



CORE STATE HOLDINGS, CORP.

PTPWallet – Cryptocurrency Wallet with Unique Features.



Type: Equity pitch (available for US and non-US investors)

FEATURED PITCH

Description: Developed in 2018, PTPWallet is a digital multi-currency payments solution allowing clients to securely save and transfer funds instantaneously and anonymously by traditional and non-traditional methods. Users are also able to search for businesses that use cryptocurrencies via a Map, businesses are able to create deals and provide cashback to clients, and anyone is able to see real-time statistics of their favorite coin. Businesses are able to accept Bitcoin and major altcoins/utility tokens through PTPWallet.

PTPWallet was built to address the following major problems faced by crypto users:

- **Speed and Privacy** - Transferring altcoins took forever and it was not possible to use altcoins for the retail sector due to slow transaction speeds and too much transparency.
- **Knowledge** – More than 88% of global businesses looking to integrate crypto do not understand how to accept or transfer crypto funds using QR code and via the regular receive/send address.
- **Exchanging** - Difficult to exchange crypto funds for fiat. Often times, one needs to send funds from a wallet to a DAE. This leads to loss of portion of funds due to multiple TX fees taken throughout the journey.
- **Storage** - Crypto storage is too complicated for everyday users (especially for the 40+ age group).
- **Location** - Very complicated for regular customers to find businesses on-the-go which sell products for cryptocurrencies.
- **User-Friendliness** - Most crypto wallets that jam a bunch of features into the platform have too complicated interfaces. Those crypto wallets that have a good interface; often times do not have enough features needed for day-to-day use.

- **Loyalty Programs** – Businesses are currently unable to provide cashback, in crypto, and have their businesses shown on a Google Maps-like crypto platform

Solutions:

- **Instant, fully-anonymous transactions** – All crypto transactions within the platform are completely anonymous and are instantaneous. Therefore, users do not have to wait more than 5 seconds for a crypto payment to process and can live happily knowing that no third-party platforms are able to look up their address. This includes Etherscan.
- **Multiple Payment Options** – Users have the ability to send funds via QR Code, Address, Email, SMS, and via any social platform connected to PTPWallet.
- **APIs and Point of Sale (POS) interfaces** – Allow merchants the ability to instantly accept a wide range of currencies without needing several accounts on different platforms.
- **Fiat integration** – Users and businesses can immediately avoid price volatility by converting crypto to fiat.
- **Simple UI/UX** – Any user is able to pick up the phone, open PTPWallet, and easily understand where everything is located, how to send funds, and even how to contact Support for assistance.
- **In-house exchange aggregator under one umbrella** – One time registered users are able to get access to multiple exchanges with a tap of a button.
- **Multi-User Account Access** – Allow businesses to give their team access to the main PTPWallet account with different access levels.

Features:

- **Mobile App** - Access your account and accept different currency payments in person anywhere with our mobile app for Android and iOS
- **Multi-Coin Wallet** – PTPWallet is able to support many coins/tokens
- **Anonymous transactions** – Only the user is able to see all transactions, done by them, in PTPWallet
- **Instantaneous transactions** – Users no longer need to wait more than 10 minutes to send and receive funds. All internal transactions are completely instantaneous.
- **Send Funds** – You can send any funds by QR Code, Address, Email, SMS, and any social platform.
- **Protect your transaction** – All of your transactions are covered by a PIN Code that only you know. If your phone is lost, there is an ability to restore your wallet in PTPWallet. Original wallet account will be closed on lost device and will be migrated to your new phone.
- **Deals** – Any business has the ability to setup a free loyalty program and become listed on the Map for other users to see! Businesses are also able to provide cashback!

- **Bonus** - PTPWallet provides bonus tokens to its users for any transaction done within PTPWallet - everyone benefits!
- **Transaction Fee** – Low fees. Internal transactions do not require gas.

Accomplishments:

- PTPWallet Alpha version was launched in January of 2019, PTPWallet Beta version was launched on February 16, 2019. Since launch, PTPWallet has processed over 175,000 transactions and has had over 10,000 app installs
- PTPWallet Beta web-based version was launched in March of 2019
- Merchant API alpha testing was launched on April 14, 2019
- Received a Market sub-menu that provides users with all recent prices for the main coins on the market. Once clicked on a coin, users are able to see a graph with all the necessary data.
- Received updated nodes and three new currencies: BNB, Stellar, and Ripple

Financial Forecast:

PTPWallet

Year	Revenue	Expenses	Net Income	Margin
2020	\$ 2,042,921.53	\$ 1,933,163.80	\$ 109,757.73	5%
2021	\$ 4,498,070.18	\$ 2,676,347.72	\$ 1,821,722.46	41%
2022	\$ 7,773,769.33	\$ 3,430,954.82	\$ 4,342,814.51	56%
2023	\$ 12,149,634.90	\$ 4,253,120.18	\$ 7,896,514.71	65%
2024	\$ 16,713,543.06	\$ 5,061,642.91	\$ 11,651,900.15	70%
2025	\$ 21,148,279.98	\$ 5,767,474.68	\$ 15,380,805.30	73%

Management:

- **Oleg Cheine (CEO)**
- **Sergey Shnerson (CTO)**
- **Daniel Cheine (Director of M & BD Department)**

PITCH TYPE: EQUITY

EQUITY ON OFFER: 15%

MINIMUM INVESTMENT AMOUNT: \$1,000

TOTAL INVESTMENT GOAL: \$2,250,000