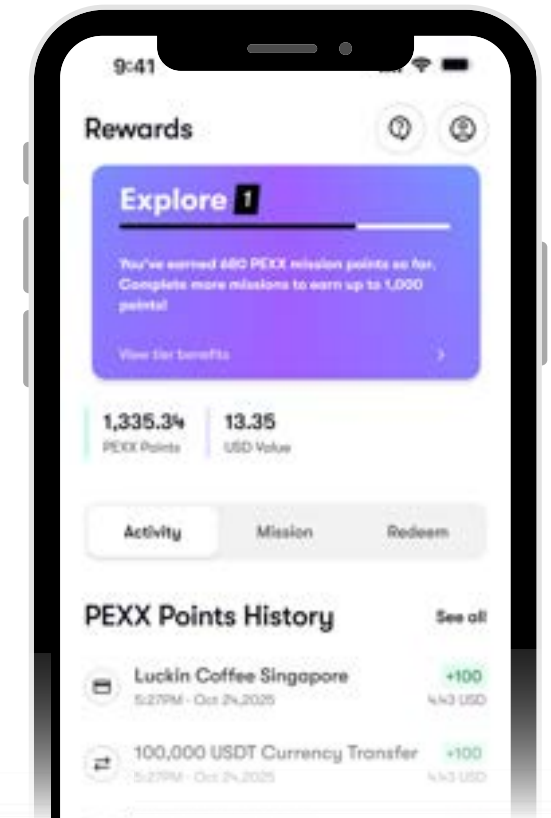
Physical & virtual debit card, instant card activation.

USD ACCOUNT



Add USD via ACH/ Fedwire/ SWIFT, add USDC/USDT via four major chains.

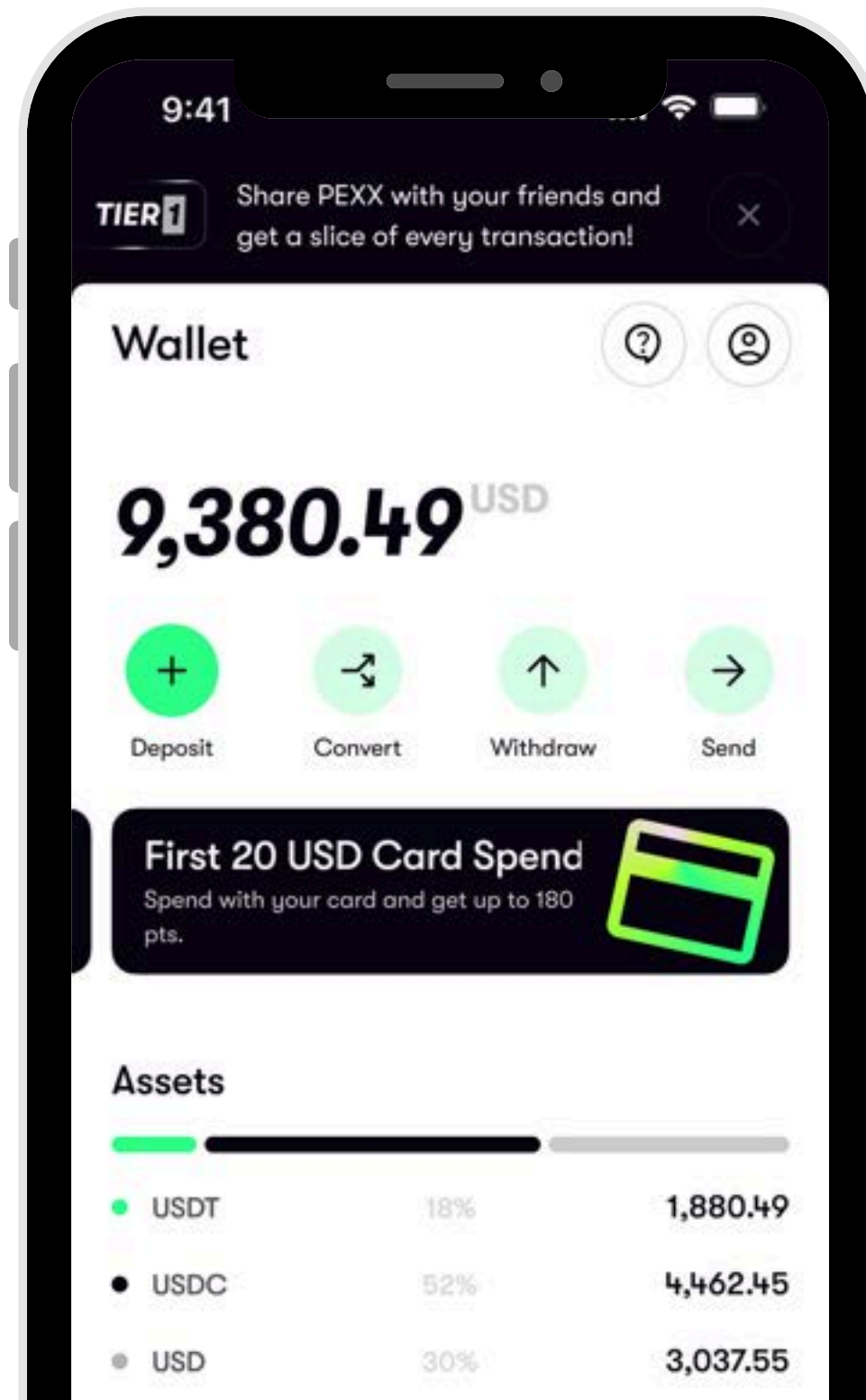
REWARDS



Earn PEXX points on card spend and transfers to redeem with partners.

Product (1/7)

USD ACCOUNT: USD-BASED ACCOUNT WITH FLEXIBLE ONRAMP & DEPOSIT OPTIONS.



KEY FEATURES

Multi-Chain USD Stablecoin Wallet

- Supports USDC / USDT on Ethereum, Polygon, BNB, and Tron
- Unified balance view across chains
- Convert USDT ↔ USDC instantly with zero fees

Full Banking Toolkit

- Deposit from your dedicated bank account or blockchain
- Withdraw to blockchain wallets
- Send to any bank account globally

Fast, Global Access

- Available anywhere, 24/7
- No more waiting days for wire transfers

Bank DIFFERENT.

Send DIFFERENT.

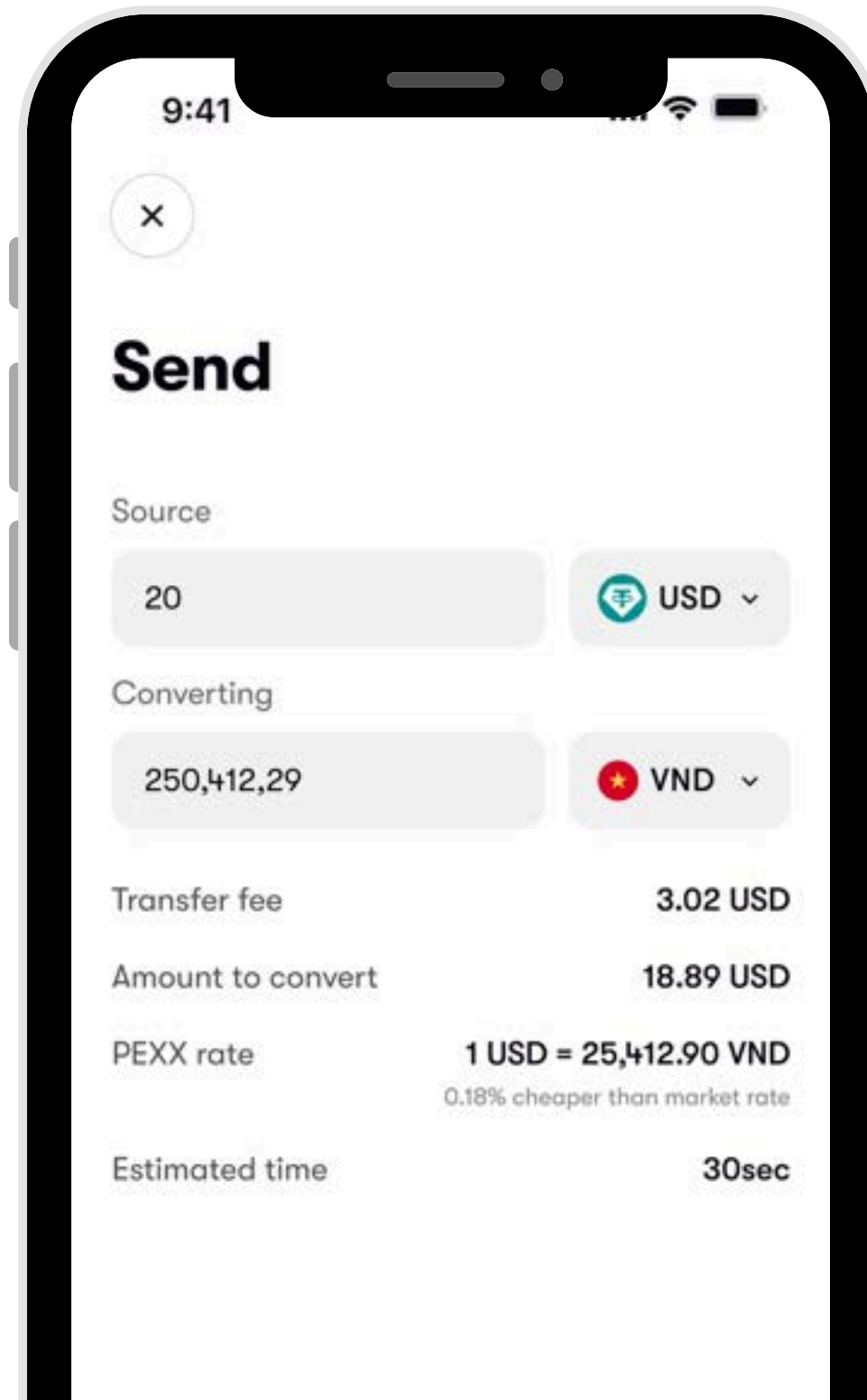
Pay DIFFERENT.

Earn DIFFERENT.

Reward DIFFERENT.

Product (2/7)

TRANSFER: REAL-TIME TRANSFER OF USD & STABLECOINS TO 20+ LOCAL CURRENCIES.



KEY FEATURES

Local Payouts

- Send to 20+ countries
- Compatible with local bank accounts

Transparent FX Rates and Fees

- PEXX rate shown before every transfer
- 0.1% - 0.3% below market rate (highly competitive spreads)
- All-in transfer fee. Flat, upfront pricing (no surprises)

Deliver in Minutes

- Instant or near-instant settlement to most corridors
- No more waiting 2–3 business days

Bank **DIFFERENT.**

Send **DIFFERENT.**

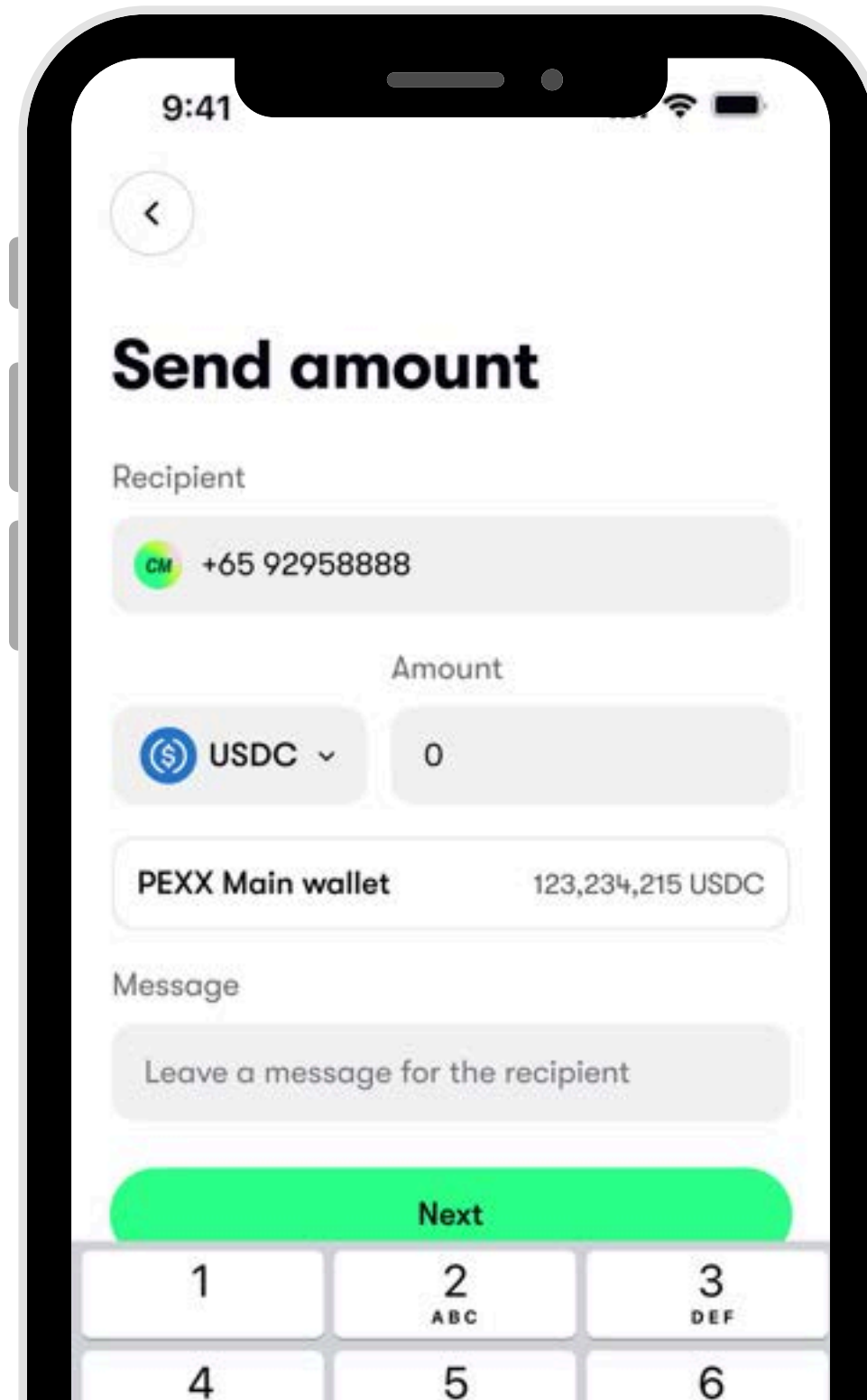
Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**

Product (3/7)

INSTANT TRANSFER: REAL-TIME INTERNAL TRANSFERS GLOBALLY BETWEEN PEXX USERS.



KEY FEATURES

Instant Peer-to-Peer Transfers

- Real-time internal transfers between PEXX users, eliminating delays.
- Immediate settlement using email, mobile number, or username.

Frictionless Global Connectivity

- Transfer USDT, USDC instantly, with additional cryptocurrencies coming soon.
- Seamless cross-border transactions within a unified ecosystem.

Effortless User Discovery

- Quickly locate recipients through intuitive email, username, or phone search.
- Simplified UX ensures reliable, secure, and user-friendly transfers.

Bank **DIFFERENT.**

Send **DIFFERENT.**

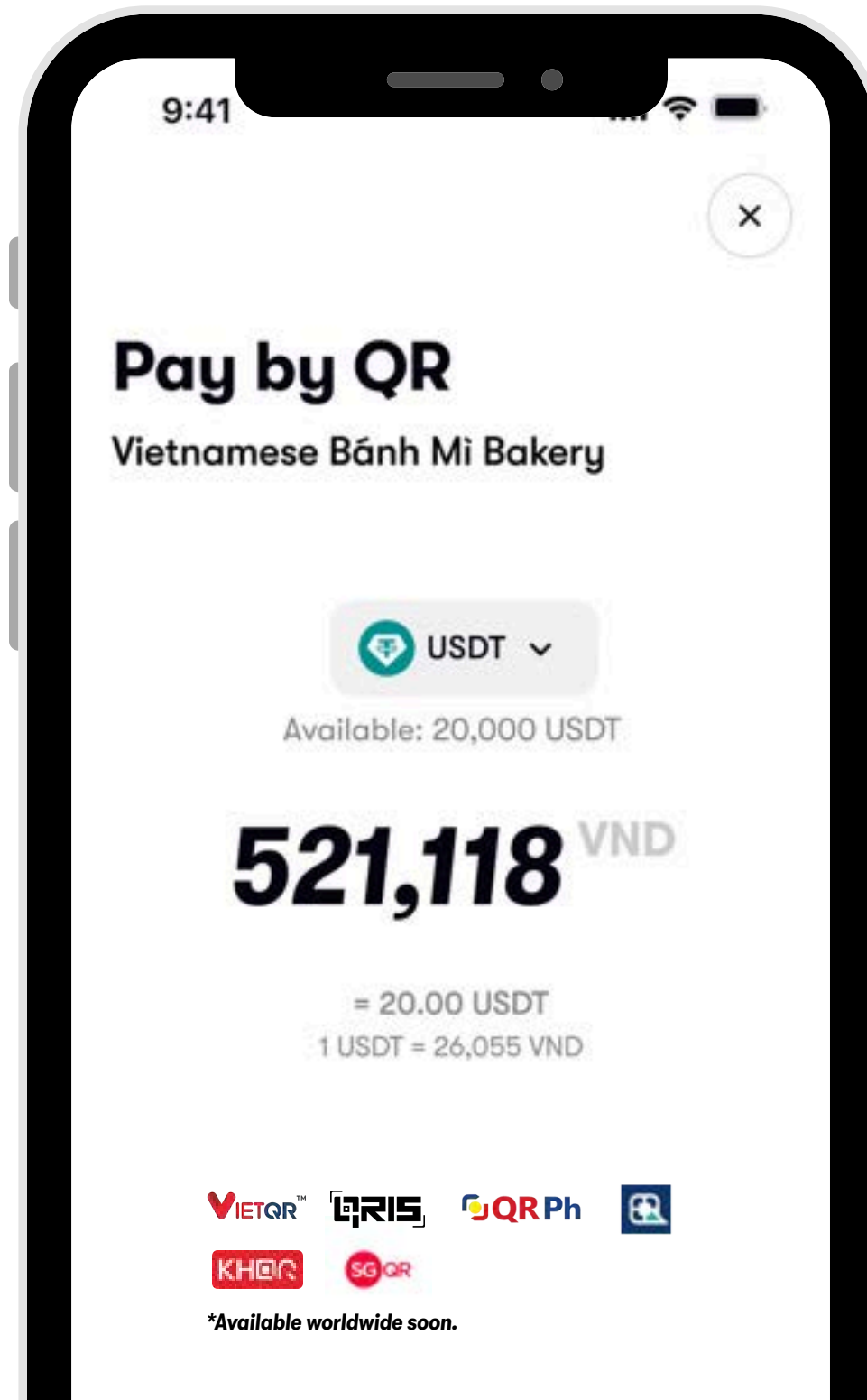
Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**

Product (4/7)

QR CODE PAYMENT TO LOCAL MERCHANTS IN USDT/C.



KEY FEATURES

One-Scan QR Checkout

- Simply scan the merchant's QR code in-app—no manual entry of amounts or account details.

Real-Time Pricing & Conversion

- For cross-border spending, local currency prices are displayed up front. FX is handled automatically at competitive rates.

Instant Confirmation

- Receive a real-time “Payment Successful” notification with merchant name and total paid.

Available in Vietnam only — rolling out to other countries in Q4

Bank **DIFFERENT.**

Send **DIFFERENT.**

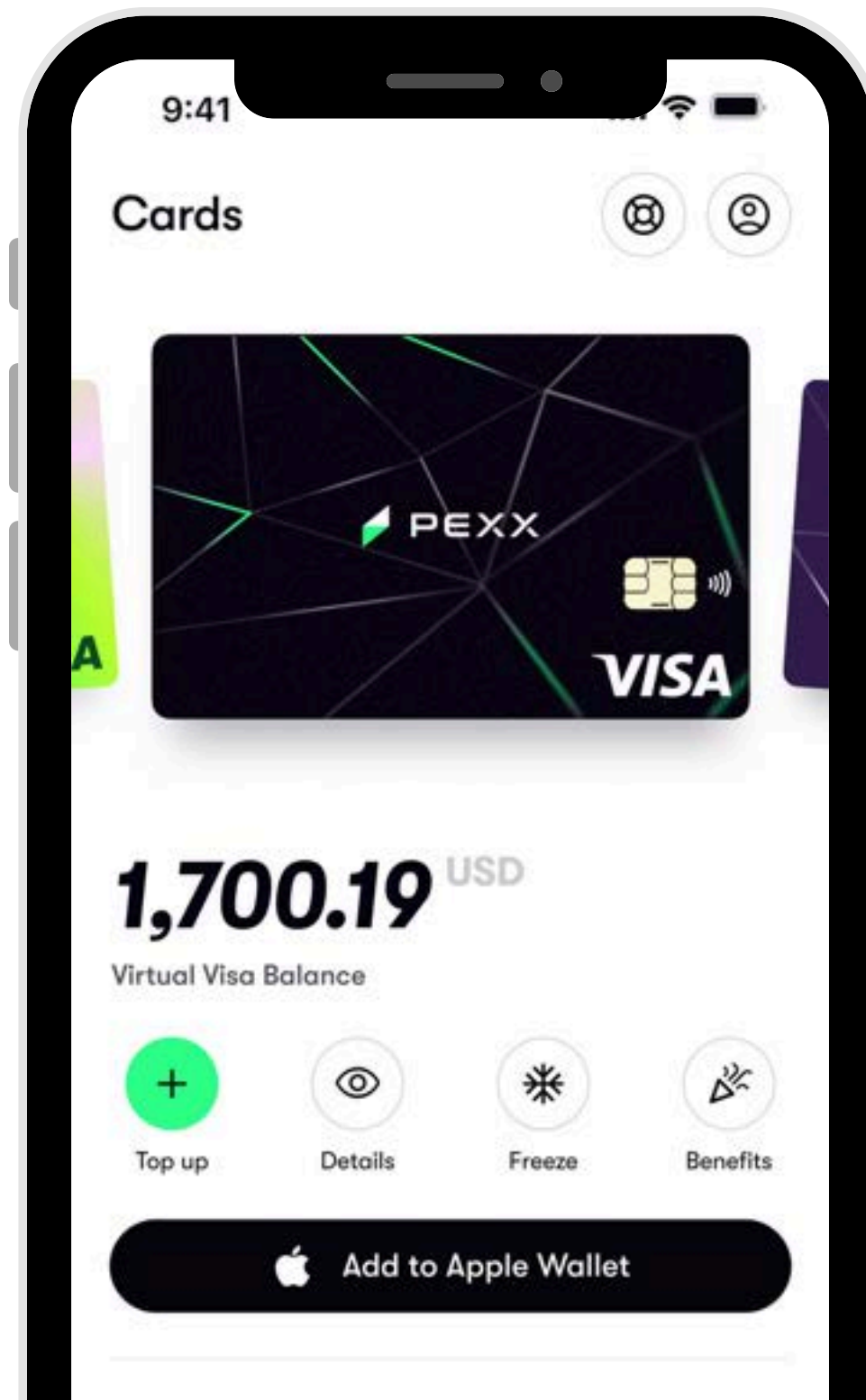
Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**

Product (5/7)

DEBIT CARD: PHYSICAL & VIRTUAL VISA DEBIT CARD WITH TRANSPARENT PRICING.



KEY FEATURES

Virtual & Physical Visa Cards

- Instant issuance and activation. Works with ApplePay, GooglePay
- Global usage: online, in-store, and ATM withdrawals

Top-Up with Ease

- Fund your card via your PEXX wallet
- Supports stablecoins across chains

Real-Time Spend Tracking

- Live transaction history and balance
- Visual insights into spending patterns
- Manage limits and security settings

Bank **DIFFERENT.**

Send **DIFFERENT.**

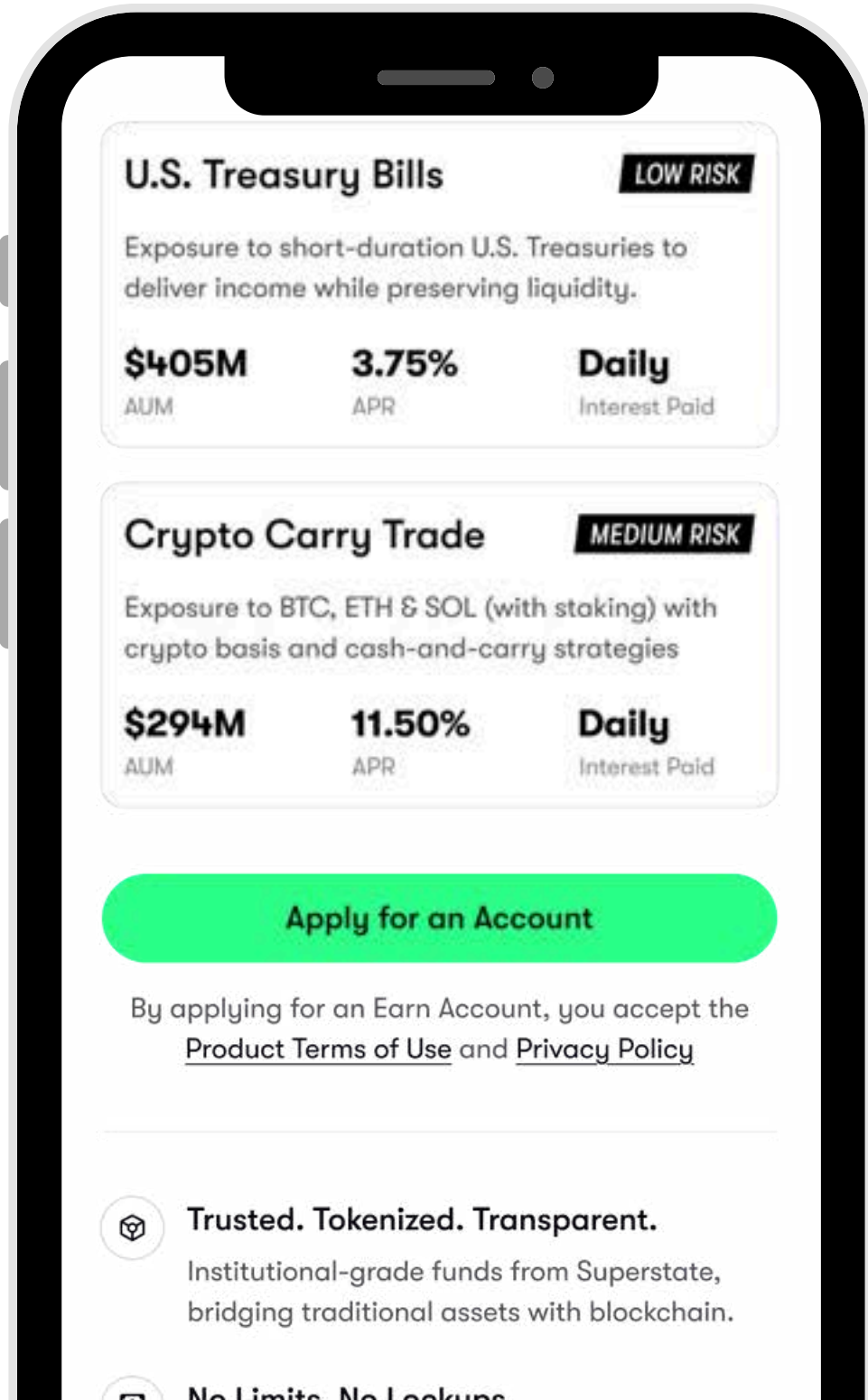
Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**

Product (6/7)

INTEREST ACCOUNT: INTEREST ACCOUNT WITH DAILY RETURNS, WITHOUT LOCK-IN.



KEY FEATURES

Daily Yield Accrual

- Interest calculated and credited in real time
- Clear APY displayed upfront
- Earn up to 4% with our U.S. Treasury Bills or up to 10% with our Crypto Carry Trade product.

Regulated Yield Partners

- Funds deployed to U.S. Treasury Bills or to BTC, ETH, and SOL using basis and cash & carry strategies via licensed institutions.
- Transparent sourcing of returns

No Lock-Ups

- Withdraw anytime - your funds stay liquid
- Move funds between Wallet, Earn, and Card in one tap

Bank **DIFFERENT.**

Send **DIFFERENT.**

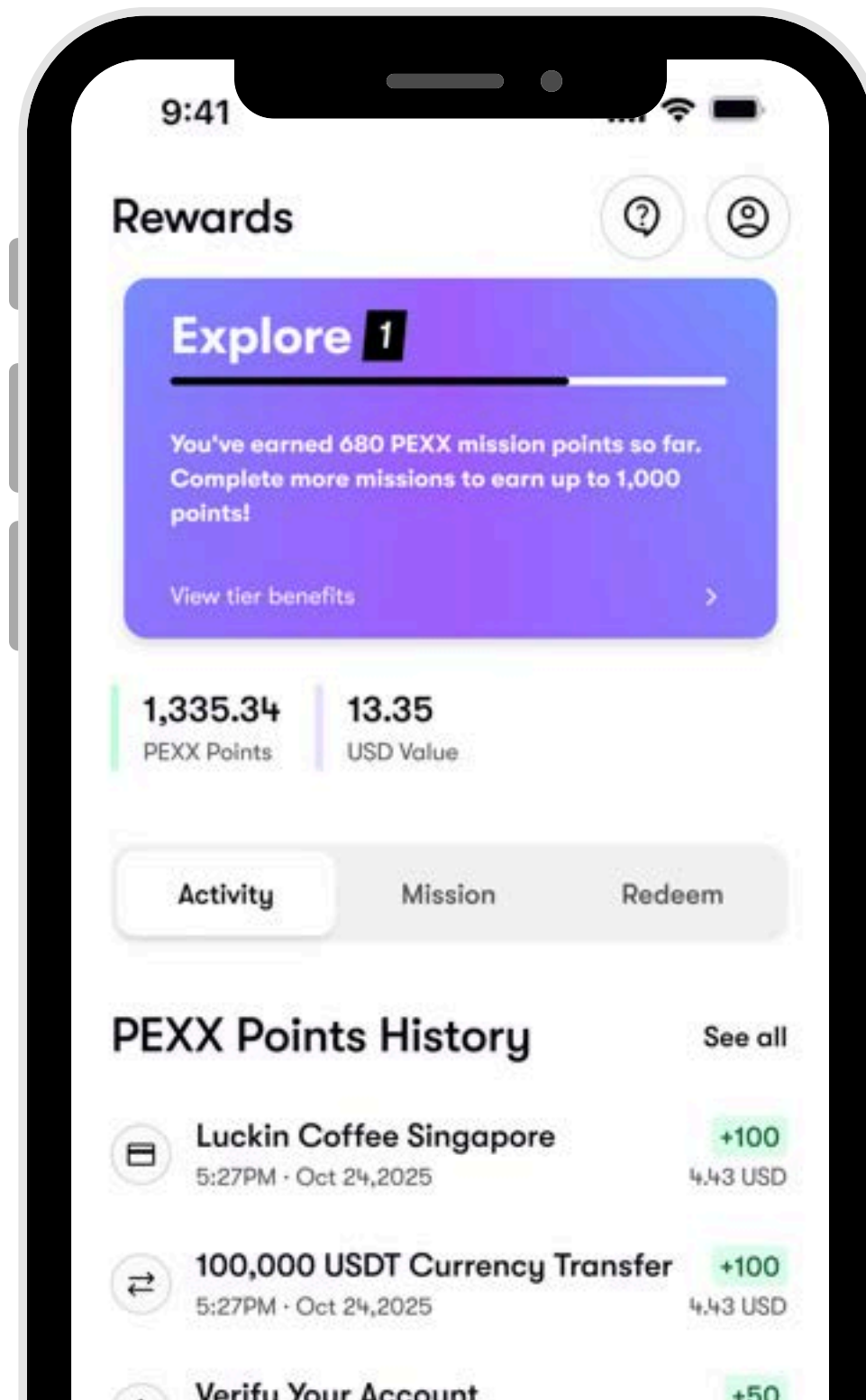
Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**

Product (7/7)

REWARDS: GET REWARDED WITH EVERY TRANSACTION



KEY FEATURES

Reward-Driven User Growth

- Earn points from high-value actions: deposits, trading, referrals.
- Incentivised activities boost user retention and engagement.
- Scalable structure adaptable for future growth.

Mission-Based Engagement

- Defined missions drive user activation and loyalty.
- Real-time progress tracking to optimise user behaviour.
- Regular updates sustain continuous user interaction.

Seamless & Transparent Experience

- Clear, intuitive tracking of rewards and user activity.

Bank **DIFFERENT.**

Send **DIFFERENT.**

Pay **DIFFERENT.**

Earn **DIFFERENT.**

Reward **DIFFERENT.**



COMPLIANT OPERATIONS THROUGH LICENSING



AUSTRAC
Registration
Approved.



The AUSTRAC has approved PEXX Technology Pte Ltd registration on 24 May 2024 for the following regulated activities:

1. Digital Currency Exchange provider (DCE100851583-001)
2. Independent Remittance Dealer (IND100851583-001)



MSB
Registration
in U.S.



PEXX is registered with FinCEN as a Money Services Business (MSB), enabling us to onboard and serve U.S. customers. This strengthens compliance and expands access to one of the largest remittance markets globally.



Remittance
license (MSO)
in Hong Kong.



We are in the process of acquiring a Money Service Operators (SO) licensed company, regulated by the Hong Kong Customs and Excise Department (HKCED), further solidifying our dedication to global regulatory compliance.

INVESTORS

FEATURED AND BACKED BY

KADAN
CAPITAL

ANTLER

TNBAura

LONG HASH
VENTURES

The Clearing House®

Swift

Fedwire®
Wired to deliver.

cross river®

BINANCE

BENZINGA

Investing.com

BUSINESS INSIDER



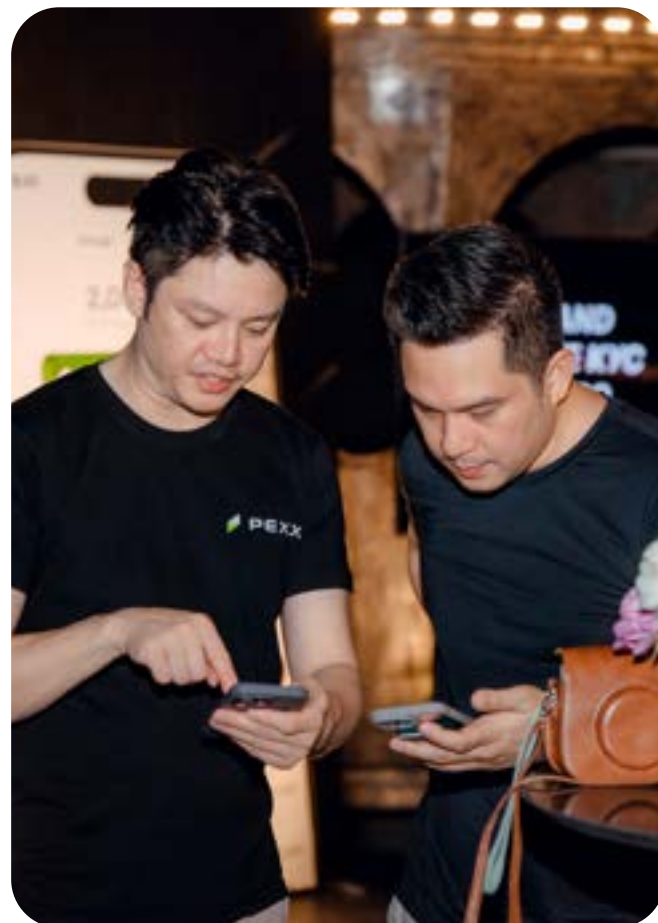
GLOBAL REACH

EVENT HIGHLIGHTS



TOKYO

WEBX



VIETNAM

APAC DAO



BALI

COINFEST ASIA



KOREA

KOREA BLOCKCHAIN WEEK



SINGAPORE

TOKEN2049



THANK YOU

 **PEXX.COM**

 **MARKETING@PEXX.COM**