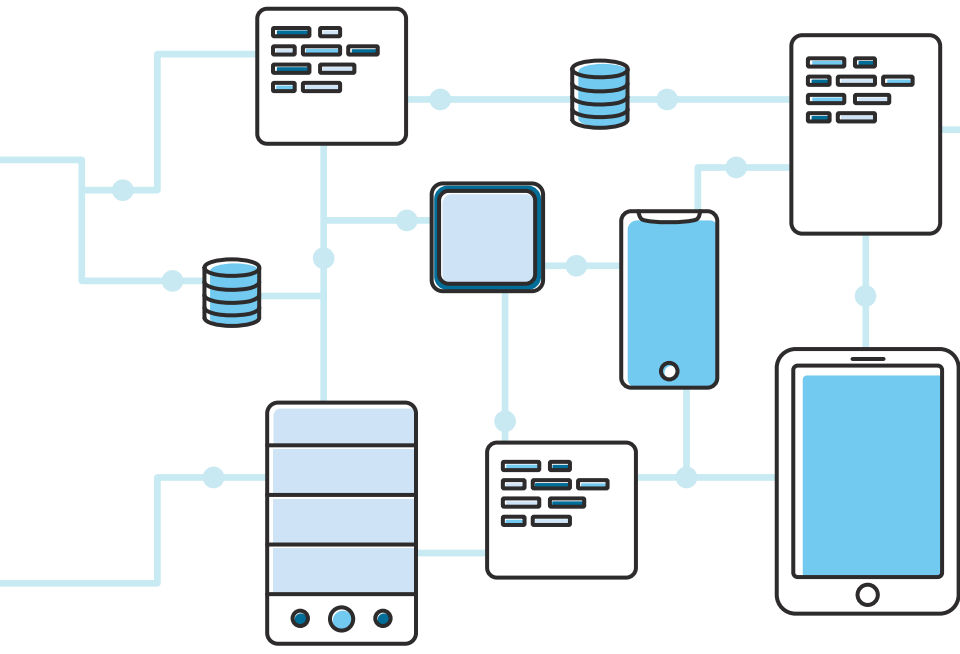


ABOUT PEARL PAY



Website Telegram Twitter



Pearl Pay is a Virtual Money Logistics System that provides world-class and yet affordable mobile wallet white-label service for rural banks. Using the latest technology, Pearl Pay will allow rural banks to launch their own virtual prepaid mobile wallet as fast as 30 days.

More than just a virtual prepaid mobile wallet, Pearl Pay is a platform into which an extensive range of third-party services will be integrated including domestic/international money remittance, cryptocurrency exchange, and innovative payment solutions; empowering rural banks, OFW (Overseas Filipino Workers) and MSMEs (Micro, Small and Medium Enterprises).

Pearl Pay will be expanding its international remittance services to Hong Kong, Singapore, Japan and the United States of America in the coming years.

MARKET DYNAMICS

Government Policy (www.BSP.GOV.PH)

These concrete steps are necessary and significant milestones in the implementation of the National Retail Payment System (NRPS).

NRPS is the flagship program of the BSP, working together with industry participants, to transform our payment system and to increase retail electronic payments transactions to twenty percent (20%) of total transactions by 2020 from one percent (1%), based on 2013 country diagnostics made by the Better Than Cash Alliance (BTCA).

NRPS promotes competition in terms of quality, availability and wide array of electronic payment products and services.

Innovation that introduces safety, speed and convenience to encourage usage, creation of new business models adapted to the needs of target markets and customer pricing that are reasonable and market-based.

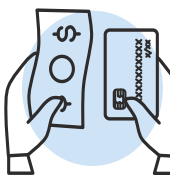
Estimated Size of Philippine Current Market



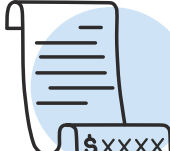
99% of payment transactions are cash and check.



USD 26.9 billion of OFW remittances (2016)



2.5 Billions of payments per month



Php 3.76 Trillion (USD 74 billion) per month



THE SOLUTION

Pearl Pay is a Virtual Money Logistics System (VMLS) which provides a comprehensive "Mobile Payment and Money Transfer Platform as a Service" appropriately designed, of world-class quality, relevant for actual use and beneficial to the financial inclusion target market.

Pearl Pay mobile wallet white-label product, allowing rural banks to launch their own virtual prepaid Pearl Pay accounts as fast as 30 days.

- No expensive license fees
- No on-premise set up
- No set up fees
- Lower operating costs
- Add value to financial services
- Enhance ability to reach new clients
- More efficient financial service delivery
- It's affordable and accessible Mobile Payment and Money Transfer Platform as a Service
- Ability to leverage on extensive Pearl Pay coalition network

Rural banks Pearl Pay users will enjoy the following Pearl Pay benefits.

- Safety
- Convenience
- Time savings
- Speedy value transfers
- Accessible from smartphone and feature phone



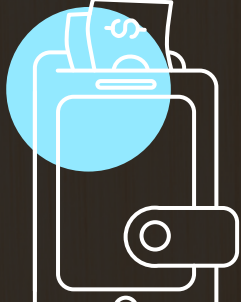
Pera Express Strategic Outlet



Pearl Pay Pera Express Strategic Outlet (PESO) is an innovative product designed to transform micro, small and medium enterprises with existing stores like the sari-sari store (neighborhood sundry store), pawnshop, barber shop, pharmacy, gasoline station and other similar types of businesses to become a money remittance agent.



Cash Pick-Up (Domestic and International)



Mobile Wallet Account Top-up and encashment



Pearl Pay Remit is a mobile wallet app designed for the millions of Overseas Filipino Workers (OFW) that will allow them to send money to the Philippines in just minutes and at a fraction of a cost of a traditional bank wire transfer.

Pearl Pay Remit will be using the Komodo Blockchain Platform. Komodo provides a framework and a white-label blockchain service that allows Pearl Pay to issue its own coins (i.e. PRLPAY Coin). PRLPAY Coin shall be used as a medium of exchange which will allow our OFW to convert their fiat currency into PRLPAY Coins. Pearl Pay Exchange shall immediately and automatically convert the OFW PRLPAY Coins into the Philippine peso equivalent.

PEARL PAY EXCHANGE

Pearl Pay Exchange vision is to become a leading exchange for trading cryptocurrencies, utility crypto-tokens, liquidity, and crowdfunding that fuels value innovation for a better world.

Pearl Pay Exchange aims to provide a trustworthy, excellent and secured ICO (Initial Coin Offering) platform. Protect the best interest of crowdfunding supporters. Be a preferred venue for crowdfunding.

To date, a total of four companies expressed interests to launch their ICO through Pearl Pay Exchange. A UK-based company, a US-based company, and two Philippine-based companies.

In partnership with Komodo, Pearl Pay Exchange will be able to offer Notarization Nodes for dPoW (Delayed Proof of Work) to secure the asset chains of the ICO listed companies created within the Pearl Pay Exchange ecosystem.



PRLPAY coin is the energy that will propel the services of Pearl Pay Exchange provides. More than just the exclusive cryptocurrency for Pearl Pay Remit accountholders, PRLPAY coin will be utilized as an accepted cryptocurrency for companies that will launch an ICO through the Pearl Pay Exchange platform. Furthermore, PRLPAY coin will be the preferred cryptocurrency to employ Pearl Pay Exchange Notarization Nodes Service.

THE TEAM

Core Team



Sparky Perreras
Co-Founder & Chief Executive Officer



Pio Ryan Lumongsod
Co-Founder, Chief Technology Officer & Chief Operating Officer



Adrian Ng, M.D.
Co-Founder & Chief Financial Officer



Atty. Jay Masangcay
Co-Founder & Chief Legal Officer



Jerwin Operio
Co-Founder & Chief Marketing Officer

Advisory Board



John Kerr
Co-Founder & Chairman



Napoleon Catilo
Co-Founder & Chief Information Security Officer



Iannis Hanen
Co-Founder & Chief Architect



Ben Fairbank
ICO and Blockchain Advisor

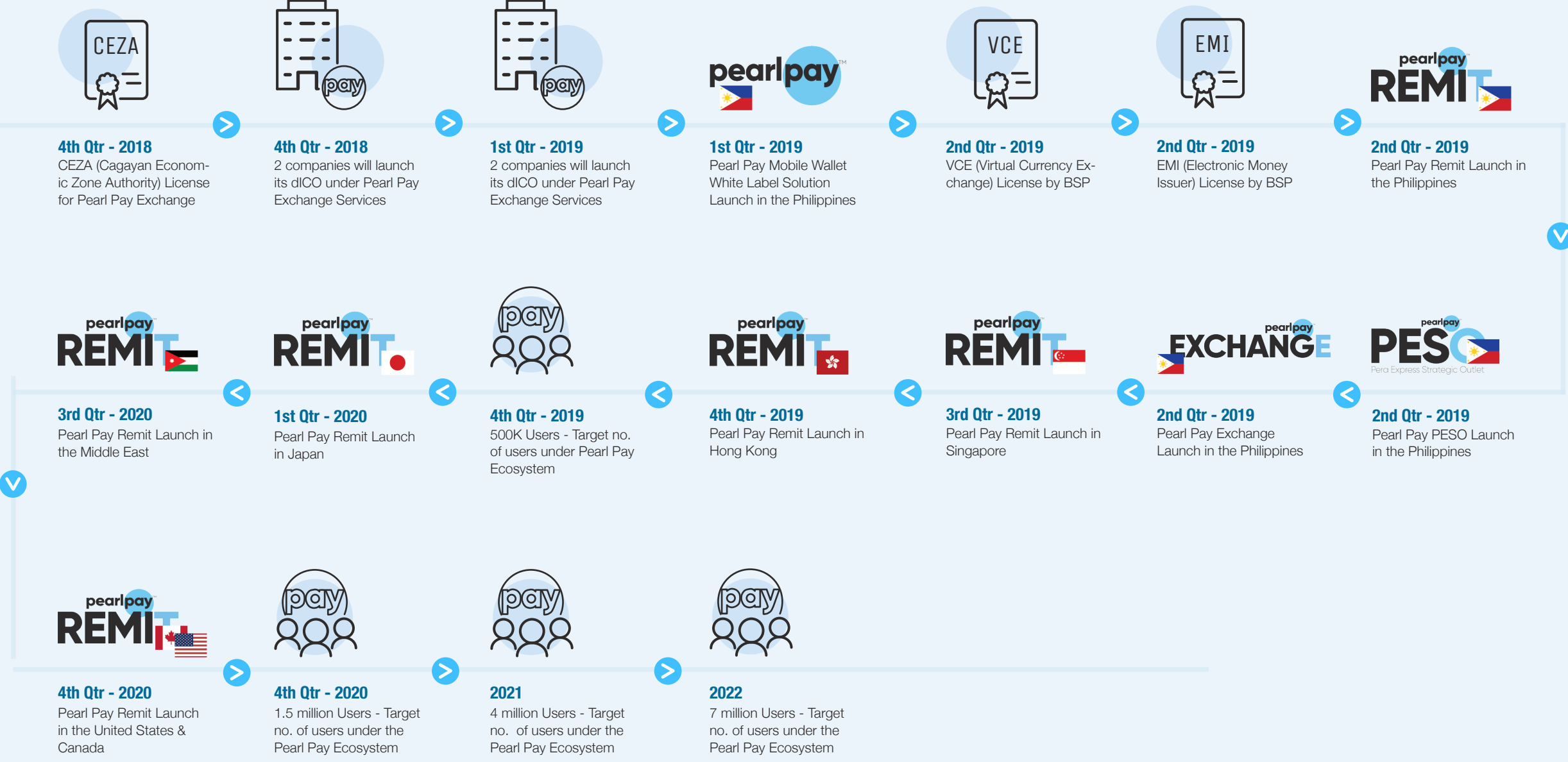


Dr. Francis Chua
Business Strategy Advisor

MILESTONES

- November 2017 Birth of Pearl Pay
- February 2018 Partnership with MatchMove and Komodo
- March 2018 Official Registration of Pearl Pay
- June 2018 Start of Initial Coin Sale

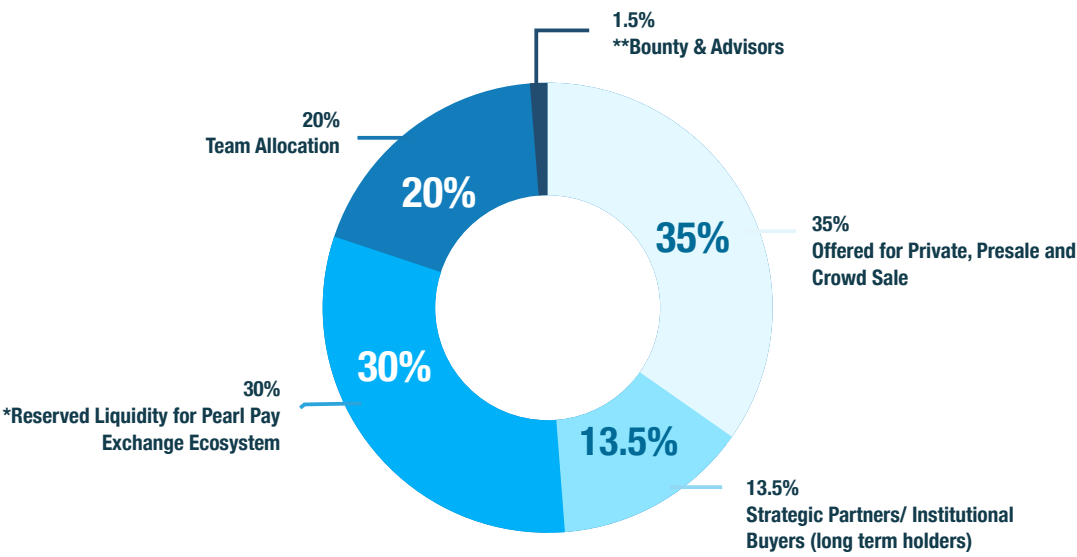
ROADMAP



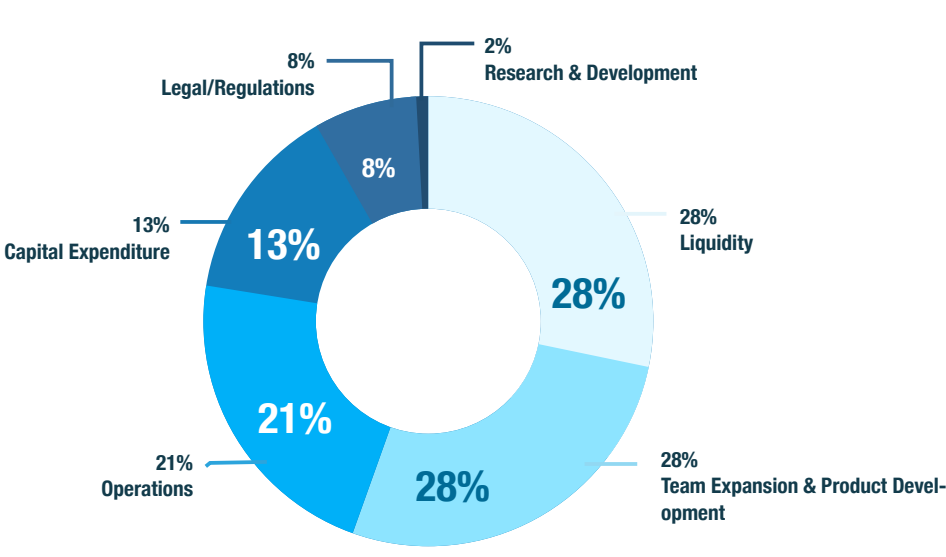
TOKENMETRICS

Immediately after the CoinSale, Coin ownership will be as follows (Year 1).
By Year 5, Pearl Pay will fully distribute the reserves and only retain 20% allocated to Management and Pearl Pay shareholders.

Coin Allocation



Use of Proceeds



* Reserved Liquidity for Pearl Pay Exchange Ecosystem. These reserved funds can be also utilized to invest to other companies that will launch their ICO under the Pearl Pay Exchange services.
**Any undistributed bounty will be added to post ICO bounty.

Coin Specifications

Coin Name	PRLPAY
Ticker Symbol	PRLPAY
Issuance Amount	500,000,000 PRLPAY
Accepted Currency	BTC KMD
*Coin Presale Price (20% Discount)	1 BTC = 40,000 PRLPAY 1 KMD = 13,000 PRLPAY
Presale Price	1 BTC = TBA 1 KMD = TBA
Coin Crowd Sale Price	1 BTC = TBA 1 KMD = TBA
Particulars	Komodo Asset Chain
Maximum Coin Offered	175,000,000 PRLPAY
Minimum Coin Required	25,000,000 PRLPAY
Use of Proceeds	Please refer to Page 28

*Conversion figures are special rates for private sale use only. 1 BTC = \$8,000 | 1KMD = \$2,600