

# BUSINESS

Global Business Solution



# BUSINESS

FOR THE LOVE OF GAMEFI



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# **Purpose of Business**

Trinity exists to make sustainable paths to financial freedom for the economically excluded in the Philippines.

By leveraging financial technology, we can build custom solutions that fill the gaps in service of traditional finance and drive financial inclusion. Our approach is to embrace disruptive models in order to translate them into practical use cases for the everyday consumer and to offer these solutions through our platform and ecosystem that integrates the services and capabilities of Trinity and its network of technology and financial service partners.

Financial inclusion is possible, and with the right tools in hand, we will build it.

Banking penetration remains low in the country, but with a median age of 26 and a large population of online gamers, there is an opportunity to penetrate through different vectors of approach that utilize gaming and fintech to create new methods of onboarding and banking users.

Trinity's vision is to create an all-in-one platform for gamers that introduces them to real, regulated financial services, teaches them how to use them, and ultimately improves the financial inclusion in the country through a love of games. The first part of the problem requires documentation of users. Through the adoption and integration of electronic-Know-Your-Customer (eKYC) technology of our identification partner, Veriff, Trinity will take the first step in documenting its users. This will provide the necessary KYC information for Trinity to refer to banking and financial services partners such as UnionDigital Bank with whom Trinity has signed a Memorandum of Understanding (MOU), to bank its customers and community. Trinity aims to partner with Bangko Sentral Pilipinas (BSP) licensed and fully regulated financial service providers to offer innovative solutions to its userbase.

The Trinity Guild Management Service (GMS) is the core of the ecosystem; a software platform designed to streamline payment distribution of play to earn game (P2E) stakeholders. It is also designed to manage NFT assets required for P2E games. This platform makes P2E gaming:

- 1) more profitable by removing friction/losses in the funds distribution and conversion process and;
- 2) more accurate and secure via automated and fully transparent accounting using distributed ledger technology.

Between creating a path to a bank account and offering Guild Management Services through the platform, Trinity will generate more paths to financial freedom by synergizing gaming, virtual assets, eKYC, and financial services.

This ecosystem holistically leverages the strengths of Trinity and its partners to



deliver a fully integrated gaming and wealth management solution. To achieve this, Trinity aims to partner with governmentally regulated and BSP license approved businesses. Trinity is an open platform that can connect with banks and other financial service providers through open APIs and actively aims to do so to maximize offerings to its users/community.

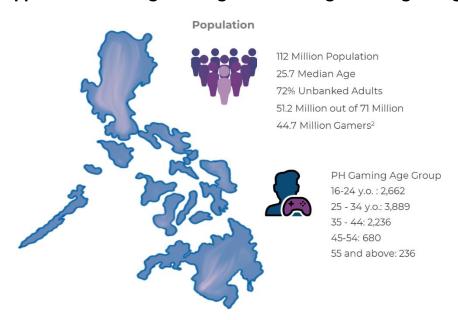
Trinity's main value proposition is to connect gamers with financial services. In doing so, its role is an onboarding platform through which greater financial inclusion and banking penetration can be achieved. Rather than forcing the market to change to fit the solutions, Trinity is presenting existing financial solutions to the market in a more appealing way that suits their lifestyle, interests, and the growing industry trends. **We bring finances to gamers and drive financial inclusion.** 

# **Target Market**

Youthful (25.7 avg age), largely untapped market of 44 million gamers and growing makes the Philippines an attractive market, ripe for introduction to Gaming Finance solutions.

Trinity's target market are the growing legions of gamers in the Philippines, particularly those who are underexposed to wealth management / financial services.

# The Philippines' median age sits right in the range of the gaming market.



It is well documented that the Philippines struggles with financial service and technology penetration.



# <u>Banking</u>

31.8% Adult banking penetration in 20221

In 2020, BSP aimed to have 70% of adults to open digital bank accounts by 2023<sup>2</sup>

The rise of eWallets and digital banks will continue to improve penetration. However, these businesses have limitations. For instance, while eWallets are a crucial step in facilitating liquidity, they still lack a path to more robust services such as lending, credit, and investment. Similarly, while digital banks offer these services, they still need to penetrate the community and meet consumers where they are.

This is where Trinity offers value. Gaming is a key sector where the young, technology savvy population of the Philippines are rapidly accumulating. Many of these gamers have yet to open their first bank account, because they lack either the official documentation or the exposure to financial institutions. However, their newfound ability to earn through gaming and their familiarity with emergent technology makes them perfectly suited for digital banking solutions and well adapted to learn.

As many young gamers seek to open their first bank account, Trinity will be there to offer a path that is already synergized with their lifestyle and gaming-related forms of income. Because of the young age of this market, Trinity will be heavily focused on exposing the youth to financial services. With so much clear overlap between the ages of gamers and the average national age of Filipinos, Trinity's success in reaching its market will have a strong correlation between overall penetration in the country. Trinity's breakthroughs will not only offer insight into how to effectively drive financial inclusion, but will make strides in banking a key demographic.

Moreover, the cultural normalization of banking services amongst the youth will determine the rate of banking adoption for the next decade and more, therefore Trinity's strategy not only takes advantage of opportunities in the present market, but positions the Philippines for future and ongoing digital banking adoption.

The centrality of this demographic to the overall makeup of the Philippines is one core reason for choosing gamers as Trinity's target market. Another equally important reason is the projected growth of this sector.

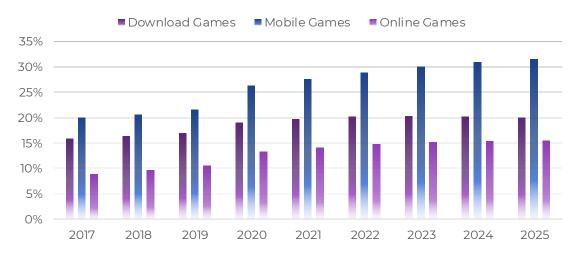
<sup>&</sup>lt;sup>1</sup>Statista

<sup>&</sup>lt;sup>2</sup>S&P Global Market Intelligence



# Gaming growth shows no signs of slowing down

# **GAMING PENETRATION (PROJECTED TO 2025)**



All three forms of gaming, Download Games, Mobile Games, and Online Games, have seen increased adoption in the Philippines year over year.

# Gaming Adoption in 2020:3

44.7 million people in the Philippines played video games,

40% overall gaming penetration<sup>4</sup>

1.26 billion USD was spent in the game market in the Philippines alone.<sup>5</sup>

# 2 Billion USD projected annual revenue by 2025

Mobile gaming is a key subcategory because of its lower barriers to entry and the deep penetration of mobile phones in the Philippines. P2E games are most often developed for mobile as well, therefore it is key to Trinity's business. All signs indicate that Mobile is the largest subcategory of gaming in the country and is projected to grow aggressively in the medium to long term.

# Mobile Gaming in PH<sup>6</sup>

900 Million USD revenue in mobile games in 2020

1.14 Billion USD revenue in 2022

Projected 1.5 billion USD revenue by 2025

30.23 Million users in 2022 = 26.8% mobile gaming penetration

Projected 31.5% by 2025

As penetration and expenditure in games increases, so too will the demand for Trinity's services. With over 44 million and counting Filipinos gaming, spending,

<sup>&</sup>lt;sup>3</sup> Online Gaming Market in PH

<sup>&</sup>lt;sup>4</sup> Gaming Penetration PH

<sup>&</sup>lt;sup>5</sup> Statista Video Game Revenue

<sup>&</sup>lt;sup>6</sup> Statista Digital Media Study



and <u>now earning</u>, a service that bridges both gaming and wealth management will equip people with the necessary tools to manage wealth.

# **Summary:**

Gaming is an industry that attracts young, industrious, tech savvy Filipinos who are unbanked. This is where and how to reach them.

- A massive potential market that is rapidly growing
- A market that is increasingly under-served or not-catered to by conventional firms
- Opportunity to digitally bank future generations by directly addressing the youth
- Opportunity to drive financial inclusion through a large key demographic