



The Gen 3.0 Exchange

Easily invest and spend crypto in a safe, secure and fully compliant environment.

FEATURED BY



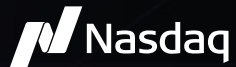
COINTELEGRAPH
The future of money



CoinDesk



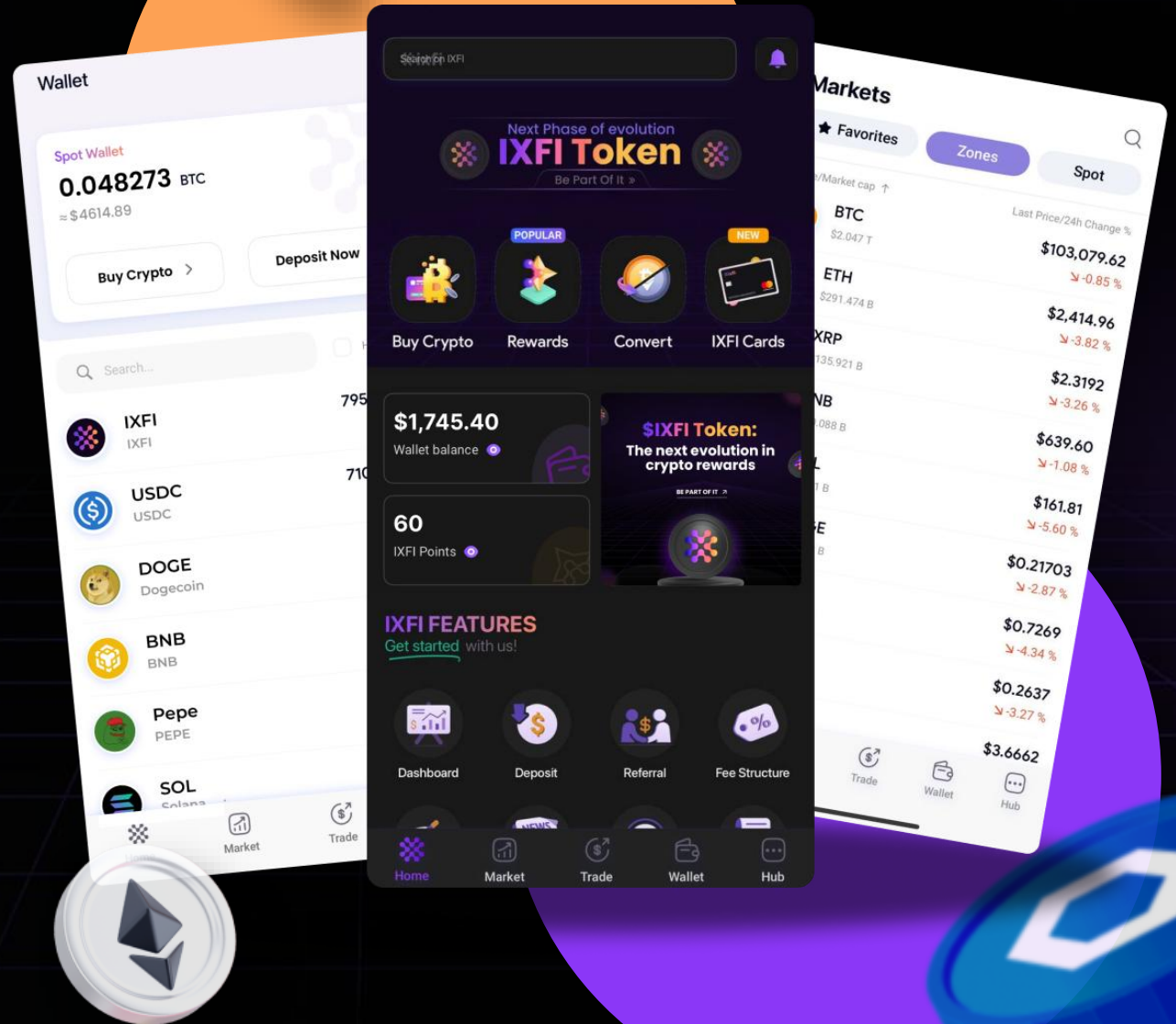
Bitcoin.com



Nasdaq

Forbes

yahoo!
finance



In 2025, over **200M** new crypto users will need a place to buy, sell, send, receive, invest but also spend.

STRONG MARKET TAILWINDS



EU Regulations

New EU laws such as MiCA aimed at fostering trust in crypto.



Persistent Inflation

Bitcoin and stablecoins are being heavily used as hedging tools.



Crypto ETFs Rising

Institutional investors expected to drive \$100B+ into crypto ETFs.



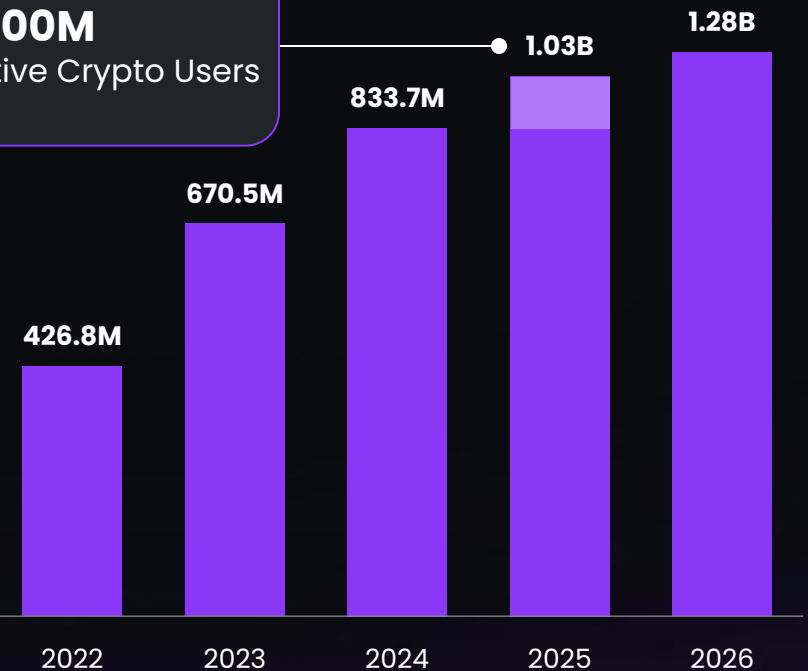
On-going Bull Run

Driven less by hype and more by institutional inflows & real-world utility.

GLOBAL ACTIVE CRYPTO USERS

+200M

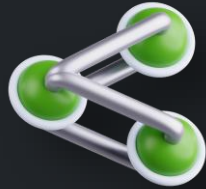
Active Crypto Users



Exchanges face **complexity, liquidity gaps, and strict regulations** – lack also spending mechanisms.



Overly complex UIs
still frustrate users



Limited cross-asset
liquidity and lack of
fiat on/off ramping
restrict trading



Global regulatory
shifts make
compliance essential



High costs and complex
mechanisms to spend
crypto vs. fiat



SOLUTION

The Gen 3.0 Exchange



IXFI Card powered by Mastercard

Cashback, special deals and accepted at 130M+ merchants globally.



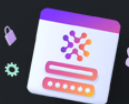
100% Fully Compliant

Complies with regulations in 100+ countries worldwide.



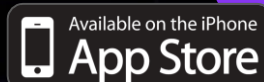
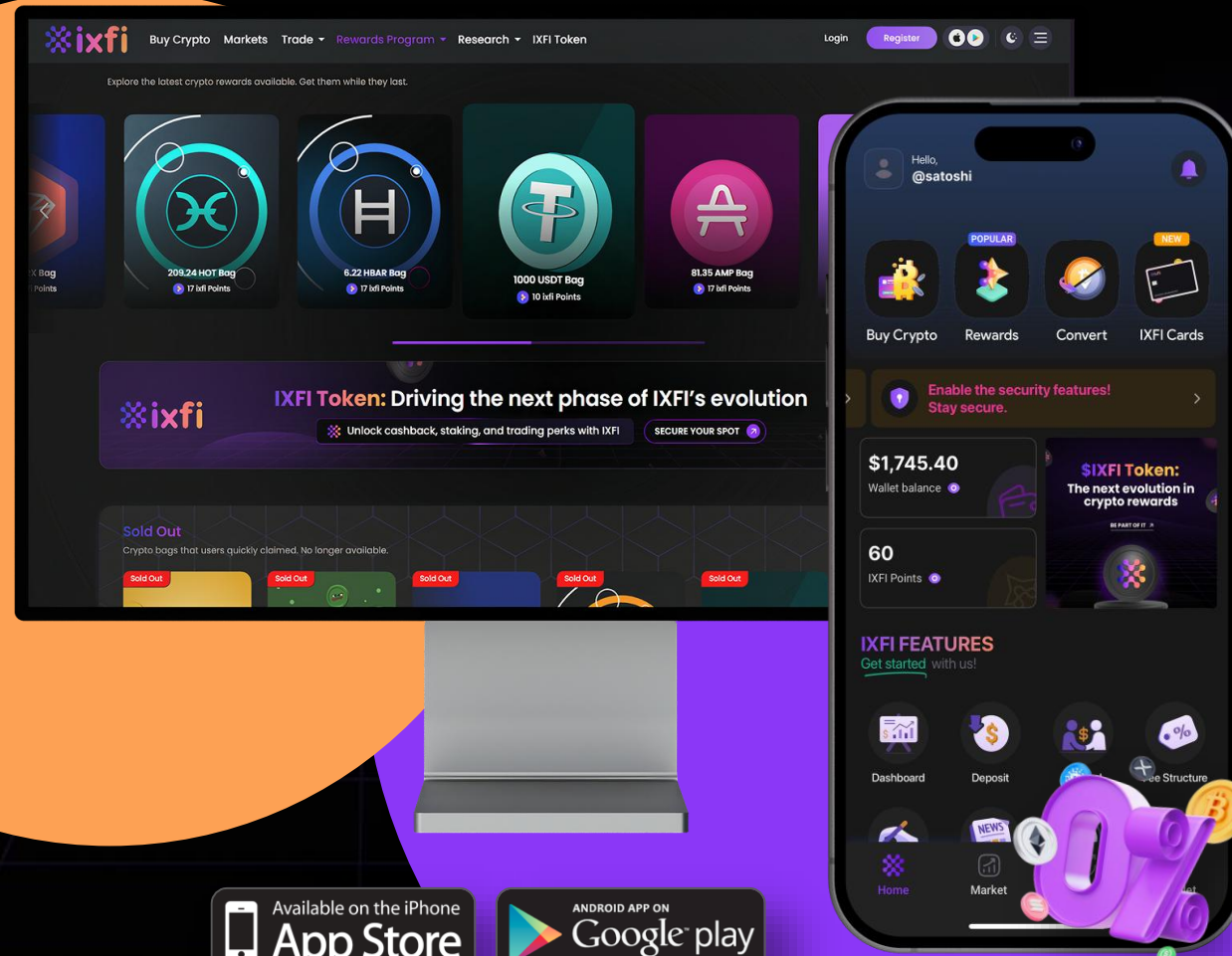
Comprehensive Fiat Integration

Unparalleled access with the most fiat on-ramps and a new Mastercard.



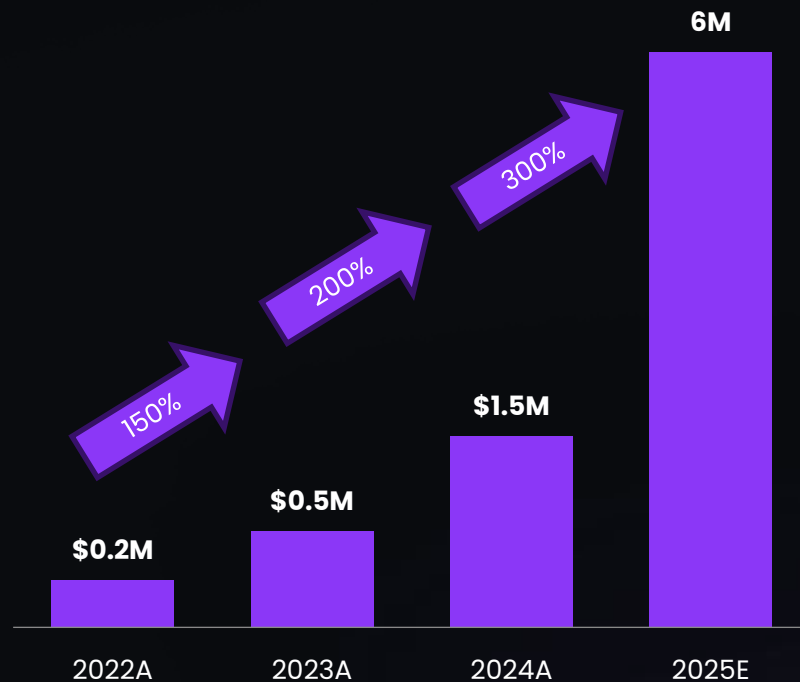
Gamified Experience

IXFI's highly engaging UX makes crypto trading accessible for all.



Fully bootstrapped, **IXFI to reach 300% revenue growth** compared to 2024.

HISTORICAL AND FORECASTED REVENUE
Includes revenue from exchange & card fees



Min 150%

Revenue Growth
YoY

500k

Registered Users
+100% 24-mo growth

4.8★

Mobile App Rating
5.7k Reviews

\$2.5B+

Total Trading Volume

400+

Spot Coins

160+

Countries Covered



**#1 Largest Buy
Crypto Exchange**



**Advanced Tools &
Deep Liquidity**



**Highly Active and
Engaged User Base**

CORE FEATURES

Gamified crypto trading with extensive **user-centric** features.



2,500+ Trading Pairs



Mastercard Crypto Debit Card



Real Native Token Utility



Virtual Payment Address



Convert 1,500+ Coins



AI Assistant & Features



20+ Fiat Onramps



Gamified Experience



100% Legal Compliance



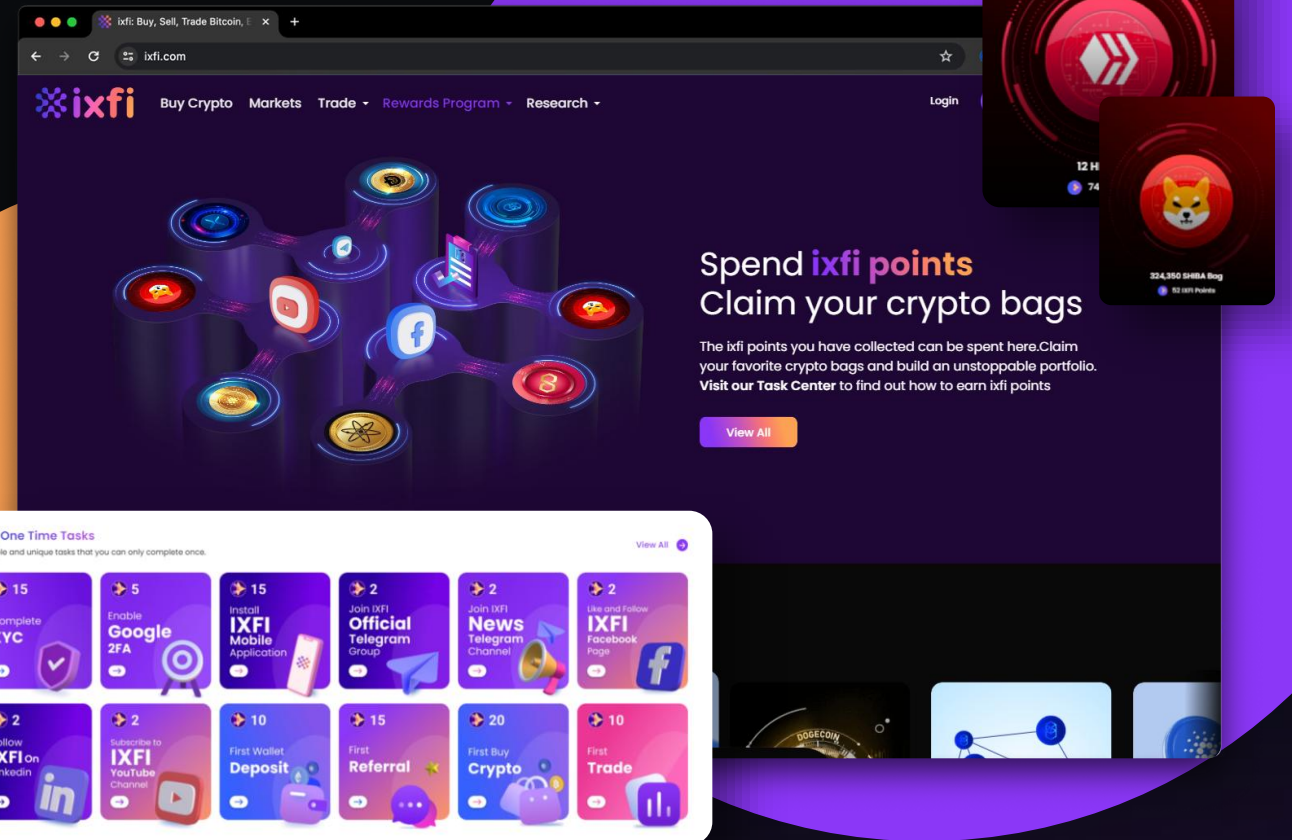
Fast, Biometric KYC



24/7 Customer Support



Multi-currency IBANs



The first crypto debit card with real-life rewards.



Instant fiat payments



Increased spending limits



130M+ merchants globally



Tiered cards types for different spending habits



Mastercard fraud prevention



Real-time spend tracking



Virtual and physical cards



No hidden fees, ever!



Up to 8% Cashback in IXFI token



24/7 card assistance

EARN REWARDS AT...



SEAMLESS. BORDERLESS. WALLETLESS.

Introducing IXFI Pay

Introducing IXFI Pay

A new era of crypto payments begins.

Send crypto in seconds.

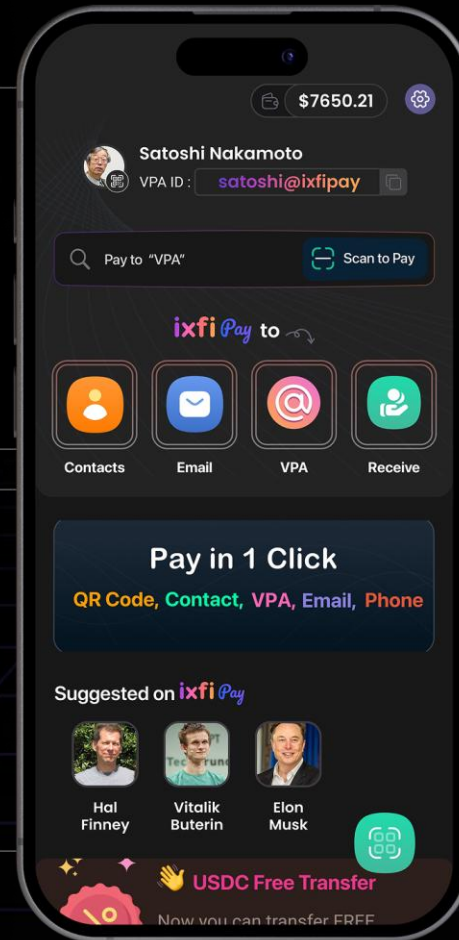
To any IXFI user, no address needed.

No swaps. No delays.

Combine 400+ tokens in one transaction.

Sent. Secured. Done.

Pay via QR, Email, Phone, or Username.



Auto-convert crypto to stables

Or keep the original.

Pay smart. Move smart.

Your crypto. Your rules.

Built for speed.

Designed for your fully freedom.

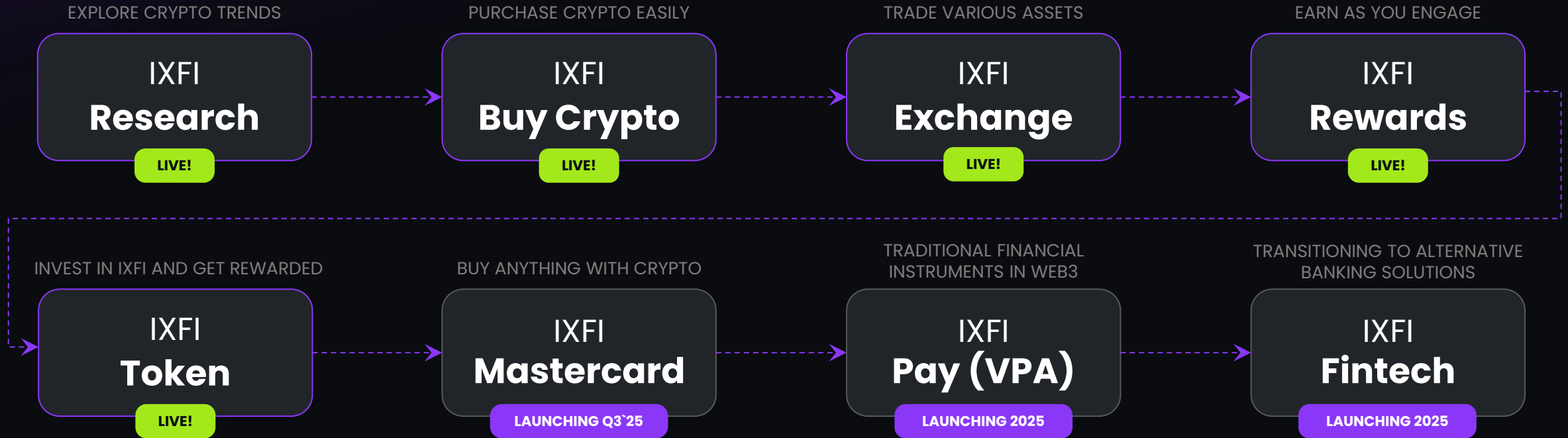
Say goodbye to friction.

Say hello to IXFI Pay.

AI-powered assistant for effortless crypto interactions.



A seamless, end-to-end **crypto ecosystem** for everyone.



OUR TOP PARTNERS



Lower fees and transparent pricing,
unlike leading exchanges.

IXFI'S TRANSPARENT FEES

Free

Deposits
No Network Fees

0.05%

Withdrawals
+ Network Fees

0.2%

Spot Trading
As low as 0.02%

1.5%

Buy Crypto
Charged to Vendors


EXCHANGE

 BINANCE

 crypto.com

 ixfi

 Gate.io

 kraken

 coinbase

 GEMINI

Taker / Maker
HIGHEST FEE

0.10% / 0.10%

0.15% / 0.30%

0.2% / 0.2%

0.20% / 0.20%

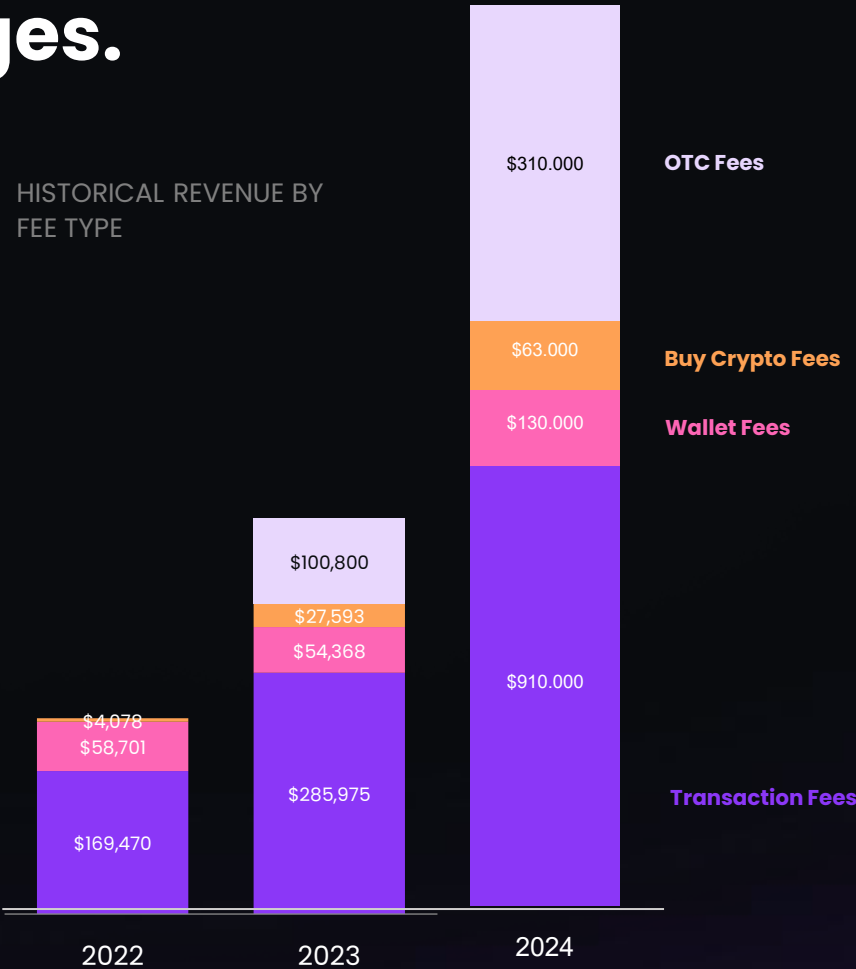
0.26% / 0.16%

0.40% / 0.20%

0.60% / 0.40%




Fee Comparison (Q4 '24)

HISTORICAL REVENUE BY
FEE TYPE



DIFFERENTIATORS

IXFI is ideally positioned to appeal to new crypto traders.

		 Rain	bitpanda	 KUCOIN
Built for Novices	✓	✓	✗	✗
Gamified Experience	✓	✗	✗	✗
Fiat Debit Card	✓	✗	✓	✓
Taker/Maker Fees	0.20% / 0.20%	0%* / 0%*	0.15% / 0.10%	0.10% / 0.10%
Registered Users	500k	200k ('22)	3.5M	31M
Trading Pairs	2,500+	n/a	62	1,917
Crypto On Ramps	21	1	1	4
Venture Funding	Bootstrapped	\$229M	\$554M	\$180M
Last-Round Valuation	-	\$550M	\$4.1B	\$10B

Driving growth via **partnerships,** **rewards,** and **gamification.**

2025
MARKETING KPIS

\$344
LTV

\$30.44
CAC

11:1
LTV:CAC

1M
TOTAL USERS

2025
\$6M
Est. Revenue

2.8M
TOTAL USERS

2026
\$34M
Est. Revenue

5.3M
TOTAL USERS

2027
\$86M
Est. Revenue

By 2025, **\$IXFI** will have more utility than any other exchange.

Features	\$IXFI	\$BNB	\$BGB	\$OKB	\$WTB	\$LEO	\$GT	\$CRO	\$MX	\$TKX	\$KCS	\$NEXO
Platform	IXFI	Binance	Bitget	OKX	WhiteBit	BitFinex	Gate.io	Crypto.com	MEXC	Tokenize	KuCoin	nexo
CEx Discounts	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rewards Center	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓
Earn	🕒	✓	✓	✓	✓	✗	✗	✗	✗	✗	✓	✓
Card	🕒	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓
Pay	🕒	✓	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗
IBAN	🕒	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✓
Staking	✓	✓	✓	✓	✗	✗	✗	✓	✗	✓	✗	✓
Deflationary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Market Cap	\$8M	\$100B	4.7B	\$3B	\$7B	\$8.40B	\$2B	\$2.5B	\$215M	\$2B	\$1.35B	\$744M
FDV	\$150M	\$100B	\$5B	\$15B	\$15.7B	\$9B	\$4.8B	\$8B	\$2.3B	\$2.5B	\$2.1B	\$1.15B
ROI Potential	Based on MCAP	12,500x	587.5x	375x	875x	1,050x	250x	312.5x	26.875x	250x	168.75x	93x

OPPORTUNITY

**IXFI's top three markets
will see **200M** new crypto
owners by 2025.**

EUROPE

750M Total Pop.
235.2M Crypto Users
30% Penetration

+75M
New Crypto Owners

ASIA-PACIFIC

4.6B Total Pop.
435.2M Crypto Users
9.2% Penetration

+85M
New Crypto Owners

MIDDLE EAST

500M Total Pop.
70M Crypto Users
13% Penetration

+40M
New Crypto Owners

Fully compliant with EU laws and MiCA-ready.

IXFI CORPORATE GOVERNANCE PROTOCOLS



Transaction Security



Active Member



Token Compliance

Deloitte.

On-chain KYT



External Compliance



Legal Partner



KYC Compliance



Identity Verification



MARKETS IN CRYPTO-ASSETS (MiCA) REGULATION

IXFI is fully prepared for MiCA in EU, backed by its compliance with Lithuanian law and FCIS authorization.

Risk Management & Mitigation Strategies

	Internal	Likelihood	External	Likelihood
Risk	Technology Failures (e.g., Platform Downtime)	Low	Regulatory Uncertainty regarding crypto regulations	Medium
Mitigation	Robust infrastructure with real-time monitoring, regular system audits, dedicated incident response teams		Permanent in-house legal team and we also have external legal counsel specialized in crypto regulations	
Risk	Security Breaches (Cyber Attacks or Data Leaks)	Low	Market Volatility (price swings or loss of consumer confidence)	Medium
Mitigation	Advanced security protocols, regular penetration testing, and insurance for potential losses due to breaches		Educational content to our users on managing volatility	
Risk	Financial Risks (liquidity issues or cash-flow issues)	Low	Competitive Pressure – emerging competitors	Low
Mitigation	Liquidity buffer by keeping reserves in both fiat and crypto assets		We continuously invest in R&D to innovate and release new products and features	

LEADERSHIP TEAM

Led by a team of **crypto experts** with ideal skill sets for growth.



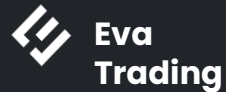
Cristian Andrei

FOUNDER & CEO

15+ years entrepreneurial and investment experience

Founded 3+ companies, angel investor in Romanian startups

Pioneered IXFI in 2021, early crypto investor with unicorn successes



Alexandru Bădoi

COO & CO-FOUNDER

Crypto veteran, early Bitcoin and Ethereum investor

Scaled global tech businesses, led major IXFI partnerships

Innovator in blockchain tech, adept in market strategy and development



Shailesh Rajput

CTO, CPO & CO-FOUNDER

10+ years in technology and product management

Managed 50+ projects, led teams of 50+ members

Expert in Agile/Scrum practices, strategic planning, risk management



Alexandru Arghirescu

CMO

15+ years in digital marketing and cross-channel strategies

Built and automated sales funnels; enhanced user journeys; focused on data science

Expert in pull marketing, relevance, omnipresence



Andrei Mavris

CSO

12+ years of strategy management and operations

Responsible for multi-billion budgets and operations in companies like Amazon, Uber and Procter & Gamble

Expert in long-term strategy development and execution



Roy Darius Maybud

HEAD OF LEGAL AFFAIRS

20+ yrs legal expertise, Swiss military service

Disciplinary judge Swiss Football League, CEO family office

E.M.B.L.-HSG, CAS in Forensics, Harvard-negotiation certified



Robert Herscovici

VENTURE CAPITAL ADVISOR



Cristu Constantin

WEB3 GROWTH ADVISOR



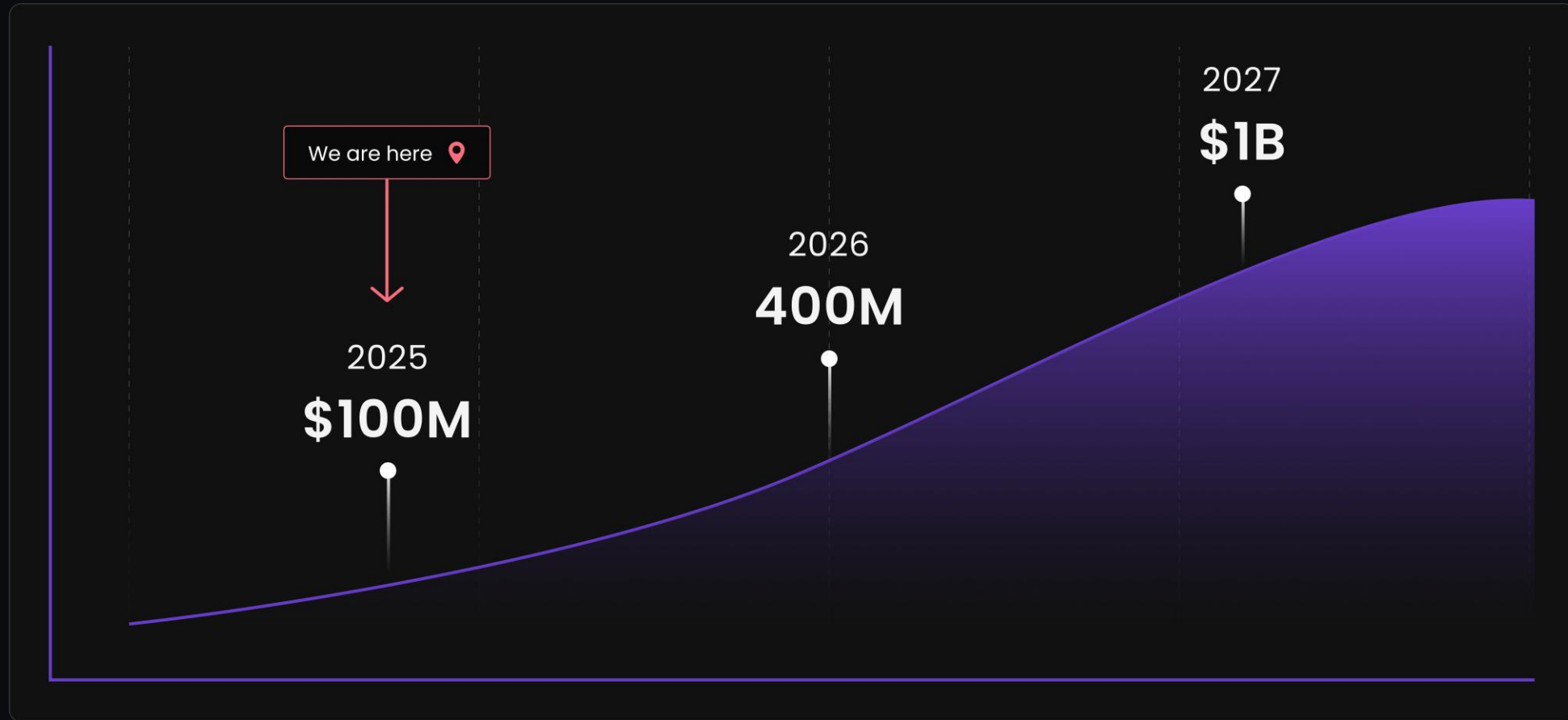
60+

**Global, Full-time
Team Members**

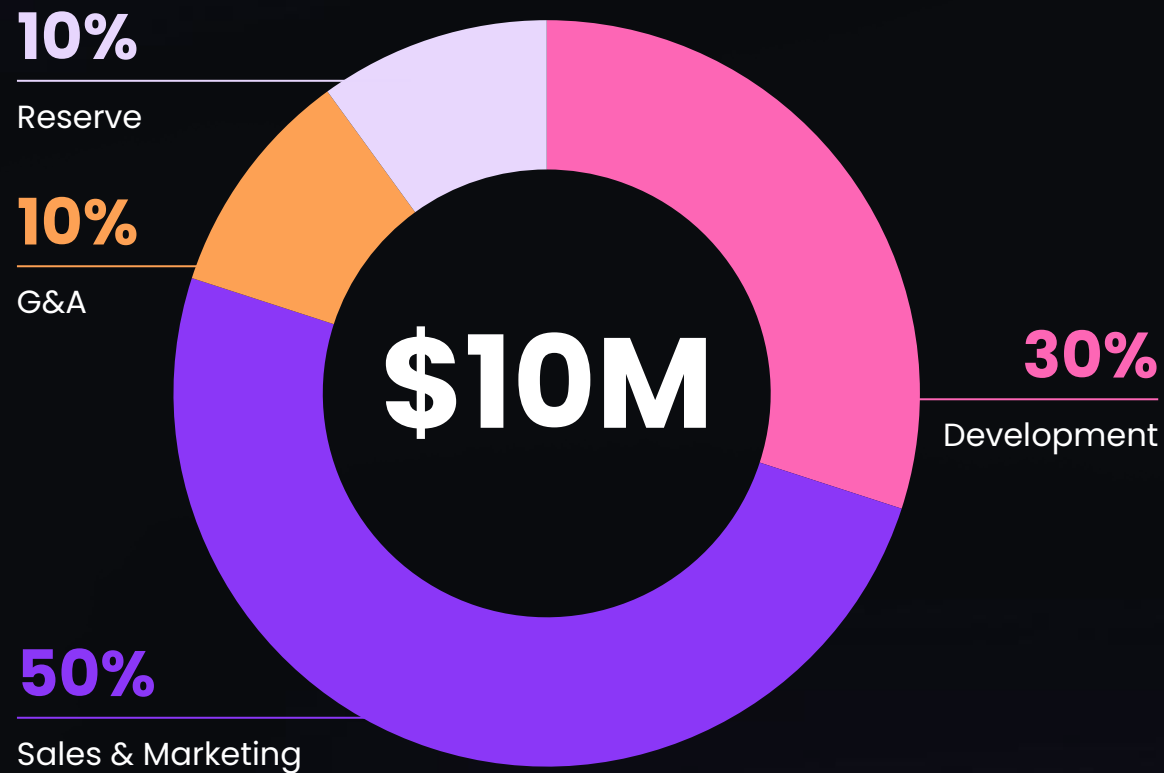


VALUATION

Estimated Company Valuation



Raising **\$10M** Seed to reach \$85M revenue by end of 2027.



18-MONTHS OF RUNWAY

- » Enhance global marketing efforts for broader user acquisition
- » Expand operational territories into new geographic markets
- » Finalize and launch the IXFI Crypto Card partnership with Mastercard

CAPITAL ALREADY RAISED

- » \$5.2M raised in token private sale at \$0.0075 average sell price
- » \$15M worth of IXFI Tokens (0.75Bn tokens at 0.02 average sell price) locked in company treasury
- » Token economics live tracking

THANK YOU



The Gen 3.0 Exchange



Cristian Andrei

Founder & CEO
cristian.a@ixfi.com

WHY IXFI? WHY NOW?

1

Bridging Web2 to Web3 by allowing people to effortlessly spend Crypto with the IXFI Mastercard at 130M+ merchants

2

IXFI is fully compliant and de-risked across 160+ countries and jurisdictions

3

New initiatives and revenue streams will enable IXFI to reach \$34M by end of '26