



PUNDI

Company Profile

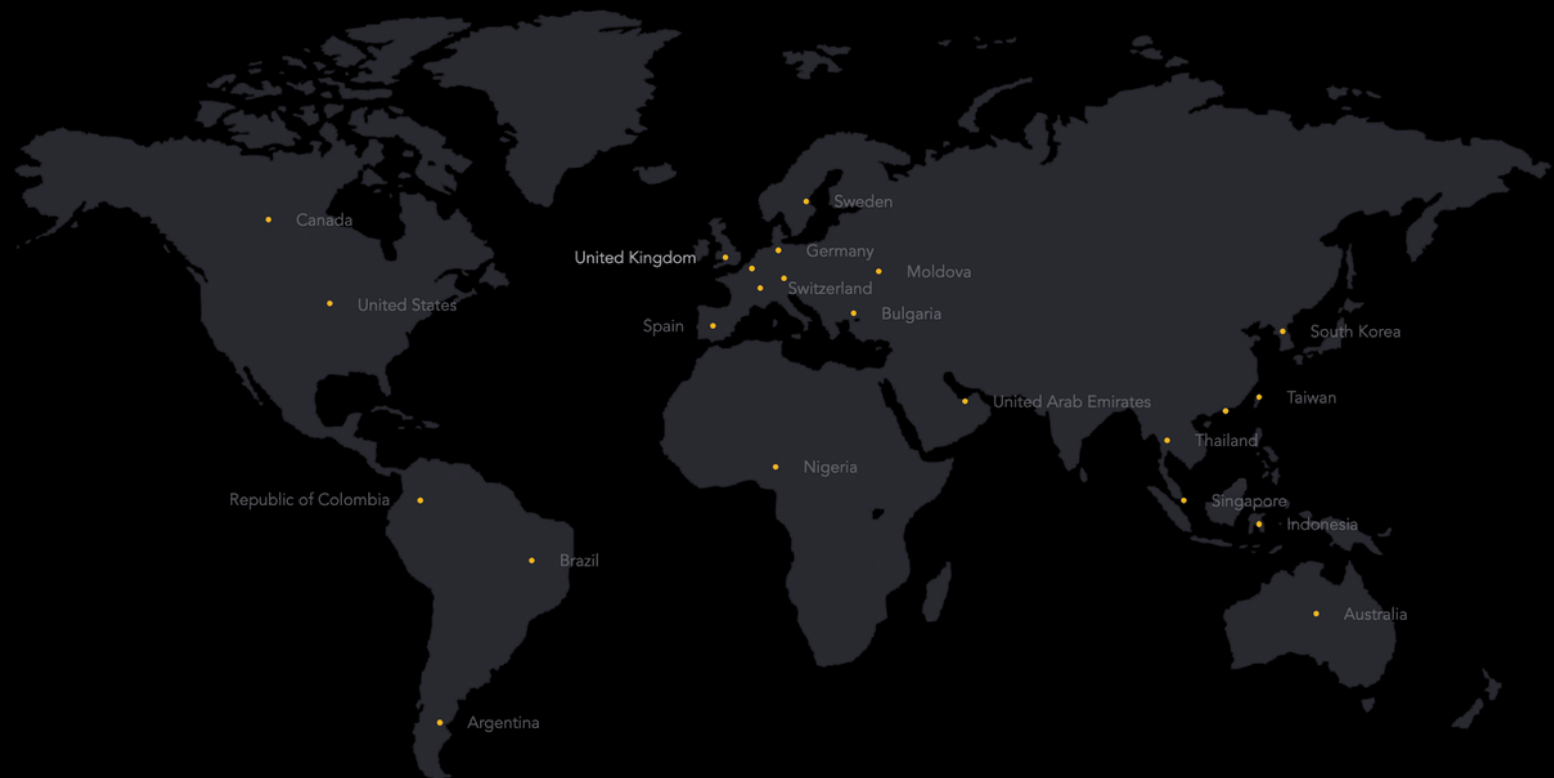
A photograph of three young adults in an outdoor setting. A man with curly hair and a goatee, wearing a white and blue baseball-style t-shirt, is in the center, looking towards a woman on his right. The woman has dark, wavy hair and is wearing a bright yellow long-sleeved top, smiling at him. To the left, the back of a woman with long blonde hair is visible. They appear to be in a conversation. The background shows a stone wall and some greenery.

Our vision

Blockchain is promoting a redesign of economics, social and political structures through its fantastic capabilities. There are many reasons why people are now turning to digital currency and tokenized assets. The most obvious use case is for transactions, but tokenized assets also plays a key role in promoting financial inclusion, overcoming the barriers for financial services, foreign exchange issues, and even mitigating the instability of fiat currency.

Businesses in both emerging and developed markets are using Pundi X solutions to innovate their payment infrastructure. Financial service providers can take advantage of this blockchain-based infrastructure to make sure their clients will be able to interact seamlessly and achieve fast-paced growth

PRESENCE



With **offices in 6 different locations** and **distributors in more than 30 regions**, we have capillarity to promptly meet demands from any continent.

Our presence is spread over several countries and in different time zones, allowing us to offer our customers a quick response to their needs in whatever region they are in.

VISION

We keep innovating the ways to harness the power of blockchain technology to facilitate financial inclusion. At Pundi X, we want to make digital currencies to be more accessible to more people across the borders and further increase the value of digital currencies for all.

TEAM

Team Pundi X operates globally with physical offices in Jakarta, Sao Paulo, Seoul, Taipei, Tokyo, Shenzhen and Singapore. We have over 100 staff as of January 2022, half of us are R&D focused.



Zac Cheah

CEO and co-founder

Zac is the former W3C Chair of the Chinese HTML5 Interest Group. He was a scholarship recipient at Sweden KTH (M.Sc Computing) and Norway NTNU (M.Sc Security). Zac spent 12 years in the browser and mobile gaming market.



Constantin Papadimitriou

President

Kiki has 17 years' experience as founding CEO of two Indonesian fintech companies - Infinetworks and E2Pay; He has an M.Sc Computer Science (Purdue University) and B.Sc Computer Science from the University of Tulsa.



Danny Lim

CFO and co-founder

Danny is an APAC financing expert who has product design experience with Baidu and Lenovo. Danny is a PhD Law scholar from Tsinghua University and hold ACMA and CGMA accounting qualifications.



David Ben Kay

Chief Legal Counsel

David has over thirty years of legal and tech experience. Prior to Pundi X, he was Ethereum Foundation's governing board member, General Counsel of Microsoft China, and Managing Partner of Denton Hall. David graduated JD from UCLA.



Peko Wan

Chief Ecosystem Officer

Peko Wan has over 15 years experience in the IT industry. Before joining Pundi X, she worked for Opera Software and Ogilvy & Mather. Peko received her MBA from the Marshall School of Business, University of Southern California and a Bachelor of Arts in Foreign Languages and Literature from National Sun Yat-sen University.

SOLUTIONS

We are committed to delivering easy-to-use experiences at the end-point so anyone can interact with Blockchain. At the same time, we understand the need to provide frictionless integrations and a robust engine to answer the need of financial institutions and governments grade-level demands.

BACK-OFFICE



Liquidation Engine

Provides real-time exchange and settlement for approved tokenized assets.



Merchant and Distributor Dashboard

Operators are able to track the transactions, revenue, and reports.



Open Platform for Token Listings

The fast-lane to add tokenized assets into the Pundi X platform.

END-POINT



XPOS

POS device that allows businesses to sell tokenized assets and receive payments.



XWallet

Digital wallet that supports integration with physical cards, Telegram chat and DApps.



XPass Card

Customizable and NFC-powered card for tokenized assets.

Case #1



Ingenico partners with Pundi X to enable crypto transactions around the world.

Through this partnership, merchants around the world using APOS A8, Ingenico's portable POS solution that runs on Android, will now be able to accept various cryptocurrencies as payment options and provide consumers with more secure and seamless transactions experience, powered by blockchain technology.

When transacting with Ingenico's APOS A8 solution, merchants with XPOS module and crypto token holders will be able to transact directly through XWallet mobile app or XPASS cards. The POS device will automatically provide conversion rates between fiat and crypto currencies at the retail outlets, enabling a seamless and speedy crypto transaction experience.

Case #2



Pundi X and MakerDAO expand the adoption of digital dollar in Latam markets.

To increase crypto adoption and financial inclusion in Latin American countries, Pundi X and MakerDao, the creator of Dai, the world's first decentralized stablecoin based on the Ethereum blockchain, have launched the Crypto Merchant program.

Qualified merchants will receive an XPOS® device at no cost to empower their businesses with digital currency transactions. The goal of the effort is to empower more merchants to adopt crypto and popularize the use of Dai.

Our partnership with Maker Foundation allows for subsidization of the cost of production and distribution of the cards, as well as the XPOS devices, in four countries in Latin America.

Case #3



Pundi X to explore newsstands segment in Brazil allowing people to buy bitcoin with ease.

Pundi X in Brazil has explored a segment that is traditionally known for its ease in finding utility services: newsstands.

For newsstands this a great opportunity as they can earn commissions of up to 4% by selling Bitcoin and other cryptocurrencies, and just like they sell phone top-ups, it is very for them adopt the Pundi X tecnologia. As for the users, it unbureaucratic way to access cryptocurrencies, especially for targeted audience, such as immigrants and unbanked population.

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>.



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