

## PDX Beam: APP FUNCTIONS

- Downloadable to Mobile phone, PC or Mac, any other connected device
- Crypto-to-fiat
- Fiat-to-crypto
- Crypto-to-crypto FX equivalent function
- Fiat-to-fiat: both FX swaps as well as intra-fiat
- Send and Receive, including by direct phone-to-phone
- Enabled to Android, Apple, Windows
- App API embedded in POS terminals or develop coding to enable POS terminals to scan QR code for NFC transactions
- Global capability
- At-location payments on POS terminals
- Online payments
- Usable across multiple national standards
- Proprietary secure wallet function
- Peer-to-peer business and personal use
- Connects to separate digital / virtual banking platform and app
- Connects to separate upcoming PDeX Crypto Exchange and Digital Equities Exchange platforms
- Allows either the merchant or the business / consumer user to send and receive in crypto only
- Crypto payments invoicing function for all business users (also connects to digital banking apps)
- Consumers can accept salary and other compensation payments regularly from employers (connects to digital banking apps)
- App will support all or most of the top 100 to 150 most liquid and large cap cryptos. In fact the app supports effectively almost every digital asset, as it supports all major blockchain platforms
- Programmed to execute rapid swaps via our exchange platform into stable coins for certain types of retail transactions involving refund risk and consequent exchange rate movement risk

Version 1 features highlighted in yellow. Rest to follow as Versions 2 / 3