

WHITE PAPER



Money like it's tomorrow



Embracing the Future of Decentralised Digital Finance with PRI

The PRI ecosystem, as outlined in this whitepaper, encompasses three products:



The combination of services offered by PRI is meticulously designed to tackle common challenges in Web3 technologies, such as user adoption complexities, scalability, security, and governance, while leveraging the improved regulatory landscape in the EU.

Insights into PRI's Strategic Market Engagement

Total Addressable Market (TAM) Analysis

PRI will be operating in three key markets:



Digital Remittances and Payments Market

- **Current Market Value (2023):** \$111.2 billion
- **Projected Market Value (2028):** \$193.7 billion
- **CAGR:** 11.8%
- **Key Drivers:** Enhanced smartphone and internet penetration, advances in payment automation, and global urbanisation trends.



Global ATM Market

- **Market Size (2022):** \$22.80 billion
- **Projected Market Size (2030):** \$31.6 billion
- **CAGR:** 4.0% (2023-2030)
- **Regional Dominance:** North America with a 31.4% market share in 2022.



Crypto Payment Apps Market

- **Market Size (2023):** \$545.4 million
- **Projected Market Size (2030):** \$2.15 billion
- **CAGR:** 16.6% (2022-2030)

Total TAM: USD 134.5454 billion

Total TAM by 2030: USD 227.45 billion

TAM

SAM

SOM

Serviceable Available Market (SAM)

Focusing on the European market regulated under MiCA, PRI aims to tap into the:



Payments and Remittances Market

- **Current Market Value (2023):** USD 16.99 billion
- **Projected Market Value (2030):** USD 41.09 billion
- **CAGR:** 14.5%



ATM Market

- **Current Market Value (2022):** USD 6.52 billion
- **Projected Market Value (2030):** USD 8.93 billion
- **CAGR:** 4.6%



Cryptocurrency Payment Apps Market

- **Current Market Value (2023):** USD 136.35 million
- **Projected Market Value (2030):** USD 537.5 million
- **CAGR:** 17.6%

Total Current SAM: USD 23.6 billion

Total SAM by 2030: USD 50.6 billion

TAM

SAM

SOM

Serviceable Obtainable Market (SOM)



Payments and Remittances Market

- Estimated Market Share: 2%
- Current SOM (2023): USD 0.340 billion



Global ATM Market

- Estimated Market Share: 1%
- Current SOM (2022): USD 0.065 billion



Cryptocurrency Payment Apps Market

- Estimated Market Share: 5%
- Current SOM (2023): USD 0.007 billion

Total Current SOM: USD 0.412 billion
Total SOM by 2030: USD 0.938 billion

TAM

SAM

SOM

Problem Statement

In order to bridge TradFi and DeFi, we ought to tackle the critical barriers to the mainstream adoption of Web3 technologies.

Limited access to crypto ATMs

While there are over three million traditional ATMs worldwide, only about 25,000 support cryptocurrency transactions. This limited access poses significant challenges for individuals wishing to convert their cryptocurrency into cash. Users often face the inconvenience of travelling long distances to find a crypto ATM or must incur additional fees and endure longer transaction times to convert their crypto to fiat currency before making withdrawals.

User Adoption and Onboarding

The steep learning curve associated with web3 technologies and the complexity of the crypto space act as significant barriers to entry for new users. Simplifying the onboarding process through a more intuitive interface and streamlined flow is essential to flatten this learning curve and foster broader user adoption.

Scalability and Security

The dual demands of handling a high volume of transactions securely and maintaining operational efficiency are critical. The platform must be designed to prevent single points of failure, mitigate the risks of bridge hacks, and eliminate central vulnerabilities, ensuring reliability and trustworthiness in a space where both are paramount.

Token sustainability

Crafting a sustainable economic model for the platform's native token (e.g., the PRI token) is crucial. This involves careful consideration of factors such as the token supply and transaction fees to ensure the long-term value and stability of the token for holders.

Solution Overview

PRI terminals

PRI aims to establish the first and largest network of crypto ATMs in Europe. The PRI terminals offer a secure interface where users can buy, sell, and convert major cryptocurrencies. These terminals provide instant and secure crypto transactions in local currency with just a few clicks. Conveniently located across the EU, the terminals are accessible at any time, ensuring that everyone can carry out operations easily.

An integrated financial services application

PRI Pay will be available to all, facilitating the secure and efficient management of digital assets. This app is designed to support a wide range of cryptocurrencies and fiat currencies, natively offering a broad range of financial services and asset management capabilities.

Secure Authentication

We'll implement a user-friendly interface that simplifies the web3 onboarding process, significantly reducing the crypto learning curve. This interface will feature secure authentication and verification mechanisms to ensure user safety and compliance with global regulatory standards. By making the entry into web3 and crypto spaces as seamless as possible, we aim to enhance user adoption rates.

Native tokenomics

Our solution includes a proprietary cryptocurrency developed on the Binance Smart Chain (BSC), known for its high efficiency and low transaction costs. This cryptocurrency will incorporate deflationary mechanisms to promote long-term sustainability and value growth for token holders.

Competition analysis

Provider	Accepts Crypto	Accepts Fiat	Integrated Tokenomics	Integrated Marketplace	Accepts Commodities
PRI Pay	✓	✓	✓	✓	✓
PayPal	✓	✓	✗	✗	✗
Paysera	✗	✓	✗	✗	✗
Revolut	✓	✓	✗	✗	✓
PayU	✗	✓	✗	✗	✗

PRI PAY

A multipurpose financial application that can hold both crypto and fiat assets, facilitates P2P transactions, integrates with ATMs for cash withdrawals, and provides a wide range of financial services at scale.

PRI Stablecoins:

The wallet will support various PRI-branded stablecoins. These stablecoins will be minted on-chain (BSC), corresponding to deposits made in their respective fiat currencies, which will serve as collateral.



Valuable Assets:

Users will be able to hold certificates for valuable assets like gold, or wrap stablecoins that use gold as their collateral.



Fiat Currencies:

Users will be able to hold fiat currencies directly in the wallet. These funds will be insured and managed through partnerships with centralized banking institutions.



Futures and Options Accounts:

The wallet will provide electronic storage and management of futures and options contracts. These financial instruments will allow users to buy or sell assets at predetermined prices in the future, providing avenues for speculation and risk management.



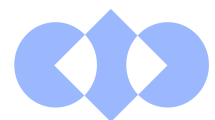
Wrapped Cryptocurrencies:

The wallet will allow the holding of wrapped versions of popular cryptocurrencies such as Bitcoin (BTC), Ethereum (ETH), and Solana (SOL). These will provide a way to involve these cryptocurrencies in the PRI ecosystem.



Equities and Commodities:

The wallet will support diverse assets, including shares, ETFs (Exchange-Traded Funds), and commodities, broadening investment opportunities for its users.



PRI TERMINAL

Key Features of the PRI Wallet:



Voting and Governance:

By holding PRI in their balance, users will be able to influence decisions and engage with the community, fostering a collaborative environment where user opinions shape the development and policy of the platform.



Real-time Balances:

The wallet will provide users with real-time updates and detailed insights into their balance and transactions, ensuring they have a comprehensive overview of all wallet activities at any given time.



Financial Services:

The PRI wallet will offer a variety of financial services within a single platform. Users will be able to apply for loans, open savings accounts, and manage funds efficiently. This integration of banking services will make it a convenient hub for personal finance management.



Easy Terminal Access:

The wallet will enable users to log in to terminals around the world through the scanning of a QR code, ensuring easy and secure access to their accounts from various locations.



PRI TOKEN

Designed to provide a seamless, secure, and user-friendly experience, the PRI terminal is set to revolutionise the way users interact with ATMs, cryptocurrencies and digital assets. Here's an in-depth look at the features and capabilities of the PRI terminal:

Secure Crypto Storage

Security is at the heart of the PRI terminal. Each transaction and interaction with the terminal is protected by advanced encryption protocols and CCTV, ensuring that users' assets and data are secure from potential threats. The terminal provides a robust and resilient environment for storing cryptocurrencies, offering peace of mind to users who can trust that their digital assets are well-protected.

Instant Exchange at PRI Terminal

The PRI terminal offers users the ability to instantly exchange cryptocurrencies. With a few taps on the intuitive touch-screen interface, users can buy, sell, and convert major cryptocurrencies quickly and efficiently. The terminal ensures that transactions are completed in real-time, providing immediate access to funds and removing the typical delays associated with traditional exchanges.

No Maintenance Fees

One of the standout features of the PRI terminal is that it operates with no maintenance fees. Users can conduct their transactions without worrying about recurring costs eating into their investments. This fee-free structure makes the PRI terminal an attractive option for both frequent traders and casual users, allowing them to maximise their returns and enjoy a cost-effective service.

24/7 Operation

The PRI terminal network is designed to be accessible around the clock. No matter the time of day or night, users can conduct their transactions whenever it's convenient for them. This 24/7 availability ensures that users are never restricted by operating hours, providing true financial flexibility and access to their assets at any moment.

User-Friendly Touch-Screen Interface

The PRI terminal features a neat touch-screen interface that mirrors the functionality of modern smartphones, making it intuitive and easy to use. This interface allows users to perform a variety of banking functions directly from the terminal, just as they would on their phone. The familiar design reduces the learning curve and enhances the overall user experience, making it simple for anyone to manage their digital assets.

Daily Withdrawal Limit

To ensure security and manage risk, the PRI terminal allows users to withdraw up to 1000 dollars per day. This feature is available anywhere in the EU where PRI terminals are located, providing users with convenient access to cash whenever they need it. The daily withdrawal limit is designed to balance accessibility with security, ensuring that users have sufficient access to their funds while maintaining a protective measure against potential misuse.

Additional Features:

- **Secure Transactions:** Every transaction made through the PRI terminal is encrypted and secure, ensuring the highest level of protection for users.
- **No Hidden Fees:** The PRI terminal operates transparently with no hidden fees, providing a straightforward and honest service to its users.
- **Multi-Currency Support:** The terminal supports a wide range of crypto and fiat currencies, allowing users to manage diverse portfolios effortlessly.
- **Real-Time Exchange Rates:** Users can view current exchange rates and commissions in real-time, ensuring they make informed decisions.
- **Crypto Calculator:** The built-in crypto calculator helps users make quick calculations and understand the value of their assets instantly.

Convenient Locations Across the EU

The PRI terminal network is strategically located across the EU, making it easy for users to find and use a terminal wherever they are. These terminals are placed in high-traffic areas to ensure maximum accessibility. Whether users are in a city centre, a suburban area, or travelling, they can rely on the extensive PRI terminal network to conduct their financial transactions with ease.

The PRI Token

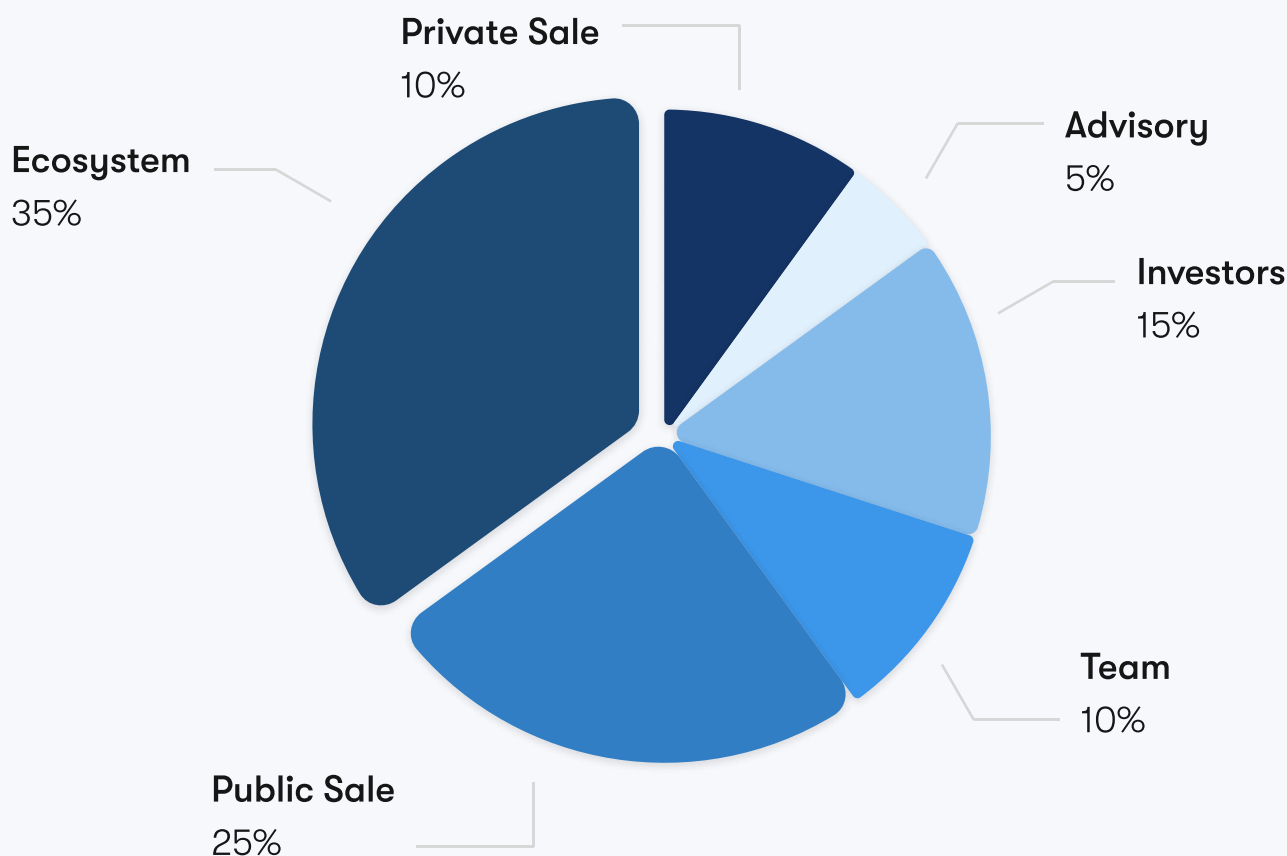
The PRI token, built on the Binance Smart Chain (BSC), is designed as the foundational utility token within the PRI ecosystem. Its integration spans across all operational levels, including transactions, governance, and incentive mechanisms.

Total and Circulating Supply

Total Supply:

The total supply of PRI tokens is fixed at 80 million, ensuring no additional tokens will be minted. This fixed supply is intended to maintain scarcity and uphold the token's value over time.

Allocation:



Vesting:

Investors *(Starting July 2024)*

- July 2024 - October 2024: 0 tokens (Cliff Period)
- November 2024 (TGE): 2.4 million tokens released (20%)
- December 2024 - November 2025: 1.2 million tokens released monthly (10%)

Private Sales *(Starting October 2024)*

- October 2024 - January 2025: 0 tokens (Cliff Period)
- February 2025 (TGE): 1.6 million tokens released (20%)
- March 2025 - February 2026: 0.8 million tokens released monthly (10%)

Team and Advisory *(Assuming start in July 2024)*

Team (8 million tokens total)

- July 2024 - March 2025: 0 tokens (Cliff Period)
- April 2025 (TGE): 800,000 tokens released (10%)
- May 2025 - February 2026: 800,000 tokens released monthly (10%)

Advisory (4 million tokens total)

- July 2024 - March 2025: 0 tokens (Cliff Period)
- April 2025 (TGE): 400,000 tokens released (10%)
- May 2025 - February 2026: 400,000 tokens released monthly (10%)

Month / Year	Investors (Tokens)	Private Sales (Tokens)	Team (Tokens)	Advisory (Tokens)
July 2024	0	0	0	0
November 2024	2,400,000	0	0	0
February 2025	1,200,000	1,600,000	0	0
April 2025	1,200,000	800,000	800,000	400,000
May 2025	1,200,000	800,000	800,000	400,000
March 2026	1,200,000	800,000	0	0

Demand-side Support

Patronage and Loans:

An exclusive feature within the platform offering an attractive annual percentage yield for patronage and a secured loan option with minimal fees.

DAO Utility and Staking:

Token holders can use PRI tokens to access various services, participate in exclusive events, and enjoy special offers. Additionally, the PRI DAO features a staking mechanism that allows users to stake their PRI tokens and earn rewards.

Governance:

PRI tokens empower holders with governance rights, influencing key decisions within the ecosystem and driving demand through active community participation.

Fiat-to-PRI Gateway

Integrated Payment Solutions:

Partnerships with major payment processors will enable direct fiat purchases of PRI, accommodating a range of traditional payment methods such as credit/debit cards, bank transfers, and mobile payments.

Automated Conversion:

An automated system will be in place to convert fiat payments into PRI tokens at prevailing market rates, ensuring immediate crediting to users' accounts. This process aims to streamline purchases, making them as straightforward as typical online transactions.

Roadmap

Q3 2024

- **Wallet Release:**
Launch the PRI Wallet with full functionality for asset management, including fiat, cryptocurrencies, and valuable assets.
- **Terminal Launch in the EEA:**
Official rollout of PRI Terminals across the European Economic Area.
- **Social-Fi Campaigns:**
Utilise social finance tools and platforms to increase user engagement and platform visibility.
- **Regulatory Compliance:**
Establish compliance frameworks across multiple jurisdictions, focusing on major markets within the EEA.
- **Grassroots Community Development:**
Initiatives to build a robust user community through workshops, webinars, and interactive Q&A sessions.
- **Supply Verification on CoinMarketCap:**
Ensure accurate reflection of PRI token supply statistics for transparency and investor trust.

Q1 2025

- **Lending Functionalities in Wallet:**
Introduce decentralised lending services with attractive APYs within the wallet platform.
- **Research and Development Push:**
Invest in R&D for next-generation blockchain solutions, including scalability improvements and advanced cryptographic security.
- **Market Adoption in Czech Republic:**
Implement specific campaigns and partnerships to enhance the user base and platform utilisation within the Czech Republic.
- **Educational Initiatives and Workshops:**
Promote blockchain education and PRI platform training worldwide to increase understanding and adoption among new users.
- **Exchange Listings:**
Further list PRI tokens on major global and regional cryptocurrency exchanges to enhance liquidity and accessibility.
- **API Access for Third-Party Applications:**
Provide API access for third-party developers to foster an open and collaborative ecosystem.

Q2 2024

- **Acquisition of SkyLabs.world:**
Strategic acquisition to enable PRI Terminal functionalities.
- **Appointment of New C-Level Executives:**
Including a new Chief Marketing Officer (CMO) to drive brand growth.
- **Total Brand Redesign:**
New whitepaper, fonts, logos, and app redesign to align with the refreshed brand identity.
- **Product Redesign:**
Overhaul of product features and user interface for enhanced user experience.
- **Further Investment Acquisition:**
Secure additional funding to support growth and development initiatives.

Q4 2024

- **Integration with Czech Republic Banking System:**
Partner with major banks to facilitate seamless fiat to crypto transitions and vice versa.
- **Community Development with Bug Bounties:**
Implement a bug bounty program to encourage community participation in security enhancements.
- **Market Making:**
Establish market making operations to enhance liquidity.
- **Exchange Listings:**
List PRI tokens on additional exchanges to increase accessibility.
- **PRI Tokenomics Updates:**
Implement updated tokenomics, including new staking rewards.

Conclusion

With initiatives aimed at expanding user education, enhancing security protocols, and fostering community-driven development, PRI is committed to not only meeting the current demands of the digital finance market but also anticipating future needs and challenges. Our focus on sustainable growth, backed by a robust economic model, ensures that PRI will thrive as a leading force in the revolutionising of financial interactions across the globe.

In conclusion, PRI is an expansive ecosystem that stands at the forefront of the digital finance revolution, inviting users, developers, and investors to partake in shaping the future of finance.

Contacts

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Appendix

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