



YOUR NEW EVERYTHING WALLET

Welcome To The Different,
You're going to like it here.

PEXX DIFFERENT





What is PEXX?

PEXX is a **borderless crypto fintech platform** that bridges the gap between Web3 wallets and real-world finance.

With PEXX, Users Can:

- **Off-ramp** crypto to 20+ fiat currencies in minutes
- Access a **USD virtual account** to hold stablecoins
- Spend crypto via a **VISA card** (virtual and physical)
- **Earn up to 3.5% APY** on idle stablecoins.

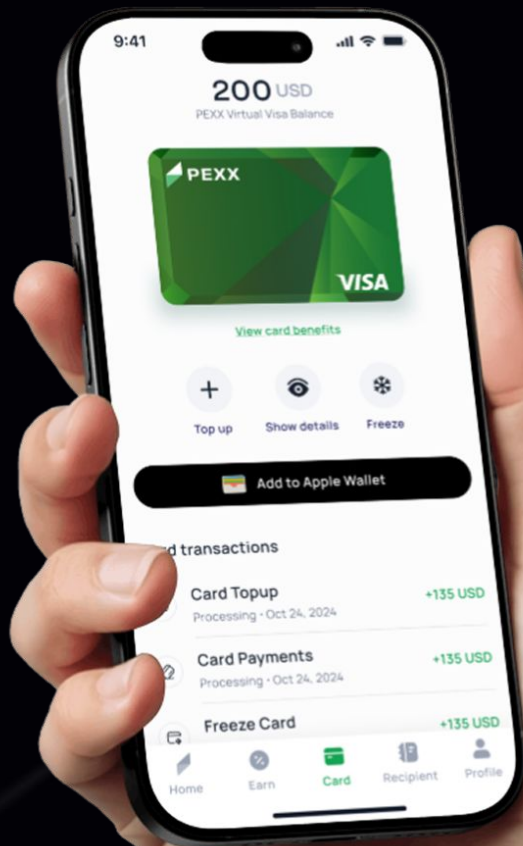




What Makes PEXX Different

All-in-one platform – No need for multiple tools to off-ramp, spend, make transfers, and earn.

- **Truly global** – Works across 80+ countries, regardless of passport.
- **Frictionless user experience** – Simple KYC, fast settlement, no hidden fees.
- **Regulated & secure** – AUSTRAC-registered, enterprise-grade compliance.

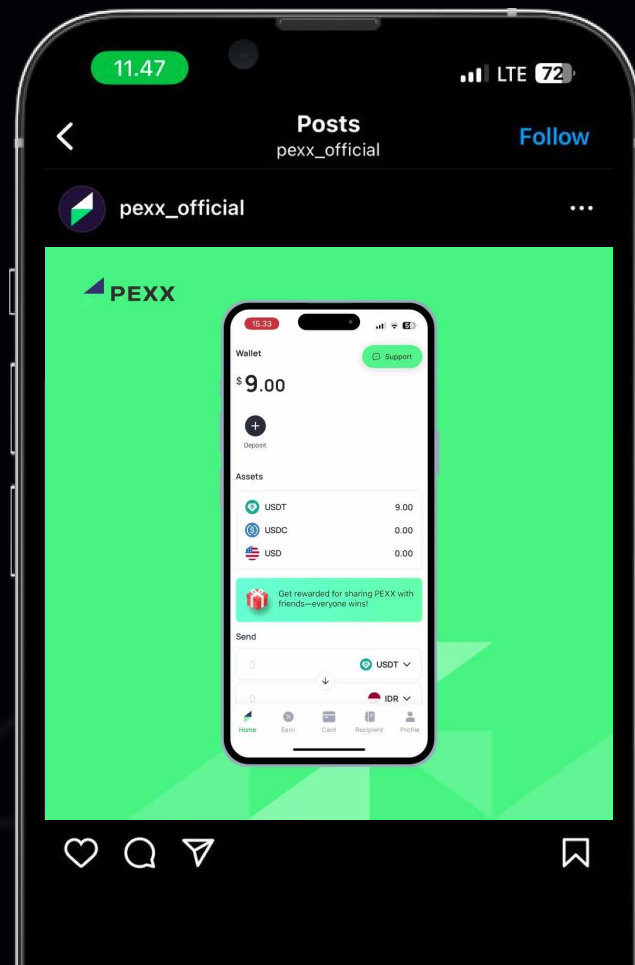




Feature

Instant Cross Border Payments & Multi Currency Payout

- Off-ramp crypto (USDT/USDC) to **bank accounts** in 50+ countries.
- Choose from **20+ local currencies**, including IDR, PHP, VND, INR, EUR, GBP, and more.
- Funds arrive in **minutes**, not days.
- FX rates closely match **Google rates** (mid-market).
- **Low fees – always under 1%**, with full transparency.
- Ideal for cashing out profits, paying remote teams, living off crypto abroad

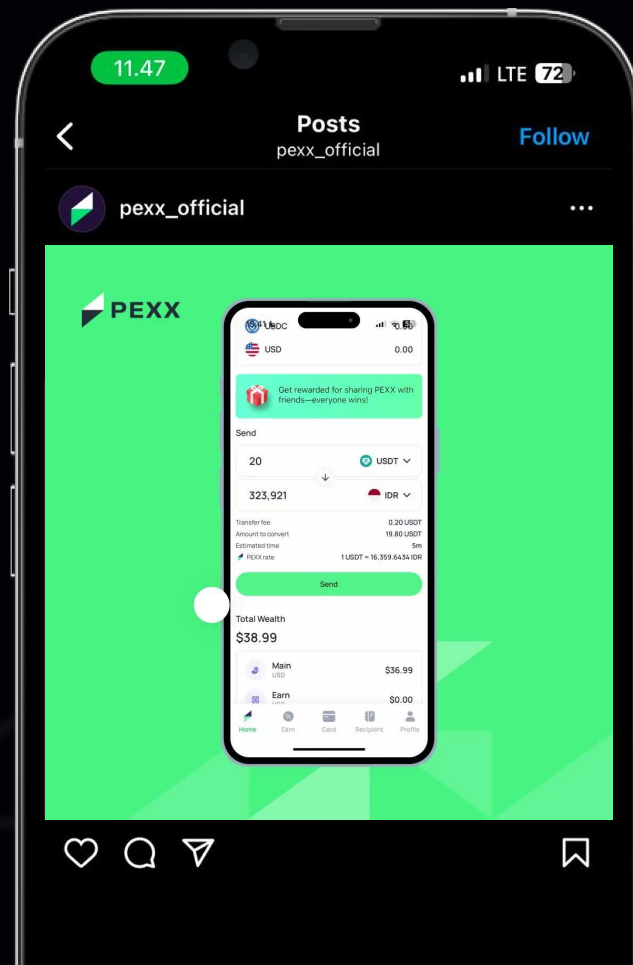




Feature

VISA Card (Virtual & Physical)

- Spend crypto like fiat — anywhere Visa is accepted.
- Virtual card available instantly after KYC and **\$10 deposit**.
- The **\$10** unlock is **fully usable** — not a fee.
- **Add to Apple Pay, Google Pay, Alipay or Wechat** for seamless mobile spending.
- **No deposit fees** when funding/ top up your PEXX account.
- **Physical card is free** – only pay for shipping - \$5.
- Card tested and working in **multiple countries** globally.
- Perfect for travelers, digital nomads, and global freelancers.





Pre-Order Physical Card

- Physical card is **now open for pre-order!**
- Standard shipping fee: **\$50**
- With KOL promo code: **Only \$5** shipping, ask us to generate your promo code!
- Supports Apple Pay, Google Pay, WeChat Pay, Alipay
- Share the exclusive **KOL code** in your content to unlock this deal!

Card Details

- | | |
|-------------------------|------------------------------------|
| • Base currency: USD | • FX fee: 1.2% (non-USD purchases) |
| • Top-up fee: 0% | • ATM withdrawal: 2% (min \$3) |
| • Transaction fee: 0.6% | • Delivery time: up to 5 weeks |





Feature

Earn Yield on Stables

- Hold USDT/USDC and earn **up to 3.5% APY**.
- Backed by U.S. Treasury yields.
- **No lock-in period** – withdraw anytime.
- **No fees** to move your funds in or out.
- Passive income option for long-term holders with full flexibility.





Feature

USD Virtual Account

- Instantly get a **USD virtual account** linked to your crypto wallet.
- Receive USD via ACH, SWIFT, or Fedwire — just like a U.S. bank account.
- No need to visit a bank or show multiple documents — get access with just KYC.
- Convert USD to USDT/USDC with **zero fees**.
- Perfect for global professionals, freelancers, and crypto earners who need a trusted USD channel without traditional banking barriers.

Funds can then be used for:

- Off-ramping to local bank
- Earning yield
- Spending via VISA card





How It Works (User Flow)

1. Download the app at Apple/Google Store
2. Complete KYC — accepts **passports or local government-issued ID only** (no extra docs needed)
3. Deposit USDT/USDC

Choose:

- Off-ramp to bank
- Spend with VISA card
- Hold and earn interest





AUSTRAC
Registration
Approved.



MSB
Registration
in U.S.



Remittance
license (MSO)
in Hong Kong.



Legal & Regulatory

- **AUSTRAC (Australia)**
 - Digital Currency Exchange Provider (DCE100851583-001)
 - Independent Remittance Dealer (IND100851583-001)
 - Registered since 24 May 2024
- **FinCEN (USA)**
 - Registered as a Money Services Business (MSB) with U.S. Treasury
- **Hong Kong (In Progress)**
 - MSO license under application with HK Customs & Excise Department



Our Global Commitment:

1. Robust KYC/AML aligned with international standards
2. Not a bank, exchange, or custodian
3. Enables compliant spending, sending, and receiving of fiat and crypto
4. Mission: To deliver safe, borderless, and compliant financial access





KOL GUIDE





**PHASE 1 -
#PAIDWITHPEXX**

Brand Tagline	USD without borders	
Proposition	Save it. Earn it. Send it. Spend it.	
Big Idea	Seamless access to USD - wherever you are.	
KOL Hashtag	#PAYWITHPEXX	<div>Target Audience:</div> <ul style="list-style-type: none">TravelersDigital nomadsOnline shoppers (fashion, beauty, lifestyle) <div>Hooks/topics suggestion:</div> <ol style="list-style-type: none">Travel Made Easy: "Say goodbye to high fees and currency conversion. PEXX lets you travel the world and pay effortlessly!"Digital Nomad's Best Friend: "Work from anywhere, pay from everywhere—PEXX makes cross-border payments seamless for digital nomads."Instant Payments, No Fees: "No more hidden fees—just tap and pay with PEXX's Visa card, anywhere in the world!"4% Treasury Yield: "Earn passive income on your USD balance with PEXX's up to 4% Treasury Yield, paid out daily"Use your crypto like cash: even on apps like Gojek, Shopee, or Grab.
Campaign Message	Show PEXX as the easiest way to transact across countries and shop online.	
Brand Goals	Awareness & Conversion to App	
Periode	4th week of July – 3rd week of August	



Unique Selling Points (USP) & Comparison Why PEXX Wins:

✓ Instant off-ramp to 80+ countries

Send or withdraw your funds quickly in local currencies just in a few seconds.

✓ Visa card with no subscription fees

Spend worldwide with your PEXX Visa card, without worrying about monthly charges.

✓ Apple Pay support

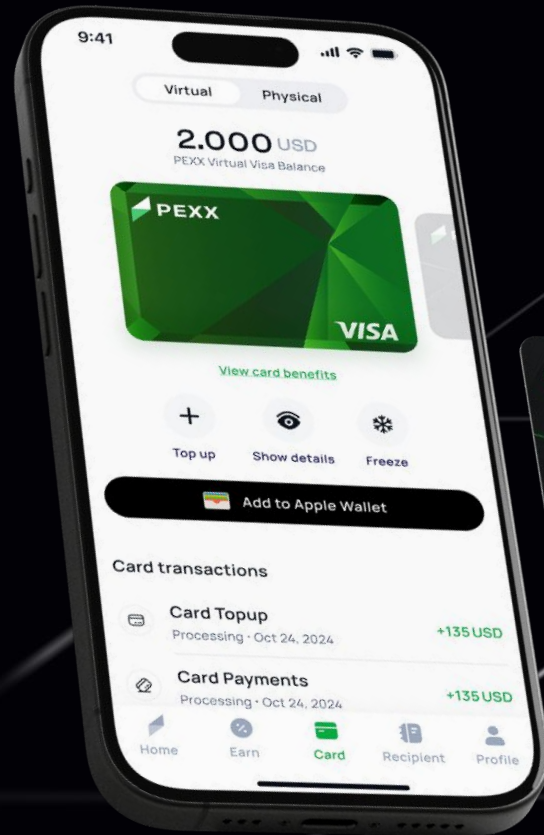
Pay on the go with just a tap—PEXX integrates seamlessly with Apple Pay for everyday ease.

✓ No deposit fees or lock-in for yield

Grow your balance without restrictions. No hidden fees, and you can withdraw anytime.

✓ FX rates close to Google rates

Get fair, transparent exchange rates—no sneaky markups





Comparison to others

Features	PEXX	Traditional Banks	Crypto Exchanges
Off-Ramp Speed	Minutes	Days	1-3 Days
FX Rate Transparency	Near Google Rates	Markup Hidden	Markup/Spread
Visa Card	Virtual & Physical	Limited	Not Always
Yield on Stablecoins	Up to 3.5%	< 1%	Varies
KYC Process	ID (Passport or Local ID)	Bank Documents	Complex
Apple Pay/Google Wallet	Yes	Not Always	Rare
Fees	< 1%	Hidden Charges	1-2% Charge

**Earn Account**

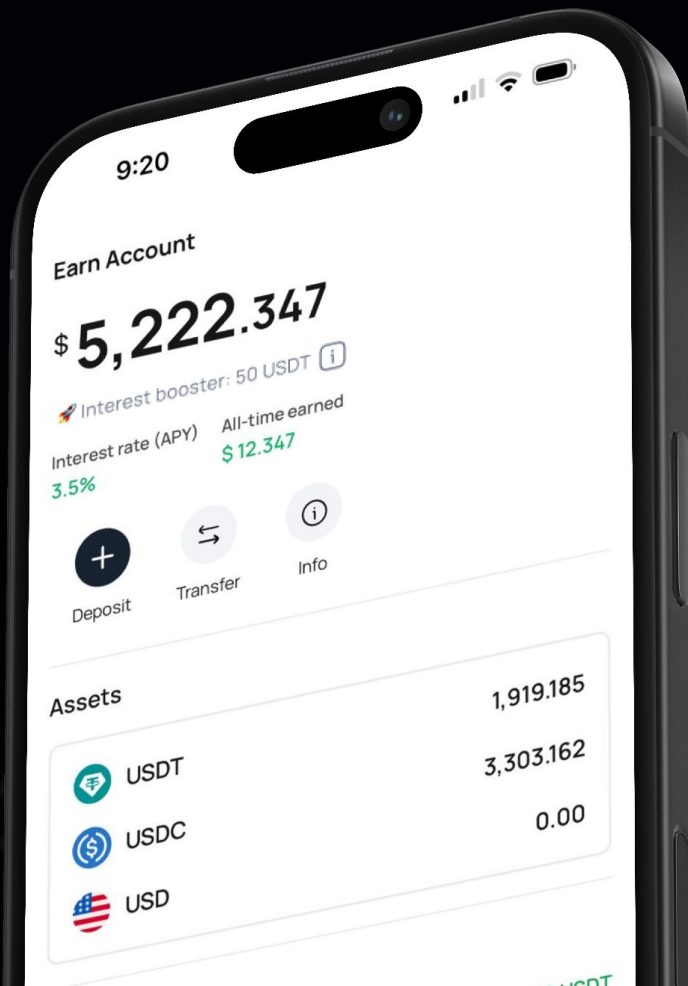
Earn Account Angle to Use in Your Narrative:

"Get \$50 when you sign up to PEXX – no strings attached!"

- Users who download, sign up, and complete KYC receive a \$50 reward.
- You can say: "Free \$50 just by verifying your ID? Yep."

FULL DISCLAIMER

- The \$50 is a non-withdrawable booster.
- It goes into the Earn account to help users earn more on their stablecoins.
- It cannot be spent or cashed out — it increases the base used to calculate APY.
- The booster helps you compound faster, meaning more interest, sooner.





Physical Visa Card

Exclusive KOL Promo - \$45 Discount Code Narrative for KOLs

"Your followers can pre-order the PEXX card for only \$5 using your exclusive code"

Here's the Deal:

- Standard shipping fee: \$50
- Use your custom **KOL Promo code** to give followers a \$45 discount
- They only pay \$5 to get the card
- Your username is your unique Promo code



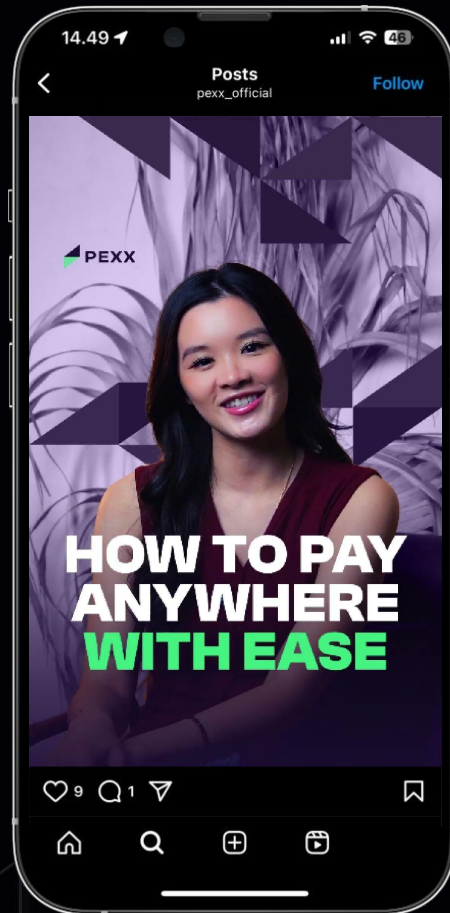


CTA Links

Mandatory CTA for All Posts

"Sign up on PEXX with my link, complete your KYC, and start spending or off-ramping your crypto instantly."

- Download on Appstore/GoogleStore
- Always include the KYC requirement
- Always mention off-ramp or VISA card feature
- Show screen shot or screen record of you offramping
- Mention 50 USDT Airdrop to the Earn/Yield feature
- Link-in-bio or referral link must be present
- Attach your promo code for pre-order physical card



Terms and Conditions (T&C)

Proposal KOL STRATEGY- Campaign

Do's	Don'ts
Align with Campaign Messaging: Ensure content is consistent with the features of PEXX, focusing on key points like real-time currency exchange, instant deposits, and ease of global transactions.	No SARA or Offensive Content: Do not include any content that could be considered offensive, discriminatory, or in violation of community guidelines (e.g., racism, sexism, etc.).
Use Hashtags & Tags: Always include #PaidWithPEXX and tag @pexx.app in your posts.	No Late Posts: Content should be delivered according to the scheduled timeline. Late posts may impact the overall campaign and could affect compensation.
Be Creative and Authentic: The content should feel natural and authentic to your audience. Use your own style to highlight how PEXX helps in daily life or during travels.	No Competitor Mentions: Do not reference or promote competitor services in the content.
Post on Time: Content must be shared on the agreed-upon date to maintain consistency in the campaign.	No Additional Brand Promotions: Do not use the content for any other brand promotions without prior approval from PEXX.
Ensure Clear Messaging: Highlight PEXX's benefits in a simple, engaging way that resonates with your audience.	No Negative Messaging: Avoid negative or critical content about financial services or any kind of demeaning commentary related to PEXX or its services.

speaking style adjusted by KOL

@WIRILETT

(Persona: Mixed couple, LN x Indonesian, sharing about life, love, and business)

Hook ideas:

"How to stay financially wise while living, studying, or traveling abroad? I use PEXX to keep things simple and secure."

Value Intro Revised:

I've studied and traveled overseas, and I know the struggle—currency exchange, fees, and figuring out how to send money back home can be a challenge. Managing your money wisely is so important, especially if you're living in another country or building your dreams abroad. That's why I use PEXX. With one of the best exchange rates, your money is transferred instantly with no delays, and it supports over 17+ currencies.

[Insert product knowledge PEXX]

CTA:

"I share this because I know how hard we all work for our goals. PEXX helps me focus more on the mission, not the money stress."

@pexx.app | #PaidWithPEXX



speaking style adjusted by KOL



@EVELYNTRIVENE

(Persona: Indonesian girl living in Switzerland)

Hook:

""Living abroad and managing your money wisely can be tricky, especially when you're on your own. For all the solo travelers and digital nomads out there, I've found PEXX to be super helpful—I use PEXX."

Value Intro:

"Living in Switzerland is beautiful, but let's be real—it's *one of the most expensive countries in the world*. On top of that, I used to lose more money just from hidden fees when sending money home, shopping, or converting currency. It's perfect if you're working remotely, studying abroad, or just living independently like me. Because every little bit of savings really matters."

[Insert product knowledge PEXX]

CTA:

"If you work from anywhere like me, or live anywhere, you just need PEXX in your life."

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speaking style adjusted by KOL

@J_ANANDARY

(Persona: Traveling, exploring new destinations, and always trying new things)

Hook ideas:

"If you don't use PEXX as your wallet replacement, you'll never know how much easier, faster, and safer everything can be!"

Value Intro:

"Since I started using PEXX, I can travel anywhere without the hassle of carrying cash or multiple cards. With just one app, I can store multiple currencies, exchange them with real-time rates, and pay easily with Apple Pay or Google Pay. Plus, I can send and receive money across 20+ countries without the need for a local bank account! And the best part? I earn up to 4% interest on my USD savings."

[Insert product knowledge PEXX]

CTA:

"So, if you love traveling or need a simple, fast, and secure global payment solution—PEXX is the way to go!"

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THANK YOU

