



# PlatinumDEX

WHITE PAPER

NEXT GENERATION FINTECH

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## 1. EXECUTIVE SUMMARY

PlatinumDEX has been set up as a UK registered limited company with the intention that it will establish a network of the world's most secure digital infrastructure. We intend the Company should be at the forefront of the so-called 4th Industrial Revolution.

Digitalization is behind the disruption and transformation processes happening now across many business verticals. However, as well as giving unmatched opportunities for value and wealth creation it also carries a major risk. The sheer speed of take up, the sophistication of the new technology and its impact on business is unprecedented. While established commerce is wrestling with the long-term consequence of the 4th Revolution, organizations and their environments are being turned on their heads. Business models are being disrupted, forcing fundamental change, while also enabling smaller, quicker players who grasp the opportunity digitalization brings to challenge the status quo.

PlatinumDEX strongly believe that security must underpin any successful digital future, and that there is a gap in the market that we can fill. It is fundamental to our vision that PlatinumDEX will play a leading role in securing the digital world.

PlatinumDEX believes that it is entirely realistic to achieve the first-year revenues shown in our business plan and to achieve year on year growth from years 2-5 of 10%. We expect to provide consistent shareholder returns leading to future exponential growth.

PlatinumDEX has the technology to deliver digital infrastructure in a socially responsible manner, which is an order of magnitude better than most others in the world. We will house the technology within our DIGITAL FORTRESSES. We believe that the combination of experience within our team, military grade security and the Company's absolute commitment to transparency and the highest standards of corporate governance will put us in a class of our own.

We have put together a team of exceptional quality. Many of these individuals are already giving input. The core team stands ready to join on a full-time basis as soon as funding is secured. Details of [team members](#) are available on our website. PlatinumDEX believes that it is team members' experience in artificial intelligence, blockchain, banking, cyber security, digital ledger technology, machine-learning and other skillsets is unique in space and gives the business a competitive edge.

The company is looking to raise € 4 million initial seed capital to take it through a Security Token Offering where it intends to raise more capital.

## 2. OUR PHILOSOPHY AND VALUES

The company will provide a high level of strong corporate governance, security and excellent customer service to our clients, licensed and regulated where appropriate. It is our belief that we can help the world to drive more investment, increase disposable income and improve the quality of life of the many underserved by the present-day systems. It is essential that the digital asset markets are appropriately regulated, free from fraud and malfeasance and protected. We will bring safety and security to the digital asset world with our network of DIGITAL FORTRESSES.

## 3. OUR VISION

PlatinumDEX's mission is to provide the world's first and most secure zero-carbon, environmentally responsible digital infrastructure, built within our own DIGITAL FORTRESSES (secure data centers).

## 4. GOALS AND MILESTONES

Our goal is to create true value for every user and stakeholder, which will produce consistent shareholder ROI. We expect to break-even early and we have ambitious plans for growth far beyond that point so that we will become the industry leader in the secured digital asset space.

Our first-year milestones will include:

- Crowd funding in London and New York, enrollment in the UK Government Future Fund initiative
- Build a Security Token Offering
- Deploy our first zero-carbon, solar powered secured data center in the EU.
- Develop a unique global digital asset storage system deployed across multiple continents
- Gain approval from Regulatory authorities.
- Deploy our digital global payment and custodial system.

During the next 4 years we will:

- Achieve a Sales Annual Growth Rate of 9% from year 3 to year 5.
- Develop our network of secured zero-carbon data centers throughout the EU and beyond.
- Via JV's and our own efforts, we will introduce our DLT and blockchain products for the real estate, supply chain and altcoin markets and acquire additional licences including but not limited to the Americas, Australasia and Asia.
- Invest in Research and Development securing smartphones, allowing for direct transactions anywhere, including Africa, bypassing corruption and delivering assistance directly.
- Enter the global interbank financial transfer market.

## 5. TARGET MARKET

Our aim is to satisfy the global demand for data centres and cloud computing, which is expanding exponentially and projected to be worth over [\\$ 330 billion](#) by 2022. The demand for highly secured, zero-carbon cloud computing will be even greater. On its own, the cyber security sector is projected to be worth over [\\$280 billion](#) by 2027.

Customers will be users of our 'Infrastructure as a Service' and our intellectual property through Software as a Service (SaaS). We have developed Digital Ledger Technologies & Blockchain Minimum Viable Products (MVPs) for Remittance Payments, Crypto, Real Estate Transactions, Logistics and Supply Chain. Please see the [presentations on our website](#).

Customers will use our unique digital remittance payment and digital asset custodial service. This will be available in the EU, UK and other areas not prohibited by local laws. Not many players are active globally in the custodial and digital asset transaction markets, including cryptocurrencies. Examples in the United States are Bitgo and the Coinbase exchange depository. In Asia, EU and UK there are no comparable services at this level. We see ourselves as an active player in cold storage (custodial service) of digital assets; providing the requisite highest level of security. We plan to obtain the necessary permits and licenses to operate in the UK, EU and Swiss markets. In 5 years, according to various estimates, the market size will exceed \$ 1 trillion. We plan at least 1% market share. Our first stage on this journey is the introduction of our digital asset Wallet payment Application, launching August 2020.

## 6. INDUSTRY COMPETITORS

At present the biggest IaaS companies are [Microsoft Azure](#) (\$ 40.7 billion); [Amazon Web Services](#) (\$ 15.5 billion); [Google](#) (\$ 8.92 billion); [Alibaba](#) (\$ 3.6 billion) and IBM (\$ 577 million). Equinix, Digital Realty, China Telecom, NTT Communications, Telehouse/KDDI, Coresite and Verizon number amongst the biggest data center operators.

As part of ICT, these companies contribute to an accumulative carbon footprint twice that of the total aviation industry, which itself dumped 950 million tonnes of CO<sub>2</sub> in 2019. [ICTs](#) account for 8-10% of the European electricity consumption and up to 4% of its carbon emissions. IoT is going to make a bad situation, worse.

Cyber security players are dominated by the US with [McAfee](#) (\$ 170 Billion); [Microsoft](#) cyber security (\$ 125.8 billion); [IBM](#) (\$ 77.8 billion); [CISCO](#) (\$ 49.33 billion); [Palo Alto Networks](#) (\$ 2.89 billion); [Fortinet](#) (\$ 2.16 billion) as market leaders with 2019 annual revenue shown.

## 7. LEGAL STRUCTURE AND OWNERSHIP

PlatinumDEX (UK) Limited is currently structured as a limited company based in London, England and subject to the Laws of England and Wales. The jurisdiction was chosen to allow for flexibility in growth and investment. PlatinumDEX OU is structured as a limited company based in Tallinn, Estonia. The jurisdiction was chosen to allow growth and investment in the European Union and because the country has embraced blockchain and digital ledger technologies and provides a clear, legal framework.

## 8. PRODUCTS AND SERVICES

### 8.1 SECURE DATA CENTRES PROVIDING IAAS, SAAS, PAAS

PlatinumDEX will build a network of very secure, zero-carbon DIGITAL FORTRESS Data Centres in re-purposed facilities including bank vaults, bunkers and other secure facilities. Countries earmarked for expansion thus far include Canada, Finland, Germany, Italy, Latvia, S. Korea, Spain, Sweden, Switzerland and the United Kingdom.

PlatinumDEX will use cutting edge technology including artificial intelligence, blockchain and machine learning, built by a global team of highly skilled security, compliance, design and solution experts. Our team has experience in protecting critical national infrastructures from presidents, senior government, military, biggest utilities to large investment banks.

We will comply, inter alia, with the following regulations: 5th AML Directive; Markets in Financial Instruments Directive (MiFID); Markets in Financial Instruments Regulation (together MiFID II); General Data Protection Regulation; Data Protection Act 2018; Gramm–Leach–Bliley Act (GLBA); Financial Services Act (FinSA); FINRA and SEC Rules; Financial Services and Markets Act 2000 (FSMA); Sarbanes-Oxley Act of 2002 & Securities Exchange Act of 1934. Our data centres will be physically protected against intrusion to the highest standards, including compliance to the UK Centre for Protection of National Infrastructure (CPNI).

The following international standards will be adhered to: ISAE 3402/SSAE 16; ASAE 3402 Type II; ISO / IEC 27001:2013 Information Security Management System Standard; PCI-DSS Payment Card Industry Data Security Standard; The Federal Information Security Management Act (FISMA) / NIST 800-53/FI; ISO 14001; ISO 22301; FISC; ISO 50001; ISO 9001; OHSAS 18001; SS 564; SS 507; TVRA; Uptime Institute; TSI plus multi- level Security Components.

### 8.2 DIGITAL ASSET CUSTODIAL (DAC)

Digital assets and altcoins (e.g. Bitcoin), are primarily used as a unit of value broadly like physical assets such as Gold, Silver, Platinum & Digital FIAT (GBP-USD-EURO) currencies, therefore recognised as tradeable and transferable. Digital Asset handling advantages over physical units of high value are numerous. Digital Assets also have other significant general security challenges i.e. hacking.

Digital Assets can be seized by legitimate Governments under warrant just the same as physical assets or bank accounts.

- [Greece Seizes 500,000 Bank Accounts worth Euro 1.6 Bln, Escape with Bitcoin.](#)
- [Why A Cyprus-Like Seizure Of Your Money Could Happen Here.](#)

All the advantages high-lighted above become negated if a Government "legally" makes a move against stored assets. Asset holders will be forced to handover the passwords or face potentially massive punitive sanctions. Once an asset is seized the value often falls dramatically, and even upon successful repatriation of the assets

after protracted (years) of legal negotiation the asset owner NEVER receives the full value, typically 10% is realised.

To mitigate against the risk of asset seizure, the current threat landscape and growing threat of rogue nations and organised crime attacking this asset class, PlatinumDEX will provide a vastly more secure system for High Net Worth Individuals, companies and later Governments themselves.

PlatinumDEX DIGITAL FORTRESSES will be in different authorities and regions, thus requiring multiple jurisdictional warrants to gain access. Screened and cleared staff will operate on a need to know basis with physical separation to exacting western military standards. As explained elsewhere staff complicity in theft from within the PlatinumDEX ecosystem is managed through a strictly applied Company classified Governance Risk and Compliance (GRC) process beyond current International Banking, SWIFT, US and UK Government standards. PlatinumDEX will operate autonomously in each territory. Where the tax authorities or law enforcement serve legitimate warrants in region PlatinumDEX will of course comply.

### 8.3 INFRASTRUCTURE AS A SERVICE, SOFTWARE AS A SERVICE & SECURE HOSTING

We will provide Infrastructure as a Service, Platforms as a Service in highly secured facilities.

### 8.4 DIGITAL LEDGER SOLUTIONS

PlatinumDEX has developed blockchain and DLT solutions which we will provide as Software as a Service with partners and as part of our own portfolio. [Details](#) are available on our website.

## 9. OPERATIONAL PLAN

PlatinumDEX manufacturing and distribution in the first instance will be from secured facilities in the UK. We have identified our first facility which will be have a zero-carbon environmental impact with 1.5 MW output.

## 10. QUALITY CONTROL

The Board and Senior Management of PlatinumDEX are committed to implementing, and continually developing, a Quality Management System (QMS) that is appropriate and suitable to the company, ensuring that all agreed customer requirements are fully met, that suitable measures are reviewed and established, and the quality objectives are fully understood by everyone in the company.

PlatinumDEX aims to achieve the above by implementing a QMS that complies with the international standard of good practice BS EN ISO 9001. As a business with regulatory responsibility, it is essential that the services and products it delivers are of the highest quality, compliant with statutory/regulatory requirements and fit for purpose. Embedding strong quality assurance and continuous improvement is crucial in developing confidence with customers and stakeholders; that the company's services and products are to an appropriate standard. Certification will be a key part of the company's credibility. By providing an outstanding service and high-quality products it will achieve its aims of long-term success.

PlatinumDEX undertakes to ensure through communication, engagement, practical example and training that Quality is the aim of all employees. Through direction and support, each employee will have a proper understanding of the importance of the Quality System function, their responsibility to contribute to its effectiveness, and its direct relevance to the success of the company. Equally, every employee is responsible for, and will be trained to perform the duties required by, his or her specific role.

The company's internal procedures will be reviewed regularly and held in a Quality Manual which will be made available to all employees. The Quality Manager (who is already providing input) will be responsible for monitoring the quality system and will report regularly to the CIO and CTO on the system's implementation, status and effectiveness.

## 11. SENIOR MANAGEMENT TEAM

The PlatinumDEX senior management team, under the leadership of the Chief Executive Officer (CEO), will include:

- Chief Operations Officer (COO), responsible for day to day administrative function and operations
- Chief Information Officer (CIO), responsible for implementation of the information technology strategy;
- Chief Financial Officer (CFO), accountable for the financial position and implementing acquisitions;
- Chief Technology Officer (CTO), responsible for the oversight of tech development and maintenance;
- Chief Compliance Officer (CCO), responsible for compliance with laws, regulatory requirements, policies and procedures

The Leadership will be supported by a cadre of carefully picked (and in many cases already committed) junior staff.

### 11.1 THE PLATINUMDEX TEAM

PlatinumDEX has put together a team of the highest calibre in every area. PlatinumDEX considers the quality of its team to be one of its principle differentiators. Team members can be seen on the [Team section](#) of the website.

## 12. TOKENOMICS

PlatinumDEX Security Token Offering (STO) will raise € 25 million plus to develop our business. Initial cash outflow is expected to fund the launch of our business in terms of security; our business operations premises, purchasing office equipment, hiring key personnel and building the infrastructure. Part of the investment will be used to provide working capital for the business.

We have identified Liechtenstein as a suitable jurisdiction for our forthcoming STO and have chosen an experienced legal team who will guide us through the complexities.

Token Issuer   
 PlatinumDEX (UK) Limited

### Token Info & Economics

Initial token valuation	25
Max token supply	1,000,000,000
Initial supply	500,000,000
Token type	ERC20

### Coin Usage and Ecosystem

PlatinumDEX projects an initial capital requirement of € 4 million to commence operations. Initial cash outflow will fund the launch of our business in terms of securing our premises, purchasing equipment, hiring key personnel and building infrastructure

### Token Allocation



- STO 50%
- Founding team 40%
- Angel Investors 10%

### Use of funds

70% build DIGITAL FORTESSES  
 20% branding and marketing  
 10% reserve

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