

PANAMA CRYPTO EXCHANGE

PANAMA'S PREMIERE CRYPTO PLATFORM



INDEX



- EXECUTIVE SUMMARY
- TARGET MARKET
- MARKET SIZE
- PCE SERVICES
- HYBRID EXCHANGE
- STAKING
- PAYMENT PROCESSING

- OUR APPROACH
- ROAD MAP
- SWOT - BUSINESS ANALYSIS
- FINANCIALS - INVESTMENT
- FINANCIALS - ROI
- OUR VALUES



EXECUTIVE SUMMARY

Panama Crypto Exchange (PCE) strives to be the first to market in Panama. Our objective is to lead through innovation and become the largest Crypto Exchange in Panama.

We plan to take advantage of Panama's favorable regulatory environment, and its reputation as a leading financial hub to launch our **Hybrid Decentralized Finance (DeFi) Crypto Exchange**. We will also issue our very own Token **PANAMA CRYPTO EXCHANGE (PCE)** as well as an in-house **Payment Processing System** utilizing Cryptocurrencies as well as traditional Fiat currencies.

Our vision is to provide a full range of services to our customers, including exchanging Fiat currency, as well as using our own tokens to buy and sell all ISO 2022 regulated crypto pairs.

We will also provide customers **Exchange/payment services for NFTs and the Metaverse**. Customers will also benefit and will be able to earn passively through **Staking** from any compatible currency that they hold on our platform.

On April 28, 2022, Panama's National Assembly approved a bill to regulate the use and commercialization of crypto assets in Panama, which is renowned as a hub for offshore financial services. Trading in Cryptocurrency is free from Capital Gains Taxes in Panama, and this provides an excellent opportunity for new as well as seasoned investors..

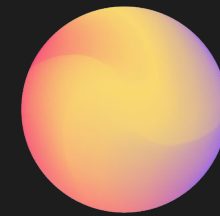


TARGET MARKET

There are approximately 101 million cryptocurrency users worldwide. A global survey conducted by J.P. Morgan Chase found that millennials place more trust in Bitcoin during tough economic climates than gold. 67% of millennials said they'd prefer Bitcoin in their portfolio to weather volatile financial markets than gold. A study performed by Finder.com found that of all crypto investors, 44.3% are millennials, 28.6% are Gen X, 17.8% are Gen Z, and 8.2% were Baby Boomers.

PCE would be favorably positioned to take advantage of this growing market by being based in the **largest** Regional Financial Centre (IFC), Panama.

As a regional financial center, Panama exports banking services, mainly to Latin America.



Central America is a key market for crypto expansion and PCE is well poised to take advantage of Panama's favorable market regulations. Venezuela, Argentina, Colombia, and Brazil all appeared among the top 15 countries ranked by crypto adoption in analysis firm Chainalysis's 2021 global index.



We will cater to Central America's and the Global need for an all in one solution. We will provide Hybrid DeFi Crypto Exchange, Crypto Payment processing, NFT's, Exchange Staking, and our own PCE Token.



With our payment processing platform integrated with online commerce, ATMs and high street vendors, we aim to directly tap into the vast Central American population.



1.12 Trillion

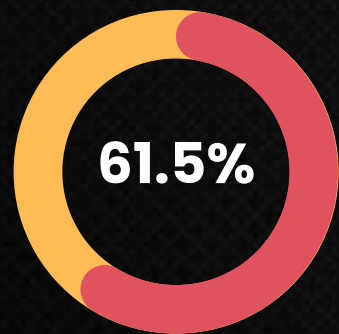
Total Available Market (TAM)

The total daily volume in DeFi is currently \$72.07B
21/07/2022



\$450 Million

average daily Trading Volume of 157 exchanges.
21/07/2022



59.8% Higher

returns than stock exchanges. Trading revenue for stock exchanges were \$15.2 billion whilst crypto exchanges generated \$24.3 billion in 2021

24.3 Billion

Trading revenue generated saw a 7 fold increase in 2021 and exceeded total revenue generated by traditional stock exchanges.



MARKET SIZE

Despite recent market conditions, cryptocurrency has remained a wildly popular new asset class for investors. Among the top Google searches for 2022, Bitcoin beat out TikTok, Apple and NFL, and almost topped “restaurants near me.”

At last count, there were more than 20,000 cryptocurrency projects worldwide, and there are now around 295 million crypto users in total, according to DeBthammer, with 20% of them located in the U.S.

Average daily trading volume of the top 157 exchanges is \$450M per exchange. CoinRanking.com 21/07/2022

Global trading revenue generated by cryptocurrency exchanges hit \$24.3 billion in 2021 to surpass total revenue generated by traditional stock exchanges like the New York Stock Exchange and the Nasdaq for the first time ever.

1

Hybrid DeFi Crypto Exchange

Provides advantages of both CEX & DEX. Will allow new crypto businesses to use our platform to launch ICOs and future token sales

2

Crypto Payment Processing

Our in house processing will allow faster payments, more security, and be a cost effective solution for users.

3

NFT Exchange

For brands and creators looking to provide Credit Card access to their customers. Current NFT purchases require multiple crypto transactions resulting in higher fees.

PCE - A COMPLETE SERVICE

4

PCE Token & Staking

Through our PCE platform we will offer our token (ICO). PCE will also provide earnings opportunities to investors for compatible currencies.

5

METAVVERSE

Purchases on the Metaverse can be linked through our payment platform. Direct peer-to-peer payments with cryptocurrency. Instantaneous settlement of funds and near-zero fees

6

FIAT EXCHANGE

Our payment processing can facilitate payments to street vendors, ATM withdrawals, and online purchases. Low cost conversions to and from Fiat currency.

HYBRID CRYPTO EXCHANGE (HEX)

Panama Crypto Exchange (PCE) aims to be the first to market and the largest Hybrid Crypto Exchange (HEX) in Panama.

CENTRALIZED EXCHANGES (CEX) are the most common types of cryptocurrency exchanges. Some examples are Coinbase and Binance that are 3rd-party providers that organize trades between buyers and sellers through control centralized exchanges. In CEX, every order is recorded and validated by the admin to ensure security and correctness. These exchanges usually offer both crypto-to-crypto trading and use of funds via your bank account or credit card to trade cryptos. These exchanges have high liquidity and smooth operation however, require significant personal details to operate.

DECENTRALIZED EXCHANGES (DEX) have no central oversight or no organization or institution governing these exchanges. The trades on DEXs are automated and executed via smart contracts, and decentralized applications based on certain pre-defined metrics. Most DEXs currently operate on the Ethereum blockchain. DEXs are also more secure, provided that the smart contracts are written. However, their operations are not as smooth as that of CEX, impacting transactions speed and volumes. DEX are more suitable for experienced traders.

HYBRID EXCHANGES (HEX) This specialized crypto exchange combines the positive features of centralized and decentralized exchanges while addressing all of their shortcomings. They adopt the functionality and liquidity of centralized platforms, and the anonymity and security of decentralized exchanges. One of the primary goals of HEXs was also to address the DEXs high trading fees. In HEX trading, there are no taker fees and gas fees. Here, users have total control of their funds and do not have to hand them over to any custodian. You can trade digital assets directly from your wallets while depositing tokens into the robust smart contract. The hybrid cryptocurrency exchange is undoubtedly the next generation crypto trading marketplace. Generally, the hybrid crypto exchange platform is scalable. Therefore, it helps to position the platform as a potential crypto exchange hub in the future.

STAKING

Panama Crypto Exchange (PCE) will allow its userbase to earn a passive income from staking their coins.

Staking cryptocurrencies is a process that involves committing your crypto assets to support a blockchain network and confirm transactions. Staking is the way many cryptocurrencies verify their transactions, and it allows participants to earn rewards on their holdings.

Staking is compatible with cryptocurrencies that use the proof-of-stake model to process payments. This is a more energy-efficient alternative to the original proof-of-work model. If a cryptocurrency you own allows staking, you can “stake” some of your holdings and earn a percentage-rate reward over time. This usually happens via a “staking pool” which you can think of as being similar to an interest-bearing savings account.

Staking can be a great way to use your cryptocurrency to generate a passive income, especially because some cryptocurrencies offer high interest rates for staking.

Every time a block is added to the blockchain, new cryptocurrency is minted and distributed as staking rewards to that block's validator. In most cases, the rewards are the same type of cryptocurrency that participants are staking.

If you want to stake crypto, you need to own a cryptocurrency that uses the proof-of-stake model. Then you can choose the amount you want to stake. The coins will still be in your possession when you stake them. You're essentially putting those staked coins to work, and you're free to un-stake them later if you want to trade them. Some cryptocurrencies, require coins to be staked for a minimum time period.

PAYMENT PROCESSING SYSTEM

Panama Crypto Exchange (PCE) will provide in house payment processing to facilitate fiat currency conversions.

A cryptocurrency payment gateway is a payment processor for digital currencies, similar to the payment processors, gateways, and acquiring, bank credit cards use. Cryptocurrency gateways enable you to accept digital payments and receive fiat currency immediately in exchange and vice versa.

Cryptocurrency is beginning to be widely accepted as payment by many merchants especially in South America. Our payment gateway can act as transaction facilitators between merchants and customers for processing payments. We plan on partnering with local banks and issuing our own Cryptocurrency debit/credit cards. Through this service, we allow more payment options to vendors online and on the high streets. They can accept cryptocurrency as payment, and receive fiat currency in exchange. Some of the benefits for the vendors would include

- Our payment gateway removes the anonymity of who you're dealing with while maintaining your customer's preference for it.
- You have someone to contact if there are payment queries.
- Payments can be accepted from anywhere in the world and funds are received directly into the account.
- We will support all major ISO 2022 currencies allowing the customers a wide choice.
- The vendors don't have to worry about understanding each cryptocurrency or be up to date with their conversion rate.
 - Reduces volatility risk—the risk of losing value waiting for a transaction to be verified by the cryptocurrency's network—by paying you the market rate for the tokens at the time the transaction was conducted.

OUR APPROACH



1

LICENSING

A cryptocurrency exchange license is required in Panama. A legal entity will be registered in the SFI category.



3

CONNECT PAYMENT PROCESSOR

Setup a cryptocurrency payment gateway to process digital currencies. This will enable us to accept digital currencies and receive fiat currency in exchange



2

PLATFORM DEVELOPMENT/ WHITE PAPER

Commission a specialized HTML5 trading platform. We connect our market data using a Data Server, integrate our brokerage API, connect our database, and deploy the website to our web server.

Traders will be able to access our site via any web browser. We will also provide a desktop for professional users.

Additionally we will develop our Whitepaper for the launch of our token on the Ethereum blockchain.

4

MARKETING, TESTING, LAUNCH & ICO

Once our exchange is live and we have provided it liquidity by connecting to other exchanges, it will connect with crypto news outlets such as Coindesk. We will plan our marketing activities, and their budgets, to maximize our initial raise. We need this to be sufficient for a smooth launch.

We will also promote social media marketing until a critical mass of traders is reached. We will operate a liquidity locking scheme where 2% of every transaction is held to maintain liquidity.

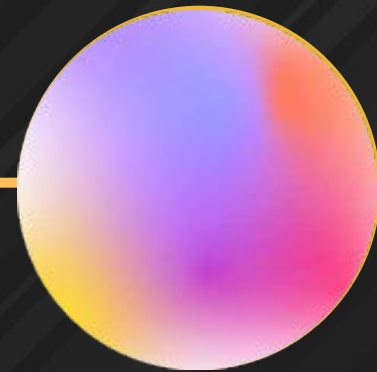


ROADMAP



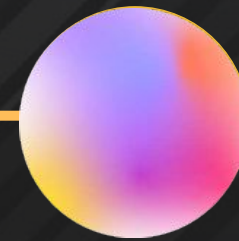
PHASE 1

- TOKEN IDEA WHITEPAPER RELEASED
- LISTING ON PAN CAKESWAP
- LIST ON MAJOR EXCHANGES MARKETING



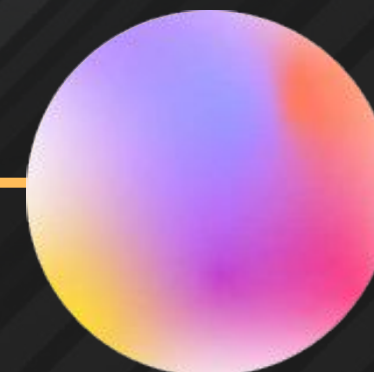
PHASE 2

- SMART CONTRACT AUDIT CERTIK
 - INITIAL DEVELOPMENT OF DEX
- BEGIN BETA TESTING DEVELOPMENT OF LIQUIDITY POOL



PHASE 3

- PRESS RELEASE ON YAHOO FINANCE, MARKET WATCH, FORBES
- SMART CONTRACT AUDIT (COMPANY TBD) DEVELOPMENT & TESTING OF THE NFT
 - PLATFORM & STAKING OPEN



PHASE 4

- LISTING ON COINMARKETCAP
- LISTING ON COINGECKO
- MAJOR ADVERTISING CAMPAIGN FOR NFT PRESALE



PHASE 5

- TOP RATED INFLUENCER PARTNERSHIPS BEGIN A PARTNERSHIP WITH CHARITY
- REWARDING STAKING POOL



STRENGTH OVERVIEW

Panama Crypto Exchange (PCE) aims to be the most comprehensive Cryptocurrency based solution in Latin America. Since it will be based in Panama, it will be able to take advantage of its favorable regulatory policies. The South American population is has shown to be receptive to the advantages of digital currencies, allowing easier penetration.

● STRENGTH POINTS

- All in one solution - Makes us more competitive by cutting out fees
- Receptive and brand awareness in market - No need to educate the masses.
- Favorable Panamanian laws - Less red tape and faster paperwork
- Thriving financial sector with strong exports to South America - pre-built infrastructure to market outside Panama

CHALLENGES OVERVIEW

As we have a wide operation base, our main challenge would come down to improper execution of our vision.

It is of utmost importance there exists cohesion between all of our business avenues. We will be challenged by competition from established market players which brings us back to the importance of a flawless execution.

● CHALLENGE POINTS

- Broad business model
- Established international market players



OPPORTUNITIES OVERVIEW

Cryptocurrency exchanges experienced 600% growth in 2021. The returns on an investment for a successful exchange are astronomical. Financing for such an opportunity is more accessible. Awareness for this asset class is higher than ever before. Among the top Google searches for 2022, Bitcoin beat out TikTok, Apple and NFL, and almost topped “restaurants near me.”

● OPPORTUNITIES POINTS

- Worldwide target market
- Millennials Awareness
- Integration from Metaverse to Local high streets
- Capital Investment Potential allowing for smooth execution



THREAT OVERVIEW

With great opportunity come great threats. The main threat our business faces is lack of liquidity and being unable to reach critical mass due to improper execution. As Crypto markets are highly correlated with stock markets and the world economy. A recession can also have an impact on the success of our project.

● THREAT POINTS

- Recession or world events can weigh heavily on the markets which in turn can affect our business in the growth stage
- Improper execution leading to being unable to reach critical mass.
- And not being able to maintain a sizeable liquidity pool.

We counter this by locking 2% of every transaction into a liquidity pool for a period of time. We will also provide staking opportunity to our users, to earn a passive income. This would also help us maintain our liquidity.



FINANCIALS - INVESTMENT REQUIRED

Behind our system's services and effortless UI, there is extensive development that would be required. Here are features and costs required to develop a cryptocurrency trading platform.

- Trading Engine - The trade engine is the brain any exchange platform. Allows trade matching and execution
- User Interface - It is essential that the UI is intuitive and allow maximum functionality.
- User Management - When attracting users in masses, user management process has to be spot on .
- Admin Panel - This allows management to control the back end and ensure smooth operations .
- Wallet - Multiple options of wallet have to be offered to user to send and receive digital currencies.
- API - The set of processes and functions which allow external applications to access data.
- Analytics - This is an essential feature that help your users make decisions on their trade positions.
- Database - This would be the backbone of your exchange platform, holding your users data.

**EXCHANGE & PAYMENT PROCESSING SYSTEMS DEVELOPMENT
WOULD COST APPROXIMATELY - \$1.5 MILLION**

**SEED ROUND
FUNDING**

\$ 500,000



FINANCIALS - RETURN ON INVESTMENT

The smallest exchange in the top 157 crypto currency exchange produces \$70,000 of trading volume per day, whilst the average trading volume of the top 157 exchanges is \$450 Million. When we are able to produce critical mass, we will be have trading revenue, payment processing fees, ICO investment to name a few income avenues. The upside of this venture is astronomical.

MOON PAY CASE STUDY - A CRYPTO CURRENCY PAYMENT PROCESSING COMPANY

MoonPay launched in 2019 as a payment processing company. In November 2021, just two and a half years later, they closed our Series A funding round at \$555 million, bringing our valuation to \$3.4 billion — the largest and highest valued Series A for any bootstrapped crypto company.

MOON PAY - FROM LAUNCH IN 2019 TO DATE

\$3.4B

Valuation

\$2B+

Crypto

delivered

1700%+

Growth

5M+

Customers

80+

Assets

supported

OUR VALUES

WE ARE DEVELOPING AN ECOSYSTEM THAT WILL KEEP OUR DOLLARS MOVING IN OUR COMMUNITIES,
PROVIDING WEALTH TO OUR COMMUNITY AND FOR FUTURE INVESTORS!



RUG PULL FREE

Cryptocurrency rug pull scams were responsible for more than \$2.8 billion in illicit activity in 2021. Furthermore, rug pulls in the decentralized finance (Defi) space accounted for 37% of all crypto-related scams.

We provide a rug pull-free ecosystem in which liquidity is locked for a specific period. Investors can now invest and earn without fear of losing their money through scams..



TRANSPARENCY

Every asset is recorded on the blockchain using the Panama Crypto Exchange ecosystem. An audit trail is provided to track where the token originated. This can assist with security and fraud prevention in exchange-related firms, and verify the legitimacy of the exchanged assets.



Thank You

[PANAMACRYPTOEXCHANGE.COM](https://panamacryptoexchange.com)