



The cryptocurrency market is a multibillion dollar business. It is already impossible to ignore the existence of cryptocurrency and blockchain technology but the challenges are numerous as well.

The biggest challenge preventing the majority of companies from providing payment services based on cryptocurrency, is the establishment and maintenance of contractual relations with banks and money transfer operators. Companies who provide such services say that their main barrier is the high costs of ensuring compliance with regulatory requirements. Taking into account the complexity of the regulatory requirements for cryptocurrencies and the rate at which they change, the task of maintaining and demonstrating compliance with these requirements is complex and very costly.

The solution to the problem is to build a new open financial platform which is based on our own banks located in jurisdictions favorable to conducting transactions in cryptocurrencies and own organizations holding U.S. money transmitter licenses. White Label services provided by the platform will allow businesses to develop their own products under their own brands with no additional legal costs.

By creating the Paygine platform, we are not making everything from scratch but bringing our accumulated experience and all the services and technologies used by Best2Pay as a base to build from. Paygine's key competitive advantage over similar projects is that it can leverage off existing Best2Pay services and technologies currently used by FinTech businesses, e-commerce, and beyond. A complete list can be found in the introduction section. We will scale them globally, supplementing them with new services that are specially designed to help businesses who already use (or plan to use) cryptocurrency and blockchain in their operations.

The Paygine platform would allow for the use of cryptocurrencies in transfers and payments that are typically done using traditional payment instruments:

- transferring cryptocurrency to a physical card;
- paying in shops and stores using a card in cryptocurrency;
- accepting cryptocurrency as a payment for goods and services of online stores;
- carrying out cross-border transfers of fiat currencies by means of cryptocurrency with minimal costs;
- maintaining wallets in both fiat currencies and cryptocurrencies with the ability to conveniently and quickly convert funds between them.

Why ICO?

To boost our project and to achieve major milestones much faster we have decided to seek support from FinTech community and people and organisations who share our vision. That is why we have decided to launch ICO and raise funds for platform development in exchange to Paygine tokens (PGC) that will be used to pay for platform services. ICO will have two major stages: Pre-ICO (with 40% bonus) and ICO.