



The token that makes finance fair and accessible for all.

Globally:

- [A staggering 22%](#) of all humans are unbanked or underbanked.
- Only 54% of adults in developing countries have a bank account.

In the Philippines:

- 8 out of 10 families are unbanked or underbanked.
- Credit card penetration is 3%.

TraXion will connect the 490 million unbanked and underbanked people in Southeast Asia to the digital economy.

Bankless Banking

Fair.

Secure.

Reliable.

Accessible.

These are all requirements for modern financial services. TraXion (TXN) is the token that will make this a reality first for the 82.6% of all Filipino families who lack proper access to financial institutions, and then for people across Southeast Asia and the world. Using blockchain technology, TraXion will provide fair and easy access to:

- low-cost remittances
- savings accounts
- cashless payments
- peer-to-peer lending
- investment
- insurance
- philanthropy

Providing 89 million people with a full range of regulated financial services, rescuing between \$27 to \$42 billion USD from the grey market.

Blockchain-Enhanced, Behind the Scenes

The TXN token brings the benefits of blockchain to everyday people, but it doesn't feel like a high tech solution. We've designed our service to work flawlessly without any technical know-how, leveraging the channels Filipinos are used to. No fuss, just finance.

Multiple Services, One Token

We offer a robust platform of financial and insurance solutions for our customers, with six services to start and more to come.

[TraXionPay.com](https://www.traxion.tech/)

Allows merchants to easily send and receive payments using more than 20 payment options.



TraXion Wallet

Enables remittance, P2P lending, donation and transfer of crypto or fiat currencies, along with data analytics and a rewards system.

Parachure

A personal finance platform that taps into the expertise of a group of industry experts and advisors.

Azurance

A B2B2C insurance platform that covers automotive, non-life, fire, property and travel insurance.

GavaGives.com

The Philippines most popular crowdfunding platform, which makes it easy to request and give money for those in need.

BayaniHealth

A full-featured health benefits platform which offers flexible, tier-based healthcare packages.

Ready-to-Market

We have up to 1 million maritime entrepreneurs, 600 thousand convenience stores and two fruit plantations just waiting to sign up. Many are already beta testing our platform for payments and remittances.

Powering our Economy, Both at Home and from Afar

Transacting money internationally in developing countries is very inefficient. This is exacerbated by the Philippines' large number of migrant workers.

Designed to simplify and improve the way funds are exchanged around the world, TXN payments are:

- Borderless: Funds can be sent to anywhere in the world.
- Cheaper: Our transaction fees are only 1-5%, saving customers up to 80%.
- Faster: International transfers in mere seconds instead of days.
- Agentless: No banks are needed at all!





- Global: We are starting local, but can quickly expand anywhere.
- Scaleable: Buy a pack of gum or send thousands of dollars.
- Auditable: All transactions are immutably recorded on the blockchain.
- Smarter: TraXion is Hyperledger Fabric smart contract-powered.

Experienced in Social Impact

Having established a firm footing with GavaGives and TraXionPay.com with over 20 thousand members combined, and with a white label version of the TraXionWallet already in use by our customers, the TraXion team has a proven track record and a clear vision: to empower the nonprofit sector.

"We are passionate about social impact, and dedicated to creating a financial solution for the common good."

Ann Cuisia-Lindayag, CEO

The team

Ann Cuisia-Lindayag, CEO: 20+ years of experience in information technology. Ann has advised several women startup founders, and is the Founder of GavaGives.

Tamer Maher, COO: 20+ years of experience in software development.

Fernando Contreras, CTO: 30+ years of experience in electronics and open source technology.

Bermil Espina, CIO: 20+ years of experience in the IT industry.

Roberto Calida, CFO: 30+ years of experience in the banking and financial industry.

The TXN Token Sale

Pre-sale start date:	May 1, 2018	Crowd sale end date:	August 31, 2018
Pre-sale end date:	July 30, 2018	Crowd sale tokens:	200 million TXN*
Pre-sale total tokens:	45 million TXN*	Crowd sale bonus:	n/a
Pre-sale bonus:	40-10%	Token price:	0.00035 ETH
Crowd sale start date:	August 1, 2018	Hard cap:	\$45 million USD

* If the pre-sale does not sell out, remaining tokens will be sold in the crowd sale.

<https://www.traxion.tech/>