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The Technology Behind the Platform

PiXL..

At PiXL, we're redefining private credit investment through cutting-edge blockchain technology, smart contracts, and decentralized finance (DeFi). Our platform enables secure, transparent, and liquid investments, unlocking new opportunities for investors, developers, and institutions worldwide





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Global investment notice

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PiXL does not accept or process any form of fiat currency (such as GBP, USD, EUR). All payments made to access services on the PiXL platform must be made in accepted cryptocurrencies, and users are solely responsible for ensuring the legality and compliance of their activities based on their local laws and jurisdictions.

Where fiat-to-crypto on-ramping is presented via third-party providers such as Transak, PiXL acts purely as a technology integrator. PiXL is not a party to any fiat-to-crypto transaction. The Transak widget is provided for user convenience and is governed solely by Transak's terms of service, regulatory obligations, and licensing. PiXL does not handle, custody, convert, or intermediate any fiat funds at any stage of the transaction.

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Project Concept: Delivering Real-World Asset Tokenization Platform

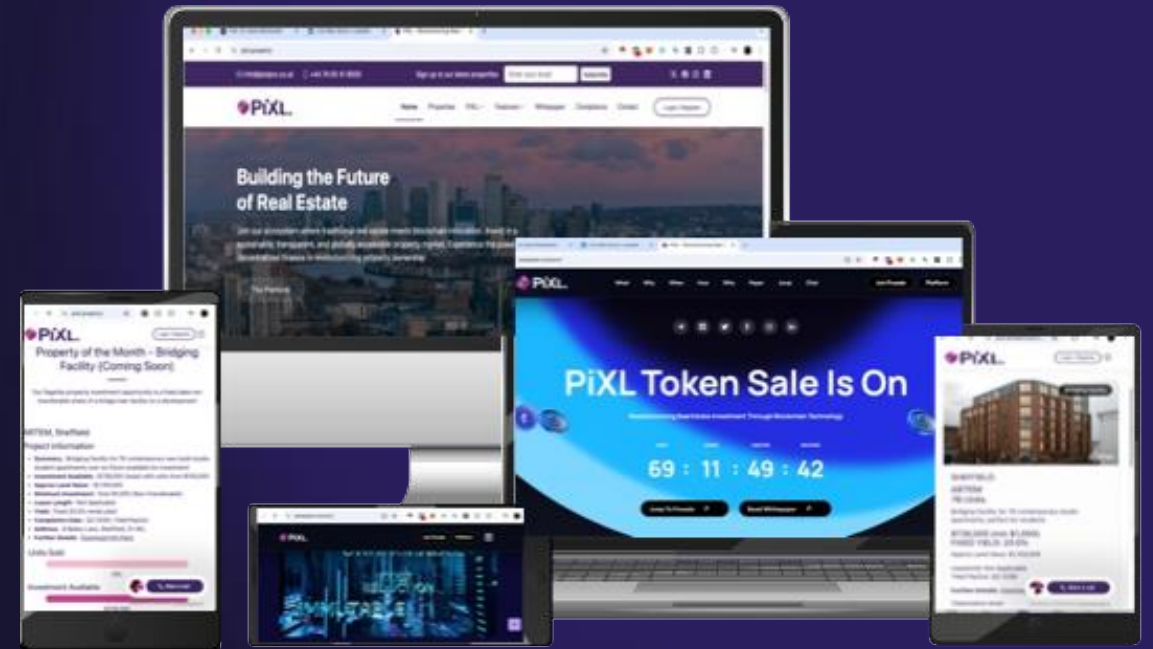
- ✓ **Build Scalable Platform**
Develop a robust, blockchain-powered platform supporting tokenized private credit investments
- ✓ **Secure Developer Partnerships**
Collaborate with property developers to onboard high-value development finance projects
- ✓ **Integrate Web3 Wallets**
Integrate Web3 Wallets: Seamlessly connect with wallets like MetaMask and Coinbase for easy transactions
- ✓ **Plan PiXL Token ICO**
Prepare to launch the PiXL Token to power platform utilities and rewards for customers
- ✓ **Activate Secondary Marketplace**
Enable buying and selling of tokenized RWAs to increase liquidity
- ✓ **Define Roadmap for DeFi Integration**
Outline future plans for staking, secondary marketplace, yield farming, and DeFi lending

Delivering a Real-World Asset
Tokenization Platform
Redefining Private Credit
Investment















PiXL transforms private credit investment by introducing fractional ownership through blockchain technology. Our platform allows investors to access high-yield development finance opportunities with transparency, security, and liquidity. By tokenizing private credit investment assets, PiXL bridges traditional private credit investment with Web3 innovation, providing seamless transactions, global accessibility, and enhanced investment opportunities

Why PiXL's Technology Stands Out?

- **Blockchain-Powered Security:** Immutable smart contracts ensure transparency and trust in every transaction
- **Fractional Ownership:** Be part of premium development finance investments with low entry barriers
- **Seamless Transactions:** Buy, sell, and trade (where applicable) RWA tokens instantly on our platform and in the future on our secondary marketplace
- **DeFi Integration:** Staking, liquidity pools, and yield farming provide enhanced earning potential
- **Regulatory Compliance:** Integrated KYC/AML verification ensures compliance
- **AI-Powered Support:** Automated assistance and real-time AI-driven responses enhance user experience and optimize investor interactions
- **Cross-Chain Compatibility:** PiXL is designed for multi-chain expansion, ensuring interoperability across different blockchain networks for increased liquidity
- **Institutional-Grade Security:** Robust DDoS protection, smart contract audits, and multi-layer encryption safeguard assets and transactions



Platform Architecture Definition

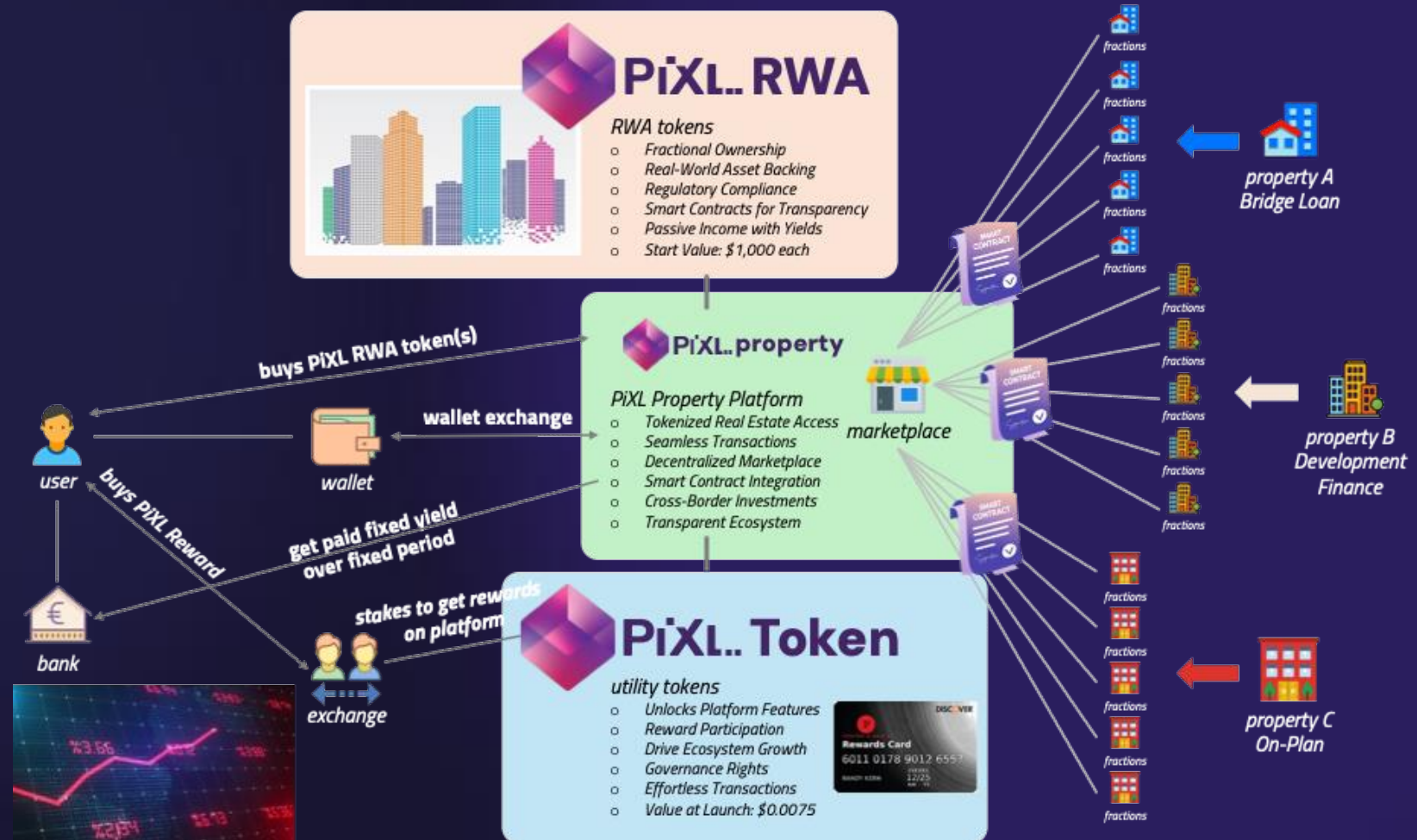
 Front-End Architecture	 Back-End Architecture	 Blockchain Layer	 Compliance & KYC/AML	 Payments and Tokenization	 Cap Table & Audit Trail	 Secondary Markets
<ul style="list-style-type: none"> The Front-End Architecture refers to the part of the system users directly interact with. It includes the user interface (UI) that allows investors and issuers to view and manage tokenized assets, track investments, and execute trades. Built with frameworks like React.js, it ensures a seamless, responsive, and user-friendly experience across devices. 	<ul style="list-style-type: none"> The Back-End Architecture manages server-side operations such as tokenization, transaction processing, rewards mechanism for PiXL token & third-party integrations. Using Node.js, it ensures efficient & scalable performance, with APIs facilitating communication between the front-end, blockchain, and other services. 	<ul style="list-style-type: none"> This is underlying infrastructure enabling secure and transparent asset tokenization. Using Plume (with ERC-20 standards for tokens), it handles smart contracts, token issuance, transfers, and corporate actions. It ensures immutability and decentralization, essential for trust in a tokenized platform. 	<ul style="list-style-type: none"> Compliance & KYC/AML (Know Your Customer /Anti-Money Laundering) refers to the processes and tools integrated into the platform to verify investor identities and ensure all transactions comply with legal and regulatory requirements. It automates KYC checks and continuous AML monitoring to prevent fraud and ensure compliance. 	<ul style="list-style-type: none"> This refers to the platform's integration with Transak for users without crypto, enabling them to purchase PiXL tokens with fiat. It handles transactions between investors and issuers, automates token issuance upon successful payment, and ensures secure, traceable transactions via smart contracts. 	<ul style="list-style-type: none"> The Cap Table records token ownership distribution in real time, reflecting all token-related events such as issuance, transfers, and corporate actions. The Audit Trail is an immutable record of all transactions, providing transparency and accountability for regulators, auditors, and compliance agents. 	<ul style="list-style-type: none"> Secondary Markets provide liquidity by allowing investors to trade tokenized assets on decentralized exchanges (DEX) or over-the-counter (OTC) platforms. These markets enable investors to buy and sell tokens, offering flexibility and real-time pricing through decentralized financial protocols (DeFi).
 Authentication, Authorization, and Accounting	 Monitoring & Logging	 Scalability & Load Balancing	 Disaster Recovery	 Data Privacy and GDPR Compliance	 Security & Governance	 Token Liquidity and Market Making
<ul style="list-style-type: none"> This ensures secure user login, role-based access control (RBAC), and session management using technologies like OAuth 2.0 and JWT. It controls user permissions and manages access to different platform features, ensuring that users can only perform actions they are authorized for. 	<ul style="list-style-type: none"> Monitoring & Logging involves tracking system performance, security events, and error logs in real time using tools like AWS CloudWatch and Datadog. It allows administrators to proactively address issues and maintain the platform's health by detecting and resolving problems before they affect users. 	<ul style="list-style-type: none"> This ensures the platform can handle increasing traffic and user load. AWS Auto Scaling and Kubernetes are used to automatically adjust resources as needed, while load balancing distributes traffic across servers, ensuring high performance and reliability. 	<ul style="list-style-type: none"> The Disaster Recovery strategy involves automated multi-region backups and failover mechanisms to ensure business continuity. Regular testing ensures that in the event of a failure, data can be restored quickly and the system can resume normal operations with minimal disruption. 	<ul style="list-style-type: none"> Data Privacy and GDPR Compliance ensures that personal data is securely stored and handled in compliance with the General Data Protection Regulation (GDPR) and other privacy laws. End-to-end encryption, data access controls, and user consent mechanisms ensure data protection and privacy. 	<ul style="list-style-type: none"> Security & Governance ensures platform adheres to security standards with practices like multi-factor authentication (MFA), encryption, DDoS protection, and regular security audits. Governance ensures that platform operations, from smart contract execution to token issuance, are mindful of compliance legal & reg frameworks. 	<ul style="list-style-type: none"> Token Liquidity and Market Making refers to creating liquidity for tokenized assets by using Automated Market Maker (AMM) protocols and liquidity pools. Investors can contribute to liquidity pools on decentralized exchanges (DEX) and earn rewards, ensuring there is enough liquidity for token trading on the platform.

Platform Architecture Technology

Front-End Architecture	Back-End Architecture	Blockchain Layer	Compliance & KYC/AML	Payments and Tokenization	Cap Table & Audit Trail	Secondary Markets
Technology Stack: React.js, HTML5, CSS3, JavaScript	Technology Stack: Node.js, Express.js	Technology: Plume, ERC-20, AWS Blockchain	KYC Provider: Sumsub	Third-party API handles fiat-to-crypto: Transak; Token: PiXL	Technology: AWS Blockchain	Integration to: DEX & OTC
User Interface (UI): <ul style="list-style-type: none"> Provides a seamless and responsive UI for investors and issuers to manage their accounts, view tokenized assets, track investments, and execute trades. User Dashboard: <ul style="list-style-type: none"> Displays portfolio performance, token balances, real-time data on transactions, and notifications about corporate actions or regulatory updates. Integration: <ul style="list-style-type: none"> Connects with backend services via API to fetch real-time data, transaction history, and compliance updates. Integration with Transak 	Core Functions: <ul style="list-style-type: none"> Handles token issuance, payment processing, and transaction management. Implements business logic for corporate actions (dividends, buybacks) and investor onboarding (KYC/AML). Reward Mechanism: <ul style="list-style-type: none"> Manages PiXL reward system, including token staking, tiered benefits, and automated reward distribution based on platform engagement. Smart Contract Management: <ul style="list-style-type: none"> Facilitates the deployment and interaction with Plume-based smart contracts, managing minting, transfers, and ownership tracking 	Smart Contracts: <ul style="list-style-type: none"> Written in Solidity for secure token issuance, transfers, and automated income distribution (e.g., fixed amount). Manages all token events, including minting, transfers, staking, and corporate actions. Plume Layer: <ul style="list-style-type: none"> Provides low-cost, fast transaction processing, ensuring scalable token issuance and transfers. Tokens are minted and managed on Plume, benefiting from low fees and high throughput. AWS Blockchain: <ul style="list-style-type: none"> Stores immutable records of transactions (token creation, transfers, payments, compliance checks), ensuring transparency and a secure audit trail for regulators. 	Process: <ul style="list-style-type: none"> Investors are automatically verified during onboarding via Sumsub's API, including identity verification, background checks, and sanction list screening. Continuous monitoring of investors ensures ongoing compliance with AML regulations. Automation: <ul style="list-style-type: none"> Results from Sumsub are directly processed by the platform, updating investor status in real time. Investors are automatically flagged or approved. All KYC/AML data is securely stored on the blockchain to maintain an audit trail. 	Process Details <ul style="list-style-type: none"> Investors convert fiat into crypto using a third-party on-ramp provider. PiXL does not handle fiat directly. Once crypto is received, the platform issues tokens automatically and updates the investor's wallet and cap table. All transactions are recorded securely and transparently. Automation: <ul style="list-style-type: none"> Crypto receipt triggers token minting. Cap tables update instantly. AML/KYC verified before token issuance. 	Cap Table: <ul style="list-style-type: none"> The platform automatically updates the cap table in real time to reflect changes in token ownership due to issuance, transfers, and corporate actions. Provides full visibility to issuers, investors, and compliance agents. Audit Trail: <ul style="list-style-type: none"> All transactions are recorded on the AWS blockchain, providing a transparent, immutable audit trail for regulatory review and investor protection. 	Billboard Exchanges: <ul style="list-style-type: none"> Integrates with decentralized exchanges (DEX) and OTC markets to provide liquidity for tokenized assets. Smart contracts manage trades, ensuring secure peer-to-peer transactions and updating the cap table in real time. DeFi Integration: <ul style="list-style-type: none"> Enables staking, collateralization, and yield farming for token holders, leveraging liquidity pools on DEX platforms. Automated compliance checks ensure adherence to KYC/AML rules for all DeFi transactions.
Authentication, Authorization, & Accounting	API Layer: <ul style="list-style-type: none"> RESTful API to handle requests between the front-end, blockchain, and third-party services (KYC, payments). 	Scalability & Load Balancing	Disaster Recovery	Data Privacy and GDPR Compliance	Security & Governance	Token Liquidity and Market Making
Tech Stack: OAuth 2.0, JWT, Role-Based Access Control (RBAC)		Tech Stack: AWS Snapshots, Multi-region Backup, Failover Mechanisms	Tech Stack: AWS Snapshots, Multi-region Backup, Failover Mechanisms	Tech Stack: Data Encryption, GDPR-compliant APIs, User Data Controls	Tech Stack: MFA, DDoS protection & SQL injection mitigation	Tech Stack: Automated Market Maker (AMM), Liquidity Pools, DEX Integration
AAA: <ul style="list-style-type: none"> Secure user authentication with OAuth 2.0, session management via JWT, and RBAC to control access levels, ensuring users have appropriate permissions for platform actions 	Monitoring & Logging	Disaster Recovery: <ul style="list-style-type: none"> Automated multi-region AWS backups, failover mechanisms for minimal downtime, and regular testing to ensure fast, reliable data restoration. 		Data Privacy: <ul style="list-style-type: none"> End-to-end encryption safeguards personal data, with GDPR-compliant APIs ensuring secure handling of user information. Users have control over their data, with mechanisms for data access, correction, and deletion. 	Security: <ul style="list-style-type: none"> End-to-end encryption for all communications between users & platform and multi-factor authentication (MFA), DDoS protection, & SQL injection mitigation Governance: <ul style="list-style-type: none"> Smart contracts enforce rules for token issuance, transfers, and corporate actions. Regular audits are conducted to ensure compliance with security & reg standards. 	Token Liquidity: <ul style="list-style-type: none"> Liquidity pools and AMM on decentralized exchanges (DEX) ensure market liquidity, with investors contributing to pools and earning fees or rewards, promoting seamless trading of tokenized assets.
	Monitoring and Logging: <ul style="list-style-type: none"> Continuous monitoring with AWS CloudWatch, including real-time logging for performance tracking, error detection, and proactive issue resolution. 	Scalability: <ul style="list-style-type: none"> AWS Auto Scaling & Kubernetes ensures handling user loads, with Redis caching improving response & performance under high traffic conditions. 				

Operations: How it works

- User joins PiXL platform
- Performs User ID&V and KYC
- Upon passing User connects wallet
- User buys **PiXL Token** from exchange where its listed
- User receives **PiXL Token** tokens in wallet
- User picks a debt facility and buys fractional share
- User gets discount on fees as reward for staking **PiXL Token**
- User signs Ts & Cs, legals & smart contract
- **PIXL RWA** transferred into wallet
- User receives yield / rent from ownership share on fixed period
- The Value of **PiXL RWA** is fixed
- The Value of PiXL Reward backed on exchange can go up or down



Architecture: Scalable, Secure, & Compliant Tokenization Platform

Front End

ReactJs

For user and admin interfaces (user dashboards, private credit listings, analytics and reporting on any device)

API Layer

Restful

To handle communication between the frontend, backend, and external systems (KYC services, oracles, etc.)

KYC/AML

Payments

Auditing

Governance

Reporting

Analytics

Blockchain

Plume

For EVM chain for tokenization and smart contracts

Smart Contract

Ethers.js

Integration to facilitate blockchain interactions (token minting, transfers, & income distribution).

Database

MySQL

For storing data related to assets, users, & transaction history

Back End

Node.js

For server-side operations like tokenization workflows, transaction handling, and compliance integration

Security

JWT

Implement encryption

DDos Protection

SQL injection mitigation

Cloud







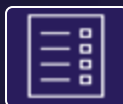








AWS

Containerization hosting using Kubernetes & Docker for deployment for scalability

Technology, innovation & world-class partnerships



Key Technical Platform Features

	Tokenized Private Credit		Smart Contract Automation		Blockchain Transparency		Global Accessibility
	Fractional Ownership		DeFi Integration		Portfolio Management		Seamless Transactions
	Regulatory Compliance ready		User Rewards		Fixed Income Distribution		Investor Community
	Secondary Marketplace Trading		Real-Time Market Insights		Customizable Investment Options		Sustainable Investment Opportunities

Secure & Compliant: Ensuring Trust & Protection in the Ecosystem

At PiXL, security and compliance are at the core of our platform, ensuring investor confidence and regulatory alignment. Our multi-layered security framework protects user assets, transactions, and personal data while adhering to global financial regulations

Key Security Measures

- **Smart Contract Audits:** PiXL smart contracts undergo rigorous audits by OpenZeppelin and third-party security firms to mitigate vulnerabilities.
- **Multi-Signature Wallets:** Treasury and operational funds are safeguarded with multi-sig authentication, ensuring secure asset management.
- **Real-World Asset Verification:** On-chain asset ownership is backed by legal contracts ensuring full transparency.
- **KYC/AML Compliance:** Powered by SumSub, PiXL enforces stringent Know Your Customer (KYC) and Anti-Money Laundering (AML) protocols for investor protection.
- **Data Encryption & Access Controls:** All transactions and investor data are AES-256 encrypted, with role-based access to minimize security risks.

Regulatory Compliance

- **Jurisdictional Framework:** PiXL ensures adherence to digital asset and securities regulations for the jurisdiction in which the operating company is incorporated.
- **Investor Protection:** Clear vesting schedules, platform audits, and legal transparency provide security for all stakeholders.

PiXL is committed to security and compliance, fostering trust and long-term sustainability for token holders and investors.

Compliance & Regulation-ready solution



KYC/AML Integration

- Full compliance with global KYC (Know Your Customer) and AML (Anti-Money Laundering) standards.
- Seamless onboarding with identity verification through SumSub.
- Prevents fraudulent activities and ensures only verified investors participate.



GDPR and Data Privacy

- Adheres to strict General Data Protection Regulation (GDPR) policies.
- Secure encryption for sensitive user data to prevent breaches.
- Provides users with full control over personal data and privacy preferences.



Immutable Audit Trails

- Blockchain-powered record-keeping ensures tamper-proof transaction history.
- Enables full transparency for investors, auditors, and regulatory authorities.
- Strengthens trust in debt tokenization through automated smart contract logs.



Advanced Security Measures

- Multi-signature wallets and institutional-grade encryption for fund protection.
- Regular smart contract audits conducted by OpenZeppelin.
- Decentralized security framework prevents unauthorized access and data leaks.

High-Performance Blockchain Infrastructure

Scalability & Speed

- Built on high-speed blockchain networks (Plume) for instant transactions.
- Low-latency architecture ensures seamless execution of private credit investments.
- Can handle thousands of transactions per second, minimizing delays.

Cost Efficiency

- Optimized gas fees to reduce transaction costs for investors.
- Automated smart contract execution lowers operational expenses.
- Staking and liquidity incentives further improve economic efficiency.

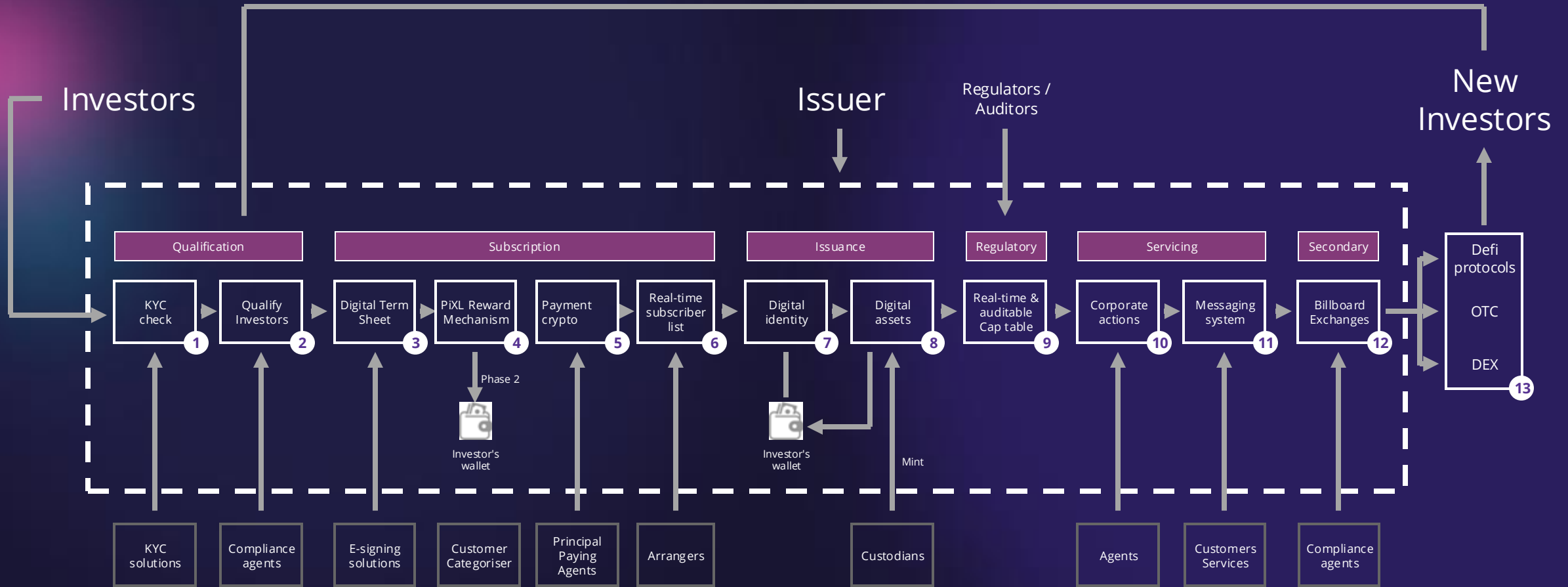
Real-Time Processing & Settlement

- Instant settlement of tokenized assets and investment returns.
- On-chain transparency ensures smooth transaction tracking.
- Eliminates intermediaries, reducing delays in fund transfers.

Resilience & Reliability

- 99.99% uptime with decentralized cloud infrastructure (AWS, Plume Networks).
- Built-in failover mechanisms to ensure continuous platform availability.
- Smart contract security audits protect against system vulnerabilities.

Platform Ecosystem and Process Flow



① Qualification: KYC Check

Stakeholders: Investors, KYC Provider (Sumsub), Compliance Agents

Process Details:

- Investors submit their identity information and required documentation through the platform.
- The platform integrates with Sumsub via API to automatically conduct KYC/AML checks.
- Sumsub returns results (e.g. pass, fail, or further action required) in real-time.
- If the KYC is successfully completed, the investor moves forward in the qualification process. If flagged, the case is sent for further review.

Technology:

- **API Integration:** Seamless connection with Sumsub for KYC/AML checks.
- **Blockchain Storage:** Store the KYC verification on AWS blockchain for transparency and audit purposes.

Automation:

- Results from Sumsub are directly processed by the platform, updating the investor status automatically (approved or flagged).

② Qualification: Qualify Investors

Stakeholders: Investors, Issuers, Compliance Agents

Process Details:

- Once KYC is completed, the investor's financial status and investment background are evaluated. Criteria such as investor accreditation or other legal requirements are assessed.
- A rule-based system determines the investor's eligibility for different investment tiers and opportunities (e.g., size of investments, access to exclusive projects).
- Compliance agents receive notifications only if special cases arise (e.g., flagged high-risk investors or incomplete profiles).

Technology:

- **Rule-Based Compliance Engine:** Automatically assesses the investor's financial status against preset rules (e.g., accredited investor status, risk profile).
- **PiXL Token Integration:** After qualification, investors can use the PiXL token / crypto for payments.

Automation:

- Investor qualification is handled automatically based on compliance rules. Approved investors are granted access to investment opportunities, while flagged cases are directed to compliance agents for manual review.

③ Subscription: Digital Term Sheets

Stakeholders: Investors, Issuers, Compliance Agents, Payment Providers (Fiat is converted to crypto via a third party and PiXL does not accept fiat payments), Blockchain Integration for PiXL.

Process Details:

- After issuance, investors can subscribe to asset offerings through digital term sheets, which outline the details of the investment opportunity (e.g., token allocation, rights, expected returns).
- Investors review and agree to the terms via a digital signing process, confirming their participation in the token offering.
- Once subscribed, investors are added to a real-time subscriber list, which tracks their commitment to purchase tokens.
- Investors can pay using PiXL tokens or other crypto.
- Upon successful payment, the platform automatically allocates the corresponding tokens to the investor's wallet and updates the cap table with the new ownership structure.

Technology:

- **Digital Term Sheet Generation:** Automatically generated for each investment opportunity, token rights, investment size, and terms.
- **Smart Contracts:** Govern subscription process, ensuring once terms are signed & payments made, tokens are issued, and ownership is tracked transparently.
- **PiXL Token Integration:** Investors can use PiXL tokens as payment, with transactions recorded on the AWS blockchain.
- **Transak Integration:** Transak provides the user the capability to convert fiat into crypto.
- **Blockchain for Subscription:** Subscription details, token allocation, and the real-time subscriber list are recorded on the AWS blockchain for transparency.

Automation:

- **Automatic Term Sheet Creation:** Digital term sheets are auto-generated based on issuer inputs and investor selection.
- **Payment Integration:** Platform automates payments, in crypto, and ensures token distribution upon confirmation.
- **Cap Table Updates:** Cap table is automatically updated in real time with new investors' holdings, ensuring complete visibility.

④ Subscription: PiXL Mechanism (Phase 2)

Stakeholders: Investors, Issuers, Platform Administrators

Process Details:

- The PiXL token is a utility/governance token, functioning like a rewards or points system. Investors purchase PiXL tokens to access platform benefits, reduced fees, governance rights, and other perks.
- PiXL tokens don't represent financial assets or asset ownership but provide value through platform utilities such as discounted transaction fees, access to exclusive investment features, and participation in governance.
- Investors purchase PiXL tokens using cryptocurrencies, which are then credited to their wallets.
- The platform uses a Customer Categorizer, which evaluates the investor's engagement and holdings of PiXL tokens to determine the level of rewards or benefits they are entitled to. This automated system ensures investors are properly categorized based on their PiXL stake.
- The PiXL reward mechanism incentivizes engagement by offering tiered benefits based on the amount of PiXL tokens held or staked.

Technology:

- **Smart Contracts:** Manage PiXL token purchases, staking, and reward distribution, ensuring the correct benefits are allocated based on the investor's categorization.
- **Blockchain (Plume):** All PiXL token transactions, reward entitlements, and governance votes are securely recorded on the Plume blockchain.

Automation:

- **Automatic Rewards Distribution:** The Customer Categorizer determines reward tiers, automatically unlocking benefits such as reduced fees based on the investor's PiXL holdings.
- **Governance Participation:** PiXL token holders can automatically participate in platform governance, voting on key decisions according to their token holdings.

5 Subscription: Payment - Fiat

Stakeholders: Investors, Issuers, Payment Providers (Transak), Compliance Agents, Auditors

Process Details:

- After investors subscribe to an offering and sign the digital term sheet, they can choose to pay for their tokens using crypto currencies
- The platform integrates with Transak, which helps a user convert fiat into crypto. Investors are directed to complete the payment through their preferred bank account or payment method.
- Once the payment is processed the corresponding amount is deducted from the investor's account.
- Upon successful payment, the platform automatically issues the appropriate number of tokens to the investor's wallet and updates the cap table to reflect the new ownership.
- An automated audit trail is created, recording the details of the fiat transaction, including the amount, time, and investor identity, ensuring full transparency and compliance. fiat is converted to crypto via a third party and PIXL does not accept fiat payments.
- Transak is solely responsible for the conversion of fiat currency into cryptocurrency. Pixl is not involved in any part of the conversion process and does not facilitate or handle any fiat-to-crypto transactions. All fiat-to-crypto conversions are processed exclusively through the Transak widget, which is integrated into the platform. Pixl does not act as an intermediary in this process

Technology:

- **Transak API:** Helps a user convert fiat into crypto.
- **Payment Confirmation:** Transak's API sends real-time payment confirmation to platform, triggering next steps in token issuance process.
- **Smart Contracts:** Govern the issuance of tokens upon successful payment, ensuring transparency and security in the allocation of digital assets.
- **Blockchain Record-Keeping (AWS):** Every fiat payment is securely recorded on the AWS blockchain, creating an immutable audit trail for compliance and future auditing purposes. Fiat is converted to crypto via a third party and PIXL does not accept fiat payments.

Automation:

- **Payment Processing:** Payments via fiat are automatically routed through Transak, and once confirmed, the platform handles the token issuance without manual intervention. Fiat is converted to crypto via a third party and PIXL does not accept fiat payments.
- **Real-Time Updates:** Cap tables and ownership records are automatically updated once the payment is confirmed, providing issuers and investors with real-time transparency.
- **Compliance Checks:** Automated systems ensure that every fiat transaction complies with AML regulations, and all payment data is securely stored for regulatory review. Fiat is converted to crypto via a third party and PIXL does not accept fiat payments.

6 Subscription: Real-Time Subscriber List

Stakeholders: Investors, Issuers, Compliance Agents, Auditors

Process Details:

- Once investors subscribe to a token offering and complete their payment (via crypto), they are automatically added to a real-time subscriber list.
- The subscriber list provides an up-to-date record of all investors who have committed to purchasing tokens, including details such as the number of tokens they are purchasing and their payment status.
- This list is accessible to both issuers and compliance agents, providing transparency into the subscription process and enabling easy tracking of all participating investors.
- The list is continually updated in real time, reflecting any changes in subscriptions, such as new investors joining or payments being processed.
- Compliance agents can monitor the subscriber list for any discrepancies or compliance issues, ensuring that only qualified investors are participating.

Technology:

- **Real-Time Database:** The subscriber list is powered by a live database that tracks investor commitments and payment confirmations in real time.
- **Smart Contracts:** Govern the process, ensuring that once an investor subscribes and makes payment, they are automatically added to the list and their information is securely stored.
- **Blockchain (AWS):** All subscription data, including the real-time subscriber list, is stored on AWS blockchain to ensure transparency and immutability for auditing and compliance purposes.

Automation:

- **Automatic Updates:** The platform automatically updates the subscriber list in real time as new investors subscribe, make payments, or cancel their subscriptions.
- **Audit Trail:** An immutable record of each investor's subscription is created and stored on the blockchain, providing a clear and transparent audit trail for regulators and auditors.
- **Compliance Monitoring:** The subscriber list integrates with the compliance engine, allowing for automated checks to ensure that all investors meet the required qualifications and that their payments are compliant with AML/KYC regulations.

7 Issuance: Digital Identity

Stakeholders: Investors, Issuers, Compliance Agents, Wallet Providers (MetaMask), Blockchain Integration

Process Details:

- As part of the issuance process, investors are assigned a digital identity within the platform. This identity is securely linked to their KYC verification and investment profile.
- The digital identity is stored on blockchain, ensuring immutability and transparency while maintaining privacy for the investor.
- Investors' digital identities are associated with their MetaMask wallet (the platform's default wallet), where all tokenized assets (e.g., PiXL tokens or fractional development finance ownership tokens) are securely stored.
- The platform uses smart contracts to ensure that any transactions, whether purchasing tokens or transferring ownership, are linked to the investor's digital identity and wallet, providing an auditable trail.
- Investors have full control of their wallet, allowing them to manage, store, and trade their tokens. Any activity, such as token transfers / sales, is automatically updated on blockchain, maintaining transparent & secure record.
- The digital identity system ensures that only verified, compliant investors are able to participate in token offerings and transactions, while the wallet system provides a secure and easy way for investors to manage their holdings.

Technology:

- **Digital Identity Management:** Each investor is issued a unique digital identity that is securely tied to their KYC profile and stored on the AWS blockchain.
- **MetaMask Wallet Integration:** Investors' tokens are stored and managed using MetaMask, the default wallet for handling all tokenized assets on the platform.
- **Smart Contracts:** Facilitate transactions and ensure that all actions (e.g., token purchases, transfers) are linked to the investor's digital identity and wallet.
- **Blockchain (AWS):** All digital identities and wallet activities are recorded on the AWS blockchain, ensuring a transparent, tamper-proof audit trail.

Automation:

- **Automatic Identity Linking:** Once an investor completes KYC, their digital identity is automatically created and linked to their wallet.
- **Secure Transactions:** All transactions involving the investor's tokens are securely linked to their digital identity and wallet, ensuring traceability and compliance.
- **Real-Time Updates:** The platform provides real-time updates to the blockchain for all investor activity, including token transfers and sales.

8 Issuance: Digital Assets

Stakeholders: Investors, Issuers, Compliance Agents, Blockchain and Wallet Providers (MetaMask)

Process Details:

- Once an investor subscribes to an offering and completes the payment process, the platform begins the process of issuing digital assets.
- Digital assets represent fractional ownership in the tokenized development finance or income streams and are backed by the underlying asset.
- The platform uses smart contracts to mint these digital assets, ensuring that each token is securely created, allocated, and tied to the specific asset.
- Tokens are minted based on the predefined terms of the offering (e.g., number of tokens, ownership distribution) and are immediately assigned to the investor's MetaMask wallet.
- The minting process is fully automated and transparent, ensuring that token creation follows all predefined rules, including ownership caps and compliance regulations.
- Investors can then manage their digital assets directly within their wallets, where they hold them.

Technology:

- **Smart Contracts:** Handle the minting of digital assets based on the terms of the asset offering. These smart contracts ensure that each token represents fractional ownership and is securely minted and issued.
- **MetaMask Wallet Integration:** Once minted, the digital assets are automatically transferred to the investor's MetaMask wallet, ensuring immediate access and control.
- **Blockchain (AWS):** All minting and token issuance activities are recorded on the AWS blockchain, ensuring a secure and immutable audit trail.
- **PiXL Token Integration:** If applicable, PiXL tokens can be used to facilitate payments and the corresponding minting of digital assets.

Automation:

- **Automated Minting:** Smart contracts automatically mint digital assets once payments are confirmed, ensuring accurate issuance and compliance with the offering terms.
- **Token Allocation:** Upon minting, tokens are immediately and securely transferred to the investor's wallet without manual intervention.
- **Real-Time Cap Table Updates:** The platform's cap table is automatically updated in real time to reflect the newly minted assets and their associated ownership structure.

9 Regulatory: Real-time & Auditable Cap table

Stakeholders: Investors, Issuers, Compliance Agents, Auditors

Process Details:

- The cap table (capitalization table) is a real-time record of ownership in the tokenized assets on the platform. It reflects the distribution of tokens across investors and provides transparency into the current ownership structure.
- Every time tokens are issued, traded, or transferred; the cap table is automatically updated to reflect the new ownership.
- The auditable cap table tracks all ownership changes, ensuring that compliance agents and auditors can review the history of token movements and validate the accuracy of the ownership structure at any given time.
- The platform uses smart contracts to ensure that every transaction related to token issuance, transfers, and trades is securely recorded on the blockchain.
- The cap table provides full transparency to issuers and compliance agents, who can easily access the real-time data to monitor compliance with investment caps, regulatory restrictions, and ownership limits.
- Auditors have access to an immutable audit trail of all token-related activities, ensuring that the platform meets the highest standards of regulatory compliance.

Technology:

- **Smart Contracts:** Automatically update the cap table based on token issuance, transfers, and trades, ensuring that ownership is always accurately reflected.
- **Blockchain (AWS):** The cap table is stored on the AWS blockchain, providing an immutable and transparent record of ownership changes.
- **Real-Time Data:** The platform delivers real-time updates to the cap table, ensuring that issuers, investors, and compliance agents have up-to-date information on ownership distribution.

Automation:

- **Real-Time Updates:** Every token-related action (issuance, transfer, trade) automatically updates the cap table in real time, without manual intervention.
- **Audit Trail:** The platform maintains a comprehensive audit trail of all changes to the cap table, which can be accessed by auditors for regulatory reviews.
- **Compliance Monitoring:** The cap table integrates with the platform's compliance systems to ensure that all ownership changes are compliant with regulatory requirements.

10 Servicing: Corporate actions

Stakeholders: Investors, Issuers, Compliance Agents, Custodians, Principal Paying Agents

Process Details:

- Corporate actions are events initiated by issuers that affect tokens & investors: dividend payments, yield payments, token buybacks, or asset liquidation.
- The platform automates the execution of corporate actions through smart contracts, ensuring that they are processed accurately and in compliance with the terms set out in the offering.
- For events such as dividend payments or interest distributions, smart contracts automatically calculate and distribute payments to investors based on their proportional ownership of the tokenized assets.
- For actions like buybacks or liquidations, the smart contracts ensure that the tokens are redeemed or adjusted according to predefined rules, and the cap table is updated accordingly.
- Investors are notified of upcoming corporate actions through the platform's messaging system, ensuring full transparency and allowing them to track any impact on their token holdings.
- Corporate actions are securely recorded on the AWS blockchain, ensuring an immutable and auditable trail for compliance agents and auditors to verify that all actions were executed according to terms.

Technology:

- **Smart Contracts:** Automate corporate actions like payments, buybacks, and liquidations, ensuring they are executed in line with the terms of the token offering.
- **Blockchain (AWS):** All corporate actions and related transactions are recorded on the AWS blockchain, providing a transparent and secure audit trail.
- **Payment Gateways:** Integration with payment systems for the automatic distribution of payments related to corporate actions.

Automation:

- **Automated Payments:** Smart contracts automatically handle dividend or interest payments, ensuring they are distributed to investors based on their ownership share.
- **Buyback & Redemption:** Token buybacks or redemptions are executed automatically, with the cap table and investor balances updated in real time.
- **Notifications:** Investors receive automated notifications of corporate actions through the messaging system, keeping them informed of any changes affecting their tokens.

11 Servicing: Messaging system

Stakeholders: Investors, Issuers, Compliance Agents, Platform Administrators

Process Details:

- The messaging system is an integrated communication platform that allows investors, issuers, and compliance agents to receive real-time notifications and updates regarding their token holdings, corporate actions, transactions, and compliance-related matters.
- Investors are automatically notified of key events such as corporate actions (e.g., dividend payments, token buybacks), subscription confirmations, payment receipts, and any changes in their ownership status.
- Issuers can use the messaging system to send updates to investors about asset performance, upcoming corporate actions, or regulatory changes that may impact token holders.
- The platform also uses the messaging system to communicate compliance notifications, such as reminders for KYC re-verification or flagging any suspicious activity that requires review.
- The messaging system is built to handle multiple channels, including email, SMS, and in-app notifications, ensuring that stakeholders can be reached through their preferred communication method.
- Communication through messaging system is secure and encrypted, ensuring that sensitive information related to transactions or compliance is protected.

Technology:

- **In-App Messaging and Notifications:** Integrated directly into the platform, allowing users to receive real-time updates on their dashboard.
- **Email and SMS Integration:** Allows users to receive notifications via their preferred communication method.
- **Encryption:** Ensures that all communications are secure, protecting sensitive information shared through the system.
- **Blockchain Integration:** Relevant updates related to transactions, ownership changes, or compliance issues are securely logged on the AWS blockchain for audit purposes.

Automation:

- **Automated Notifications:** The system automatically sends notifications related to transactions, corporate actions, compliance updates, and general investor communications without manual intervention.
- **Real-Time Updates:** Investors and issuers receive updates instantly, ensuring they are always informed of important events related to their investments.
- **Compliance Alerts:** Compliance agents receive automated alerts when any regulatory issues arise, such as flagged transactions or pending KYC renewals.

12 Secondary: Billboard Exchanges (future plans subject to regulatory and legal requirements)

Stakeholders: Investors, Issuers, Secondary Market Platforms, Compliance Agents, Auditors

Process Details:

- The platform integrates with billboard exchanges, which are secondary market platforms where investors can trade their tokenized assets, such as fractional ownership tokens or yield-based tokens, with other investors.
- Investors can list their tokens for sale on these billboard exchanges, providing liquidity and enabling other investors to purchase tokens directly from current holders.
- The platform offers real-time price discovery on the billboard exchanges, allowing investors to see market demand and pricing trends before making buy or sell decisions.
- Smart contracts govern the entire trading process, ensuring that token transfers, payments (PiXL / Crypto), and cap table updates are handled securely and transparently.
- Billboard exchanges provide issuers with insights into the secondary market activity related to their tokenized assets, allowing them to track ownership changes and market dynamics.
- Compliance agents have access to the trading data on the billboard exchanges, ensuring that all trades comply with KYC/AML regulations and that transactions are properly recorded for audit purposes.

Technology:

- **Smart Contracts:** Facilitate secure trading on the billboard exchanges, automatically handling the transfer of tokens, payments, and updates to the cap table.
- **Real-Time Price Discovery Tools:** Integration with data oracles for up-to-date pricing information on token trades.
- **Blockchain (AWS):** All trades, ownership changes, and payments are recorded on the AWS blockchain, providing a transparent and immutable audit trail.
- **Integration with External Exchanges:** The platform can integrate with existing billboard exchanges or create its own marketplace for trading tokenized assets.

Automation:

- **Automated Trades:** The platform automates the process of listing, buying, and selling tokens on the billboard exchanges, ensuring seamless transactions without manual intervention.
- **Price Discovery:** Real-time market data is automatically updated, giving investors the latest pricing information for tokens listed on the exchange.
- **Compliance Monitoring:** All trades are automatically checked for compliance with KYC/AML regulations, ensuring that only qualified and verified investors participate in the secondary market.

13 Defi protocols: OTC and DEX (future plans subject to regulatory and legal requirements)

Stakeholders: Investors, Issuers, Decentralized Exchanges (DEX), OTC Platforms, Liquidity Providers, Compliance Agents

Process Details:

- The platform integrates with DeFi protocols, enabling token trading via Over-the-Counter (OTC) markets or Decentralized Exchanges (DEX).
- OTC trading allows investors to execute large trades privately without impacting public market prices, useful for high-value transactions.
- DEX provides peer-to-peer trading without intermediaries, secured by smart contracts for transparency and safety.
- Both OTC and DEX options enable investors to trade or use tokenized assets for loans, staking, or yield farming, benefiting from DeFi's liquidity and flexibility.
- Liquidity pools on DEX allow investors to enhance market liquidity and earn rewards or fees.
- All OTC and DEX transactions are securely executed through smart contracts and recorded on the blockchain.
- Compliance agents monitor OTC and DEX activities to ensure compliance with KYC/AML regulations, providing a audit trail.

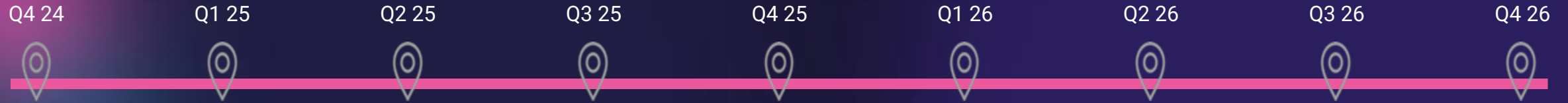
Technology:

- **Smart Contracts:** Facilitate secure, automated trading, staking, and liquidity management on OTC and DEX platforms.
- **Blockchain (AWS):** All DeFi protocol transactions, including trades, collateralization, and staking, are recorded on the AWS blockchain to provide a transparent and immutable audit trail.
- **Liquidity Pools:** Integration with liquidity pools on DEX platforms to increase market liquidity for tokenized assets.
- **DEX and OTC Integration:** The platform connects with external DEXs and OTC platforms to allow seamless trading and collateralization of assets.

Automation:

- **Automated Trades on DEX:** Smart contracts automatically execute trades on DEX platforms, ensuring transparent and secure peer-to-peer transactions.
- **OTC Deals:** Large transactions on OTC markets are facilitated through automated agreements, ensuring compliance with market rules and regulatory requirements.
- **Compliance Monitoring:** The platform automatically checks all DeFi transactions for compliance with KYC/AML regulations, ensuring that participants meet the necessary qualifications.

PiXL Platform Roadmap



Foundational Development

Objective: Launch the core platform and establish operational readiness

- **Key Actions:**
 - Complete tokenization process for first investment opportunity and publish it on platform as 'coming soon'. This ensures the platform is live and operational
 - Implement robust KYC/AML processes using Sumsb to ensure compliance
 - Build a seamless user dashboard with wallet integration (e.g., MetaMask)
 - Launch the secondary marketplace for trading
- **Milestone:** 500 Monthly Active Users (MAU)

Expansion and Feature Growth

○ **Objective:** Scale the platform with new features and market reach

- **Key Actions:**
 - Successfully sell out the first tokenized development finance investment offering, proving the platform's model and market validation
 - Integrate DeFi tools such as staking, yield tokenization, and collateralized loans
 - Expand to two additional regions with localized marketing campaigns
 - Enhance cross-chain compatibility by integrating with different blockchains, enabling broader liquidity and user access
- **Milestone:** 1,000 Weekly Active Users (WAU) and 100 Daily Active Wallets (DAW)

Global Scale and Ecosystem Optimization

○ **Objective:** Drive global adoption and optimize the user experience

- **Key Actions:**
 - Onboard institutional partners to tokenize high-value private equity investments
 - Introduce AI-powered property selection tools for personalized investment strategies
 - Implement governance mechanisms for token holders to influence platform decisions
- **Milestone:** Achieve 10,000 MAU and secure partnerships with 10+ property developers

PiXL - The Future of Tokenised Private Equity Investment

Thank You

