

Project PAYMON

March 29, 2018

Paymon use cases

Paymon-as-Exchange

Thanks to our Hive technology and atomic swap based platform we will become the best peer-to-peer cryptocurrency exchange in the world

Our competitive advantages:



Zero fees



Instant transactions



Atomic swap

Paymon-as-Money

We have solved the scalability problem of traditional cryptocurrencies, which can make Paymon the first real substitute for money

Our competitive advantages:



Scalability



Instant transactions



Zero fees

Paymon-as-ICO platform

Thanks to our business platform called «Profit» companies can create company, integrate smart-contract into tokens and sell their goods and services online all in one single app

Our competitive advantages:



Smart-contract construction



Zero fees



Working app on iOS and Android

Paymon-as-Investment Bank

Our Hive technology combined with «Profit» platform allows organizations and individuals to construct complex digital derivatives such as futures, options, CDS etc., which can be traded inside Paymon platform

Our competitive advantages:



Scalability



Smart-contract construction



Instant transactions



Paymon-as-Exchange

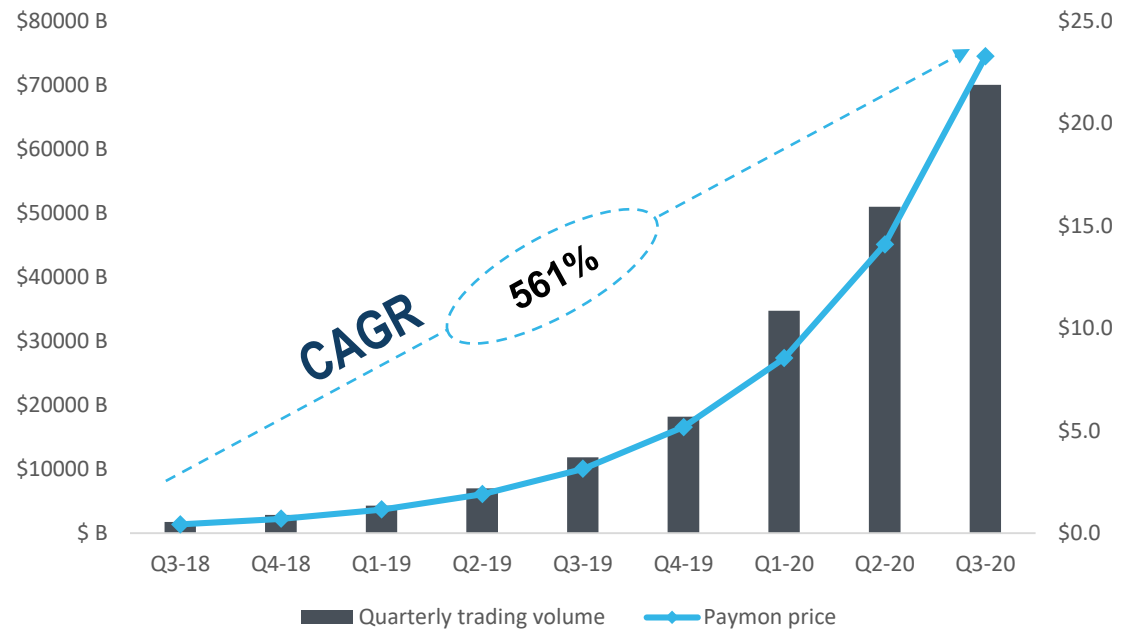
Value drivers

- 1 Historic trading volume growth rate (quarterly) **60%**
- 2 Base period total crypto trading volume **\$1,800B**
- 3 Historic relation between market cap and trading volume **26%**
- 4 Paymon's share in total volume **1%**

Paymon value in 2 years

\$29

Price forecast



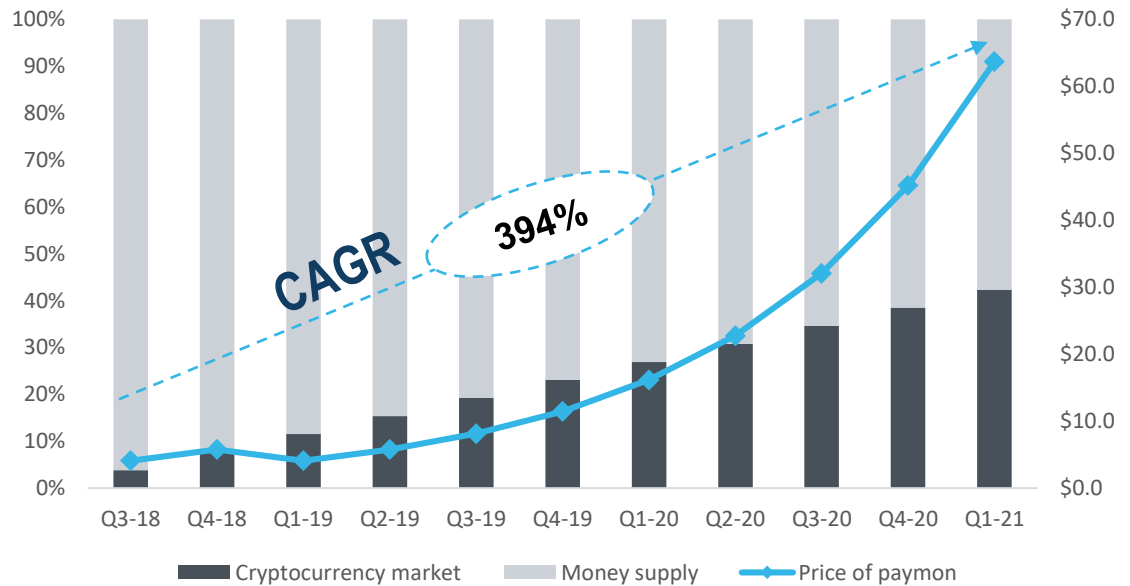
Paymon-as-Money

Value drivers

- 1 Global money supply **\$36,800B**
- 2 Crypto market cap growth rate **79%**
- 3 Projected money-to-crypto conversion rate **2%**
- 4 Paymon's share in total volume **3%**

Paymon value in 2 years **\$63,7**

Price forecast



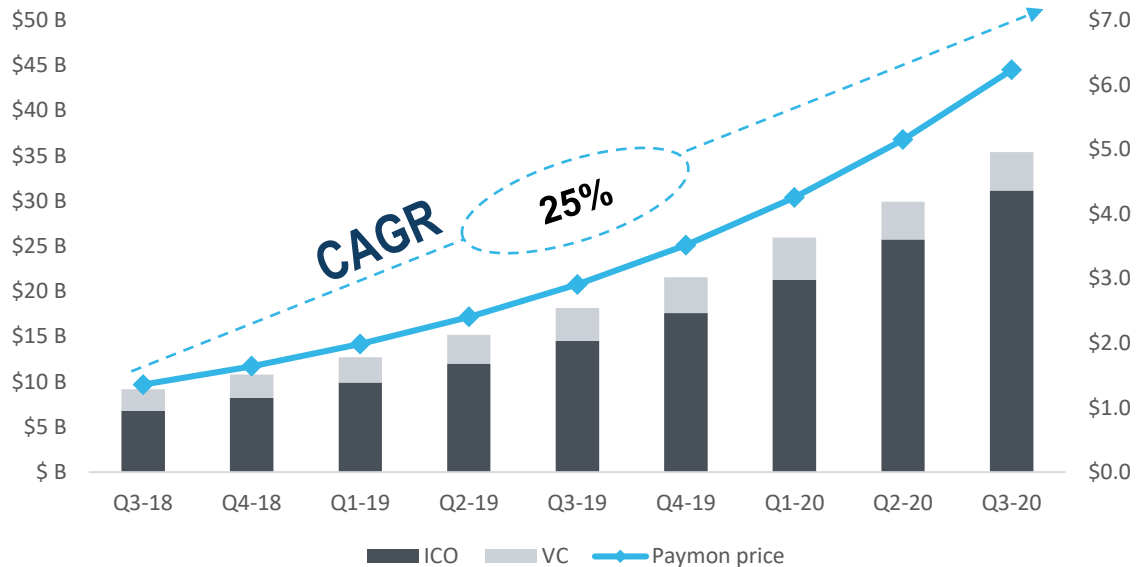
Paymon-as-ICO-platform

Value drivers

- 1 Annual funds raised through ICO **\$5.6B**
- 2 Historical growth rate of ICO market **81%**
- 3 Projected venture funding-to-ICO conversion rate **7%**
- 4 Paymon's share in total volume **5%**

Paymon value in 2 years **\$6,23**

Price forecast



Paymon-as-Smart-Contract-Investment-Bank

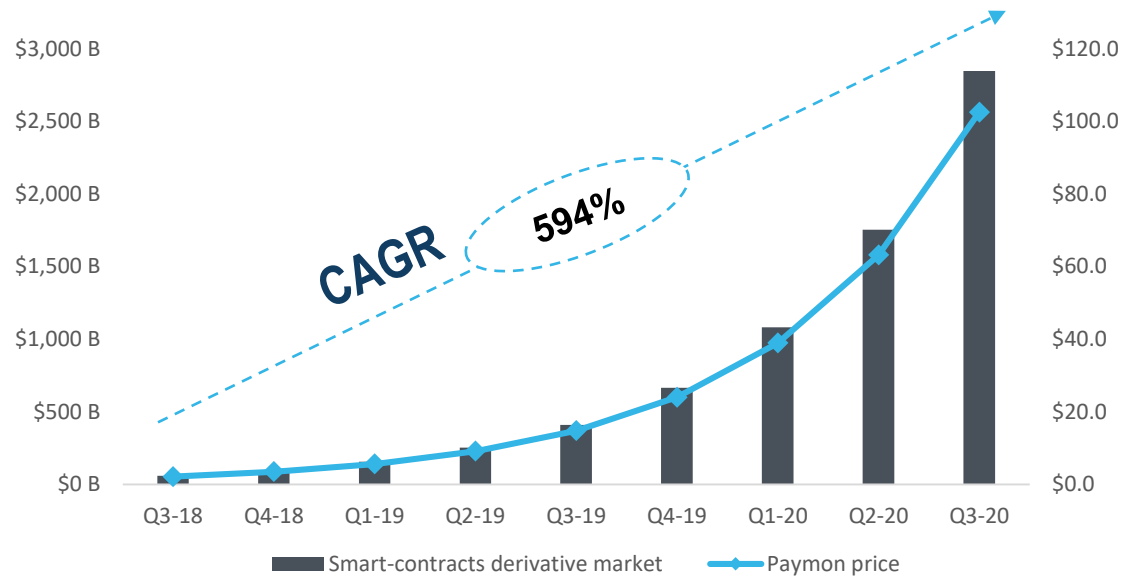
Value drivers

- 1 Global derivatives and insurance market **\$544T**
- 2 Historical growth rate of derivative market **2,2%**
- 3 Projected rate of smart-contract technology integration in derivative market **2-32%**
- 4 Paymon's share in total volume **1%**

Paymon value in 2 years

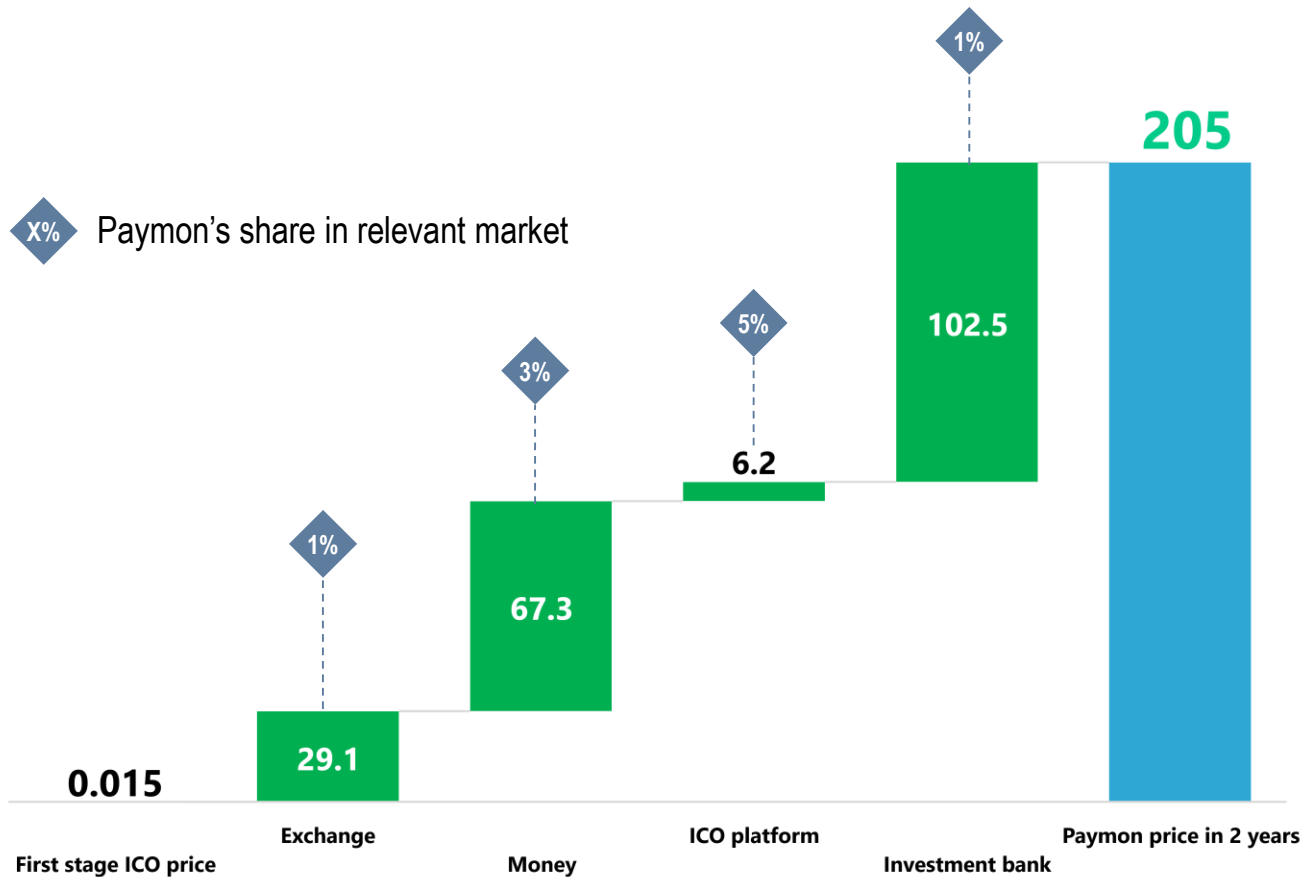
\$102,5

Price forecast

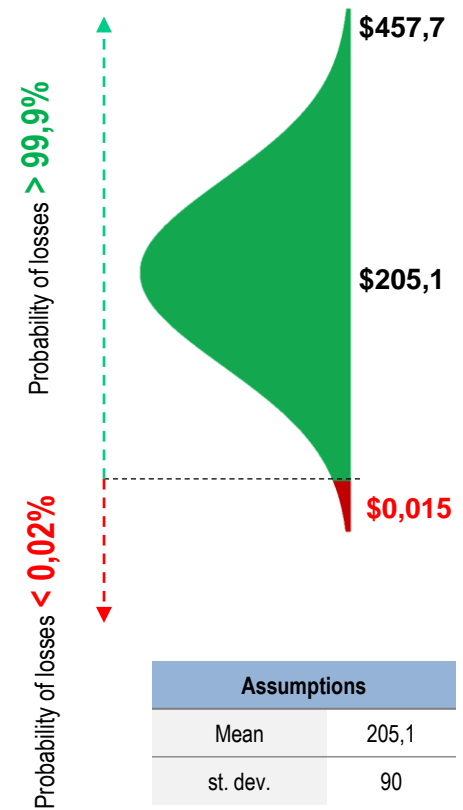


Paymon total value forecast in 2 years

Paymon market capitalization is expected to reach **\$205,1 Billion**












Investment return probability distribution



Risk analysis

Major risks of development are already dealt with ...

Name of risk	Description	Degree of importance	How are we dealing with this risk
Legal risks	Regulatory risks regarding the restrictions towards issuing and using Paymon token may arise		ICO is to be conducted in cryptofriendly jurisdiction (Estonia) and token has been legally reviewed by accredited lawyers (Paymon was recognized as Utility token).
Development risks	Risk that we will not be able to reach our goals due to lags or inability to develop necessary technology	 	The essential technology (HIVE) was already developed. Further development is required mostly for scaling purposes.
Market risks	Markets are highly volatile that can affect the price of Paymon	 	Due to expansion of Paymon in several fields, market risks are diversified. Fundamental drivers of Paymon's intrinsic value has no relation with short-term market movements that are mostly speculative in nature.
Liquidity risks	Risk that token holders will not be able to sell their token		Paymon has agreed with several Exchanges that Paymon token will be listed in April 2018
Funding risks	Risks that Paymon will not collect sufficient amount of funds to successfully complete the project	  	Risks that Paymon will not collect sufficient amount of funds to successfully complete the project