



Report for 2023



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CEO's Opening Address

Dear PointPay family!

2023 is coming to a close, prompting us to reflect on our accomplishments. For PointPay as a whole, and personally for me, it has been a compelling and auspicious period.

Throughout these months, we have achieved a great deal, completing a platform overhaul and raising it to Tier-1 exchange standards. Today, when you visit the PointPay website or app, you'll find a delightful, user-friendly interface that offers a wealth of essential and engaging features, as well as a diverse range of opportunities. Our platform brings together everything that cryptocurrency enthusiasts need to create and perfect their experience with digital assets.

As a company, we have aged another year. We learned from our own and others' mistakes, assimilating new knowledge, adapting, and persistently evolving. The members of our company have gained more experience and are even more determined to reach new heights.

This year, we nearly reached Tier-1 exchange status. Climbing to the 14th position on CoinGecko stands as a testament to PointPay's capability and its future prominence among all exchanges and cryptocurrency projects.

As the CEO, I take pride in being a part of this team and in our accomplishments and successes. However, we have even greater endeavors ahead of us. New heights, achievements, and triumphs await. We will traverse this path, and I am confident that you will traverse it with us!



A handwritten signature in black ink that reads "Vladimir Kardapoltsev". The signature is written in a cursive, flowing style.

Vladimir Kardapoltsev
CEO of PointPay

Mission

We strive to provide the widest possible range of crypto banking services to any person with an Internet access.

Vision

To facilitate financial freedom by providing universally accessible crypto banking services.

Values

1 Innovation

We are committed to developing innovative financial solutions that create value for clients around the world.

2 Transparency

We strive to build open and trustful relationships with our clients, investors, and business partners.

3 Accessibility

We focus on providing crypto banking products and services to every customer with internet access worldwide.

4 Social responsibility

In every decision, we consider the interests and values of broad social groups and society as a whole.

5 Customer centricity

It is important for us to understand our customers' expectations and take them into account in every decision we make.

6 Professionalism

We hire only the best professionals in our industry to ensure that our customers receive the highest level of service.

PXP token 3.0

In the upcoming year, PointPay anticipates the launch of an entirely new token, PXP 3.0! Over five years, we've steadily evolved and ventured to new horizons with the original PXP. However, the time for global changes has arrived.

The new PXP token is set to debut in the first quarter of 2024, accessible to all via Token Swap. This functionality will be integrated into the PointPay platform, facilitating the exchange of old PXP tokens for the new PXP 3.0.

The primary objective of this new token is to revitalize the project's economic sphere and significantly enhance the utility of PXP. To achieve these goals, we require the most cutting-edge token version, aligning with the swiftly evolving industry.

Industry requirements and standards evolve annually. PointPay has evolved as well. The new token represents an upgraded version of itself while notably reducing the Total Supply.

The reduced supply will elevate the value and demand for PXP, substantially heightening interest from partners, clients, and crypto traders. Moreover, the token's capitalization potential will remain intact.

To amplify token distribution and encourage active trading and utilization, the new PXP 3.0 will be accessible across five of the most popular blockchains in the crypto sphere.

The new token will serve as the economic backbone of the future PointPay. With a myriad of new applications, widespread availability, unparalleled utility, PXP 3.0 will be the linchpin of the entire PointPay platform. It will be a reliable, evolving asset showcasing immense potential and the ambitions of PointPay.



Industry highlights

The crypto sphere is a vast community that's growing by the day. More users, companies, and projects are joining, all striving to reshape this world. PointPay is part of this unstoppable wave. Therefore, before delving into PointPay, let's take a moment to highlight the major events and vibes within the crypto sphere.

Bitcoin

Bitcoin's price, like a guiding star, always leads the way for other cryptocurrencies and sets the primary trend for the entire crypto sphere. In 2023, we witnessed numerous ups and downs, but the overall outcome is quite clear - a twofold increase since the year's beginning. In 2023 we entered at \$16,600. By December 2023, Bitcoin's price surged to \$41,500 and beyond. Altogether, BTC saw an annual growth of ~150%!



Throughout the year, we observed joyful block rewards for solitary miners, a surge in transaction fees to tens or hundreds of dollars, and various upgrades. One of the key updates was Ordinals, enabling the BTC network to create NFTs. As the year drew to a close, all BTC holders also held their breath because the approval of the Bitcoin ETF in America, slated for early January, could potentially lead to an even greater surge in the price of digital gold!

Industry highlights

Ethereum

The digital silver also kept pace with Bitcoin, marked by fluctuations throughout the year. Holders felt the most excitement during the updates, which not only allowed for staked ETH withdrawals but also propelled the asset's further development. Ethereum's year-end outcome resulted in a price surge from \$1,280 to \$2,240, marking an approximate 80% increase!



Crypto Market

The statistics of leading cryptocurrencies largely reflect the state of the crypto market as a whole. Undoubtedly, following previous years and the crypto winter, the sphere needed to recover and stand tall once again. This is precisely what we can witness in the 2023 market cap chart.



Industry highlights

In 2023, we started with a total market volume of \$850 billion. Throughout the year, cryptocurrencies gradually distanced themselves from the crisis; the sphere welcomed new projects and investments. By the end of 2023, we confidently surged to a level of \$1.5 trillion! This signifies a market growth of approximately 76%.

Binance

However, not everything went as smoothly. Earlier in the year, US regulators compelled Binance to halt the issuance of its stablecoin, BUSD. It served as a primary trading pair on the exchange and was a popular and convenient asset.

Yet, this wasn't the end of the tussle between the leading exchange in the industry and regulators. Throughout the year, the exchange actively fought off attacks and various forms of FUD, but in November, it eventually relented. Officially acknowledging a series of allegations from the SEC, CZ, a familiar face to all crypto enthusiasts, stepped down from the CEO position at Binance.

While this wasn't an overly heavy blow to Binance, every participant in the crypto sphere, in one way or another, witnessed these unfolding events and became a spectator to this regulatory triumph.

Ripple

Discussing companies and regulation, one can't overlook Ripple's extremely significant victory in court against the SEC. The regulator's case against Ripple lasted several years and concluded in Ripple's favor with some stipulations. However, on the whole, it can and should be considered a victory because XRP once again became available on numerous exchanges and ceased to be treated as a security.

Currently, Ripple is actively integrating its solutions alongside other financial giants and providers!

Industry highlights

Regulation of Cryptocurrencies

Regulation stands as the cornerstone that both restricts and liberates. Without clear regulation, the entire crypto sphere resembles the Wild West, where vigilance is key. However, an excessive number of restrictions significantly slow down and complicate the sphere's development, hindering the emergence of new projects and innovations.

Remarkable progress in regulation has been achieved within the European Union. The unified MiCA law now defines a significant portion of cryptocurrency rules across all member countries. Thanks to this, operations within this territory have become exponentially easier and more convenient. Overall, these laws have not only aimed at restrictions but also at fostering the development of a new and promising realm of blockchain technologies and digital assets. Alongside several additional laws across Europe, rules governing the use and handling of cryptocurrencies have been established, creating a robust foundation for further advancement. PointPay is among the companies officially operating within the European Union, holding all necessary permits and abiding by the laws.

The situation in the United States is notably more complex, where regulators and lawmakers struggle to determine how to regulate this new domain. Some advocate supporting blockchain and cryptocurrencies with less stringent regulations, while entities like the SEC aim to tightly restrict the spread of digital assets due to potential risks for investors. This complexity is compounded by an unstable economic situation, bank closures, and the vested interests of financial companies already engaged in developing cryptocurrency-related solutions.

Industry highlights

A special mention goes to China, or more specifically, the city of Hong Kong. While China has stringent restrictions and bans concerning cryptocurrencies, Hong Kong has emerged as Asia's crypto hub. Presently, the city boasts an impressive regulatory framework, leading many companies to establish their headquarters and representations there, conducting events and engaging in active operations. It's quite possible that in the coming year, we may witness greater openness from China towards cryptocurrencies or the consolidation of Hong Kong's position as a bridge between China and the world's blockchain technologies.



2023 at PointPay

For PointPay, 2023 brought numerous changes and innovations. Among the myriad of updates and events, we not only completed the platform overhaul but also expanded our range, commenced marketing activities, and laid the foundation for future plans.

Platform Overhaul

It's fitting to start discussing the 2023 results with the comprehensive update released by us in midsummer. We toiled extensively to ensure its release marked a new starting point in platform development, concluding the long overhaul of interfaces and technical aspects.

Within this update, several aspects of the PointPay platform were addressed:

- **Mobile App**

Mobile applications are an integral part of PointPay. With access to the platform via apps, our users can experience the use of cryptocurrencies swiftly and easily, anywhere worldwide with just a phone and internet connection.

Within the update, mobile apps underwent interface changes and quality optimization. From this point forward, users on both platforms (Android and iOS) have practically identical implementations in terms of appearance and features. Additionally, we've transitioned all web-version capabilities to mobile devices.

- **Payment System**

The payment system underwent significant technical reworking. Functions were optimized and integrated into the platform to ensure future development and the addition of new features without hurdles. The system's speed and reliability have increased.

2023 at PointPay

- **Matching ID**

Systems for gathering and analyzing statistical data are crucial in any modern application. With a robust statistical foundation, identifying and rectifying glitches promptly, prioritizing the development of frequently used functions, and tracking events become achievable.

We've updated our data collection systems, deeply integrating them into the system to ensure their operation doesn't affect performance. Additionally, we've expanded the quantity and quality of gathered statistics to react more efficiently to changes.

- **Payment Terminals**

Optimization and restructuring also touched one of the main platform components – the trading terminals. Aside from visual and technical work, the new terminals received expanded capabilities and assortments. Furthermore, we've laid a future-oriented groundwork for adding even more terminals.

- **Wallets**

Wallets are integral to our platform's existence. Within the update, we restructured databases, streamlining them towards a more thoughtful organization and optimization. The culmination of wallet updates was a complete refresh of user wallet databases and addresses.

- **Staking**

As several changes impacted our databases and mathematical functions, we decided to comprehensively update the corresponding staking aspects. Consequently, we performed an unstaking of all PXP with reward payouts, transitioning to a new system. Currently, staking and reward calculations occur faster and more accurately, and we have the ability to add assets other than PXP to staking!

2023 at PointPay

- **Exchange**

The heart of PointPay – our exchange. Handling it required utmost attention, aiming for perfect results. Within the update, we managed to enhance and rework interfaces, reduce loading times, decrease excessive data loading, shorten response and display times for accurate data. Our exchange transformed, becoming one of the best in the market!

Changes in KYC

Following the global update, we made changes to our KYC provider. Primarily driven by PointPay's aspiration to be a licensed, official platform, conducting operations in numerous countries, including all those within the European Union. The new MiCA legislation introduced specific requirements for passing KYC, prompting us to update the platform and transition to a new provider.

Soon after, we also introduced the option to undergo the KYC process via our website. Previously, a mobile phone and the PointPay app were necessary for this process, but now you have the freedom to choose your preferred platform at your convenience!

Geography of PointPay

Driven by our commitment to be accessible worldwide, PointPay has consistently pursued obtaining permissions and licenses to operate globally. Particularly stringent about this matter is Apple, which restricts app access in countries where PointPay isn't available. That's why, through tremendous effort from our team, we've expanded the number of countries where PointPay operates completely officially, with all necessary licenses!

Currently, the count of such countries stands at 115! Nonetheless, even now, we persist in expanding the geographical reach of PointPay!

2023 at PointPay

Launchpad

The Launchpad is an independent yet crucial part of the platform that enables PointPay to conduct various activities and engage with other projects. Following the platform's global update, we've also updated the Launchpad.

We've introduced a new interface that aligns with the rest of the platform. Plus, added new functionality in the voting section, expanding the range of possible conditions, timelines, limitations, and much more. Additionally, several new screens have been added, allowing users to track their participation progress, claim rewards, and keep tabs on statistics.

PXP and Burns

The year 2023 brought overall stability for PXP. While the entire crypto market fluctuated, PXP steadfastly maintained its price level. The only surge came with the global update, propelling PXP to a local price peak of \$0.022, averaging at \$0.009. Towards year-end, the value of PXP slightly decreased amid news of the token swap, but it's just a calm before the storm!



2023 at PointPay

The community heated up notably throughout the year with the PXP token Burns! In 2023, we witnessed three massive burns:

- 24th - 3,100,000 PXP
- 25th - 3,200,000 PXP
- 26th - 3,300,000 PXP

In total, PointPay burned 9,600,000 PXP! Remember, this year, token burns became less frequent but more significant. With each new burn, we steadily increase the number of tokens burned, enhancing the impact of this event.

Competitions and Activities

Beyond token burns, PointPay hosted a plethora of other events and activities! For many months, users engaged in the first version of Trading and "Bug and Suggestions" competitions. We rewarded PXP tokens to top performers!

Starting from fall, the platform launched new trading competitions that are fully integrated and customizable! A wave of competitions across various assets with multiple prize positions engulfed PointPay! Every new asset on the platform was greeted with a competition, trading, and winners! A user-friendly interface, real-time leaderboards, and automatic reward allocation attracted even more participants.

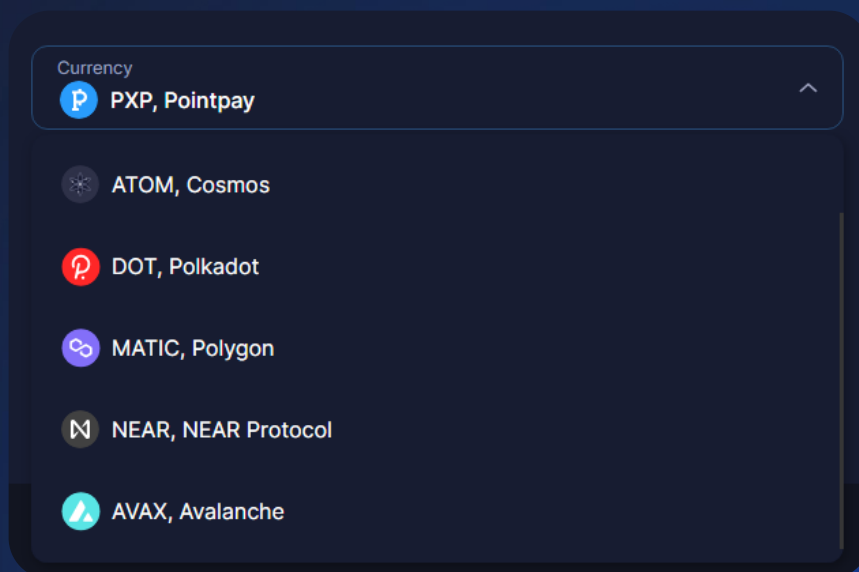
Besides the asset listing, staking, and 'Meme Contest' competitions, we raised the bar for rewards! By shifting the focus of trading competitions from specific assets to USDT pairs and raising the rewards to tens of thousands of dollars, we fervently initiated trading competitions! Intense rivalries for top positions showcased trading volumes in hundreds of millions, with rewards reaching up to \$40,000!

2023 at PointPay

Staking Assortment

As mentioned before, we gained the technical ability to expand the variety of assets for staking, and we fully embraced it! By the end of 2023, PointPay users could stake as many as 6 different assets. Moreover, throughout the year, certain assets were temporarily added as part of small campaigns and events.

The asset with the highest percentage for staking is Polkadot, boasting a delightful 9% APR!



Withdrawal fees

In 2023, PointPay remained dedicated to ensuring a comfortable user experience within the platform. Alongside numerous updates and enhancements, we conducted two phases of reducing withdrawal fees, enabling users to seamlessly manage their assets, both within and beyond the platform, with greater ease.

2023 at PointPay

The first phase of fee reductions took place on February 15th, encompassing 15 different instances, including USDC (2 networks), USDT (2 networks), ADA (2 networks), DAI, 1INCH, DOT, CAKE, NEAR (2 networks), SHIB, THETA, XLM.

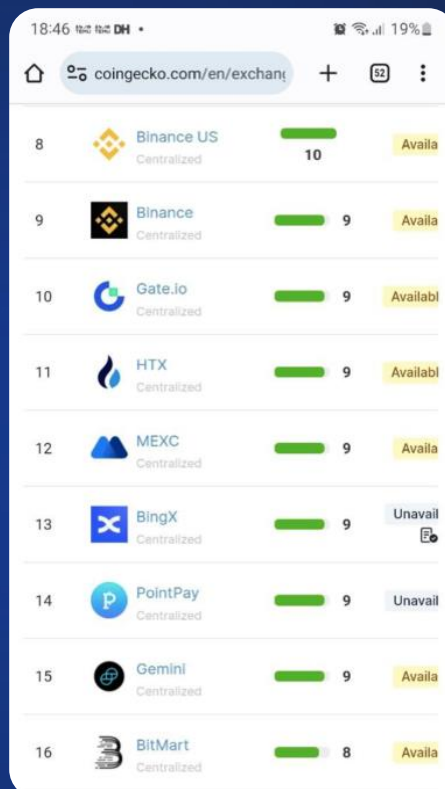
The second phase occurred on December 11th, resulting in reduced withdrawal fees for 6 instances, including USDT (3 networks), USDC, XLM, XRP.











In some cases, the fee reductions reached up to 97%, significantly alleviating their impact. Often, these reductions were driven by shifts in the crypto market and the evolution of blockchains and associated technologies.

Statistics, Records, and Positions

The entire progress of PointPay can be easily traced through the final standings on aggregators like CoinMarketCap and CoinGecko. Throughout 2023, on CoinMarketCap, we confidently maintained our position within the top 100 exchanges, occasionally expressing our intention to secure a spot in the top 50.

CoinGecko became a new platform for us when we joined in early spring. Initially, our standing was at 200+, and shortly after, it climbed to the 100+ range. However, everything shifted with a series of updates and a flurry of activities. A wave of new users surged into PointPay, propelling us up the rankings. We rose to the top 100, then 50, and soared to the 14th position among all exchanges on October 17th!

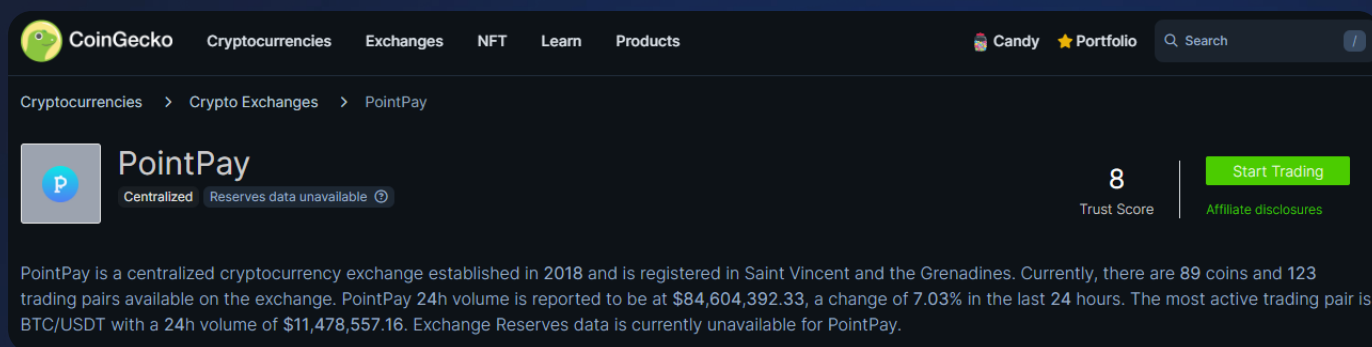


8	 Binance US Centralized	<div><div></div></div> 10	Availa
9	 Binance Centralized	<div><div></div></div> 9	Availa
10	 Gate.io Centralized	<div><div></div></div> 9	Availabl
11	 HTX Centralized	<div><div></div></div> 9	Availabl
12	 MEXC Centralized	<div><div></div></div> 9	Availa
13	 BingX Centralized	<div><div></div></div> 9	Unavail 
14	 PointPay Centralized	<div><div></div></div> 9	Unavail
15	 Gemini Centralized	<div><div></div></div> 9	Availa
16	 BitMart Centralized	<div><div></div></div> 8	Availa

2023 at PointPay

Aside from the high exchange ranking, our PXP token also made a mark, briefly becoming the top trending token according to CoinGecko! This happened on June 13th, coinciding with our global update.

Certainly worth noting is PointPay's progress in expanding the range of cryptocurrencies on the platform. In 2023, we began with around 50 different assets for trading, exchanging, and storage. Every month, we expanded our offering until in November, we reached a significant milestone of 100 trading pairs on our exchange! But even that didn't stop us, as of now, the platform offers over 123 different pairs for trading.

A screenshot of the CoinGecko website's interface for the PointPay exchange. The top navigation bar includes links for Cryptocurrencies, Exchanges, NFT, Learn, and Products. The main header shows the PointPay logo, a 'Centralized' badge, and a 'Reserves data unavailable' warning. To the right, it displays a 'Trust Score' of 8 and a green 'Start Trading' button. Below this, a paragraph of text provides details about the exchange: 'PointPay is a centralized cryptocurrency exchange established in 2018 and is registered in Saint Vincent and the Grenadines. Currently, there are 89 coins and 123 trading pairs available on the exchange. PointPay 24h volume is reported to be at \$84,604,392.33, a change of 7.03% in the last 24 hours. The most active trading pair is BTC/USDT with a 24h volume of \$11,478,557.16. Exchange Reserves data is currently unavailable for PointPay.'

Marketing launch

We've long talked about this milestone - marketing. It's a pivotal moment for any project, an opportunity to soar to new heights, gather users, and continue development with renewed vigor.

Our marketing campaign launched in autumn 2023 in a stealth format. Our aim was to heighten awareness about PointPay, enhance brand recognition, and boost token visibility. Maximizing efficiency with an economical approach allowed us to expand our user base and prepare the platform for the traditional 'loud' marketing phase.

2023 at PointPay

Already, the platform's user count exceeds our plans and expectations. Each day, hundreds of new traders, investors, and enthusiasts join the platform. This truly forms a robust foundation for our future growth.

HackTeam Certification

When laying the groundwork for the future, ensuring its solidity is key. That's precisely what we did by conducting a comprehensive platform audit to identify vulnerabilities. Throughout 2023, we've done much for security – introducing multiple two-factor authentications, optimizing defense systems, adding security notifications, and more.

The pinnacle of our efforts was passing an external audit and obtaining a certificate validating the reliability and security of our platform. Not only did this reassure our platform's reliability, but it also enhanced our rating on CoinGecko!

Trademark in Lithuania

We're confidently looking ahead to the future, envisioning PointPay as a global brand recognized by every cryptocurrency user. And we're preparing for that day. It all began with registering our own trademark in Lithuania. This ensures that within the European Union, we not only operate entirely officially but also that our trademarks are solely ours and cannot be used by anyone else.

Token Swap

The onset of 2024 signifies a pivotal phase in PointPay's evolution. We're set to overhaul a crucial component of our platform—the PXP token.

Having been introduced in the project's infancy, the token has remained largely unchanged. Yet, amidst technological advancements and shifting trends, our token no longer aligns with the highest standards of accessibility and can no longer catalyze PointPay's growth.

The Token Swap initiative will launch in the first quarter of 2024 on our PointPay platform. Transitioning to the new PXP token will entail a straightforward process—simply transfer your old coins onto the platform and conduct a seamless swap at a ratio that will be determined at a later date.

In five years of operation, PointPay has successfully burned over 150,000,000 PXP tokens. Thanks to this and the resulting ratio, PointPay will reduce the Total Supply of PXP, to an about that will be announced at a later date. The new PXP 3.0 token will hold significantly higher value, utility, and demand among PointPay's users, clients, and partners.

Tier 1 Listing

This significant change and enhancement of the token will render it as a modern asset accessible to the majority of cryptocurrency users. Moreover, we are confident that this will significantly heighten user interest in our token.

To underscore the importance of this event and mark the token's rebirth, we will take a significant step—a listing on a Tier 1 exchange!

You've been anticipating this for a while, and finally, it's happening. A fully prepared platform, an updated token meeting modern standards, and a listing on a Tier-1 exchange! As for the name of the platform with which we've partnered, you'll learn it a few days before the listing!

Assets and Pairs at PointPay

In 2023, we put in considerable effort to expand the range of cryptocurrencies on the PointPay platform. A variety of assets were listed to enable users to comfortably work with cryptocurrencies, choosing those that suit their preferences. By the end of this year, we have a clear plan to achieve 100 different cryptocurrencies on the platform and 150 trading pairs on the PointPay exchange.

The complete list of assets and pairs is detailed below.

Trading pairs

1	1inch / Bitcoin	14	Avalanche / Bitcoin
2	1inch / Tether	15	Avalanche / Tether
3	Aave / Bitcoin	16	Axie Infinity / Tether
4	Aave / Ethereum	17	BakerySwap / Tether
5	Aave / Tether	18	Bitcoin Cash / Bitcoin
6	Cardano / Bitcoin	19	Bitcoin Cash / Tether
7	Cardano / Tether	20	Blur / Tether
8	My Neighbor Alice / Bitcoin	21	Bluzelle / Bitcoin
9	My Neighbor Alice / Tether	22	Bluzelle / Tether
10	ApeCoin / Bitcoin	23	BNB / Bitcoin
11	ApeCoin / Tether	24	BNB / Ethereum
12	Cosmos Hub / Tether	25	BNB / Tether
13	Bounce / Tether	26	Bone ShibaSwap / Tether

Assets and Pairs at PointPay

27	Bitcoin / Tether	48	Fetch.ai / Tether
28	Coin98 / Tether	49	Filecoin / Bitcoin
29	PancakeSwap / Tether	50	Filecoin / Ethereum
30	Chiliz / Bitcoin	51	Filecoin / Tether
31	Chiliz / Tether	52	FLOKI / Tether
32	Compound / Tether	53	Flow / Tether
33	Curve DAO / Tether	54	Fantom / Tether
34	CyberConnect / Tether	55	GALA / Tether
35	Dai / Tether	56	Gifto / Tether
36	Dash / Tether	57	The Graph / Tether
37	Dogecoin / Bitcoin	58	Hashflow / Tether
38	Dogecoin / Tether	59	Hooked Protocol / Tether
39	Polkadot / Bitcoin	60	SPACE ID / Bitcoin
40	Polkadot / Ethereum	61	SPACE ID / Tether
41	Polkadot / Tether	62	Illuvium / Tether
42	MultiversX / Tether	63	Injective / Bitcoin
43	Ethereum Classic / Tether	64	Injective / Tether
44	Ethereum / Bitcoin	65	Keep3rV1 / Tether
45	Ethereum / Tether	66	Lido DAO / Tether
46	dYdX / Tether	67	Chainlink / Bitcoin
47	Euro Tether / Tether	68	Chainlink / Tether

Assets and Pairs at PointPay

69	Loom Network / Bitcoin	90	Radiant Capital / Tether
70	Loom Network / Tether	91	Render / Bitcoin
71	Liquity / Tether	92	Render / Tether
72	Loopring / Tether	93	Oasis Network / Tether
73	Litecoin / Bitcoin	94	The Sandbox / Tether
74	Litecoin / Ethereum	95	Shiba Inu / Tether
75	Litecoin / Tether	96	SKALE / Tether
76	Magic / Tether	97	Status / Tether
77	Decentraland / Tether	98	Synthetix Network / Tether
78	Polygon / Bitcoin	99	Solana / Bitcoin
79	Polygon / Ethereum	100	Solana / Ethereum
80	Polygon / Tether	101	Solana / Tether
81	Memecoin / Tether	102	SSV Network / Tether
82	Maker / Bitcoin	103	SuperVerse / Tether
83	Maker / Tether	104	Sushi / Tether
84	NEAR Protocol / Tether	105	Synapse / Tether
85	Ocean Protocol / Tether	106	Theta Network / Tether
86	Pepe / Tether	107	Tellor Tributes / Tether
87	Pitbull / Tether	108	TRON / Bitcoin
88	Quant / Tether	109	TRON / Ethereum
89	SuperRare / Tether	110	TRON / Tether

Assets and Pairs at PointPay

111	Turbo / Tether	131	Convex Finance / Tether
112	Trust Wallet / Tether	132	Ankr Network / Tether
113	Uniswap / Tether	133	Audius / Tether
114	USDC / Tether	134	Livepeer / Tether
115	Worldcoin / Tether	135	Stellar / Bitcoin
116	WOO Network / Tether	136	Cosmos Hub / Bitcoin
117	Tether Gold / Tether	137	Shiba Inu / Bitcoin
118	Stellar / Tether	138	dYdX / Bitcoin
119	XRP / Bitcoin	139	Loopring / Bitcoin
120	XRP / Tether	140	Worldcoin / Bitcoin
121	Tezos / Tether	141	Bounce / Bitcoin
122	Venus / Tether	142	Uniswap / Bitcoin
123	Yield Guild Games / Tether	143	NEAR Protocol / Bitcoin
124	Immutable / Tether	144	Synthetix Network / Bitcoin
125	Stella / Tether	145	Fetch.ai / Bitcoin
126	IoTeX / Tether	146	Ethereum Classic / Bitcoin
127	Enjin Coin / Tether	147	Fantom / Bitcoin
128	Galxe / Tether	148	Lido DAO / Bitcoin
129	Fusionist / Tether	149	Tellor Tributes / Bitcoin
130	Bonk / Tether	150	Quant / Bitcoin

Assets and Pairs at PointPay

Assets



1inch



Aave



Bitcoin



Cardano



My Neighbor
Alice



ApeCoin



Cosmos Hub



Bounce



Avalanche



Axie Infinity



BakerySwap



Bitcoin Cash



Blur



Bluzelle



BNB



Ethereum



Bone
ShibaSwap



Coin98



PancakeSwap



Chiliz



Compound



Curve DAO



CyberConnect



Dai



Dash



DogeCoin



Polkadot



MultiverseX



Ethereum
Classic



dYdX



Fetch.ai



Filecoin



FLOKI



Flow



Fantom



GALA

Assets and Pairs at PointPay



Gifto



The Graph



Hashflow



Hooked
Protocol



SPACE ID



Illuvium



Injective



Keep3rV1



Lido DAO



Chainlink



Loom
Network



Liquidity



Loopring



Litecoin



Magic



Decentraland



Polygon



Memecoin



Maker



NEAR
Protocol



Ocean
Protocol



Pepe



Pitbull



Quant



SuperRare



Radiant
Capital



Render



Oasis
Network



The Sandbox



Shiba Inu



SKALE



Status



Synthetix
Network



Solana



SSV Network



SuperVerse



Sushi



Synapse



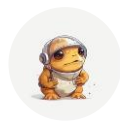
Theta
Network



Tellor
Tributes



TRON

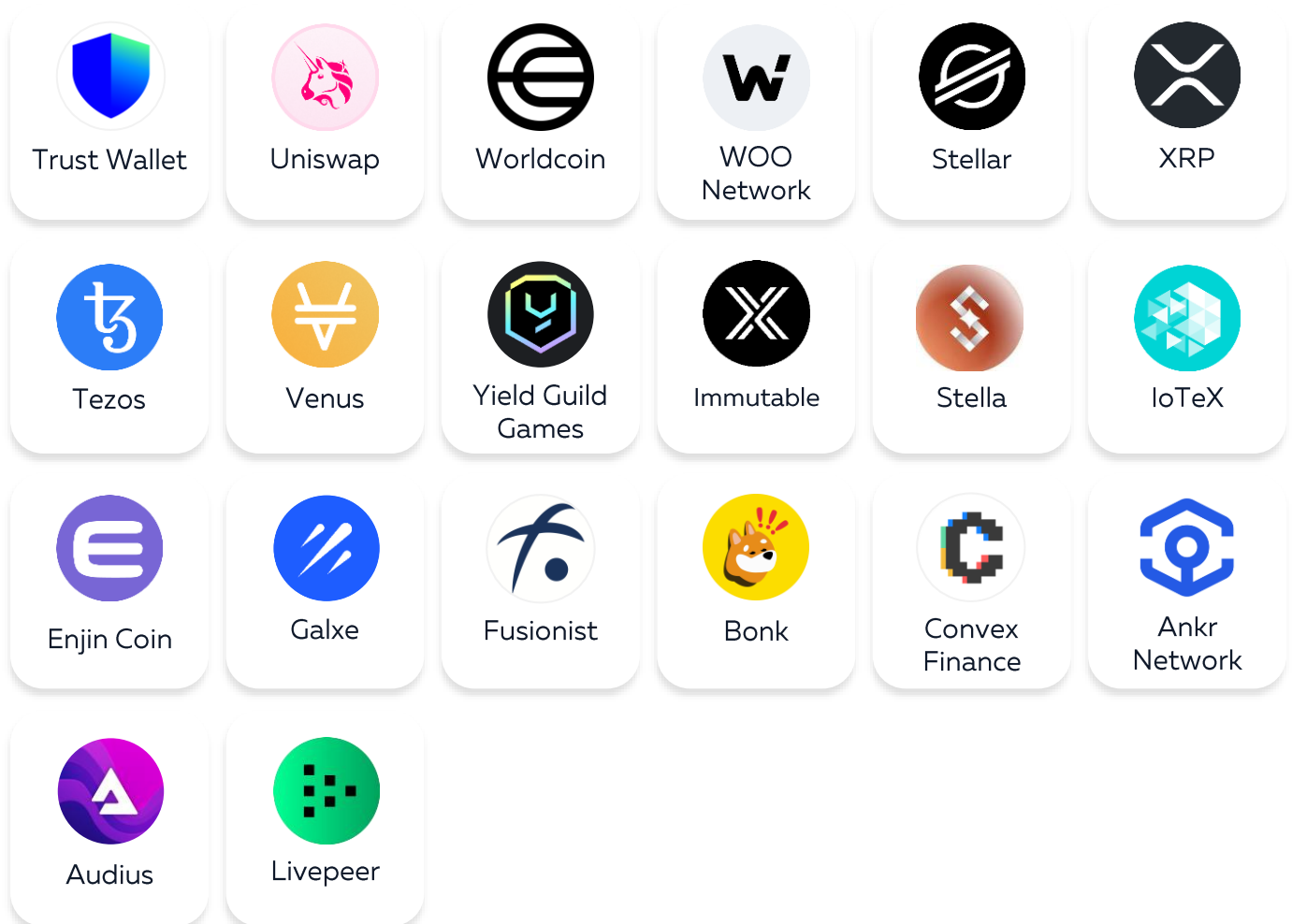


Turbo

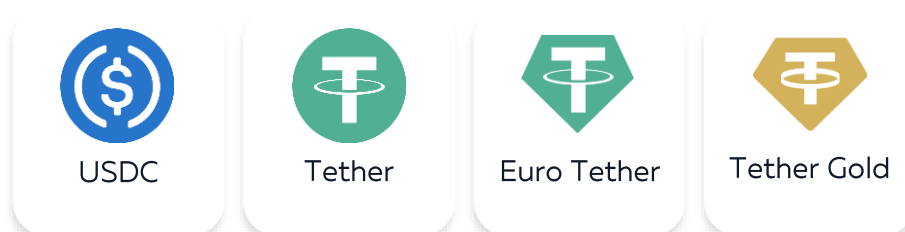


PointPay

Assets and Pairs at PointPay



Stablecoins



Roadmap for 2024

At the close of 2023, we're eager to showcase our upcoming plans for advancing the PointPay platform in 2024. Below, we present our Roadmap, outlining the company's continued development. You can consistently track the progress of our Roadmap on our website within the dedicated section labeled "Roadmap," which undergoes regular updates.

Quarter 1

- **Kickstarter Campaign Launch:**
Initiate a Kickstarter campaign to raise funds for the development and implementation of innovative features and services25th - 3,200,000 PXP.
- **PXP Token Swap.**
- **Expansion of Coin Offerings:**
Expand the coin offerings on the PointPay platform, increasing the variety of available cryptocurrencies for trading.

Quarter 2

- **Follow Trading Feature:**
Roll out the following trading functionality, allowing users to replicate the trades of successful traders within the PointPay community.
- **AI-Generated Trading Signals:**
Implement advanced AI algorithms to generate trading signals, providing users with valuable insights and enhancing their decision-making process.
- **Diversification of Trading Pairs:**
Increase the number of trading pairs to 300+, offering users a more diverse range of options for trading and investment.

Roadmap for 2024

Quarter 3

- **AI Follow Trading Integration:**
Introduce AI follow trading, combining artificial intelligence with follow trading for a more sophisticated and automated trading experience.
- **Conversion of Small Balances to PXP:**
Launch a feature enabling the automatic conversion of small balances into PXP, enhancing the utility of the PointPay token and encouraging broader adoption.
- **Enhanced User Interface:**
Implement updates to the user interface for improved user experience, making it more intuitive and accessible for both beginners and experienced traders.

Quarter 4

- **Margin Trading Feature:**
Introduce margin trading functionality, empowering users to trade with leverage and amplifying their potential returns.
- **Expanded Coin and Trading Pair Offering:**
Increase the number of supported coins to 200+ , providing users with a comprehensive selection for their trading activities.

CEO's Closing Remarks

Reflecting on our journey brings forth a range of emotions each time. Just a year ago, the path that lies behind us seemed incredibly challenging and almost unattainable. Yet, with the relentless progression of PointPay, it is now steadily paved.

We have accomplished a tremendous amount, evolving and growing better. Our platform went through a transformation, resulting in dizzying diversity in the offerings, assets, and activities available. In such moments, it is crucial to regroup and forge ahead. The unknown ahead holds a part of the path we have yet to traverse.

Our experience, knowledge, cohesive team, devoted community, foundational groundwork, and meticulous calculations all contribute to achieving our goal – attaining Tier-1 status and becoming the best for our community. We crafted an intricate plan, utilizing a team of professionals grounded in practicality, data, and our own research.

As we finalize this stage of the journey, we confidently take a step forward into the future we are shaping with our own hands. I extend my sincere gratitude to my team at PointPay for their unwavering passion and exceptional accomplishments. Moreover, my appreciation goes out to our PointPay community, our users, and all who are present today – your contribution is integral to this narrative. A tale of triumph, realized through unwavering commitment across many years.

I anxiously anticipate the stories that will unfold in the upcoming year, 2024. With complete confidence, I know any obstacles that we encounter will be transformed into opportunities for success. We will reunite, without question, in the annual report for 2024.

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