



# **Primebank Coin**

**The Leading Digital Asset Exchange**

## **White Paper**

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## **IMPORTaNT NOTICE**

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This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by PMC or its affiliates to purchase PMC tokens nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

All proceeds of the PMC Token Generation Event shall be used to fund PMC's crypto-currency exchange, businesses and operations.

No person is bound to enter into any contract or binding legal commitment in relation to the contribution to the PMC Token Generation Event and no cryptocurrency or other form of payment is to be accepted based on this Whitepaper.

Any agreement as between PMC and/or its affiliates and you shall be governed by a separate document setting out the terms and conditions of such agreement.

Eligibility to participate in PMC 's future Token Generation Event may vary depending upon your country of citizenship or residence.

Final decisions have not yet been made in that regard but will be announced well in advance of the date on which PMC tokens will first be made available for private and/or public contribution.

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## **CAUTIONARY NOTE ON FORWARD -LOOKING STATE-MENTS**

This Whitepaper contains “forward-looking statements,” as that term is defined in the U.S. Private Securities Litigation Reform Act of 1995, concerning the business, operations and financial performance and condition of PMC . Words such as “anticipate,” “estimate,” “expects,” “projects,” “intends,” “plans,” “believes,” “will” and words and terms of the similar substance typically indicate forward-looking statements.

Further-more, all statements regarding KuBitX’s and/or its affiliates’ financial position, business strategies, plans, and prospects and the future of the industry which PMC and/or its affiliates are in are forward-looking statements. These forward-looking statements, in-cluding but not limited to statements as to Primebank Coin’s and/or its affiliates’ revenue and

Profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding PMC and/or its affiliates are matters that are not historical facts, but only predictions.

All forward-looking statements are PMC’s present expectations of future events and are subject to several factors and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. These factors and uncertainties include, amongst others:

- (a) Changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which PMC and/or its affiliates conduct its respective businesses and operations;
- (b) The risk that PMC and/or its affiliates may be unable to execute or implement their respective business strategies and future plans;
- (c) Changes in the anticipated growth strategies and expected internal growth of Ku-BitX and/or its affiliates;
- (d) Changes in the availability and fees payable to PMC and/or its affiliates in connection with their respective businesses and operations;
- (e) Changes in the availability and salaries of employees who are required by PMC and/or its affiliates to operate their respective businesses and operations;
- (f) Changes in preferences of customers of PMC and/or its affiliates;
- (g) Changes in competitive conditions under which KuBitX and/or its affiliates operate, and their ability to compete under such conditions;
- (h) Changes in the future capital needs of PMC and/or its affiliates and the availability of financing and capital to fund such needs;
- (i) War or acts of international or domestic terrorism;
- (j) Occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of PMC and/or its affiliates; and
- (k) Other factors beyond the control of PMC and/or its affiliates.

You are cautioned not to rely upon any such forward-looking statements, which speak only as of the date they were made. PMC is not under any obligation, and expressly disclaims any obligation, to update or alter any forward-looking statements, whether because of new information, future events or otherwise. All subsequent forward-looking statements attributable to PMC, its affiliates or any person acting on their behalf are expressly qualified in their entirety by the cautionary statements referred to in this section.

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## MARKET AND INDUSTRY INFORMATION

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

While PMC has taken reasonable steps to ensure that the information is extracted accurately and in its proper context, PMC has not conducted an independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither PMC nor its respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

## ABSTRACT

PMC is one of the most advanced and robust cryptocurrency trading platforms designed to embrace the idea of “Simplicity” and “Accessibility,” empowering and educating people from all walks of life to embrace the technological revolution of Blockchain and invest in cryptocurrencies. Contained within the PMC ecosystem are the PMC Trade engines, the secure PMC wallets and an advanced Admin dashboard for regulating the activities within the Trade Exchange. By targeting the untapped, high potential demographics for their inclusion in the Cryptocurrency market, our goal is to become one of the most diverse cryptocurrency marketplaces for buyers and sellers. We aim to achieve this by developing a robust trade engine, providing regular banking services through our Financial Service Providers and initiating an Ambassador program to spread awareness and adoption.

The Primebank Coin team is composed of an extremely talented and experienced bunch of professionals with significant work experience from Fortune 500 companies and “Big Four” consultancy firms that have identified “Inclusion” and “Adoption” as the major pillars of growth for any Cryptocurrency marketplace.

As a result of many brainstorming and ideating sessions, the team was able to come up with unique ideas such as an in-built Financial Services feature in addition to making the coin listing process convenient in terms of time and cost.

To create a harmonious ecosystem within the exchange, the Primebank Coin token will be used for fee payments within the exchange operation and will be also be integrated into the *banking processes* integrated with the exchange to enable users to get fiat services in a short span of time.

The user-friendly outlook of the exchange will also allow it to promote adoption. Simplifying the process of remittance also provides us with the potential to target a good user base and thus helping in increasing the liquidity of the exchange.

The Primebank Coin ecosystem is effectively going to be one of the most comprehensive and compliant solutions for traders, partnering with the best trade engine experts having a broad industry experience. Our platform will redefine how exchanges operate and by attracting more traders via our various product offerings, we will expand the pool of participants by fostering greater market liquidity and thereby contributing to its overall growth.

## **B A C K G R O U N D**

### **HOW THE IDEA OF Primebank Coin CAME TO LIFE**

The idea to create a new cryptocurrency exchange came up when the founders identified some crucial shortcomings in the present Cryptocurrency exchange ecosystem. The founders had a strong belief that the cryptocurrency exchange ecosystem has more to offer.

Following are the biggest gaps which caught our attention:

1. Lack of a mature ecosystem -lack of regulations on the way trades operate on the exchange often allows “whales” to manipulate the prices of certain currencies which is against the interests of other traders. Despite the cryptocurrency space growing rapidly and currently having a market cap of about \$300 billion the trading ecosystem is still premature.
2. There are several exchanges which suffer from serious liquidity concerns and many charge high trade fees which are very expensive to many people around the globe.
3. Friction in dealing with fiat currencies – Often getting liquidity in fiat currencies against crypto assets is a hassle and leaves currency holders at the mercy of market volatility which often can lead to people losing out on money due to delayed processing either by the exchange or the banks.
4. Lack of good customer support –Traders often complain of bad user experience due to the non-responsive customer support provided by many exchanges.

Often it is either the lack of management staff to handle the requests or a lack of will which leads to a poor customer support. We identified that most of the exchanges do not spend enough on customer support.

5. Security issues – the cryptocurrency space is often being bombarded by hackers who try to use the vulnerabilities present in the exchanges to their benefit. Many exchanges in the past have suffered cyber-attacks which has led to losses in the order of billions of dollars.
6. Often, not following the industry standards and neglecting the basic rules of cyber security allow for such attacks to happen. Thus,

exchanges do have a huge responsibility on their shoulders to protect the hard earned money of their customers.

Lack of awareness and education among the masses leading to a low adoption rate – Due to a lack of education and knowledge about the Blockchain and cryp-tocurrency space, people are reluctant to be a part of the cryptocurrency ecosys-tem which has led to the market being dominated by a select group of traders who are able to manipulate the market at will. This fluctuation and volatility fur-ther lowers the rate of adoption of cryptocurrency trading.

Thus, we got motivated by the idea that we can provide sustainable and progressive so-lutions to the above-stated problems through comprehensive planning and diligent work. Moreover, though Africa has the smallest share of the number of cryptocurrency ex-changes when compared to the world (4% of the total exchanges) according to a study conducted by Cambridge University<sup>1</sup> on cryptocurrency exchanges, the adoption rate is on the rise. This not only acts as a source of motivation but also puts a great deal of re-sponsibility on our shoulders to deliver the best services to people belonging to develop-ing and LDCs (Least Developed Countries).

## **WHO WE ARE**

The Primebank Coin team is composed of an extremely talented and experienced bunch of professionals with significant work experience from Fortune 500 companies and “Big Four” consultancy firms. Having gained substantial insights and expertise in our respec-tive domains, it was natural for us to work in the development of the emerging markets from where we actually belong.

The team has this innate quality of not only motivating each other constantly but to complement each other’s work. The go-getter attitude of the team has thus led to overcome all the obstacles that we have faced till date.

## **THE PRESENT CRYPTOCURRENCY EXCHANGE ECO-SYSTEM**

Undertaking thorough and diligent market research has led us to gain substantial in-sights into the present working architecture of the Cryptocurrency exchange ecosystem.

The Market share by 24-hour trading volume is as follows

| Exchange | Volume( Billion USD) | Selling Point  |
|----------|----------------------|--|
| Bitmex   | 2.43                 | Leverage Trading                                       |
| OKEEx    | 1.44                 | Leverage Trading                                       |
| Binance  | 1.08                 | Customer Support,<br>Low Fee Structure,<br>Ease of Use |
| Huobi    | 0.97                 | P2P Trading,<br>Chinese Exchange                       |
| Bitfinex | 0.58                 | Leverage Trading                                       |
| Bithumb  | 0.46                 | High Liquidity   |

Primebank Coin being a new entrant in the market has taken into account the unique selling points of the big 5 above and has ideated and improved on the following aspects of the exchange ecosystem:

Processing Speeds – The above exchanges have an average processing speed of 1.4m transactions per second. PMC will start with transaction speeds of 12M + (million) per second with an aim to upgrade to even higher transactions per second milestones. This would be achieved by using Golang with the advanced architectural design.

- Fiat deposit and withdrawal – Though cryptocurrencies are emerging as a means of exchange and store of value, fiat currencies still have a large share of domination as a medium of exchange. Thus, PMC with extended partnerships with payment services providers will assist users in fiat deposits and withdrawals.
- Customer Support – Primebank Coin is being built keeping the community and users at the center. Thus, we aim to offer 24hr online customer support to be at the service of our users consistently. A customer support hub to be set up using the Global Channel Team to support tailored customer engagement. Primebank Coin also plans a sizeable amount of its fund allocation towards strengthening its customer support.
- Ease of use – Not only we are working hard to develop a user-friendly web interface for our users, our training platform will offer a seamless integration of the user with the overall framework of the exchange and its functionality. The training will consist of Beginner, Intermediate and Professional levels to allow a vast section of users to participate.
- Multi-Lingual – Being global in our outlook, we aim to offer our services in 5 languages to enable a large set of users to get benefits out of our services thus removing the barrier of language which often hinders the integration of people on a web platform.

Considering the penetration and utility of mobile platforms in our daily life, we are also coming up with the PMC trading application for mobile platforms compatible with both Android and IOS.

## ISSUES REVOLVING AROUND INCLUSION IN THE EMERGING MARKETS

Traditional banks are still struggling to reach the unbanked across Africa. In 2014, a staggering 66% of Sub-Saharan Africans did not have bank accounts. The small size of national markets, a lack of financial literacy, low-income levels, political instability and weak judicial systems have created a constrained African banking system. And banks continue to rely on traditional banking models of branch networks, expensive technology, inadequate systems and a limited talent pool. As per the latest reports issued by the World Bank in August 2017, around 2 billion people were unbanked across the world.

Cryptocurrency can bridge the gap and play a vital role in the financial inclusion of people who are still unbanked. The global adoption rate of cryptocurrency is still below 3% implying that there is still a lot more room for growth and as more tokens are created, they will need to be listed in Exchanges. So there is still a demand vs. supply gap of cryptocurrency exchanges.

The market is ripe for Cryptocurrency as witnessed this past year. Exchanges such as Binance, Bittrex, and many others had to halt registration of new users because they could not handle the ever-increasing traffic with their current infrastructure.

More education still needs to be imparted to educate more people. PMC is committed to doing so by having structures in place such as having Country Ambassadors in various African countries who will create awareness as well as educate, they will conduct meet ups for those activities.

The current population of Africa as a whole stands at 1.28 Billion<sup>1</sup> which has a growth rate of 2.52% yearly. This huge market serves as the target market for the Vision and Mission of PMC .

The traditionally unbanked of Africa are devoid of a strong financial footprint but the optimism shown towards cryptocurrency by these people promises a better future financially.

The cryptocurrency market currently has a market capitalization of \$342 billion which is expected to rise up to \$1 trillion<sup>2</sup> by the end of 2018 as per market experts.

This not only shows the overall growth potential that the cryptocurrency market has, but also the role emerging African markets would play in contributing to this growth.

We aim to begin our journey by reaching out to people in the flagship countries of South Africa, Nigeria, Zimbabwe, Kenya, Ghana, Angola and Uganda aiming to reach a market share of 1-10 million users in the first three years of operation.

Achieving such levels of mass adoption, we aim to provide access to financial services to a large section of the African population thus promoting the overall economic growth of the Continent which would thus lead to a better quality of life.

## **Primebank Coin VISION AND MISSION**

The ideation process behind Primebank Coin was undertaken keeping in mind the broader vision to educate, enable and engage people from emerging markets in the cryptocurrency ecosystem. The technological development that has taken shape since the dawn of the Internet era has been top-down, i.e., from the developed nations towards the developing nations. This has created a gap in the overall development process thus compelling people from the emerging markets following the trail of development rather than being active contributors in shaping the process. Primebank Coin aims to leverage the emerging technology to move forward in the vision and mission that we have.

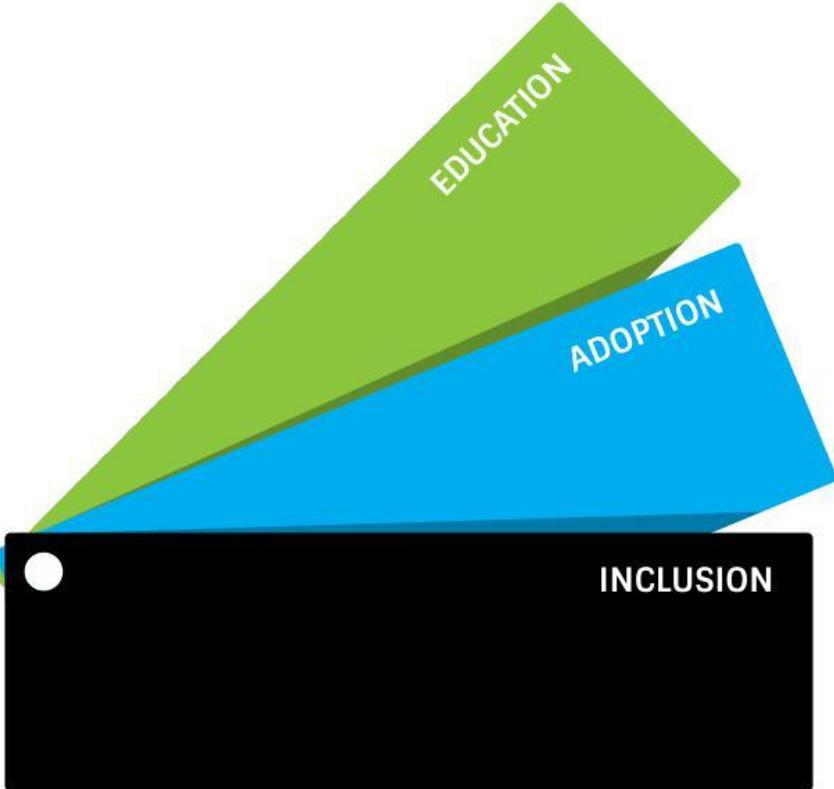
The broader areas upon which the vision of Primebank Coin has a focus upon are:

1. Education about Blockchain technology enhancing adoption by masses – Primebank Coin has come up with a unique initiative called Global Channel Ambassadors to enter, understand and capture local emerging markets. We aim to tackle the socio-economic hindrances to adoption. The Primebank Coin Global Ambassador Initiative will reach the grassroots to drive local adoption.
2. Liquidity improvement – Liquidity is one of the most important pillars of any exchange that exists. Many exchanges today suffer from a liquidity crunch leaving users stranded with their currencies. To tackle this, we plan to involve market makers to build sustainable volume on the exchange, reducing cost of transactions and simplifying the complete process. To avoid wash trading, we have Anti Market Manipulation (AMM) tool on the platform. Market surveillance, supervision and compliance are being looked into very carefully. The admin can choose to freeze an account associated with suspicious trading.
3. Robust Security – Security is one of the most crucial pillars surrounding a crypto-currency exchange. We at Primebank Coin do take the security of the whole platform very seriously. Hereby, we not only are developing our own exchange system secure but also plan to make users aware of various frauds and hacks going on in the market. Following are the security measures taken by the team:
  - We are storing the password hashes and not the original passwords in our servers.
  - All user data is encrypted using the AES-256 before being inserted into the database.
  - KuBitX has designed a customized security architecture to ensure encryption keys are stored very well.
  - Secure offline multi-signature cold wallets/vault system.
  - Our system is fully GDPR compliant.

- Primebank Coin has developed a third-party code verification and penetration test-ing functionality.
4. Financial Inclusion – The emerging markets today especially in Africa and Asia suffer from a large chunk of their population being out of reach of the traditional banking system. Banks become controllers but here the person becomes the controller because P2P transactions are possible through their phones. The philosophy of the Blockchain era is excluding the third party and use P2P transactions. Africa has large amount of unbanked people hence Primebank Coin will educate people how to take advantage of Blockchain philosophy thus enhancing financial inclusion.
  5. Economic development of the emerging markets – On a macro level, the emerging markets like Africa experience from low GDP rates, high inflation and generally poor economic growth. Primebank Coin with extensive strategic partnerships with the private and public sector, have designed an institutional investment plugin on the Primebank Coin engine to enable a higher volume of crypto trading and traditional capital trading functionalities. For instance, Zimbabwe uses a legal tender which is not native to their country thereby creating a negative impact on all aspects of their economy. KuBitX will be creating opportunities for a digital economy thereby allowing each nation to run its own economy and giving it an opportunity to play in the global market.

Our vision is one of collective growth for all market participants, both our customers and the Primebank Coin ecosystem, thereby contributing our share to the growth of the market itself.

**VISION**



## WHAT MAKES US DIFFERENT?

Primebank Coin has been developed not just as a trade engine but an engine for growth and development of the emerging markets assisting in financial inclusion, financial education and Blockchain adoption by the people.

We strongly believe that PMC has the potential to reach the emerging regions and educate the citizens with little or no access to Blockchain based services and adoption and offer multiple crypto to fiat exchange and pairing.

### 1. Primebank Coin AMBASSADORS – THE VALUE

PROPOSITION...OUR DIFFERENTIATOR Ambassador/Channel

#### Program:

The Ambassador program is key to entering, understanding and capturing the local emerging markets.

An innovative offering like Primebank Coin will not be understood and adopted without engaging with people locally in each region

It will not be sufficient to run traditional adverts, social media or digital marketing techniques.

In the target markets, education/awareness creation by regional people will form the basis for understanding the Blockchain technology, cryptocurrencies and the offerings of PMC

## WHAT'S THE VALUE OF AMBASSADORS?

- Ambassadors will engage with people in multiple ways, e.g. via information events in cities & large towns. Furthermore, they will connect with local influencers and people involved in government and regulation
- The Ambassadors will help us accelerate crossing the chasm in their respective regions, helping Primebank Coin to be adopted much faster, and thereby reducing the budget for advertising in these regions.
- The Ambassadors being in-country will help us gain a better understanding of how we can drive the adoption of Primebank Coin and the inherent values it will bring across the Socio-Economic sphere of each country in the emerging countries.

Our goal is to enable the seemingly ordinary or day to day people and businesses from small to large to use the features of Primebank Coin for exchanging money from fiat into crypto or to make cheaper international payments.

Using Ambassadors who travel the country we make sure we get in touch with the everyday people.

We have already identified and started to work with extremely qualified people for this position, which has already provided us with unique insights into local markets and needs.

In many areas, the proficiency in the English language is not sufficient to confidently work with this new technology, but Ambassadors will help to bridge this gap by speaking the main local language.

The benefits of the Ambassador program will be measurable, accountable and necessary and periodic improvements may need to be made to make this a worthwhile investment

## 2. FINANCIAL SERVICES

Our strategic partnerships with banks and payment providers are helping us to create a full-service financial institution with cryptocurrency integration. This entity will provide all of the traditional banking services and more:

- Funds transfer (wire and peer-to-peer)
- Payment processing
- Merchant servicing
- Remittances
- Bill payment
- Trade Financing

### **Additional service offerings:**

- Track and spend digital currencies in a single account.
- To connect their account with any existing digital currency trading platform.

***Users will have the ability to link their cryptocurrency trading accounts directly with their financial services account. This creates a comprehensive account equipped to interact seamlessly with the emerging digital currency economy.***

The PMC digital currency trading platform will be directly integrated with its financial services providers, allowing users a seamless experience when managing their accounts and buying/selling digital currencies and tokens.

Developers can design and build their applications knowing they will have no problem opening a financial services account for their business. Merchant processing will be

## **Primebank Coin BUSINESS MODEL**

The Primebank Coin(PMC) business model consists of revenue streams coming from commissions on market trading and management fee.

This section will detail how the revenue stream and Primebank Coin(PMC) tokens have been integrated into the system, giving an idea as to how the Primebank Coin(PMC) token holders will be rewarded.

1. 25 % discount on using the Primebank Coin(PMC) token – Primebank Coin(PMC) tokens have the utility of acting as a method of payment for the trading fee. Plus, the users opting to use Primebank Coin(PMC) tokens as a method of payment of the trading fee will get a discount of 25% compared to the original trading charges.

If the trade receivable is NEO, we will calculate it by the exchange ratio of NEO to KBX at the market price, which is based on the market price of NEO / BTC and PMC / BTC. Exchange ratio of

NEO/PMC= NEO/BTC [market price] / (PMC/BTC [market price]).  
 Primebank Coin(PMC) update cycle for the market price is 1 second

Suppose user needs to buy 1 Bitcoin

|                        |                 |
|------------------------|-----------------|
| Quantity               | 1               |
| Spot rate              | \$10,000        |
| Actual Trading fee     | \$5(0.05%)      |
| Discounted Trading fee | \$3.75(0.0375%) |

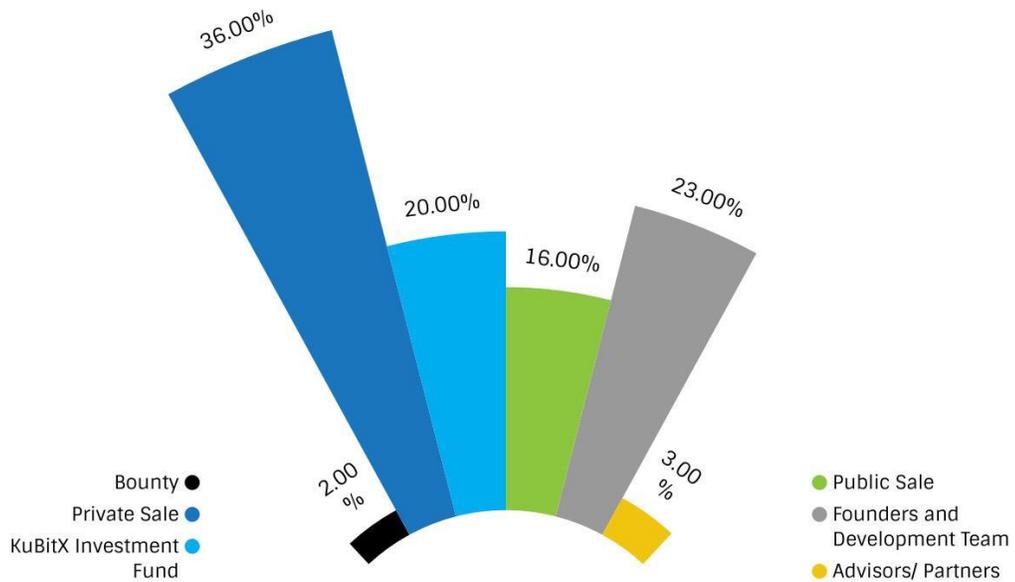
2. Payment processing fee - Primebank Coin(PMC) will offer direct withdrawal to the bank account of a user requesting liquidity in fiat by enabling them to exchange Primebank Coin(PMC) tokens for Fiat on the levy of a Payment Processing fee of 2.5%.

## Token Specificaion

Primebank Coin(PMC) will issue a fixed supply of **500,000,000** Primebank Coin(PMC) tokens which are based on the ERC-20 standard. The reasons for choosing ERC-20 tokens are the present fa-miliarity of the market with this standard plus the stability of Ethereum Blockchain.

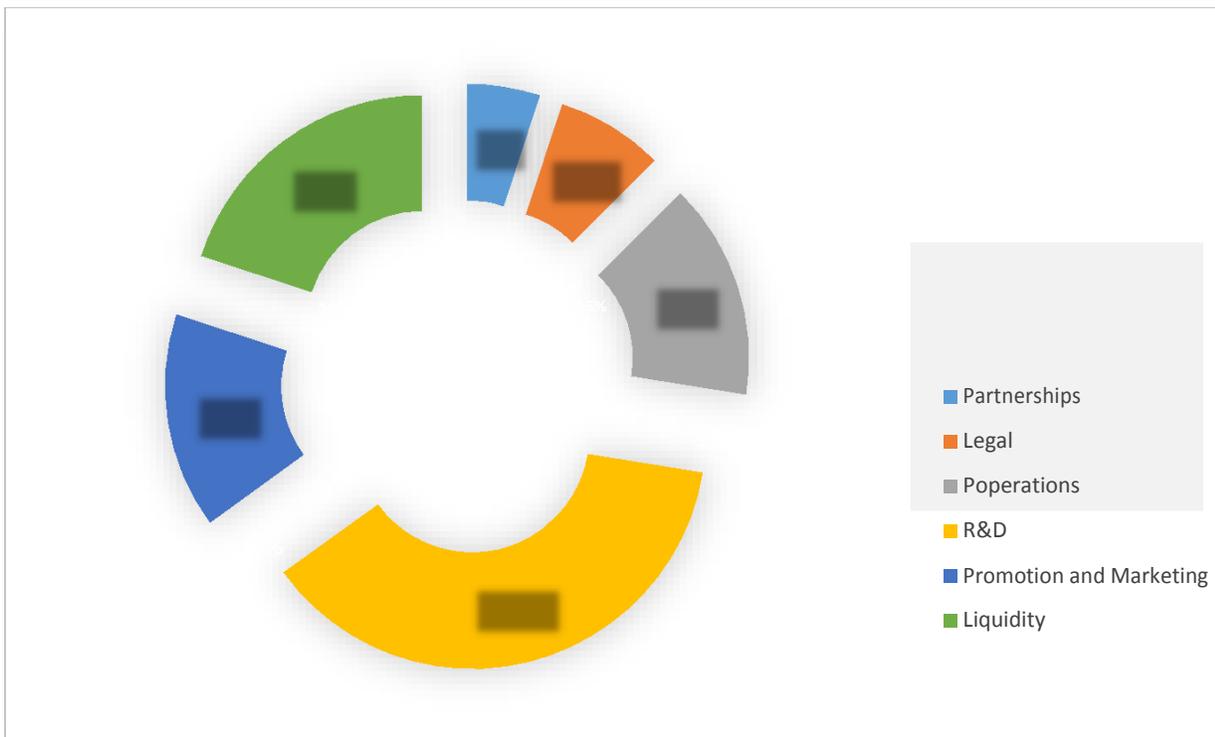
|                        |                |
|------------------------|----------------|
| Token Name             | Primebank Coin |
| Token Type             | ERC-20         |
| Total Supply           | 500,000,000    |
| Token Burned           | 50%            |
| Currencies Accepted    | ETH            |
| Cap                    | \$12.5m        |
| Pre-Public Round Bonus | 20%            |
| Public Round Bonus     | 10%            |
| Current Total Supply   | 500,000,000    |

## TOKEN DISTRIBUTION



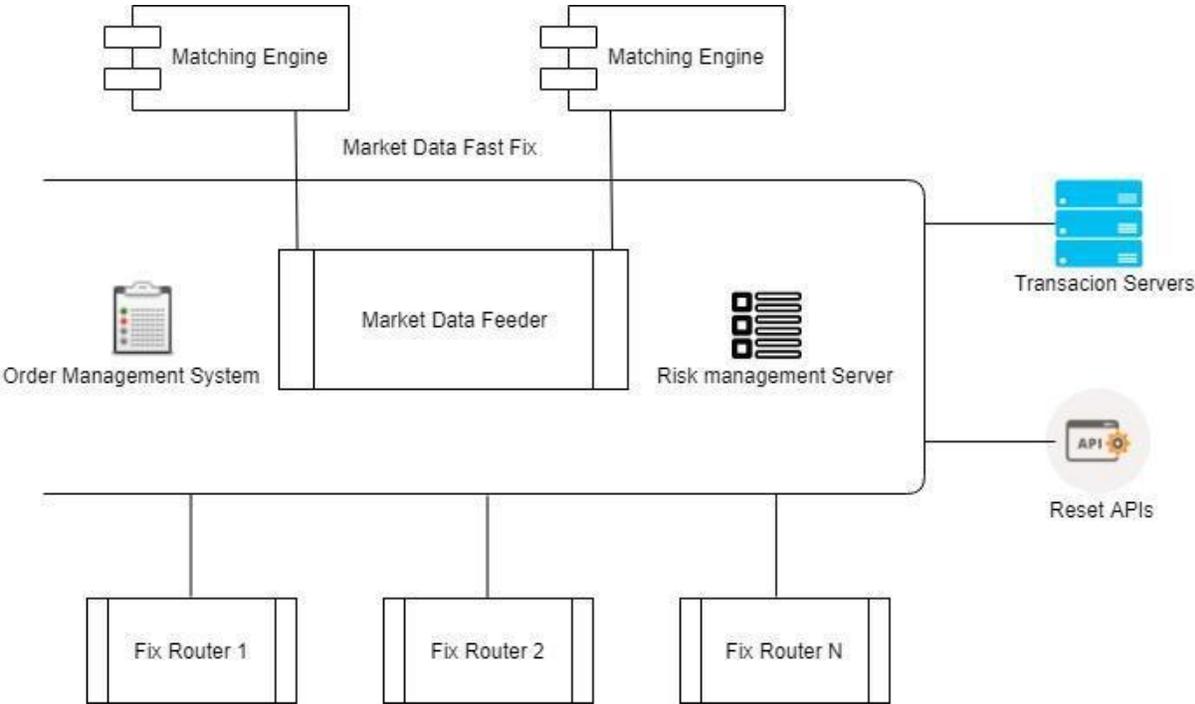
15% of team tokens will be released after three months from the end of public round of TGE, 85% of team tokens will be locked for 2 years after which there will be gradual re-release of the tokens over a period of another 2 years

## FUNDS ALLOCATION



# EXCHANGE ARCHITECTURE – Primebank Coin

The Primebank Coin(PMC) Exchange is designed to operate at low latency, high throughput, and maximum uptime. By incorporating geo-replication in its architecture, the exchange is built to be fault tolerant, ensuring that the platform delivers a seamless and uninterrupted trading experience to its users. Below is a high-level abstraction of the exchange architecture showing how the different systems within the exchange are connected logically.



Primebank Coin Exchange Architecture

# EXCHANGE FEATURES – Primebank Coin

## ADVANCED APIS AND FINANCIAL INTEGRATION

Primebank Coin(PMC)'s advanced APIs promise to give the users a hassle-free trading experience. It will allow them to get connected to FIX, Rest, Binary, WebSocket, and third-party cus-tom APIs. This architectural design will also enable integration with banking, payment gateways, and settlement.

## EFFICIENCY AND PERFORMANCE

Primebank Coin(PMC) 's market exchange trading platform is a proven fast, high-volume and low-la-tency exchange engine. This exchange platform will be hosted on high availability IT in-frastructure, thus, enabling fault-tolerant architecture with guaranteed 99.995 percent uptime. In order to provide a fault-tolerant architecture, a standby instance setup has been planned with active data replication. This standby instance will start as an active instance, in case the primary exchange goes down due to any reason. Active geo-repli-cation will provide database redundancy and a low-latency platform for the end-users. Geo-targeted load-balanced environment for the trading front-end has also been planned for deployment. A high-level exchange and infrastructure diagram below indi-cates the planned setup of the platform. KuBitX has come up with a Trade Engine which delivers a speed of 12 Million plus transactions per second with a latency of 40-50 ns.

## SECURITY MEASURES

Primebank Coin(PMC) has identified and reviewed the industry best practices in terms of security measures and designed our platform to include top-level security features to safeguard both the client's funds and trading operations from hostile penetration attempts. Some of the key security fea-tures include:

- Secure cold storage with cold wallet management Cryptocurrency Security Standard (CCSS).
- Third-party security line by line code audit.
- Blacklist feature in token contract is implemented in case of theft or hack
- Insurance of online/hot wallets.
- Up to 3-Factor Authentication.
- Multi-Firewall Protection.

- DDoS prevention.
- OWASP Top 10 Compliant.
- Extended Validation SSL Certificate.

## MONITORING AND CONTROL

Processes play a major role in delivering business values. Primebank Coin(PMC) will ensure highest level uptime and availability of IT infrastructure by applying IT-industry's best processes which include.

### 1. Change Management

The purpose of the 'Change Management' process is to control the lifecycle of all the changes, enabling beneficial changes to be made with minimum disruption to the IT services. The main objective is to ensure that all changes are recorded, evaluated, authorized, prioritized, planned, tested, implemented, documented and reviewed in a controlled manner.

### 2. Problem/Incident Management

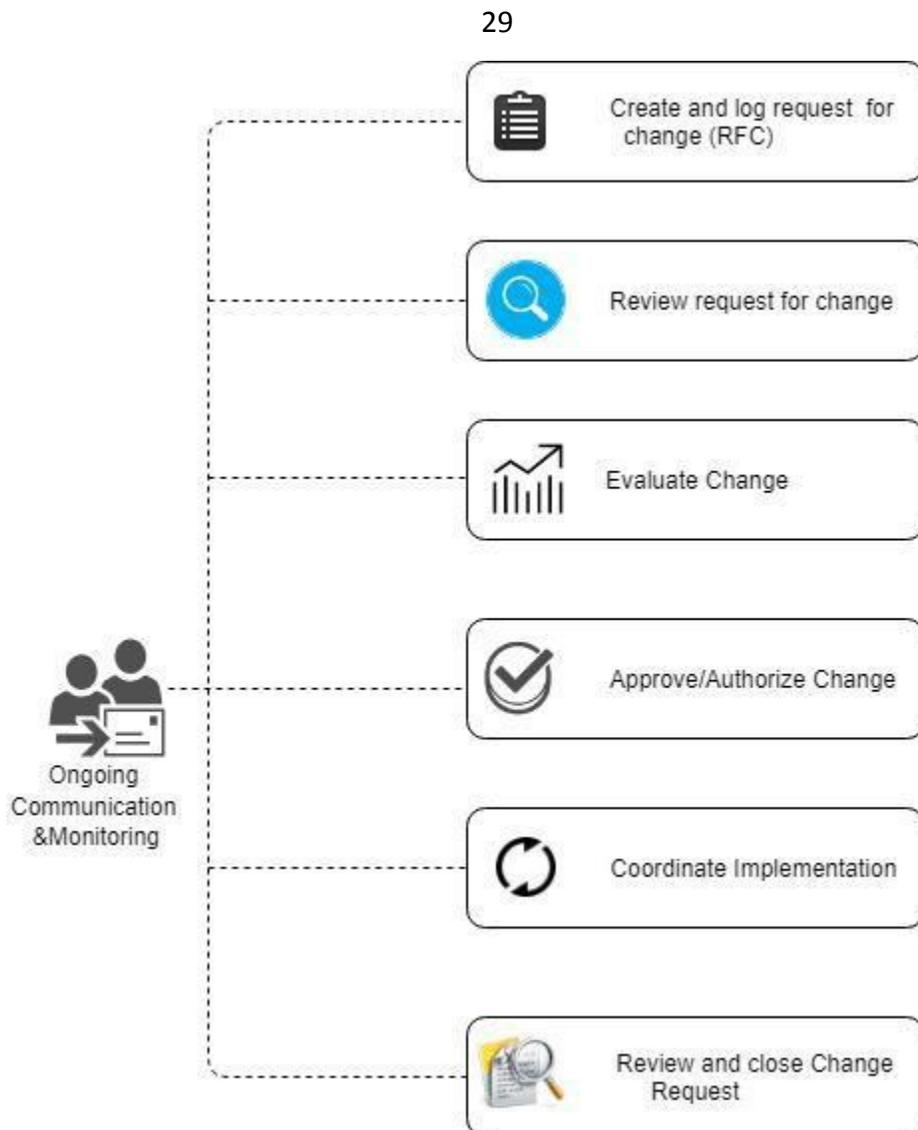
The primary objectives of problem management are to prevent problems and the resulting incidents from happening, to eliminate recurring incidents, and to minimize the impact of incidents that cannot be prevented.

The following diagram explains the problem/incident management process that Primebank Coin(PMC) will implement.

### 3. Monitoring

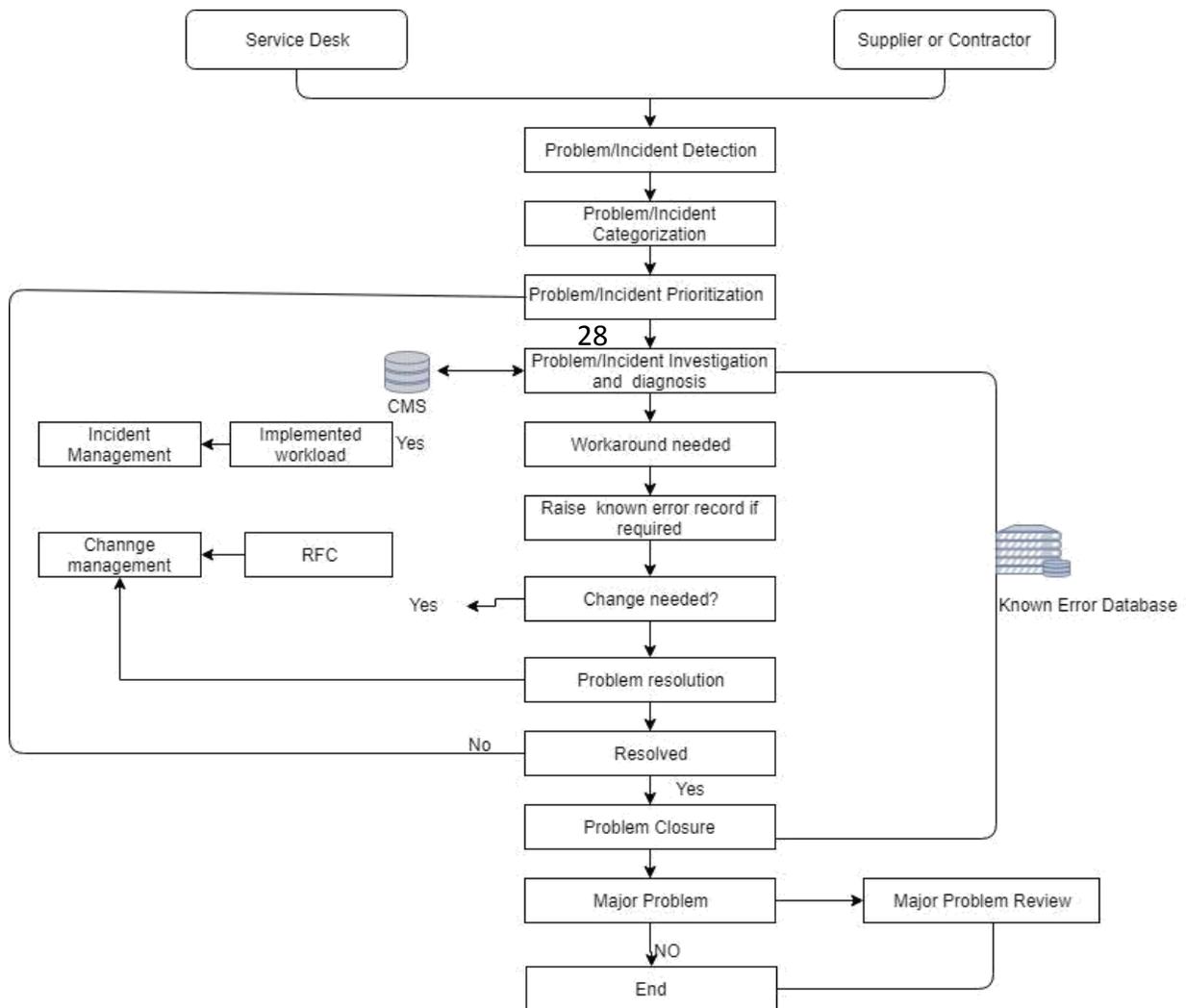
IT Infrastructure monitoring allows maintaining quality-of-service. Primebank Coin(PMC) will implement infrastructure monitoring tools and processes to achieve the following:

- Performance benchmarking to see the current and past health of different servers and services
- Alerting capabilities in the form of a call, email and SMS for early identification of the problems, and notification to the customers
- Provide accurate reporting for the ease of fixing any problem



Clear data visualization to compare and contrast the performance of different servers and services.

- Real-time monitoring of the platform traffic.



#### 4. Customer Support

Despite the boom in cryptocurrencies and enthusiasm amongst people over the past few years, crypto exchanges have been constantly reported to deliver a poor customer service.

For instance, many of them fail to address general trade issues over the phone simply because there is a lack of manpower or knowledgeable employees. Moreover, during a technical malfunction, crypto exchanges suspend new account registration and fail to timely alert their customers. \

Eventually, they are unable to address all the inbound queries from the traders using their platform. There is a strong need for excellent customer support delivery.

Therefore, PMC has a strong focus on delivering a strong customer support 24/7. Some of the features of Primebank Coin(PMC)'s customer support plan are:

- Customer usability product design
- Customer feedback driven product improvement
- Multiple channel support
- Detailed FAQ section and Tutorials
- A customer support hub by the Global Channel Team to support tailored customer engagement.
- 24/7 customer desk

# Primebank Coin -ROADMAP

## Q4 2017

- Project Initiation
- Project feasibility study
- Benchmarking

## Q1-Q2 2018

- Project Engagement
- Team Structuring
- Legal processes for incorporation in Malta
- Whitepaper creation first draft (Business)
- Angel/Seed Contribution Engagements

## Q3 2018

- Project Execution
- Launch Primebank Coin Channels Ambassadors (Flagship countries)
- Prototype
- Start Pre- Public Round of TGE

## Q3-Q4 2018

- Project Execution (Contd.)
- Phase 1: Financial Services integration with Primebank Coin
- End Pre- Public Round
- List Exchange
- Public Round of TGE
- Global Promotions

## Q1-Q4 2019/2020

- Project Add-ons
- PMC
- Phase 2: Financial Services integration with Primebank Coin
- Continuous Improvement (Operations, Product Enhancements and Community Feedback for Improvement)

## STRATEGIC PARTNERS



**Modulus Global**  
Exchange & Security Partner



**LocalAU**  
Networking Partner in Asia and Australia



**WDM International**  
Legal and E & S partner



**TGE Launch Malta**  
Blockchain Partner

For latest news and updates on PMC

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<https://primebankcoin.com>

**That's all For Primebank Coin  
Thank You**