

What is Platio?

- International fintech project headquartered in London and authorised in over 30 countries.
- All-in-one platform for secure banking for crypto and fiat, and brokerage for stocks.
- Powered by EOS blockchain technology.
- Holds European licenses for crypto operations and is an Authorised Payment Institution.

What is our vision?

- Platio Smart Banking Ecosystem is set to make crypto a trusted, widespread means of payment.
- Our technology will allow users to seamlessly and intuitively switch between crypto and fiat financial systems.
- Platio's built-in safeguards, like Asset Guard and Smart Escrow, will increase confidence in crypto as an asset and drive its global adoption.

Platio Features

Keep crypto, fiat and stocks in one place

Spend Crypto and fiat with plastic or virtual payment cards

Pay in crypto and fiat using SWIFT/SEPA/OCT

Transfer crypto, fiat and stocks for free within Platio Ecosystem

Receive crypto and fiat via Invoicing & Processing for businesses and individuals

Trade & exchange on one platform in crypto, fiat and stocks

Protect crypto, fiat and stocks from volatility or access loss risks

Make deals in crypto and fiat using Smart Escrow which resolves conflicts between parties

Problems

MULTIPLE LOGINS

For asset management you need to login to your crypto wallet, stockbroker and fiat banking app separately

CRYPTO VOLATILITY RISKS

Using crypto you are exposed to the sudden fluctuations in crypto value

ACCESS LOSS RISKS

Losing your private key means losing access to your assets

IRREVERSIBLE CRYPTO PAYMENTS

Once a payment has been made, it is irreversible and there is no guarantee that parties will honor the deal

SELECTIVE BANKING

Traditional banks will not accept cryptocurrency and may even deny accounts to crypto-users

LACK OF CRYPTO ADOPTION BY BUSINESS

The complexities of accepting and storing cryptocurrency prevent businesses from offering crypto as a payment option

Platio's solution

THREE TYPES OF ASSETS. ONE LOGIN

Use our all-in-one banking app to access crypto, fiat and stocks

AUTO-EXCHANGE

Specify rate and amount and Platio will exchange your crypto or stocks for fiat and back

STANDBY TRANSFER

Specify the length of inactivity period and we will transfer your holdings from your Platio account into another crypto or fiat account

SMART ESCROW

Platio will release your payment only after you receive what you are paying for. Both parties are secured from potential fraud with the Platio conflict resolution system

BANKING FOR CRYPTO USERS

Platio ecosystem will provide crypto-friendly banking services. Seven essential products together make crypto a widespread means of payment

PLATIO BUSINESS ACCOUNT

We will offer special features tailored to meet business needs so crypto payments may be accepted with confidence



Platio Products

Exchange & Brokerage

Allowing users to exchange and trade in crypto, fiat and stocks:

- Cryptocurrencies
- Tokens
- Fiat
- Blue chips
- + derivatives

Asset Guard

Protecting from crypto volatility and loss of access to assets:

- Auto Exchange
- Standby Transfer

Platio Payment Cards

Top up in crypto or fiat with a Platio ready to go payment card

! Just select the necessary currency and push the top-up button

Internal transfers

> Internal transfers in crypto, fiat and stocks free of charge

Payments & Remittances: SWIFT/SEPA/Ripple/OCT

Offering users a wide choice of payment instruments for crypto and fiat:

- Bank wires
- Card-to-card payments
- Mass payouts for business

Invoicing and Processing

Allowing private as well as business users to accept both fiat and crypto

Platio invoicing > private and business users

Merchant Processing API > online businesses + receive fiat even if your client pays in crypto

Smart Escrow

Protecting high risk and/or high monetary value deals in crypto, fiat and stocks:

- Payment only after the terms and conditions of the deal are met
- Conflict resolution process

Platio Business Highlights

Platio customers will have three levels of access to the platform: Basic, Advanced and Premium.

	Basic Not Token Holder/ Token Holder	Platinum	Platio
Token staking	No	No	Yes
Monthly subscription	No	Yes	No
Exchange & Brokerage	Standard fee/ Discounted fee	Further Discounted fee	Further Discounted fee
Asset Guard	Limited number per month	Unlimited	Unlimited
Platio Payment Cards	Standard fee/ Discounted fee	Further Discounted fee	Further Discounted fee
Internal Transfers	Unlimited	Unlimited	Unlimited
Payments & Remittances	Standard fee/ Discounted fee	Further Discounted fee	Further Discounted fee
Invoicing	Limited number per month	Unlimited	Unlimited
Processing for online merchants	Standard fee/ Discounted fee	Further Discounted fee	Further Discounted fee
Smart Escrow	Limited number per month	Unlimited	Unlimited

Token

Platio Token is an ERC-20 token used for payment of internal fees and access to premium features.

- All fees on the platform are paid with Platio Tokens. 50% of these fees are bought back by Platio until 10% of Tokens are left in circulation.
- Growth of users on Platio platform will lead to increased demand for Platio Tokens and subsequently to its price growth.
- Users wishing to gain access to our premium features and additional discounts will deposit Platio Tokens within the platform. This will decrease the velocity of the token, thus increasing its price.

Token sale details

Token Price Hard Cap
0,20 EUR **34,500,000** EUR

Bonus structure
Custom Bonus
Private Pre-Sale: 20.08.2018 — 25.01.2019

10–15%
Public Pre-Sale: 28.01.2019 — 11.02.2019

0–8%
Public Sale: 13.02.2019 — 28.02.2019

Team & Advisers



Vlad Bunin
Founder and Chief Strategist



Charles Voltron
Chief Architect



Intars Veberis
Head of Partnerships



Katherin Klein
Chief Operating Officer



Andrey Khavryuchenko
Technical Advisor



Dima Okhrimchuk
Co-founder and Chief Executive Officer



Dzmitry Lapo
Chief Technology Officer



Sergey Lenintsev
General Counsel



Anna Makovnikova
Chief Marketing Officer



Maxim Nogotkov
Product Development Advisor



Anastasia Soloveva
Co-founder and Head of Investor Relations



Irina Berkon
Chief Financial Officer



Andrzej Dawydowicz
Chief Product Officer



Dmitriy Shvets
Business Development Director



Nigel William Valentine Weller
Financial Advisor

Partners



Regulated by



Product Roadmap

2018

Q4 Platform: Exchange and Payment card

2019

Q1 Payments and remittances: SWIFT/SEPA/RIPPLE/OCT Invoicing (1.0)

Q2 Processing for online-merchants (1.0)

Q3 Internal transfers (1.0)
Exchange & Brokerage (1.0)
Asset Guard (1.0)
Platio Blockchain Launch

Q4 Tokenization of assets on Platio Blockchain
Payments and remittances: SWIFT/SEPA/RIPPLE
Payment cards (2.0)
Invoicing & Processing for online-merchants (2.0)
Smart Escrow (1.0)

2020

Q1 Internal transfers (2.0)
Exchange & Brokerage (2.0)
Asset Guard (2.0)

Social Media links

