



# PUNDI

Distributor Program

## **MISSION**

Empower the world with the means and tools to benefit from blockchain technology.

## **VISION**

For the world to truly benefit from the power of blockchain and cryptocurrencies, it has to be convenient. Buying and spending cryptocurrencies should be as easy as buying a bottle of water.

## **BORN GLOBAL**

Headquartered in Singapore, with over 100 employees in 6 global offices.

## **HISTORY**

Founded in late 2017 by highly experienced industry veterans with extensive backgrounds in fintech and business development, Pundi X has rapidly scaled to one of the most promising blockchain companies in the world.

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# PRIVACY, FREEDOM, AND BORDERLESS.

**These are many reasons why more and more people are adopting Bitcoin.**

For some, it may only be a digital currency but for others it represents the path to an ideal world.

The most important feature of Bitcoin, and what makes it different from conventional money is the decentralization. No institution, such as central banks, has control over the Bitcoin network.

**Fastest growing payment technology.**

Digital currencies are being globally adopted for financial transactions since it has no geographic borders. According to Statista, in 2016 less than 9M people had wallets for crypto assets, and in 2021 crypto wallet owners are over 68M, an adoption that has largely grown in the last few years.

# TRANSACTIONING CRYPTOCURRENCY WAS HARD - NOT ANYMORE.

The main barriers for a business to accept, buy or sell Bitcoin:

- Bad user experience.
- Long confirmation time.
- Price volatility.

**We solve those problems.**





## ACCEPT PAYMENTS

Merchants can accept Bitcoin, Ethereum, and other cryptocurrencies without worrying about volatility. The cryptocurrency is automatically converted to USDT or DAI and distributors are responsible for providing the exchange to fiat currency whenever the merchant requests the withdrawal.

Distributors are able to profit from crypto transactions when they provide the withdrawal services in fiat currency by charging a fee, similar to what payment acquirers does by charging the MDR.

## SELL CRYPTOCURRENCY

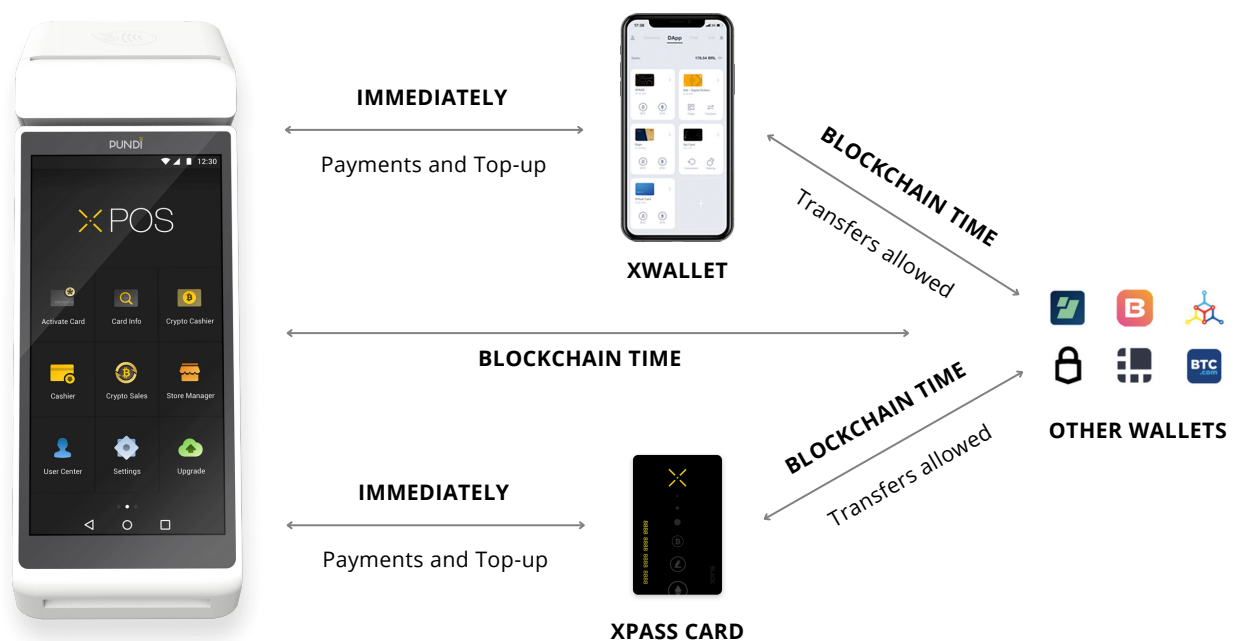
Registered merchants can sell cryptocurrencies very easily. Deposit will be required to made to the distributor in fiat currency and the distributor will provide a deposit to the merchant's account in USDT or DAI. Having the USDT or DAI allows the business to sell any cryptocurrency listed on the XPOS platform and they can earn service fees from the transaction that is automatically shared with the distributor.

## BUY CRYPTOCURRENCY

Businesses can act as intermediaries by providing conversion from crypto to fiat currency. The XPOS owners can use the "Cashier" module as they would use to accept a payment, but instead of delivering a service or a good, they will deliver cash. Fees are splitted with the Merchant and the Distributor.

# TRANSACTION FLOW

XPOS network can run both in its closed-loop (off-chain) for reducing costs and processing time, and on-chain to democratize access.



## Off-chain (XWallet and XPASS)



## On-chain (any wallet)



## Instant conversion to



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# REVENUE STREAMS

The distributor is able to generate revenue from different sources as explained below.

## **XPOS SALES**

As a distributor you are able to resell it with your own markup margin or even implement a different distribution model such as device rental.

## **XPASS SALES**

It can be supplied to your clients through the merchants and that becomes another source of revenue.

## **CRYPTO SALES TRANSACTION FEE**

Every time a merchant sells cryptocurrency through a device that the distributor has activated, the fee is splitted between distributor and the shop owner. The fee can be set by the distributor through the dashboard and received by the distributor at his account.

## **LIQUIDITY AND EXCHANGE TO FIAT CURRENCY**

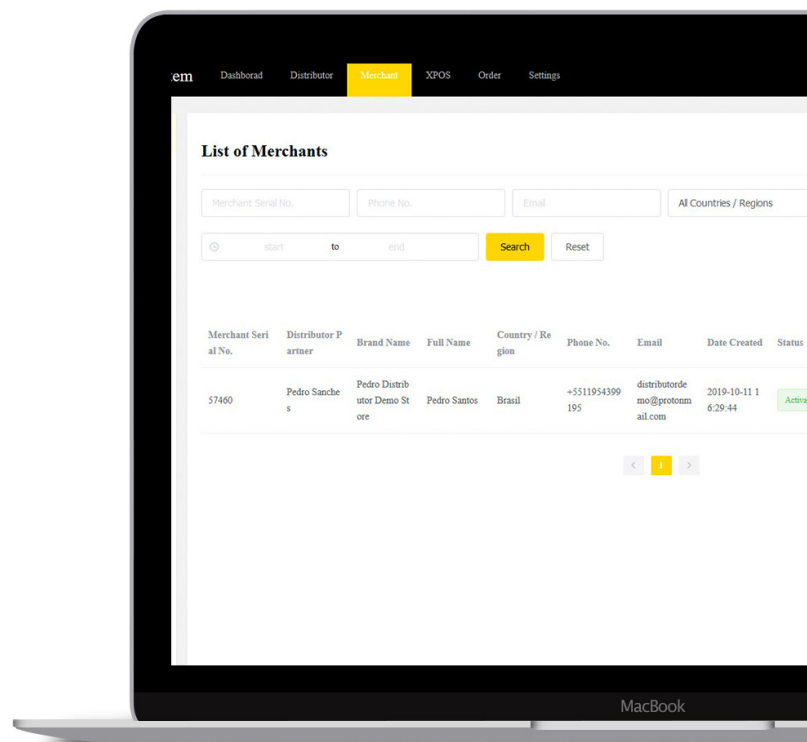
After a crypto payment is received by the merchant, it will be automatically converted to stablecoin. Distributors should be able to provide conversion between USDT/DAI and the fiat currency used in its region. When that happens, the distributor can charge the MDR (Merchant Discount Rate) fee for facilitating the transaction.



# DISTRIBUTOR PORTAL

Distributors can manage all their clients in one place.

- Add new clients and manage existing accounts
- Set service fees and fee splits.
- Keep track of fees, incomes, and balances.
- Access reports.
- Perform deposits and withdrawals for its clients.
- Make deposits and withdrawals in USDT or DAI to its account.



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# DISTRIBUTOR'S RESPONSIBILITIES

Learn about the key responsibilities to be a distributor.

## **BUSINESS MODEL**

Distributors should create their own market entry strategy. Whether selling, renting, or providing the device for free to their clients under consignment, the distributors decide.

## **MARKETING AND SALES**

It is also a responsibility from the distributor to market it accordingly, producing their own brochures and sales material.

## **LIQUIDITY AND EXCHANGE TO/FROM FIAT CURRENCY**

Distributors should be able to provide conversion between USDT or DAI and the fiat currency used in its region.

## **COMPLIANCE**

Applicants should demonstrate they are able to suffice demands from regulators in their markets initially by providing a Legal Opinion by a lawyer and later by putting in place the compliance process that will meet the demands from the local regulatory bodies and obtain the relevant license if required.

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# PUNDI X'S RESPONSIBILITIES

Learn about what Pundi X is committed to.

## **TECHNOLOGY**

We are committed to delivering state-of-art technology to support your business. The XPOS, XPASS and the whole infrastructure around it will always be up-to-date.

## **UPTIME**

Our service is up and running since 2018 with 99% uptime. In case of system maintenance or upgrade, XPOS owners will be notified in advance so distributors and their clients can prepare for any downtime.

## **LIQUIDITY TO/FROM STABLECOINS AT BEST RATES**

The XPOS system will provide the best cryptocurrency exchange rate and guarantees the settlement in USDT or DAI. Rates come from our own engine, retrieving data from top public exchanges with highest liquidity.

## **SUPPORT**

As a Distributor you will be assigned an Account Manager who will provide all the information and support you need along the way.

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## ADDITIONAL SERVICES



### PROMOTE YOUR BRAND

#### WHITE-LABEL XPASS

Distributors are able to create a card with its own design. The minimum order for white-label card is 5,000 units.



### BOOST YOUR NETWORK

#### CUSTOM TOKEN

The XPOS gives true usage to your digital assets and allows more people to use it.

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# THE PATH TO BECOME A DISTRIBUTOR



## **APPLY**

Through our website, you are able to fill in application form.



## **ANALYSIS**

Your information will be processed and if approved we will move to the compliance phase.



## **COMPLIANCE**

We will perform a KYC and Due Diligence of your information, and after we will move to the Agreement.



## **ORDER**

Once the full payment is received we will ship your products.



## **ONBOARD**

Our Customer Success team will work closely with you during the onboarding process.



## **SCALE**

We look forward to working together and help you grow your business.



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# PRICING



## XPOS

### SAMPLES

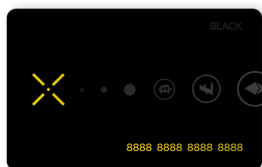
\$499/each

### 20 XPOS

\$235/each

### 200 XPOS

\$215/each



## XPASS

### 1.000 OR LESS

\$1.90/each

### ABOVE 1.000

\$1.70/each

# About Pundi X

Pundi X is a leading developer of blockchain-powered devices, including the world's first point-of-sale solution, the XPOS, which enables merchants and consumers to do transactions on the blockchain in physical stores.

The XPOS has been shipped to over 30 countries including Argentina, Australia, Colombia, Ghana, Japan, Korea, Mexico, Turkey, South Africa, Taiwan, Uganda, the USA, and more.

The company is headquartered in Singapore. Its international presence includes offices in Jakarta, São Paulo, Seoul, Shenzhen, Taipei, and Tokyo.

Listed as one of the top 50 innovative fintech startups in 2018 by KPMG and H2 Ventures, the company is also a member of the Singapore Fintech Association, Blockchain Collaborative Consortium Japan, and ACCESS. It is also a founding member of Asosiasi Blockchain Indonesia.

For more information, please visit <https://www.pundix.com>.



[shop.pundix.com](https://shop.pundix.com) | [bd@pundix.com](mailto:bd@pundix.com)

Singapore | 1 Paya Lebar Link, #04-01, Paya Lebar Quarter 1 | 408533