



COINSPAIID(\$CPD)

https://coinspaid.com/ || https://t.me/CoinsPaid_Official || https://twitter.com/coinspaid

Date:23.08.2021

Finomena Score



Promoter Score 3.8/5

Company Background & Business Model

Company Background: CoinsPaid is an organisation providing cryptocurrency payment services and personal wallets. CoinsPaid enables customers to operate worldwide, decrease costs and reach new markets whilst using their reliable cryptocurrency processing services and the wallet app. CoinsPaid is a financial ecosystem including cryptocurrency payment gateway, B2C wallet, OTC desk, hot wallet. CoinsPaid operates under Dream Finance OU, registered and licensed in Estonia.

About Token: CoinsPaid's token, \$CPD, can be used for discounts of up to 50% on service fee, staking rewards, including the loyal ad bonus program for all its users and holders. \$CPD will play an essential role in gaining the retail market.

Total sale (two private sale rounds + public round) is 21% of all total supply.
Total IDO Allocation: US\$320K | Initial Market Price (Public price) : US\$0.02 | Max Cap/Person: US\$500

CoinsPaid is founded and led by Mr. Max Krupyshev. He is helped in leading the company by Mr. Andrei Kuposov, the Chief Technology Officer and Mr. Ilia Maksimenka, the company's adviser.

MAX KRUPYSHEV (CEO & Co-Founder)



Mr. Krupyshev has worked on significant BTC mining projects like Cex.io and Ghash.io. He is an active blockchain pioneer. He has founded Bitcoin

Foundation Ukraine & Satoshi Square Kiev. He is immersed in crypto processing and likes observing the market & its trends.

ANDREI KOPOSOV (CTO)

Mr. Kuposov was the CTO of Unique Exchange Inc. and Merkeleon Crypto Commerce Software prior to CoinsPaid. He has also worked as an Engineering



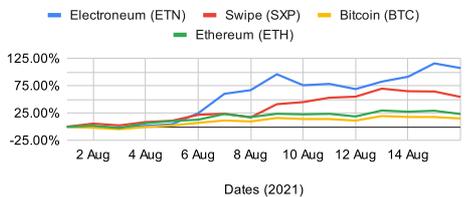
Team Lead and as a Web Software Developer at Merkeleon Crypto Commerce Software.

Sector Alpha

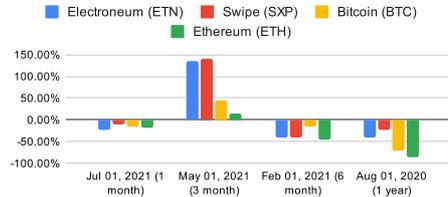
Sector Score 4.8/5

CoinsPaid is in a crowded market with pretty tough competition. We identified 2 close competitors - (1) Electroneum (\$ETN) and (2) Swipe (\$SXP). Electroneum has offered the highest return ~115% & Swipe has consistently returned positive alpha for the past 16 days, reaching ~70%. This is well above market return of 19% for BTC and 30% for ETH. We believe CoinsPaid will compete well in the market, offering steady returns.

Electroneum (ETN), Swipe (SXP), Bitcoin



Periodic Price Performance



Token Analysis

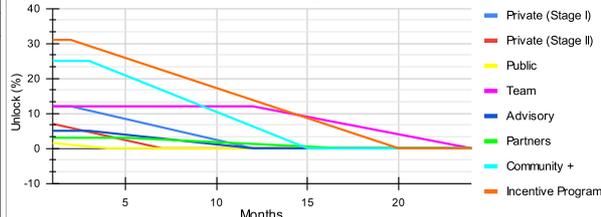
Token Strength Score 3.5/5

The Stage I and Stage II private holdings has a vesting period of 12 months and 7 months respectively. The advisory holding is vested for 12 months, which is decent. The team holdings are vested over 24 months, which is a short period. However, the 4 months vesting period for the public round, 17 months for partners and 15 months for community & marketing are good. Overall, their vesting plan is decent, ensures commitment from business sponsors, limiting scope for token dumping and will be attractive to investors.

Token Details

Holding	Percentage	Month
Private (Stage I)	12.00%	12
Private (Stage II)	7.00%	7
Public	2.00%	4
Team	12.00%	24
Advisory	5.00%	12
Partners	3.00%	17
Community+Mk	25.00%	15
Incentive Progr	31.00%	20

Token Vesting of CoinsPaid



Crypto Market Trends

Sentiment Score 73

After a tranquil July, crypto market is buzzing once again as the market cap has risen \$2 trillion, fueled by the gains in Bitcoin. Investors took out a net of \$22.1 million from cryptocurrency funds as bitcoin gained from a low of \$42,924 to a high of \$47,831. The funds based on the world's biggest cryptocurrency saw the biggest outflows at \$22 million, followed by \$1.1 million outflows from Ether.

Alongside Bitcoin and Ethereum, the NFT market has seen sky-rocketing sales in August. The numbers of buyers and sellers have increased not only in the Art sector but also in the Utility sector and Sports sector. Sales of NFTs took a leap of 111.46% in comparison to Q1, and overall, NFT sales topped out at \$2.4 billion in Q2. The most prominent non-fungible token project in August '21 are Cryptopunks (\$166M) followed by Art Blocks (\$61M) and Meebits (\$27M) and Superrare (\$6.8M).

Crypto Greed & Fear index suggests that overall market tempo is back and we believe Cryptomedia IDO will sail through.

Crypto Fear & Greed Index is provided by alternative.me.



Finomena Verdict

CoinsPaid simplifies the world of crypto payments and creates a convenient, secure service that allows customers to work with crypto & fiat funds. CoinsPaid is one of the most reliable platforms with crypto processing, OTC, Enterprise and Personal Wallets and more. Also, CoinsPaid is a place where attention to detail meets thoughtful service, while also ensuring customer comfort, safety & profitability.

We believe that CoinsPaid is a good option to consider with its proven track record with 700+ satisfied online businesses. It has over 7 years of experience in crypto and has a huge potential to grow.

For any queries, clarifications and recommendations, feel free to write us at research@finminity.com

Tech Maturity Score 4.2/5

CoinsPaid tech roadmap is available and is well planned. They have already beta launched CoinsPaid wallet on IOS/Android and will finalise the launch within this quarter. They are planning to launch marketing services and the CoinsPaid Academy within the first quarter of 2022. They are also going to add various new features and upgrades to their crypto payment gateway, like, plug-ins for e-commerce, DeFi dashboard, white local upgrade & many more within the next 3 quarters. Overall, they have shown good tech maturity with their beta tested wallet app and the planned upgrades of their payment gateway.

Network & Community Score 3.7/5

CoinsPaid has social media presence across multiple platforms. Their Twitter account has around 13.6K followers with an average of 400 views per post. They

Telegram & Twitter Followers as on 17 Aug'



have got to a pretty good start. However, they have a lot of catching up to do in their Telegram channel, with only 2K subscribers. They also have presence in other social media platforms, like, Facebook, Instagram, Youtube & LinkedIn also has a way to go. They have done 1 AMA in the last month. We believe that while they are up to a relatively good start, but still have a long way to go, especially, compared to their peers and competitors, and they definitely have a lot of potential for growth.

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