



# PROBINEX

FREEDOM OF EXCHANGE

- [Whitepaper](#)



# Table of contents

<b>1.0</b>	<b>Introduction and Vision</b> .....	<b>4</b>
	Crypto & Fintech solutions — all under one roof .....	<b>5</b>
<b>2.0</b>	<b>Challenges of Today's Cryptocurrency Market</b> .....	<b>6</b>
2.1	The lack of regulated solutions and modern financial instruments .....	<b>8</b>
2.2	Traditional asset exchanges face several limitations.....	<b>10</b>
2.3	Issues with trading and withdrawing cryptocurrencies .....	<b>12</b>
<b>3.0</b>	<b>Detailed presentation of Probinex product</b> .....	<b>13</b>
	Probinex product line .....	<b>14</b>
3.1	pbxpay .....	<b>15</b>
3.1.1	Solving the obstacles of traditional financial institutions .....	<b>16</b>
3.1.2	Overcoming obstacles and limitations with pbxpay.....	<b>17</b>
3.2	Earnio .....	<b>19</b>
3.2.1	Earnio product goals.....	<b>20</b>
	Rewards from an advanced affiliate program .....	<b>21</b>



3.3	Probinex Exchange.....	22
3.3.1	Friendly trading .....	23
3.3.2	Doing things honestly and thoroughly.....	24
<b>4.0</b>	<b>Native utility token PBX .....</b>	<b>25</b>
	Parameters of PBX token .....	26
	Initial token distribution .....	27
4.1	Price of tokens offered in presale .....	30
4.2	PBX Burning Rules .....	31
<b>5.0</b>	<b>StayKing .....</b>	<b>32</b>
	What are the benefits of StayKing for clients and Probinex? .....	33
	Structure of products in StayKing .....	35
	Infrastructure of Probinex trading .....	36
<b>6.0</b>	<b>Team &amp; Contacts .....</b>	<b>37</b>
	Team members .....	38
	We are Probinex .....	39



# Introduction and Vision

**Probinex** is a global initiative that proudly draws upon its Czech roots. Our mission is to bridge the gap between traditional financial markets and the world of cryptocurrencies by introducing powerful, yet familiar tools to this emerging space. Our vision is to make crypto accessible and intuitive for everyone, ushering in a new era of financial innovation and inclusivity.



1.0

## Crypto & Fintech solutions — all under one roof

Probinex offers a comprehensive ecosystem of products that provide a safe and worry-free way to access cryptocurrency trading and leverage its potential. Our goal is to achieve widespread adoption of digital assets among the general public.

At the core of our ecosystem is the PBX token, which was introduced to the public in 2021. During the token-sale phase, we successfully found new owners for 100% of the tokens that were allocated for this purpose. This success ensures ample room for the development of the products we present in our whitepaper. With Probinex, cryptocurrency and fintech solutions are under one roof, offering users a complete suite of tools to unlock the full potential of the digital asset world.



○ ***pbxpay***

website link



○ ***Earnio***

website link



○ ***Probinex exchange***

website link



○ ***Portfolio management***

website link



○ ***StayKing***

website link



# Challenges of Today's Cryptocurrency Market

Cryptocurrencies and the technology behind them offer numerous opportunities to improve our daily lives. However, the widespread adoption of cryptocurrencies is still hindered by unclear legislation and the reluctance of traditional financial institutions to embrace them.



2.0



Many banks are **blocking transactions** due to cryptocurrency purchases.

Cryptocurrency exchanges **operate without necessary licenses** and face legal consequences due to unclear market regulations.

**Depositing and withdrawing** assets is limited by a small number of payment methods, making it difficult and time-consuming.

## The Major Obstacles to Widespread Adoption of Cryptocurrencies

The market for cryptocurrency derivatives has not yet shown its full potential. **Tokenized traditional assets and other complex speculative instruments are missing.**

The crypto and financial markets differ fundamentally, which **slows down the adoption of blockchain technologies into the economy.**

Low liquidity causes **fluctuations in the prices** of digital assets.



## 2.1 The lack of regulated solutions and modern financial instruments

*"For crypto markets to develop in the EU, a reliable legal framework is necessary that will clearly define the regulation of all crypto assets that are not covered by existing financial services regulations."*

- Regulation on markets in crypto-assets and amending Directive (EU) 2019/1937

Digital assets are a new investment class with a relatively low volume compared to forex, commodities, and stocks. As a result, legislators have not paid much attention to cryptocurrencies until recently.

However, this is rapidly changing. In this area, there is a lack of properly regulated platforms for trading cryptocurrencies. Additionally, the cryptocurrency industry is limited because investment tools such as funds are missing, as they exist in traditional finance.







## Did you know that?

On October 14, 2021, the largest digital asset exchange by volume, Binance, had to suspend all trading of tokenized stocks due to issues with the UK's Financial Conduct Authority (FCA)? The FCA regulates the financial environment and markets in the UK.



## 2.2 Traditional asset exchanges face several limitations

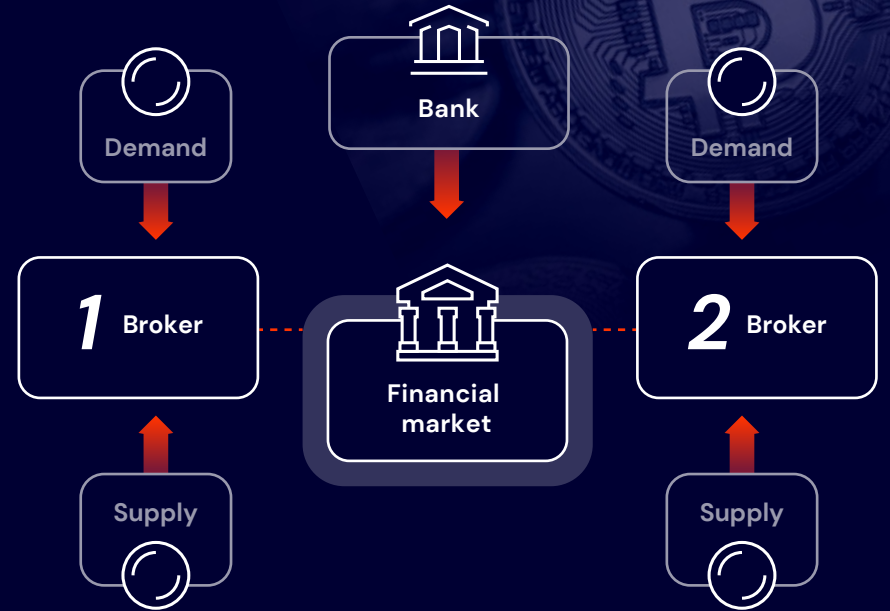
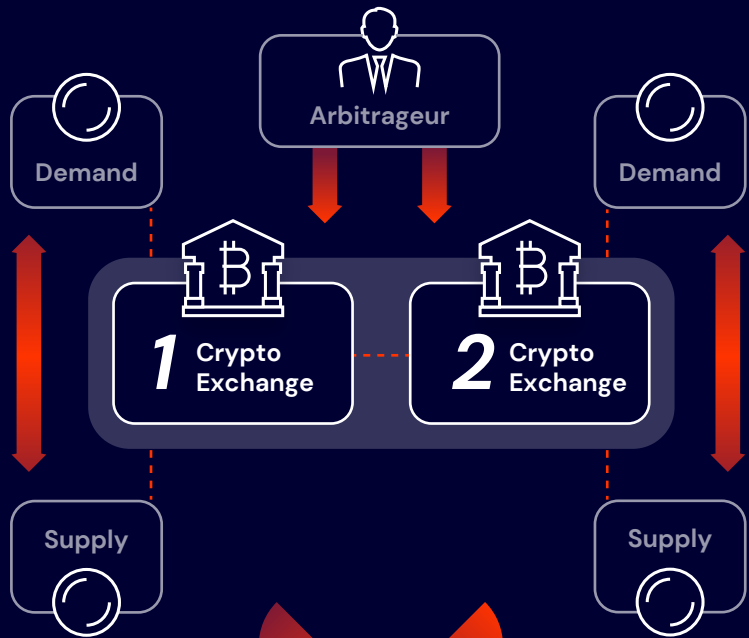
The inability to provide equal access to financial markets increases transaction costs and reduces market efficiency. By applying the principles known from the world of cryptocurrencies, we can finally move the world of finance into the 21st century and provide solutions to the problems that plague traditional markets:

- Instead of direct transactions, centralized trading platforms are used as intermediaries.
- Traditional and spot exchanges do not operate on weekends.
- Capital flow across state borders is unnecessarily restricted.

The transfer of decentralization, tokenization, and other known principles into the reality of mainstream finance is the greatest opportunity of our decade.



# Decentralized cryptocurrency market



# Centralized cryptocurrency market



## 2.3 Issues with trading and withdrawing cryptocurrencies

- In the past decade, cryptocurrency users have regularly faced rejection from banks that remain cautious when it comes to handling virtual currencies. As a result, they limit the options for safely cashing out cryptocurrencies through local exchanges, leading banks to block and continue blocking transactions associated with cryptocurrencies.
- Due to the lack of regulation, the cryptocurrency market is full of exchanges that allow users to deposit funds but then do not allow withdrawals. These platforms give the entire cryptocurrency industry a bad name and have caused users to lose millions of dollars. This discourages potential investors and traders from the market.
- An important goal is to create the simplest possible way to buy and sell cryptocurrencies. Not everyone who is interested in the market understands the related issues, such as public keys, etc. Cryptocurrency jargon is simply too difficult, making it difficult for beginners to get involved. Therefore, Probinex is working to make the world of crypto accessible to everyone.



# Detailed presentation of Probinex product

One token to rule them all! Probinex brings a **unique ecosystem of products and services** that are connected by the native utility token PBX. Locking these tokens in the premium program StayKing will bring holders a range of benefits within the products. Additionally, if the project and its products are successful, they will be able to acquire more PBX tokens.



# 3.0

## Probinex product line

- Diversification of tools, timeframes, and assets
- Achieving outperformance compared to the cryptocurrency market
- 65% of the profits go to StayKing

- Prepaid cards
- Personal IBAN
- Instant SEPA payments



○ pbxpay



○ Portfolio management

### Stay King

- Premium program for PBX holders
- An opportunity to lock tokens from 6 months up to 10 years
- Discounts, benefits, and rewards from the performance of the entire project



○ Earnio

- Regular audit of results
- Sophisticated affiliate program
- Monthly bonuses and rewards



○ Probinex Exchange

- Altcoins/BTC
- Crypto/Fiat
- Fiat/Fiat tokens



# pbxpay

## True financial freedom in handling your funds

With your own IBAN, instant international SEPA payments, and the openness of the crypto world, you'll experience one of the key utilities of the PBX token. Thanks to the pbxpay e-wallet, your money will finally be truly yours.



# 3.1



### 3.1.1. Solving the obstacles of traditional financial institutions

Traditional financial institutions can present a number of obstacles. Many of these modern solutions have difficulty gaining long-term traction due to issues with traditional banks, which often block legitimate transactions.

Additionally, this sector faces unclear legislation and a generally ambiguous regulatory environment.



- It is necessary to unblock the flows leading to cryptocurrencies.
- It is essential to provide an easy and secure way to settle transactions from personal accounts to the aforementioned parties, as well as withdraw fiat currencies from exchanges.
- Financial solutions need to be offered in areas where traditional banks are failing – 2 billion people lack access to banking services.
- Newly created solutions must be regulated according to local laws to ensure their sustainability.
- The goal is to create a comprehensive product that will replace non-bank apps that only provide temporary solutions to the outlined difficulties.





### 3.1.2. Overcoming obstacles and limitations with pbxpay

pbxpay can be compared to internet banking. It offers both IBAN and debit cards, foreign transactions, as well as deposits and withdrawals of cryptocurrencies. We found a helping hand in achieving our vision through a license as an **EMI (Electronic Money Institution)**



#### pbxpay brings you:

- Fast and secure money management without unnecessary restrictions. ATM withdrawals are also unlimited
- Easy entry and exit from the world of cryptocurrencies
- Solutions tailored to companies and the decentralized economy. Start any business you find appropriate
- Adoption of cryptocurrencies into the real economy by improving their accessibility and availability
- Easy integration and hassle-free transactions to and from platforms operating in risky industries



## Did you know that?

EMI (Electronic Money Institution) is a license issued by regulatory whether fiat or digital. Services can be provided to both individuals and legal entities.





# EARNIO

## Unique way to tap into the wealth of the cryptocurrency industry

The cryptocurrency market offers great potential and numerous opportunities, but it comes at the cost of significant time commitment and uncertainty. Earnio provides a way to easily become a part of the cryptocurrency world and enjoy all its benefits under fair and transparent conditions.



# 3.2



## 3.2.1 Earnio product goals

Offering a solution in the form of a secure platform through which users can benefit from algorithmic trading tools as part of a bonus program. These tools utilize market inefficiencies and have been tested on traditional markets.

**The unique combination of accessibility and security is guaranteed through several factors:**

- Earnio will share audited trading results on a monthly basis, just like funds operating in traditional markets
- Multiple entry options through EUR, CZK, USDC, or BTC
- Zero fees for deposit or withdrawal from the platform
- Algorithms that capitalize on market inefficiencies – such as inter-exchange trades known as arbitrage – enabling the model's long-term sustainability
- The possibility of obtaining a higher bonus through PBX locked in StayKing



## Rewards from an advanced affiliate program

One of the components of the project is a highly generous referral program. **By recommending our solution, you can earn a significant reward** paid from Earnio's own funds, rather than the funds provided by the referred client. The program is scalable and can be utilized by consulting or other financial institutions.





# Probinex Exchange

Coming soon!



3.3



## 3.3.1 Friendly trading

We are developing a platform for easy trading that is accessible to anyone interested in harnessing the potential of digital assets.

The exchange should serve clients, not the other way around.

Our exchange will be here for you anytime, anywhere, and without unnecessary restrictions.





## 3.3.2 Doing things honestly and thoroughly

We combine elements of the traditional financial world with the most modern approaches.

Probinex Exchange will be suitable for anyone who believes that digital assets are the future.







# Native utility token PBX

The PBX token is the keystone of the Probinex project. It was created as a tool for financing products that allows indirect participation in revenue. The token economy is set up so that the market price of the token is supported by every transaction within the broader Probinex ecosystem.



4.0



## Parameters of PBX token

Parameter	Detail
Token name	Probinex token
Official token abbreviation	PBX
Initial token emission	1 000 000 000 PBX
Possibility of additional token emission	No
Possibility of token burning	Yes
Token type	BEP-20 (Binance Smart Chain)
Possibility of mining	No
Limit of burned tokens	500 000 000 PBX
Token divisibility	18 decimals
Token purpose in phase 0 and 1	Allocation programs
Token purpose in phase 2	Exclusive conditions in the investment web platform
Token purpose in phase 3	Fee discounts, loyalty program, token burning
Contract address	0xA177BdD433AEa3702beb46652aDcFc64248d4aB3



# Initial token distribution





## a) Team tokens

The allocation of team tokens is locked in third-party smart contracts, which can be viewed [here](#). 12% of the allocation is released every six months. PBX can be used, for example, in marketing activities, as Probinex does not need it to finance its own asset management.

## b) Advisory tokens

These tokens are also subject to a four-year lockup period. They serve as a tool to establish partnerships with personalities, influencers, and traders from the world of cryptocurrencies.

## c) Bounty and airdrop tokens

PBX tokens exclusively designated for community marketing, which kickstarts interest in the project.

## d) Future-use tokens

A limited reserve of team tokens not subject to the four-year lockup rule. This allocation is used to react to unexpected market or other difficulties.





## e) ICO wallet

- **Token-sale PBX**

In 2021, a total of 55% of PBX tokens were offered to the first investors. 550,000,000 PBX found new owners already in November, a month earlier than the intended end of the pre-sale. A total of 17,550,000 USD was raised during the token-sale.

Hardcup = 17 550 000 USD



- **Affiliate-sell tokens**

These tokens are designed to reward those who refer early buyers during the coin pre-sale. The reserve was completely exhausted during the token sale.

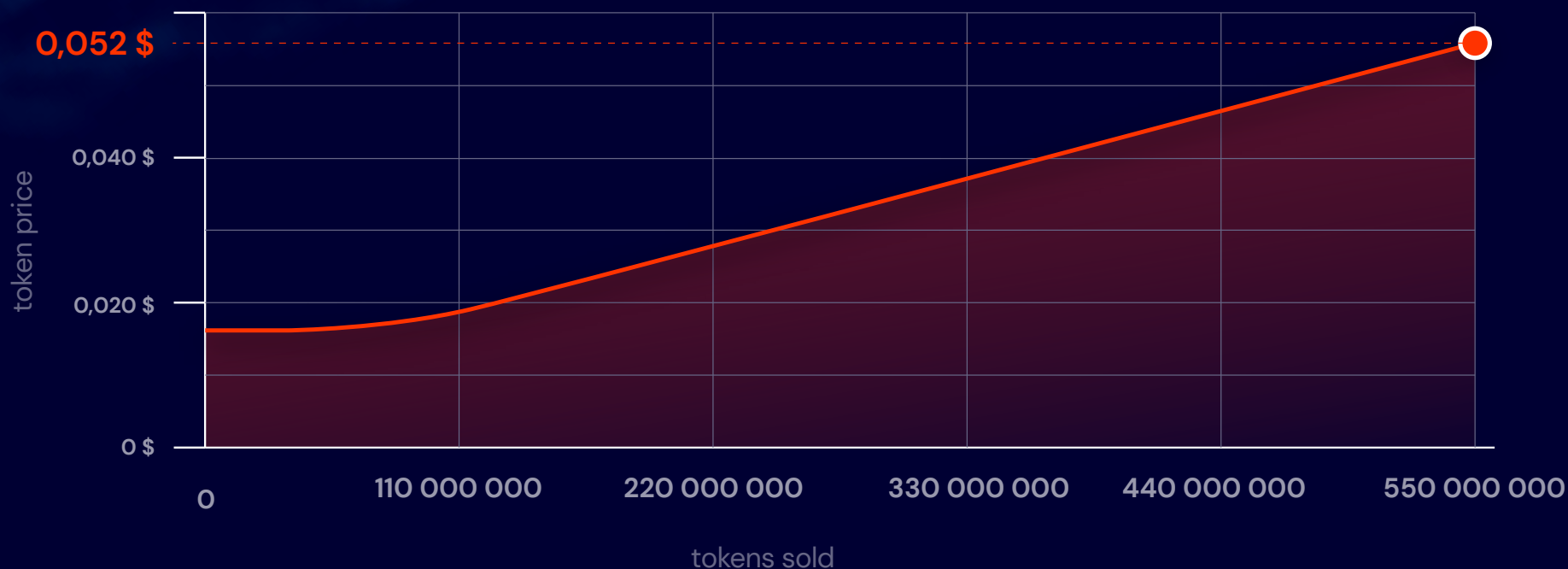
- **Reserve for allocation revenues**

This reserve initially provided liquidity for early adopters of allocations – a kind of initial version of Earnio. It was also exhausted before the end of 2021.



## 4.1 Price of tokens offered in presale

The price of the **550,000,000** PBX tokens sold during the pre-sale increased with each million.





## 4.2 PBX Burning Rules

"Burning" tokens is a process that results in the permanent withdrawal of a portion of the token or coin supply from circulation. This is achieved technically by sending tokens to a provably inaccessible address – a digital void, if you will.

### ***Important rules for PBX burning:***

- Up to 50% of all PBX tokens can be burned – 500,000,000 tokens. As a result, the team will never hold more than half of the token supply. The goal is to decentralize the distribution of tokens.
- The burning of tokens will regularly be contributed to by the revenues of the products. For example, exchanges where 20% of the net profit will be used to purchase and subsequently burn tokens.
- The burning process will be publicly communicated and transparently shared with the community.

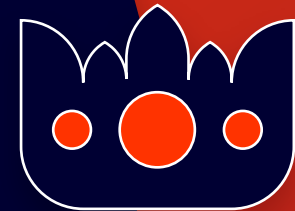




# StayKing

Premium loyalty program for token holders

StayKing is a program that **allows PBX token holders to participate in the success of the project and its products.** You can benefit directly from the performance of the project.



5.0







## What are the benefits of StayKing for clients and Probinex?

- PBX tokens are locked in a smart contract on the blockchain – it cannot be terminated or withdrawn from.
- As a result, the supply of PBX on the market is reduced for a precisely determined period. The amount of reward is determined based on the number of PBX and the duration of the lockup.
- It generates rewards dependent on the performance of the project. If Probinex and its products are doing well, you will also see the benefits.
- StayKing is truly for everyone – the minimum entry is kept at a reasonable amount. Also, there is no upper limit on locked tokens because the basis for the calculation will still be the result of our projects.

Rewards in the StayKing program are generated by each of our products based on their own results. The resulting amount is redistributed to program participants in the form of PBX. This means indirect participation in the project and its success.

Products contribute a portion of their earnings according to the image on the right.



**pbxpay**  
revenue

**20%**



**Earnio**  
revenue

**20%**



**Probinex Exchange**  
revenue

**20%**



**Portfolio management**  
revenue

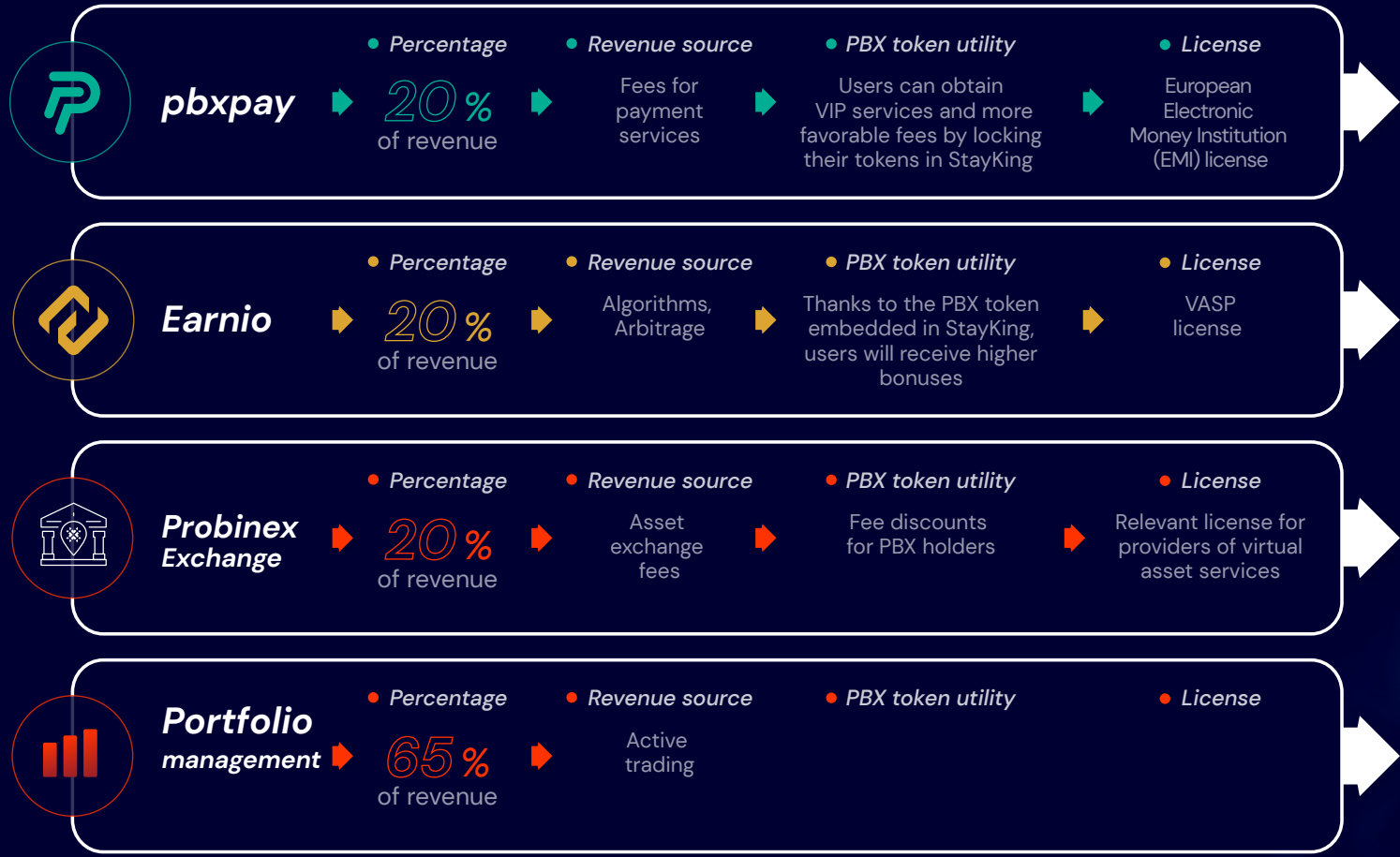
**65%**



## Did you know that?

StayKing is radically different from standard services with similar reward schemes? The distribution of PBX tokens is based on the results of products – it is not a pre-determined emission that is gradually released and causes real inflation in the market, as is the case with liquidity mining, for example.



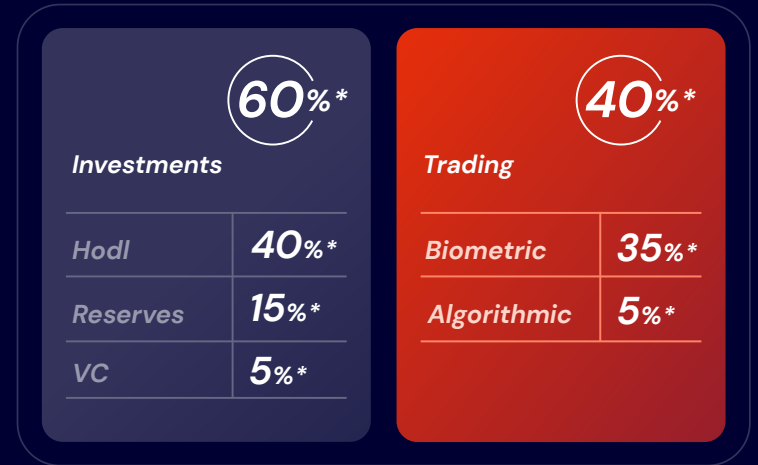
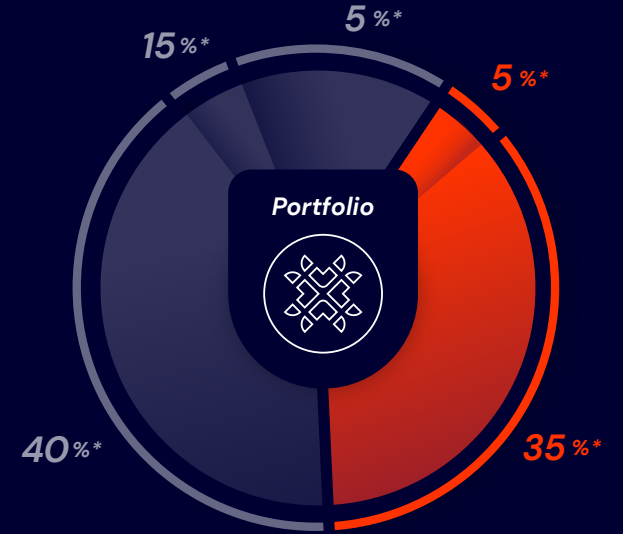


# Infrastructure of Probinex trading

20% of profits from all our products and 65% of portfolio management performance goes to StayKing. Trading is not a product in itself, it is primarily a source of income for us to grow the company.

- A portion of the portfolio consists of long-term investments in significant cryptocurrencies such as BTC, ETH, or DOT. All trades are managed by a human, but they have access to a vast number of automated tools.
- Another part belongs to short-term speculations managed by a team of analysts, also known as traders, who constantly monitor the market and identify opportunities. This approach is called "biometric" in the literature, meaning it is performed by a human.
- The remaining portion is handled by an algorithm that works 100% independently and uses market data to speculate with funds.

Regular strategy reviews, strict risk management, and comprehensive diversification are standard practice. You can learn more about our trading on our website or blog.



\*The percentage breakdown of the portfolio is not fixed and is subject to change based on market conditions.



# Team & Contact

6.0





# Team members



in

**Adam Neuberger**

Head of PR & Communication

Adam is a co-founder of the Probinex project and an expert in cryptocurrencies. For the past 3 years, he has worked as a consultant specializing in fundamental and technical analyses for traders. In the field of blockchain, he has trained dozens of people and continues to promote the potential of cryptocurrencies as an exciting new technology.

☎ +420 731 949 949

✉ adam.neuberger@probinex.com



in

**Michal Baturko Olbert**

Head of Business Development

Michal is a co-founder of the company and a board member. He has been an entrepreneur for over 17 years and is responsible for the business strategy of the entire project. During his time in this field, he has helped over a hundred clients with not only marketing but also other business strategies. He has founded several companies and has experience operating e-commerce stores and other businesses.

☎ +420 608 837 837

✉ michal@probinex.com



# We are Probinex

Michal  
**Baturko Olbert**

Head of Business  
Development

Adam  
**Neuberger**

Head of PR &  
Communication

Lukáš  
**Straka**

Head of Operation  
& Product manager

Lukáš  
**Polický**

Head of  
Finance

Miroslav  
**Rozenberg**

Head of  
Marketing

Jakub  
**Nowak**

Head of Research  
& Development

Tomáš  
**Hucík**

Head of  
Customer  
Support

Ivana  
**Malinová**

Head of Human  
Resources

Stavros  
**Hadjikyriacou**

Head of  
License  
& Regulatory