



PAYCHAIN





A Crypto Payment Card from PayChain x Visa

From Crypto to Cash, Spent Your Way

Harness the potential of your crypto assets with the PayChain Visa Card — a card built to seamlessly integrate digital wealth into your daily lifestyle, making every transaction a step towards merging digital assets with your everyday financial needs.

In Collaboration With RetaFi - Our Ecosystem Partner



VISA





OVERVIEW

- In 2022, global online consumers used cryptocurrency to purchase approximately \$11.6 billion worth of goods, accounting for just **0.19%** of total e-commerce transactions worldwide.
- Many surveys have indicated that **65%** of consumers would like the option to make payments with cryptocurrency, with **80%** of these interested in using crypto to purchase daily retail consumer goods



Our Company



Sevint LTD: Pioneering a New Era in Digital Finance

Sevint LTD operates at the intersection of innovation and technology, shaping the future of financial ecosystems through cutting-edge solutions. With a mission to empower individuals and businesses, **Sevint** leverages advanced blockchain and financial technologies to streamline digital asset management and enhance global accessibility.

As a forward-thinking company, **Sevint LTD** is dedicated to breaking barriers and driving change in the financial world. Through a commitment to innovation and a relentless pursuit of excellence, **Sevint** delivers transformative solutions designed to redefine how the world interacts with digital assets.

Our flagship initiative, **PayChain**, exemplifies **Sevint's** vision of a seamless, decentralized economy. **PayChain** combines robust technology with an intuitive user experience, creating a platform where innovation and practicality converge.





Meet the Visionaries Behind PayChain

Driving Innovation, Empowering Growth



Emma Lockhart
CEO

Visionary Leader | Blockchain Strategist

- Spearheads PayChain's mission to revolutionize global payments through blockchain technology.
- 10+ years of leadership experience in fintech and blockchain industries.
- Proven track record of scaling startups into global enterprises.
- Key Contributions: Strategic direction, ecosystem growth, and stakeholder engagement.



Liam Devore
CTO

Architect of Innovation | Blockchain Pioneer

- Leads the development of PayChain's cutting-edge decentralized infrastructure.
- 15+ years of expertise in blockchain, AI, and software engineering.
- Designed scalable solutions powering real-time crypto-to-fiat conversion and node mining.
- Key Contributions: Technical innovation, security enhancements, and scalability.



Sophia Cheng
CFO

Financial Strategist | Blockchain Economist

- Oversees PayChain's tokenomics, financial planning, and investor relations.
- 12+ years in financial management across global fintech companies.
- Instrumental in designing sustainable token models and multi-currency frameworks.
- Key Contributions: Financial health, ecosystem monetization, and tokenomics strategy.



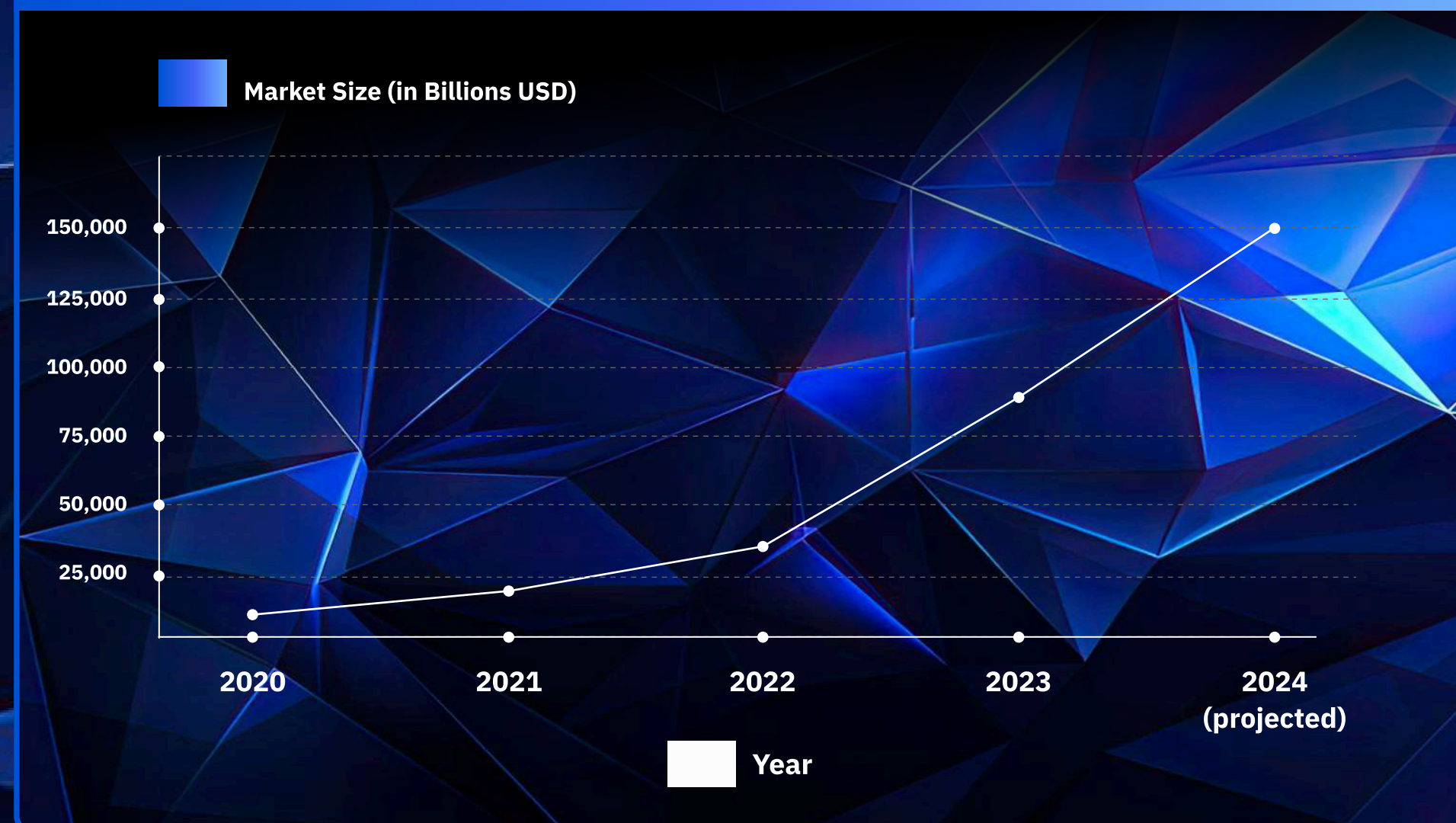
Ethan Morales
CMO

Growth Architect | Community Builder

- Drives PayChain's global branding, user acquisition, and community engagement strategies.
- 10+ years of experience in digital marketing and growth hacking.
- Expertise in building vibrant crypto communities and influencer partnerships.
- Key Contributions: Brand awareness, user growth, and partnerships.

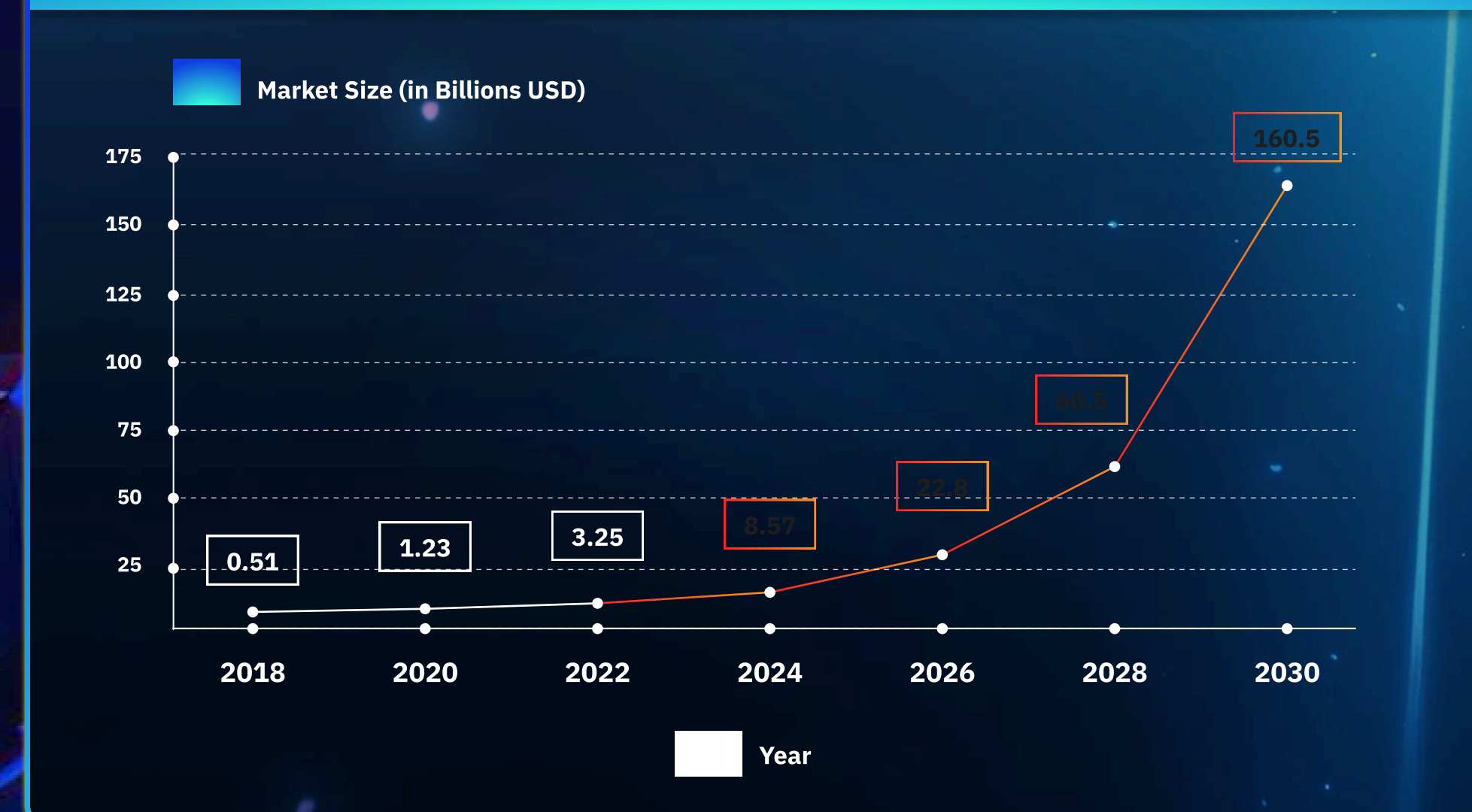
Blockchain Payment Solutions Are Poised for Explosive Growth

Number of Global Merchants Accepting Crypto

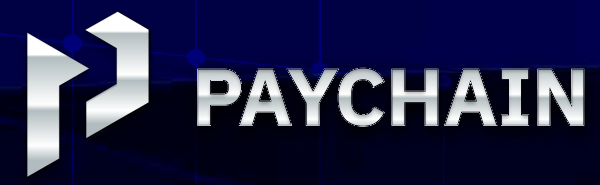


The number of merchants accepting cryptocurrency has skyrocketed from 2020 to 2024, demonstrating an over 20x increase in just four years. This suggests a rapidly growing acceptance of cryptocurrency in mainstream commerce as more businesses recognize its potential. The exponential increase shows a strong market opportunity for solutions like PayChain to bridge the gap between crypto users and merchants.

Projected Growth of the Blockchain Payment Industry (2017-2030)



There is explosive growth in the blockchain payment industry, with market size surging from \$0.32 billion in 2017 to a projected \$160.5 billion by 2030, growing at a CAGR of approximately 52.8% from 2024 to 2030. This positions crypto payment solutions providers for significant long-term opportunities.



Market Challenges

The Roadblocks to Crypto Adoption in Daily Transactions



Complexity and Delays

Crypto payments often require complex processes and involve conversion delays

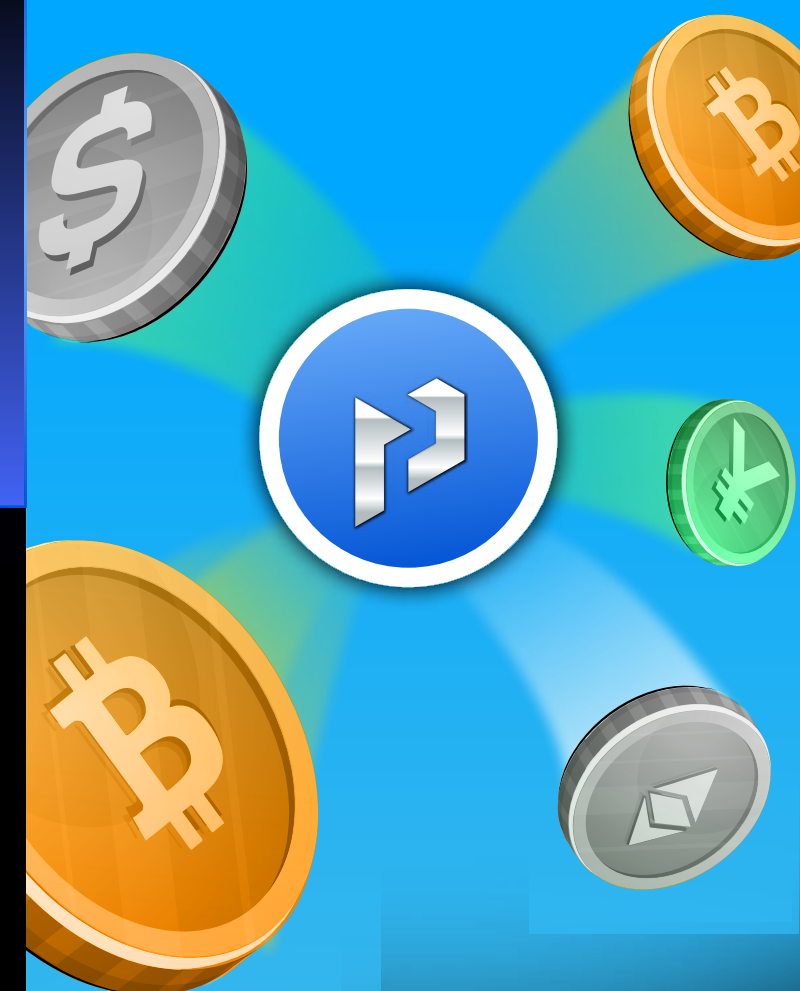
Limited Adoption

Few businesses accept crypto due to volatility and unclear regulations.



High Fees

Network fees and conversion delays make small transactions impractical



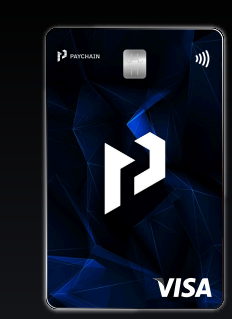
Security Risks

Concerns over fraud, irreversible transactions, and perceived safety hinder adoption



PayChain: The Answer to Everyday Crypto Spending Challenges

Our mission is to provide an intuitive and secure ecosystem that integrates decentralized finance tools, multi-currency support, and user-friendly payment solutions. By simplifying crypto adoption, PayChain aims to unlock the full potential of digital assets, making them practical for everyday use and accessible to everyone, everywhere.



Simplified Payments:
PayChain removes complexity with an intuitive app and Real-Time Crypto Conversion, enabling seamless transactions



Low, Transparent Fees:
Competitive and transparent fees make crypto spending practical for both small and large purchases



Global Merchant Access:
Visa integration connects users to 100+ million merchants worldwide, bridging crypto and real-life spending.



Robust Security:
Blockchain-based encryption and AI-driven fraud detection ensure secure and trusted transactions.

NOT JUST THAT

PayChain Has Even More To Offer

With its comprehensive ecosystem, PayChain distinguishes itself from traditional payment services by blending the power of crypto with seamless payment processes, offering enhanced value, inclusivity, and global usability for the modern crypto user



Spending Rewards

Earn valuable crypto rewards with every purchase, turning spending into long-term benefits



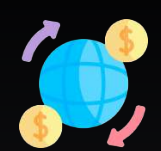
DApps Integrations

Access advanced decentralized finance features like staking and swaps directly within the PayChain ecosystem



Community Bonuses

Grow the ecosystem and earn through PayChain's referral-driven rewards program



Instant Global Payments

Enjoy fast, borderless transactions with no delays, no geographical restrictions, and no banking intermediaries.





A DEEPER LOOK AT PAYCHAIN ECOSYSTEM





PayChain Ecosystem

- **PayChains** an dynamic ecosystem composed of multiple interconnected components, each serving a specific role in empowering users.
- This synergy between features ensures that every transaction, decision, and interaction is both efficient and impactful.



Visa Payment Card

Seamlessly connect digital assets with real-world spending



Card Management

A centralized tool for real-time tracking, card customization, and effortless control over your PayChain experience.



Dapps System

A decentralized platform enabling secure token management, staking, and blockchain-based financial activities.





The Payment Card That Customized for Diverse Needs

To meet the unique demands of its users, PayChain offers two distinct card tiers, each with tailored benefits, ensuring its ecosystem is inclusive and caters to both crypto novices and seasoned users alike.



Online Payment Card



Global Payment Card

Basic Tier: Online Payment Card

A straightforward solution tailored for users focused on digital transactions. Whether it's subscriptions, e-commerce, or online services, the Basic card provides a seamless entry point into crypto payments.

- ✓ Affordable access for newcomers
- ✓ Exclusively supports online purchases

Premium Tier: All-Purpose Global Payment Card

Built for users seeking a versatile, globally accepted financial tool. Ideal for travelers, business professionals, and those requiring both online and offline capabilities

- ✓ Complimentary Ipeakoin card for enhanced payment flexibility and rewards.
- ✓ Suited for high-value transactions and diverse payment environments, especially for business use



Together with Visa, PayChain powers payments everywhere

100M+

Locations accepted
worldwide

3B+

Crypto transactions
yearly

200+

Countries and Territories
accepted

232 billion

Transactions yearly

4.5 Billion

Cards issued yearly

70+

Cards in Crypto-wallet partners



Seamless Control at Your Fingertips

In the age of digital transformation, empowering users to fully control their financial future is essential. PayChain bridges traditional finance and blockchain with innovative tools, unlocking limitless opportunities for growth, security, and freedom.



Card Management App

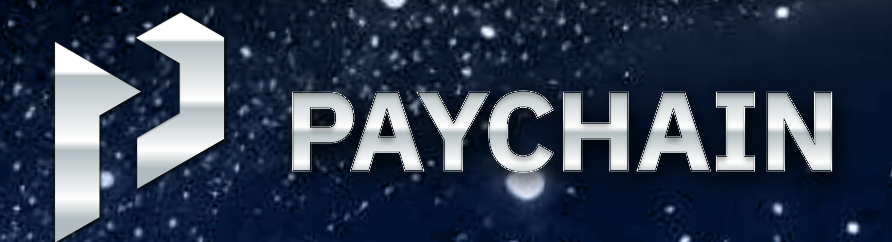
Manage your PayChain card with real-time tracking, secure controls, and spending insights, all in one intuitive platform



Investment Dashboard

Take full control of your assets and unlock DeFi opportunities with real-time analytics and portfolio management tools





PayChain.Node Mining

Empowering Contributors, Strengthening the Ecosystem



Decentralization and Security:

Node mining enhances the network's decentralization, ensuring robust security and reliability for all transactions. Contributors play a vital role in maintaining the integrity of PayChain's infrastructure.



Sustainable Ecosystem Growth:

By engaging in node mining, contributors directly support the scalability and long-term success of PayChain. This decentralized infrastructure fuels PayChain's mission to make blockchain-powered payments seamless and universally accessible.



Why PayChain Node Mining ?

Future-Proof Investments:

SPENDX points position you to capitalize on PayChain's future expansions, offering unique opportunities in upcoming features like NFT integrations and advanced DeFi protocols.

Put your PayShare to work and earn more rewards effortlessly

Mine and Earn POS & SPENDX!

PayShare Rate

1 ≈ 1 USDT

Balance

0.0 ≈ \$374.04

PS Amount

100

~\$100

Max

Mining Term

Duration

12 Months

Unlock Date

04/20/2024

APR

1.8%

ABS

34.02

Estimated Reward Value

350

\$347.02

0

Estimated Reward Value

\$347.02

34.02

Mine

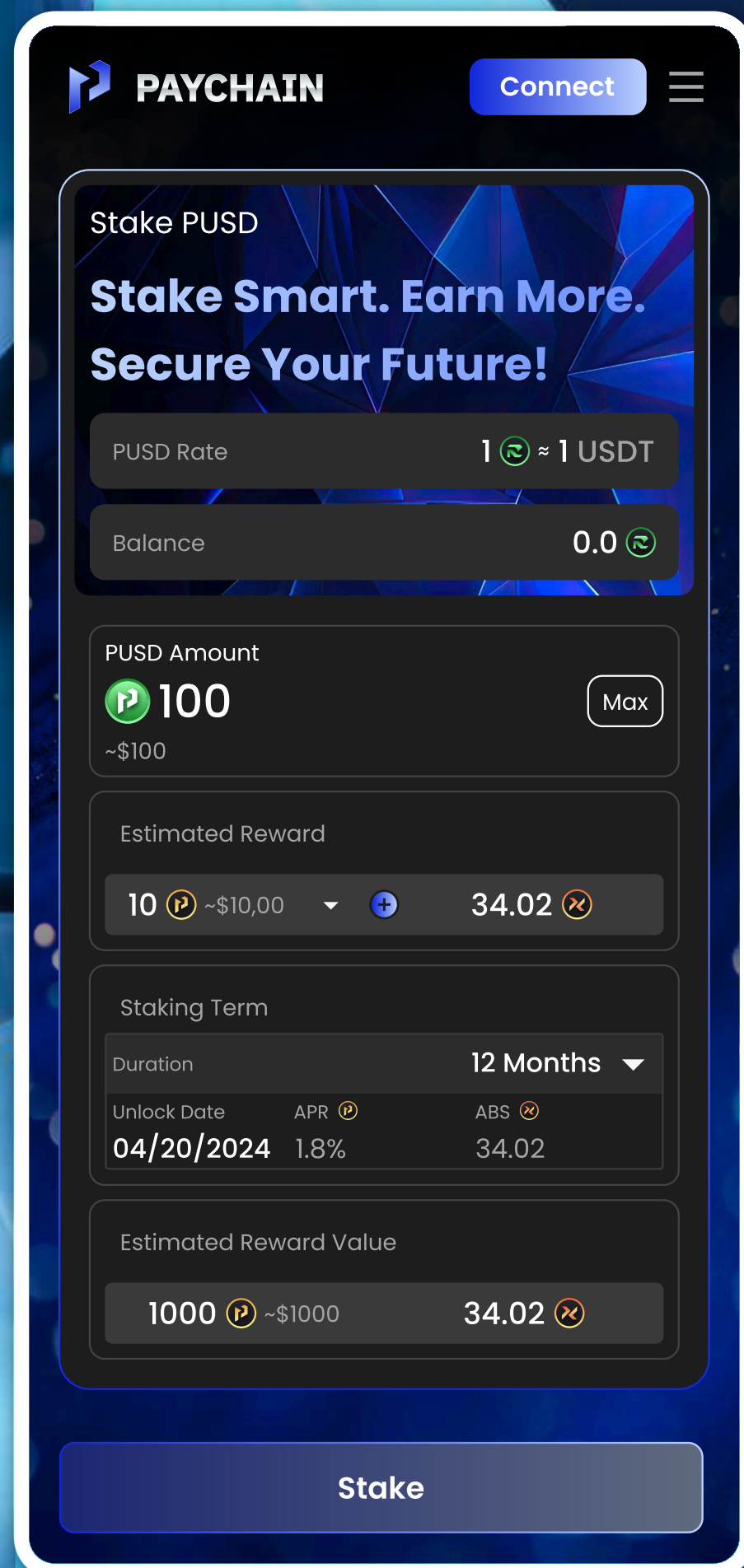
Dual Rewards System:

- Earn POS tokens (PayOS) for liquidity and ecosystem utility.
- Accumulate SPENDX points, unlocking exclusive future benefits such as access to premium DeFi tools, discounts, and governance participation.

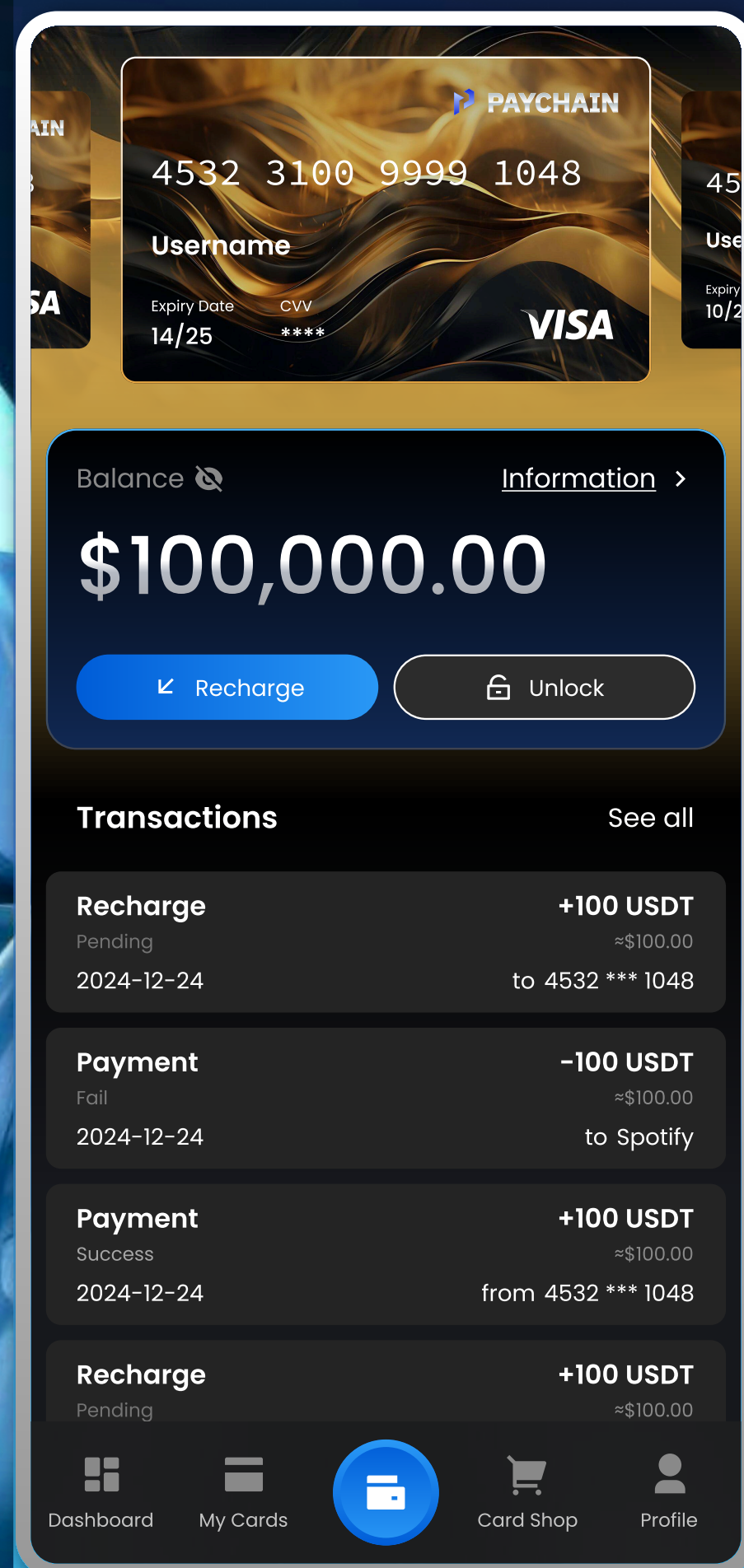
Benefits for Contributors

Strengthen PayChain's Vision:

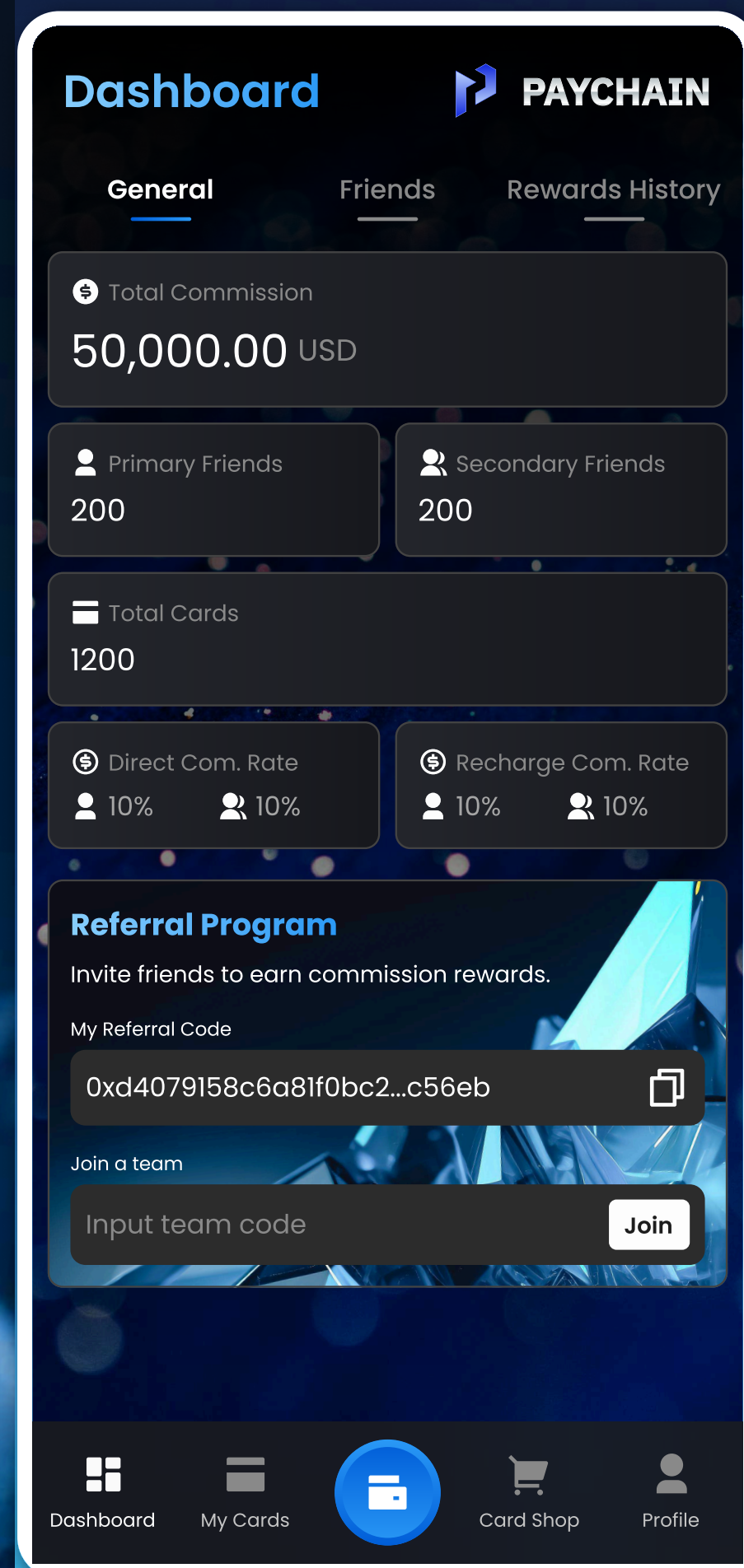
By contributing to node mining, you're a key player in building a decentralized, secure, and scalable financial ecosystem that benefits millions worldwide.



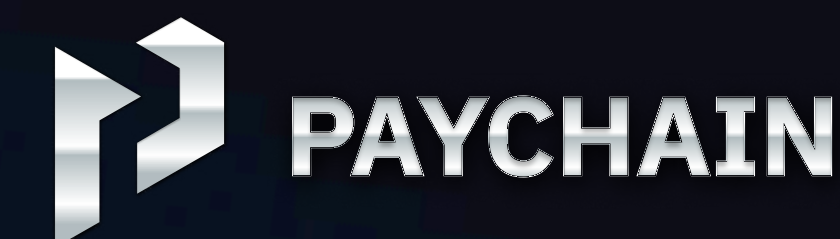
Grow Your Wealth with
Token Staking & Node Mining



Experience Seamless Exchange with
Wallet Center



Overview your earnings from referrals with
Network Management



DAPPS SYSTEM

The PayChain dApps System delivers decentralized tools for asset management and financial growth in a unified, user-friendly platform, simplifying blockchain technology and empowering users of all levels to unlock the full potential of decentralized finance.

...And more innovative features are on the way!

TOKENOMICS





Tokenomics

PayChain's ecosystem is built on a robust tokenomics model featuring two native tokens — **PAYOS (POS)** and **PUSD**—alongside a supporting points system, **PayShare**.

Token/Points	PAYOS (POS)	PUSD	🔥 PayShare 🔥
Description	Primary utility token for staking, fees, and rewards.	Stablecoin for transactions and staking rewards.	Long-term points system representing a stake in the ecosystem.
Supply	100 million	No total supply limit.	No total supply limit. Can be bought and mined to earn rewards.
Lock Period	Subject to conditions	None	Gradual unlocking over 10 years.
Token Burning Mechanism	Applicable	Applicable	Not applicable



This tokenomics framework incentivizes participation, ensures stability and liquidity, and incorporates burn mechanisms for value preservation, supporting sustainable growth and adaptability in the evolving financial landscape.

REFERRAL PROGRAM





Referral Program

PayChain's Referral Program is a key component of our community-driven strategy, rewarding users who contribute to ecosystem growth. By leveraging social connections, this mechanism transforms individual efforts into collective success, fostering a self-sustaining network that benefits all participants.

How It Works:

Users earn rewards when their Direct referrals register for a PayChain account and activate a payment card. Premium card referrals yield higher rewards, emphasizing the value of introducing high-impact participants. Users also earn rewards when their direct referrals bring in new participants (indirect referrals), creating a layered incentive structure that amplifies impact over time.

Immediate Recognition

Rewards are distributed in real-time, providing instant benefits and fostering trust.

Tiered Incentives

Premium referrals yield higher rewards

Equity Points

Earn long-term value with a stake in PayChain's growth

Dashboard

Total Commission

50,000.00 USD

Primary Friends

200

Secondary Friends

200

Referral Program

Invite friends to earn commission rewards.

My Referral Code

1G024T5

Join a team

Input team code

Join

Total Cards

1200

Direct Com. Rate

10%

10%

Recharge Com.

10%

Members

PayChain@gmail.com FI

Primary List >

100



100

100



100

\$1,000

\$1,000



\$1,000

PayChain@gmail.com FI

Primary List >

Rewards History

07/14/2024

From

Type

Card Value Bought

07/14/2024

From

Type

ROADMAP



PAYCHAIN ROADMAP



Phase 1: Foundation and Expansion

1. Platform Launch & User Acquisition

- Official launch of the PayChain ecosystem, including the dApps System, Card Management App, and payment cards.
- Rollout of the Referral Program to incentivize early adopters.
- Strategic partnerships with crypto communities, influencers, and blockchain networks to expand user base.

2. Tokenomics Activation

- Begin PAYOS staking rewards and initial distribution of Equity Points.
- Launch PUSD stablecoin with emphasis on usability for transactions and staking.
- Implement token burn mechanisms to control supply and stabilize value.

3. Regional Expansion

- Focus on key markets in North America, Europe, and Asia for initial adoption.
- Collaborate with local merchants to promote PayChain's zero-fee model for US merchants.
- Integrate region-specific payment and compliance solutions.

4. Infrastructure Foundation & Enhancements

- Employ and refine the Real-Time Crypto Conversion system for faster and more efficient processing.
- Strengthen the dApps System with security upgrades, ensuring robustness against fraud and cyber threats.
- Expand liquidity pools to support multi-currency flexibility.

Phase 2: Ecosystem Maturation and Broader Integration

1. Feature Enhancements

- Introduce advanced analytics in the Card Management App for personalized budgeting and spending insights.
- Expand dApps System functionality to include DeFi features like lending, borrowing, and liquidity farming.
- Launch NFT support for tokenized assets within the ecosystem.

2. Global Partnerships

- Deepen collaboration with Visa to explore exclusive programs for PayChain cardholders.
- Partner with multinational merchants, travel platforms, and subscription services to incentivize PayChain card usage.

3. User-Centric Improvements

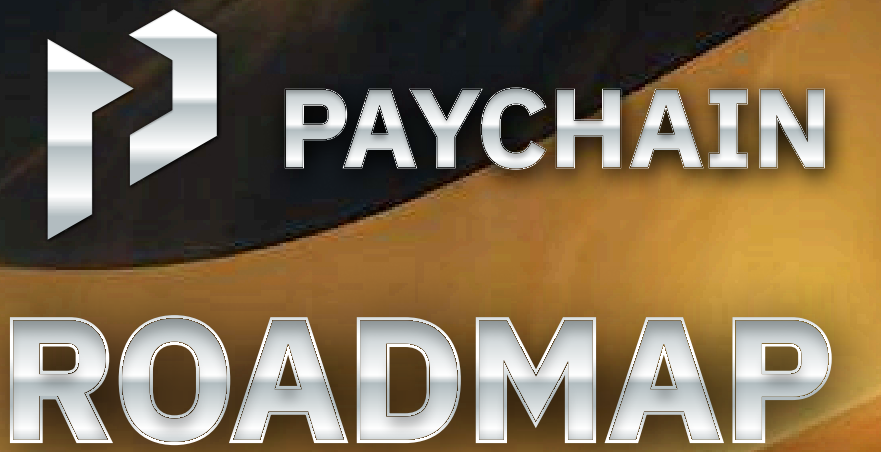
- Incorporate AI-powered recommendations in the dApps System for optimizing staking and asset management.
- Expand Equity Point rewards with additional ecosystem benefits, such as exclusive discounts or access to premium features.

4. Geographic Growth

- Launch in emerging markets in Africa and Latin America, focusing on financial inclusion through blockchain-powered tools.
- Build localized onboarding processes and partnerships for region-specific user acquisition.

5. Transparency and Trust

- Publish detailed quarterly reports on tokenomics and Equity Point distribution.
- Conduct security audits and maintain a transparent governance model to build trust.



PAYCHAIN **ROADMAP**



PayChain aims to be a globally recognized leader in blockchain-powered payments. With a robust ecosystem, widespread adoption, and community-driven growth, PayChain will fulfill its mission of empowering users with financial freedom, simplicity, and inclusivity in an increasingly decentralized world

Phase 3: Ecosystem Dominance and Vision Realization

1. Mass Adoption Campaigns

- Launch a global marketing campaign targeting mainstream adoption of blockchain payments.
- Offer limited-time incentives, such as bonus rewards or fee waivers, to onboard new users.

2. Cross-Industry Integration

- Integrate PayChain with major e-commerce platforms, fintech applications, and decentralized marketplaces.
- Enable seamless use of PayChain cards in industries like travel, healthcare, and education.

3. Advanced Ecosystem Features

- Develop interoperability across multiple blockchain networks, enabling seamless cross-chain transactions.
- Launch advanced DeFi protocols within the dApps System, offering high-yield investment options for users.

4. Governance & Community Empowerment

- Introduce community-driven governance mechanisms to involve users in ecosystem decisions.
- Expand Equity Points into a fully-fledged DAO framework, giving loyal participants voting power on platform developments.

5. Infrastructure Scale-Up

- Establish high-throughput transaction capabilities to handle mass user adoption.
- Integrate predictive fraud detection powered by AI for unparalleled security.



PAYCHAIN



paychain.co



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t.me/paychain_co



app.paychain.co/