



DIVINCI PAY

Why We See Such An Explosive Opportunity For DiVinciPay

Roughly 80% of the US population has never purchased crypto. In a recent survey conducted by Bot Logic Labs, the individuals polled cited the main reasons for their reluctance to get involved as:

1. The barrier to entry is too complicated and confusing.
2. The risk of fraud and losing hard-earned money is too great.
3. The purchase process, including the interface, feels foreign and does not make sense.

We took these real-time concerns straight to our DiVinciPay Dev team! They added features that allow customers the option to purchase tokens directly from the merchant's website, removed custodial intervention to limit loss and fraud, and they made the DiVinciPay user interface simple to navigate.

As of 2022, the global online payments market represented roughly \$6.75 trillion, while the crypto market (excluding Bitcoin) clocked in at only \$484 billion. As the disparity between the global online payments and crypto markets tightens, DiVinciPay is positioned to be the industry leader, bridging the gap between legacy payment systems and Web3 technology.

By being the first permissionless, non-custodial plugin to integrate with any online checkout platform, DiVinciPay gives the customer, and merchant,

the confidence they require to make trusted and secure transactions, while helping eliminate transactional fraud.

Crypto investor stats and demographics

- According to NBC News, as of 2022, about 21 percent of American adults have owned cryptocurrency.
- As of September, 2022, Vietnam was ranked at the top of Chainalysis's global crypto adoption index, with the Philippines and Ukraine rounding out the top three.
- According to Chainalysis, many high adopters are developing markets, such as Ukraine, Kenya, and Nigeria.
- In the United States, high-income earners are disproportionately represented among crypto investors, with those making \$100,000 or more, annually, comprising 25 percent of crypto owners, but only 15 percent of the general public.
- According to a report by Morning Consult, about 70 percent of cryptocurrency owners are men, but they represent only 48 percent of the general population. Women comprise 30 percent of crypto owners but only 52 percent of the general population.
- According to Morning Consult, as of 2021, U.S. crypto ownership by ethnicity, was as follows:

Ethnicity / Race	Percent of total crypto ownership	Percent of U.S. adult population
White	62%	69%
Hispanic	24%	16%
Black or African American	8%	10%
Asian	6%	5%

Generation	Percent of total crypto ownership	Percent of U.S. adult population
Gen Z (born 1997-2012)	13%	11%
Millennials (born 1981-1996)	57%	30%
Gen X (born 1965-1980)	20%	27%
Baby Boomers (born 1946-1964)	10%	32%