

Project Rating Update

Pundi X

Upgraded

B Positive
Outlook

Analyst | Lib Lee
Dec 2018

Upgrade Reason

In terms of application landing, Pundi X has established a cooperative partnership with HARA and has promoted the deployment of the XPOS digital payment hardware in the agriculture industry, which is an important step for Pundi X in inclusive finance. In addition, the new Pundi X token has been listed on multiple exchanges, helping the community to become stronger. In summary, TokenInsight upgraded Pundi X from CCC to B with a positive outlook.

Current Stage

The new ecosystem, also known as the underlying public blockchain system Function X, was launched. It is centered on Pundi X and is running on hardware devices including XPOS as its nodes. Pundi X will continue to expand the influence of its hardware and build partnerships with more stakeholders.

TokenInsight provides customized service such as project code analysis and project community analysis, etc. For more information, please contact bd@tokeninsight.com or visit tokeninsight.com

Pundi X 2018 Performance

Function X, XPhone

✓ Completed

1 The XPhone is a smart mobile device of Pundi X, and its prototype has been delivered as agreed. The XPhone shows what the blockchain can actually do in terms of calls, SMS and messaging. Function X is the underlying public blockchain that supports XPhone, XPOS and other devices in completing transaction and communication functions. The Pundi X team has made a successful attempt to run DApps on Function X in using XPhone to make ride-hailing calls.

XWallet

✓ Completed

2 The Pundi X team, as they had planned, completed the XWallet in the fourth quarter of 2018, enabling users to make payments on mobile. After that, Pundi X planned to start designing the XPASS card. The on-schedule launch of those products greatly expands Pundi X's ecosystem.

PUNDI X

Rating **CCC**

| | |
|----------------|-----------------|
| Outlook | Stable |
| Label | Payment |
| Total Supply | 280,755,195,000 |
| In Circulation | 97,226,786,717 |

Score

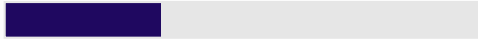
TEAM



PROJECT



ECOSYSTEM



Analyst

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28 Aug 2018

Risk

Pundi X is an offline digital currency sales network, mainly promoting smart terminal hardware. However, only minor countries or regions are currently in use of the product. As a result, the value of the project is less recognized.

Summary

Team

Co-Founder & CEO, Zac Cheah

- Sept 2017 - Present: CEO at Pundi X
- Dec 2016 - Present: Co-Founder at Pundi-Pundi
- Mar 2013 - Sept 2016: CEO Founder at Wozlia
- Oct 2011 - Mar 2013: Chief Standards Officer at Opera Software, China
- 2007 - 2008: MS in Security and Mobile Computing, Norwegian University of Science and Technology
- 2006 - 2007: MS in Computing, KTH Royal Institute of Technology

Co-Founder & CTO/COO, Pitt Huang

- Sept 2017 - Present: CTO & COO at Pundi X
- Dec 2016 - Present: Co-Founder at Pundi-Pundi

Project

Pundi X aims to bring in the next billion crypto users as it allows users to buy cryptocurrency anywhere and anytime. This will make Pundi X the world's largest decentralized, offline cryptocurrency sales network. It is 'decentralized' because the ecosystem and transaction records live on the blockchain. It is 'offline' because its entry point is via Point-of-Sale (POS) devices installed in physical outlets.

Pundi X Mobile App

A smartphone App

Pundi X Card

Will be the physical multi-currency wallet for fiat and cryptocurrencies available for purchase and sale via the PundiX platform

Ecosystem

Market Cap: \$ 192,031,048

Ranking: 42

Pundi X Token (NPXS)

NPXS tokens are used as 'gas' to fuel transactions in the Pundi X ecosystem

Pundi X Management Platform

A visual management system consisting of Pundi X POS devices and other existing POS devices

AAA: The technical foundation is extremely solid and project risk is extremely low.

AA: The technical foundation is very solid and project risk is very low.

A: The technical foundation is solid and project risk is relatively low.

BBB: Technical feasibility is very good and project risk is controllable.

BB: Technical feasibility is good and the risk of the project is moderately controllable.

B: Technical feasibility is moderate and project risk is limited to a controllable extent.

CCC: The technical foundation or idea has certain problems and the project has relatively large risks.

CC: The technical foundation or idea has considerable problems and the project carries large risks.

C: The technical foundation or idea has substantial problems and the project suffers from extremely large risks.

D: The project is riddled with problems and carries an extremely high risk of failure.

TokenInsight only conducts evaluations based on quality and risk for the token projects examined, and does not make evaluations with regards to investment or valuation. For this reason, TokenInsight reports do not function as a reference for token investment.



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