



Pax Finance

The next step in the evolution of communication and commerce in the digital world

An open and accessible metaverse with an early-mover advantage



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ABSTRACT

Disruption is at the door

COVID-19 has significantly fast-tracked the use of technology in all facets of life including communication, learning, business and entertainment.

As the world adapts to new norms, the need for meaningful communication and expression — be it in personal, professional or business spheres — continues to drive innovation.



Abstract

Facebook's decision to venture into the **metaverse** is not spontaneous.

It is a well-planned and strategic move aimed at [keeping the company relevant](#) in a fast-changing world.



The last time we saw such a shift was when the internet evolved from static, read only web content (Web 1.0) to platforms that allowed users to freely generate text, audio and visual content (Web 2.0).

Now, with Web 3.0 infrastructure well on its way, we stand at the cusp of the next big shift, where human communication becomes a much more personalized, interactive and richer experience.

Twitter, Facebook, YouTube, Amazon and Zoom are a few names that have changed the way we communicate, create and exist in communities that include producers and consumers at every level.

However, these tech companies and their platforms have shortcomings that are now pushing them to explore alternative paths for growth and survival as disruption is at the door.

Abstract

Facebook did it with Meta, Twitter is working on Bluesky and every other tech company is preparing for the **next big disruption**

It is a well-planned and strategic move aimed at **keeping the company relevant** in a fast-changing world.

Meta

Introducing Meta: A social Technology Company

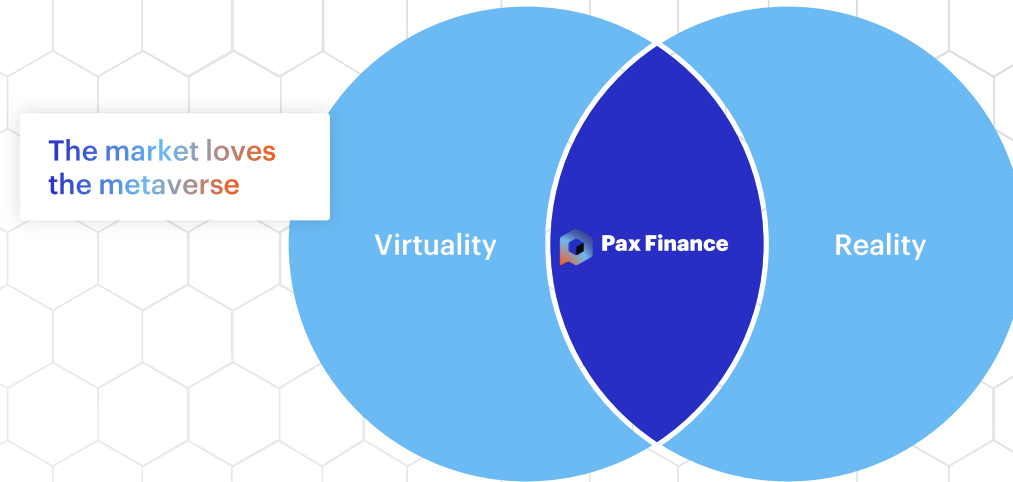
October 28, 2021



Jack

Twitter is funding a small independent team of up to five open source architects, engineers, and designers to develop an open and decentralized standard for social media. The goal is for Twitter to ultimately be a client of this standard. 📄

OPPORTUNITY



Even though the concept of a metaverse is not new, it is largely undefined.
What us, however, widely agreed upon is that:



The metaverse composes 3D virtual worlds and interconnected environments V that can be joined by anyone in the world with powerful real-time communication tools.



Such environments support personalized experiences where users can create, consume and enjoy rich content and participate in a community-driven digital economy.



Facebook sent a very strong signal with its decision and the market instantly showed massive support for the space as a whole.



Not only did Facebook's own stock rise post the announcement, existing metaverse projects, such as Sandbox and Decentral and saw their token valuations skyrocket.

Opportunity

Decentraland's token MANA saw its market capitalization rise from under **\$1.4 billion** before Facebook's announcement to around **\$8.4 billion** within a month.

Similarly, Sandbox's token, SAND, went from a market capitalization of roughly **\$680 million** to over **\$6 Billion**

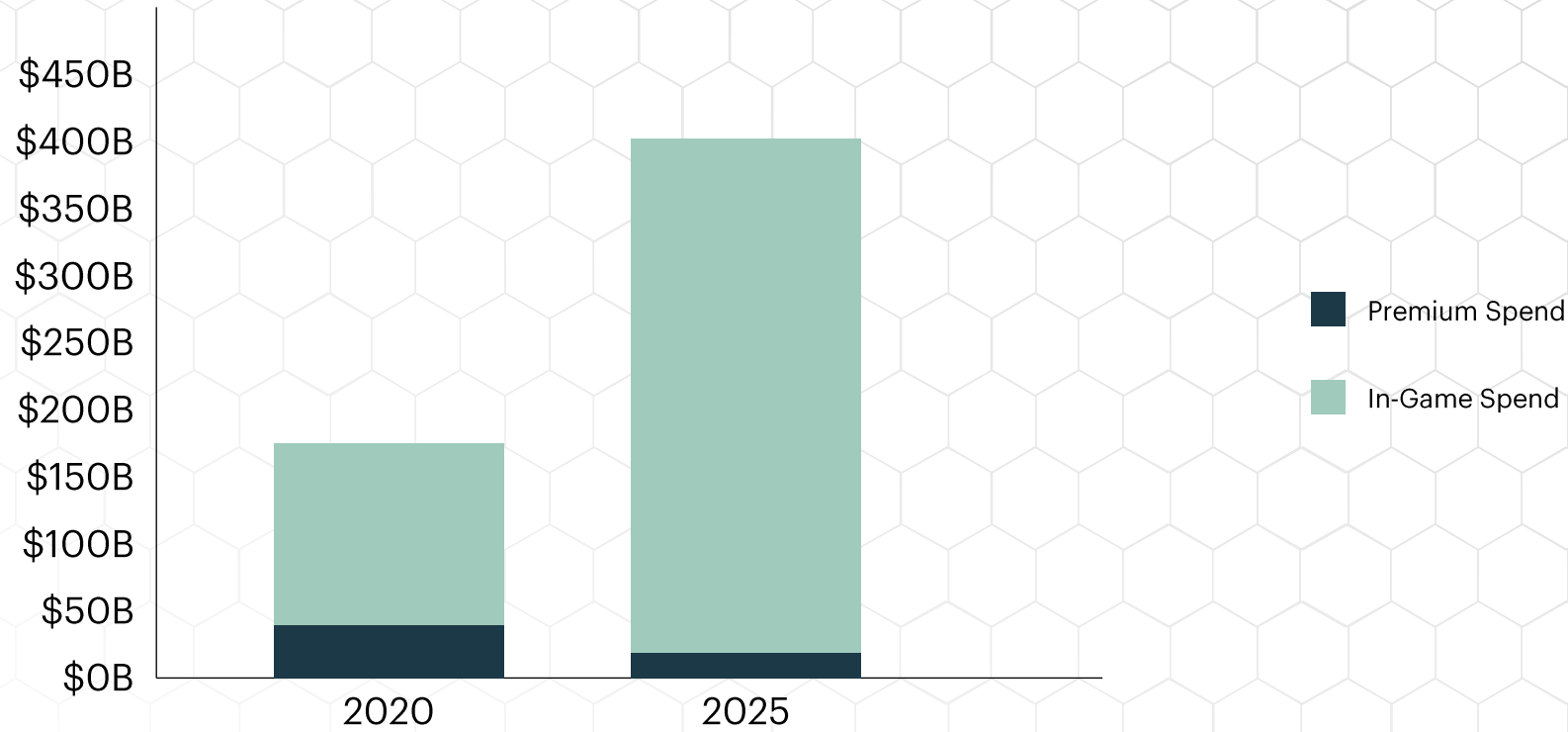


Opportunity

This is just the beginning, however.



According to Grayscale, the revenue from virtual gaming worlds currently stands around **\$180 billion**, but can easily more than **double by 2025** to reach **\$400 billion**.



Grayscale's report projects revenue from virtual gaming worlds to touch \$400 billion by 2025.

PROBLEMS



Not all metaverses are created equal

Even though metaverses are trending right now and their potential is massive, current implementations – including those with billion dollar vacations - are far from ideal and struggle from crippling barriers to entry.

Decentraland, for example, is one of the earliest projects is built on Ethereum.

The gas fees on the Ethereum network alone are cost-prohibitive and preclude all the crypto wealthy users from fully experiencing its metaverse. This means the world in Decentraland is often sparse and while the idea is “fun”, you don’t want to pay \$40 to buy an in-game item worth \$4.

Similarly, other barriers to entry include the need for high-end computers and hardware like VR headsets, and even then, these metaverses are not accessible on all devices and are largely browser-only.

Even inside these metaverses, communication tools are lacking, and interactions are often dependent on clunky game-play mechanics.

Avatars are unrealistic and there are very limited options for true, life-like personalization.

A simple **Zoom Call** is more effective than current metaverse experiences when it comes to **real-time communication.**

COMPETITION

Already ahead of the curve

Pax Finance’s technology is fully operational and ready for deployment.

Our go-to-market readiness with features that beat the competition puts us on a solid track for success. Some of our key differentiators include:

- ✓ Accessible on web, VR and mobile devices
- ✓ EVM compatible multi-chain support
- ✓ Spatial audio/video support
- ✓ 3D realistic avatar engine

Feature	Pax Finance	Decentraland	Sandbox	Bloktopia
Fully diluted market cap	Pre-launch	11 Billion USD	20 Billion USD	22 Billion USD
Daily volume	Pre-launch	6.5 Billion USD	7 Billion USD	81 Million USD
Available product	Yes	Yes	Yes	No
Blockchain	Multichain	Ethereum	Ethereum	Polygon
Spatial video	Yes	No	No	No
3D realistic avatar	Yes	No	No	No
Accessibility	Web & Mobile & VR	Web & VR	Web & VR	VR (planned)

SOLUTION

Enter Pax Finance **now**

Pax Finance's is an open metaverse that not only addresses the shortcomings highlighted above but is strategically designed to elevate the metaverse experience in an accessible manner for the widest-positive user base.



...and the best part is , Pax Finance isn't a vision for the future. Our metaverse is ready for deployment and has a fully operational 3D world since February 2021.

Our list of industry –leading features is extensive, but some of the key highlights include:

- ✓ Metaverse built using the Unity 3D Game Engine
- ✓ Face-scanning feature to create 3D life-like avatars
- ✓ Ability to experience Pax Finance through desktop, VR and mobile devices
- ✓ Zoom-style video and audio streaming capabilities within the metaverse
- ✓ High-definition video and audio broadcasting capabilities for massive virtual events
- ✓ Extremely low hardware requirements (Pax Finance can run on a \$300 Chromebook)

Solutions

Pax Finance is fully immersive

We firmly believe [gamification](#) is key for user acquisition and engagement and Pax Finance comes loaded with:

- Custom 3D spatial audio and video along with text chat engine
- Branded avatar merchandise & designer goods
- Custom 3D asset loaders and virtual land generation
- VR-commerce with ship@home and Credit Card checkout
- Integration with NFTs (non-fungible tokens)
- Ability to create AI NPCs (in-game bots)
- Land ownership as well as power and influence leveling up mechanics and limited edition NFTs

Solution

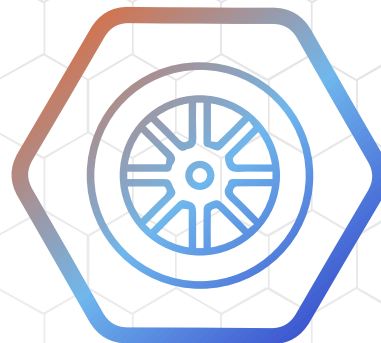
Introducing the **PAXF** economy

Pax Finance is more than just an interactive metaverse. Our native token, **PAXF**, fuels our digital economy and facilitates revenue generation and value transfer on both macro and micro levels.

PAXF the anchor point for ownership and influence:



Buying and selling of in-game 3D assets, including wearables, buildings and other items

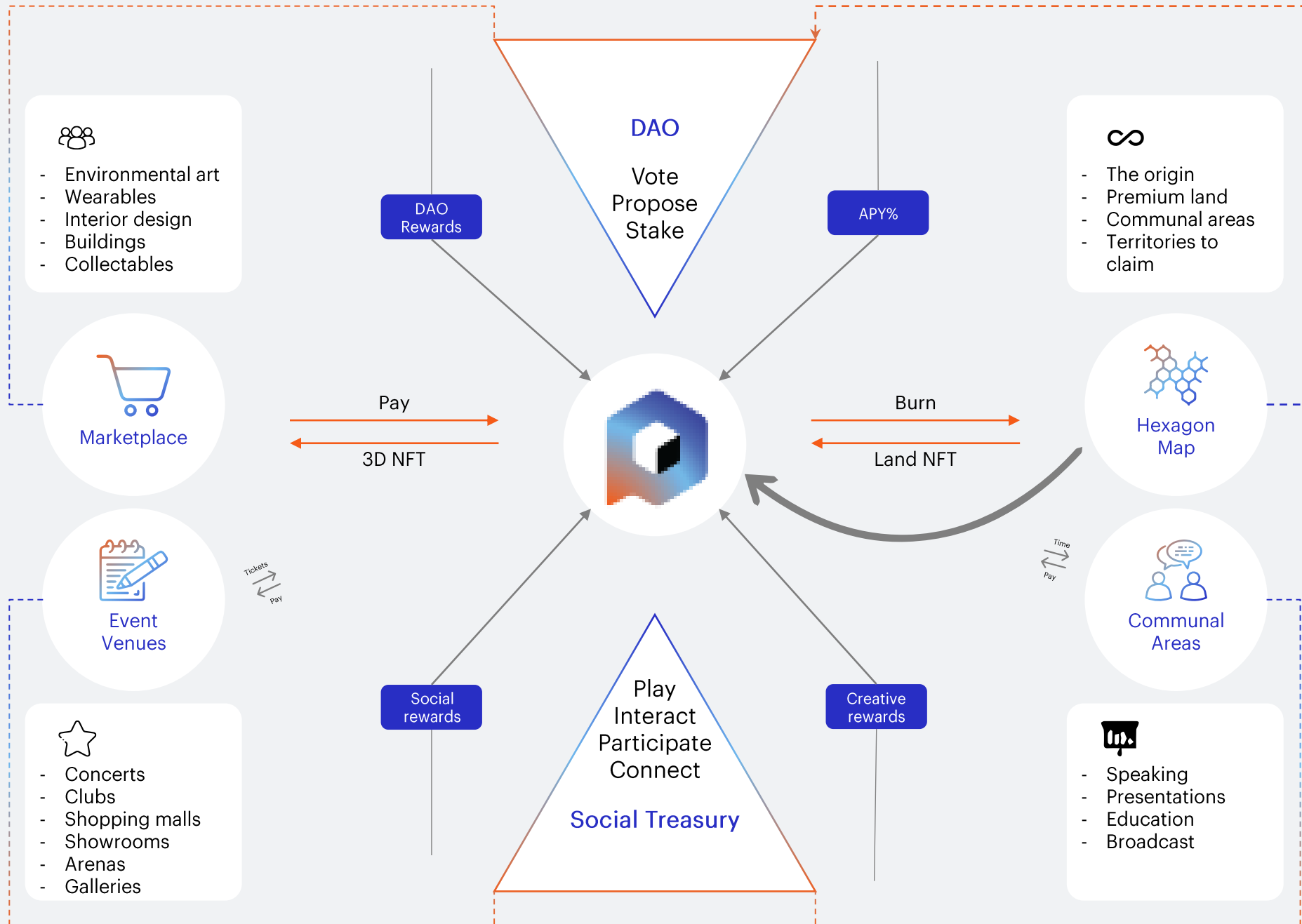


Buying, selling and leasing of real-estate assets, including virtual lands venues and billboards for advertisement



Social transactions and transfer of value for in-game services, including education, entertainment and more

Economy



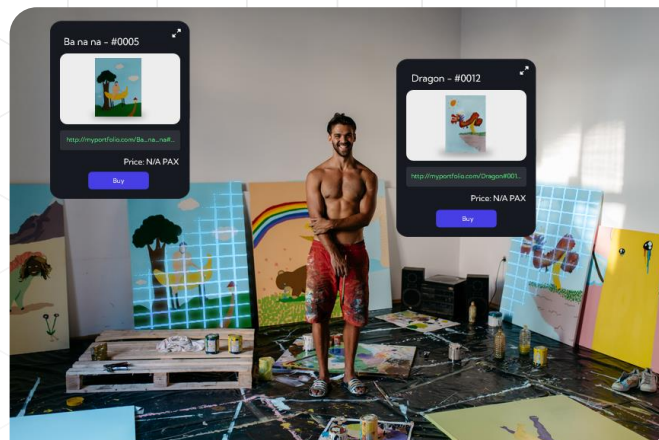
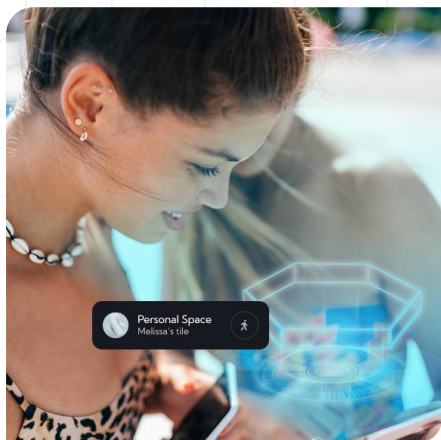
Solution

Introducing the **PAXF** economy

Pax Finance is geared towards meeting the needs of **both producers** and **consumers**, and allows businesses of all categories to create virtual presences and offer services.

Some examples of in-world **commercial activities** include:

- ✓ Art galleries displaying and auctioning high-value NFTs
- ✓ Gaming centers with a variety of experiences For users
- ✓ Advertising on virtual spaces and in-world attractions
- ✓ Educational centers for interactive learning experiences
- ✓ Venues and arenas for concerts and live performances
- ✓ Virtual business headquarters and customer support centers



**THE
POSSIBILITIES
ARE ENDLESS.**

ROADMAP



IOS and Android Mobile App Launch 2021
4 Major conferences 150+ Plus



UI/UX remake
PAXF Token Seed / Private Sale
Pax Finance Demo Event



PAX IDO
DEX & CEX listings
Pax Finance Public Demo
Initial Land Sale & Marketplace Launch
Pax Finance builder

ROADMAP

Q1
2022

PAX IDO
DEX & CEX listings
Pax Finance Public Demo
Initial Land Sale & Marketplace Launch –
Pax Finance builder

Q2
2022

Pax Open world launch
Expanded library of avatar
New district builder & infinity map
Limited edition character NFT

Q3
2022

Internalized WebRTC video-communication
system
EVM compatible multichain support

To be continued...

WHAT MORE ?

We have seen how so many people are either unable to make profitable income from their series of investment in different projects or ended up falling for a rug pull.

Part of what we are solving is providing a lasting solution and a medium for any individual to earn passively whilst engaging in our project and what we are building.



How We Plan To Do This?



We are Integrating the Metaverse into the traditional Defi ecosystem to bring sustainable Daily income avenue. By doing this we are applying the solution of staking into the Metaverse to enable individuals earn passively without having to wait to buy tokens or watch the value of there purchased tokens Depreciate or vice versa.



Now if you are Tired of Cryptocurrency Market Draw Downs, Our Meta solution provides you with the opportunity to put your cryptocurrency holdings to work for you.



Individuals will be able to earn profitably based on their chosen investment plan & duration of time. This continues as we work towards delivering and bringing our project to Live.



Individuals who participate in our investment offering gets an instant whitelist allocation to our IDO and will also get free rewards in our native token for actively engaging with what we are building.

TOKENOMICS

Ready to rumble?

Pax Finance is uniquely positioned to be an early-mover in the metaverse space and gain traction before competitors can catch up

Our initial ask includes a invite-only seed round followed by a **private sale and **public sale****

Seed round:

\$2M

Private Sale:

\$3.8M

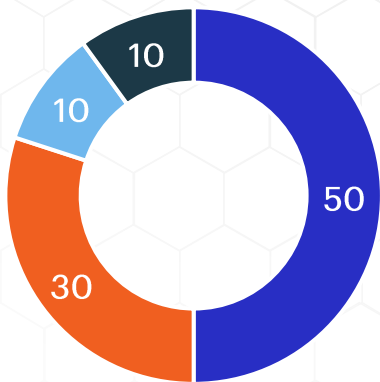
Pre-sale:

\$0.49M

Public:

\$0.49M

Use of proceeds



Technology / product

50%

Marketing

30%

Operations

10%

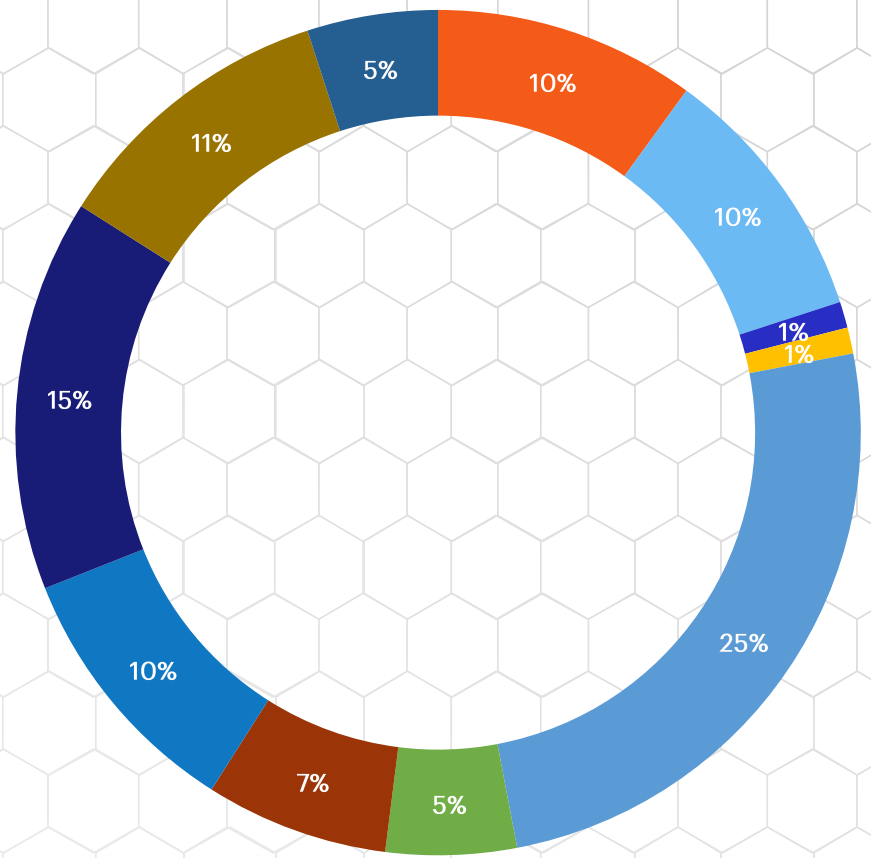
Exchange rate

10%

Tokenomics

1,000,000,000 PAXF

Total token supply



Seed round	-10%
Private round	-10%
Pre-sale	-1%
IDO	-1%
Community incentives	-25%
Exchange & market making	-5%
Research	-7%
Partners & ecosystem	-10%
Team	-15%
Treasury	-11%
Advisors	-5%

	Sales price	Hard cap
Seed round	\$0.02	\$2,000,000
Private round	\$0.038	\$3,800,000
Pre sale	\$0.049	\$490,000
public	\$0.049	\$490,000

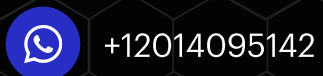
Tokenomics

Locking periods and rewards

Backers	Lock-up period	Vesting period	Initial unlock%
Seed round	3 months	36 months	0%
Private round	3 months	24 months	5%
Pre-sale	1 months	18 months	0%
IDO	0 months	12 months	25%
Organization			
Research	3 months	36 months	0%
Partners & ecosystem	3 months	36 months	3%
Team	12 months	36 months	0%
Treasury	3 months	36 months	0%
Advisors	3 months	24 months	0%
Community			
Community increment	0 months	36 months	3%
Exchange & marketing making	0 months	6 months	25%

CONTACT US

Info@paxfinance.io



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