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INTRODUCTION

The position of cryptocurrency in today's world is growing rapidly: the combined market capitalization of all cryptocurrencies has increased more than threefold since early 2016, reaching almost $150 billion in August 2017. According to the latest data, the current number of unique active users of cryptocurrency wallets is estimated to be about 6 million. Thus, the application of cryptocurrency becomes an important issue. If cryptocurrency is designed to be a means of payment, then what can you buy with it right now? There are precedents of people using bitcoins to buy real estate and conduct other financial transactions, and each notable use of cryptocurrency becomes an event in the crypto field and brings society closer to the widespread use of such currencies. But can you actually buy something from another person using bitcoins ? Even though more and more outlets and merchants are beginning to accept cryptocurrency as a means of payment, anyone in possession of a sum of bitcoins can still not use them in day-to-day financial operations.

Pontem inc, we are able to serve as a back bone between customers offering cryptocurrency and our partners, these partners industry range from ecommerce, casinos, real estate and banks. As we all know, there is money to be made in the gambling industry with over 70million $ in returns per year, this is what prompted us to develop a conversion engine in regards to this.

Our services range from Pontem owned POS machines, ATM, Mobile app, credit and debit card, an API for new customers who would like to use our services and the newest to our service, is the loan infrastructure, which enable users get access to loans from 500 to 5000$, this off course has interest rates and verification process.

Via our mobile app , you can generate an account number, routing, swift code that allows you receive money directly into your wallet from friends and family who prefer to do a bank transfer. Wallet to wallet transfer, btc to bank account, visa or master purchase of btc, deposit of wallet funds to personal local bank account, btc to any other cryptocurrency added to our lists and cash withdraw and purchase at atm.

MARKET OVERVIEW

Under conditions of global economic growth, the online retail is gradually capturing its share of the international market of retail and enlarging the number of e-commerce platforms users both among customers and among sellers.

The world e-commerce is getting a boost, with the turnover of $2.2 trillion expected by 2018. Rate of increase is 20%.
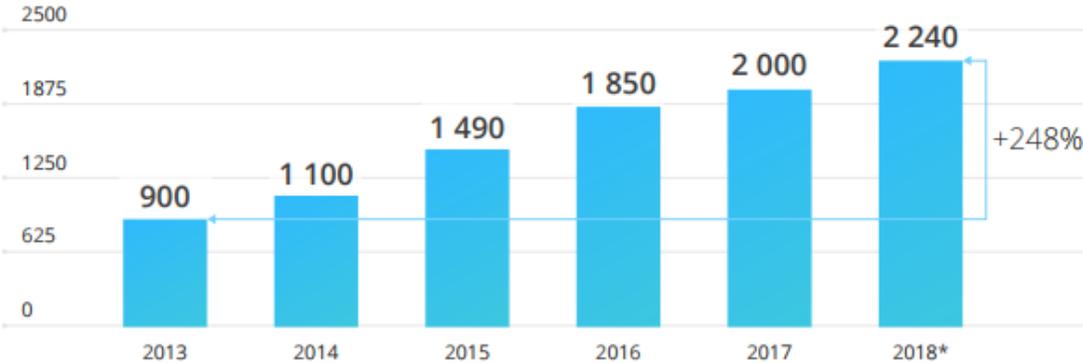

Global e-commerce turnover ($ trillions).

Each year the number of people who regularly shop online and gamble keeps growing. According to the Global E-commerce Report marketing study by Nielsen (a company focused on the FMCG industry marketing measurements), the number of online shopper's increases annually by an average of 16% and now it amounts to 1.66 billion worldwide. There are more than 1.5 billion customers of online marketplaces in the world:

Number of customers by years (billions)

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HOW IT WORKS

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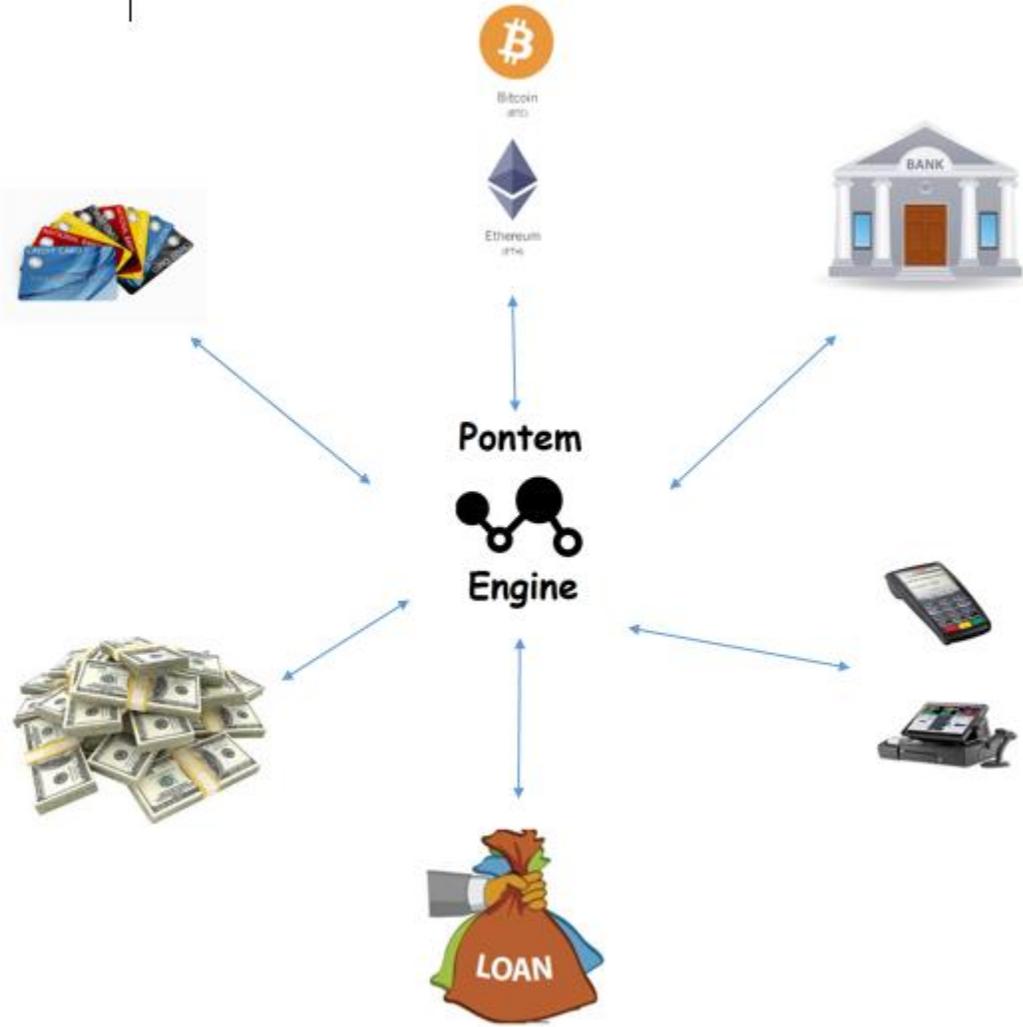
MARKET AND ENTERPRICE LENDING

A combination of emerging technologies, consumer behaviour, regulation and circumstance are eroding many of the core competitive advantages that banks had over new market entrants. These changes have occurred at a time when interest rates are at historic lows and seem to be destined to remain so for the foreseeable future.

Along with changes to the regulatory capital requirements for banks, these factors make generating returns above the cost of capital an increasingly challenging proposition. Meanwhile, customers are increasingly willing to try new things and experiment with new providers in service areas where trust is required. This combination of factors is creating ideal conditions for technology enabled entrants to challenge the integrated banking model where they can reduce costs and increase returns for their customers.

Pontem innovative, international marketplace lending platform intends to leverage these trends to target lending in emerging markets. We do not wish to replace banking in these markets, aiming instead to provide a platform that leverages technology, finance and economics to supplement banking whilst widening their customer demographics. This will be done by reducing their costs allowing them to target borrowers traditionally too expensive to service and those outside banks' risk appetites.

Stating that this would be possible with a significant slowdown 5 and without expansion into other asset classes, with 10% of the $800 billion revolving consumer debt industry and 5% of the $1.4 Trillion of non-revolving consumer debt held by financial institutions. One venture capitalist projects a volume as high as $1 trillion by 2025. 6 Developed countries currently dominate this industry, but other nations are trying to exploit its potential with the marketplace lending industry in South Africa growing sevenfold from 2002 to 2013.
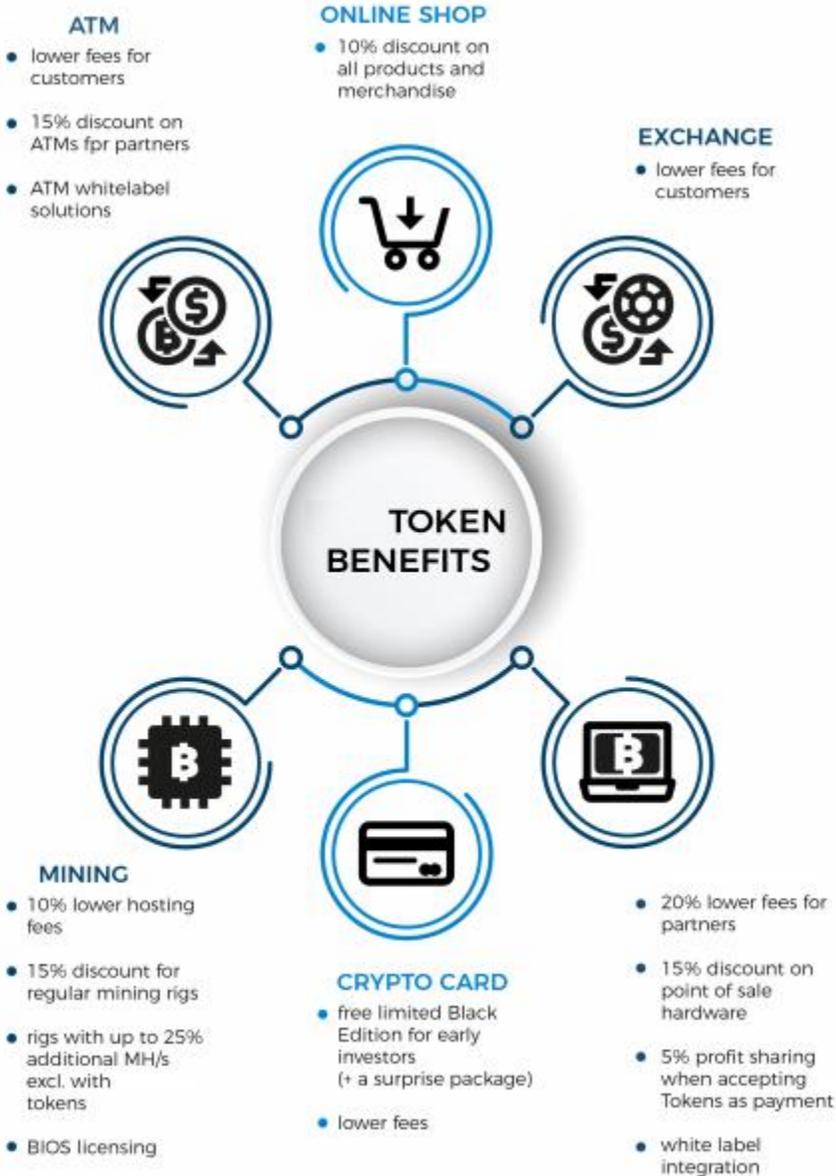
Global Marketplace Loan Issuance ($bn)

51% expected CAGR 2014-2020

123% CAGR 2010-2014

■ Australia ■ China ■ UK ■ US

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CRYPTO CARD

The Pontem Crypto Card will be usable worldwide with FREE standard delivery and express delivery for a small additional fee Make payments online, in stores, and take advantage of cash withdrawals at ATMs anywhere Visa is accepted (40M merchants worldwide), making it ideal for daily use. Due to advanced in-app security, state-of-the-art chip technologies and the added safety of a PIN code, the Pontem Crypto Card is safer than carrying cash. Support for the card's functionality on our platform and payment system is already in development. Due to the increasing adoption and acceptance of cryptocurrencies, more and more people are starting to store part of their funds in a variety of cryptocurrencies.
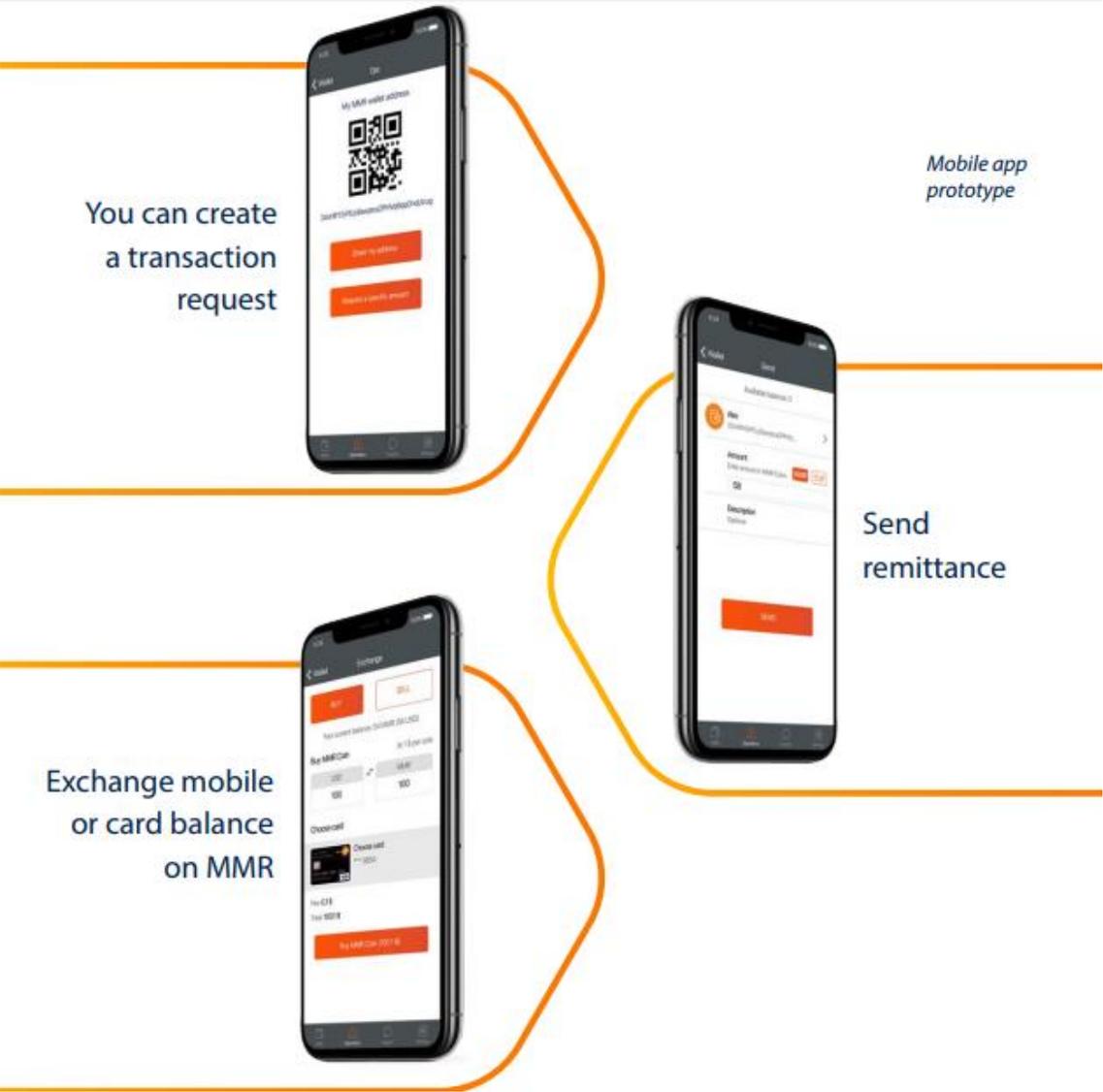
However, using these cryptocurrencies as means of payment remains a problem. The Pontem platform allows you to easily fund your Crypto Debit Card via our exchange, as well as a smartphone app that will be released in 3.Q 2018.

Our services will include: *Please check the terms and conditions on our website. Personal data and KYC will be required. The ability to not only store fiat currencies such as USD / EUR / GBP and CHF, but also popular cryptocurrencies such as BTC / BCH / ETH / ZEC / DASH and LTC. The ability to instantly convert currencies through our exchange or mobile application at a favorable rate. Creation of a partner network for the introduction of a cash-back system. The ability to open deposits in any of our cryptocurrencies. The ability to apply for a loan in any of our cryptocurrencies The ability to use the card at any Pontem ATM for reduced fees. The ability to make instant money transfers between network participants around the world.

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TOKEN BENEFITS

ATM
- lower fees for customers
- 15% discount on ATMs fpr partners
- ATM whitelabel solutions

ONLINE SHOP
- 10% discount on all products and merchandise

EXCHANGE
- lower fees for customers

MINING
- 10% lower hosting fees
- 15% discount for regular mining rigs
- rigs with up to 25% additional MH/s excl. with tokens
- BIOS licensing

CRYPTO CARD
- free limited Black Edition for early investors (+ a surprise package)
- lower fees

- 20% lower fees for partners
- 15% discount on point of sale hardware
- 5% profit sharing when accepting Tokens as payment
- white label integration

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MOBILE APP

Description The system is transparent and allows auditing by independent assessors who are not affiliated with Pontem Group. Each user of Pontem's mobile wallet will have an account where currencies can be stored in local ones as well as BFY tokens. Users can use available MMR for money remittances, to exchange them for other tokens, or exchange them for local fiat currencies through an agent system or use as payment for goods and services. Access to the account management system can be carried out through a web interface to manage available funds efficiently.

Mobile app prototype

You can create a transaction request

Send remittance

Exchange mobile or card balance on MMR

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Scoring, KYC and Compliance Services

We will help our partners-developers with compliance services related to their customers. As pontem will have complex software tools with integrated machine learning that will be used in scoring and KYC procedures, our partners developers will have opportunity to use these tools in full capacity and save much time and money at the same time being fully concentrated on the main tasks related to their business.

Data Analytics and Prediction Models

Our sophisticated data analytics techniques powered by machine learning technology will provide developers with important useful information that can be later used in decisions making process. The amount of information and its significance with respect to particular issues will help to test die rent hypotheses and build prediction models related to success of particular product or service.

Consulting Services

Pontem is going to have consulting department that will share our knowledge and experience, as well as will help our partners to reach their goals more quickly. The department will act as the accelerator it will help to answer and resolve legal, technical or organizational questions of our API partners.

Cryptocurrency payment system

For merchants who sell their goods over internet, we will provide secure cryptocurrency payment system. The buyers will be able to pay for products in crypto and other currencies via our payment system. The system will be easy to use for buyers and easy to integrate for merchants. Payment API and payment button for integration into merchant shop will be developed and provided for our customers. When buyer purchase the product, he or she can choose how they want to pay – either using other or crypto currency.

When purchase is accepted, the funds from fiat or cryptocurrency account of buyer are securely transferred to fiat or cryptocurrency account of seller. If seller wishes, the funds can be automatically converted to desired payments types available or crypto currency. Pontem can perform chargebacks for cryptocurrency transactions in case of duplicated billing, fraud or technical issue on merchant side. Our payment system will be safe and secure for both buyers and merchants.

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Know-your-customer (KYC)

Since the main focus of our business is the transfer of funds between clients in different jurisdictions, we will pay the utmost attention to the process of providing clients with identification data and their online validation in order to:

• achieve compliance while ensuring timely and efficient client onboarding;

• understand the true nature and purpose of the account being set up;

• lower the cost of ownership with a flexible solution that can be adapted to respond to a changing regulatory environment;

• implement a risk-based approach to KYC compliance that allows us to focus resources and apply appropriate restrictions on higher-risk clients.

Since our model focuses on providing services to companies rather than private individuals, we plan to provide KYC services to our client companies in order to ensure the maximum simplicity and ease of use of our core services. Service description 50 Maintaining the accounts of private individuals

E-wallet

individuals will open an internal account in one currency (USD, EUR, etc.) and will be assigned an identification status depending on the data provided at the KYC stage, the applicable laws, and the individual's residence. All calculations and actions with the account will be made in full accordance with the AML/compliance procedures accepted on the platform. The ability to open accounts, manage them, provide additional information, and more, will be available through the unified API.

 This will allow pontem clients to serve Private individuals with their own interfaces! An electronic wallet is the perfect payment tool for those who spend or earn money on the Internet by making online purchases or selling goods and services online. With the help of an e-wallet, it is possible to make various kinds of calculations using virtual money, which can then be converted into individual cryptocurrencies, or into fiat currencies, and withdrawn to a bank account or card. We would offer e-wallet services to our client companies in the Pontem platform services suite through the API.

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Service description

51 Exchanging between cryptocurrencies and fiat currencies Exchanging fiat currencies Exchanges play an essential role in the cryptocurrency economy by offering a marketplace for trading, liquidity, and price discovery. Therefore, it is crucial for us to be able to provide exchange services to our clients as well, and to allow them to exchange between different cryptocurrencies and to and from fiat currencies.

We also plan to offer exchange services at a customer-friendly rate. Currency exchange will always be in demand, and we foresee an opening in that market given the high conversion rates and bank commissions that typically occur. Service description 52 Payment processing for cryptocurrency accepting merchants Maintaining a merchant's a single account (in cryptocurrency and fiat currency, with the possibility of automatic conversion) The Pontem platform (under the Best2Pay brand) is already actively used by many merchants to accept payments using bank cards and conducts more than 2 million transactions per month, with a turnover of more than US$ 115 million per month.

At the same time, we provide our merchant clients with both functionality, which is common in Internet acquiring, and functions that are rarely offered by our competitors. The first includes the possibility of rendering invoices so that they are ready to integrate with the main CMS and mobile platforms, resulting in minimal connection time and a convenient and simple interface. The latter includes a flexible inclusion in the protocol of the exchange of information about the order, that will be reflected in the card statement; the provision of information on transactions in the formats of the merchant's accounting system; the calculation of the commission at the time of payment, depending on the terms of payment; SMS invoicing; cascading payments for different technologies; IVR payments; payment in social networks and instant messengers; and more.

We plan to implement the ability to accept cryptocurrencies and at the same time ensure a simple and fast connection of this new payment method for our existing and new clients. This service is the logical continuation of merchants' receiving payments in cryptocurrency. Despite the growing popularity of cryptocurrency, the vast majority of merchants transact in fiat currencies. We believe that in order to increase the attractiveness of dealing in cryptocurrency, merchants need to be able to freely convert fiat currencies and cryptocurrencies between each other..

If this happens automatically and at an optimal rate, then the convenience of cryptocurrency conversion will surpass that of traditional bank cards. Service description 53 Merchants will also be able to set the rules for converting cryptocurrency into fiat currency, determining how much of the money should be converted into one or more currencies, and which portion should be transferred into its own crypto-wallet, and so on.

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Providing the last mile for money transfers to the country of destination and the first mile for transfers from the country All current money transfer systems based on cryptocurrencies are facing the challenge of finding a counterparty that will provide stable and affordable money transfer services. When creating our service, we specifically took into account features of the money transfer system that will affect cryptocurrencies. We will provide services for issuing electronic transfers, from the moment cryptocurrency is received to the payment of the fiat currency. We will also provide services to receive transfers from the sender, from the moment of receiving the fiat currency, to exchanging it for the selected cryptocurrency for further transfer through the money transfer system. All of this will be done through the unified API, which will allow the money transfer system (Pontem clients) to provide all services on its own interfaces without referring the private individual to third-party services, and while still complying with all the legal requirements.

Providing access to many exchanges

interface Issuing of cards linked to account in fiat or cryptocurrency The number of crypto exchanges in the world is constantly increasing, but the conditions, protocols, and requirements of all exchanges are different. Often there is a need to work with several exchanges at once. However, not every business can afford to carry out such complex integration with all of the exchanges of interest and meet all of their requirements.

Our solution is to aggregate exchanges via a unified API which will allow us to work with exchanges of interest while creating our own rules and financial schemes without regard for abstract liquidity. It is still quite difficult to pay with a cryptocurrency account on the Internet and in brick-and-mortar stores. This problem is solved by issuing virtual/physical cards in combination with the mechanism of conversion from cryptocurrency to fiat currency.

Having experience in implementing similar projects at banks, we plan to join one of the international payment systems and certify for the issuance of cards, both physical and virtual. Pontem's clients will be able to provide its customers—private individuals— with services such as issuing cards and linking them to an electronic or crypto-wallet. The design of the card will be determined by Pontem's clients. In addition, we will provide for card delivery and an activation system for the private individual. All actions involving the order of cards, choice of design, type, tariff setting for the end user—the private individual— and service conditions will be available to Pontem's clients through the API and GUI.

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Peer-to-peer service

Electronic wallets are the basis of the peer-to-peer service we have previously highlighted. This service combines the ability to create wallets through the API, and allows for the issuance of virtual cards, and input and output channels with various predefined settlement schemes between private individuals. Peer-to-peer services are very much in demand in many types of businesses (e.g., aggregator platforms) that unite people to sell goods or provide services to each other directly. In these systems, e-wallets can be used as a technical tool for internal settlements between private individuals within the aggregator platform, allowing for a significant reduction in the costs of transfer between private individuals, as well as adding movement and liquidity to the system while the aggregator platform itself does not physically spend money, but manages the flow of money between private individuals, receiving a commission for each transaction (if required by the business model).

ROAD MAP

ROAD MAP

Company Launch — 2014

2015 — Back end Payment integration and Mobile app

2016 — Integration with Casino`s, shops, pay stores and P2P exchange and transfers.

2017 — Loan management systems, Pontem debit and credit cards. December ICO launch (BTC)

2018 — Integrating fully with our parnters, stores and customers.

2019 — Instant Loan Mobile app, BTC credit cards and debit, Complete backbone BTC infrastructure with all partners and stores world wide.

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CONCLUSION

We plan to develop more and more, and add more features to our present and upcoming serves, Invest in our token now and help u and I grow together

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