EIGENOS QUANTUM
SOLE TRADER · IPA DOC #22915860013
PORT MORESBY, PAPUA NEW GUINEA
nseri.nsj@gmail.com · eigenos.ai
patents@eigenosquantum.com

17 October 2026

SME Banking Officer
Kina Bank — Port Moresby Main Branch
Ela Beach, Port Moresby, NCD, Papua New Guinea

RE: INTRODUCTION OF SOLE TRADER EIGENOS QUANTUM — ACCOUNT RE-PAPERING REQUEST

Dear SME Banking Officer,

I am writing to introduce **EigenOS Quantum**, the Sole Trader entity I have just registered with the **Investment Promotion Authority of Papua New Guinea** (IPA), and to request the re-papering of my existing personal account with Kina Bank as a **Sole Proprietor business account** in the entity's name. The IPA filing reference is **Document No. 22915860013** (filed 17 October 2026; expected to be processed by the end of the next business day per IPA standard turnaround).

About the entity. EigenOS Quantum is a single-person software consulting firm focused on quantum computing infrastructure. I am the sole trader (operating under my own name, Nicks Seringian) and the sole beneficial owner. The business provides *vendor-neutral software, benchmarking, and claims-audit services* to academic and research customers in the United States, the European Union, and the United Kingdom. The business does not import, manufacture, or retail physical goods; all revenue is generated through the export of intellectual services delivered digitally.

Customer payment flow. Customers pay via credit card or wire through **Paddle.com** (UK-based merchant of record). Funds settle to **Payoneer** in USD, then wire to the Kina Bank Sole Proprietor account in PGK. This is a commercial-to-commercial flow, not a personal remittance. Expected transaction pattern:

- Monthly inward: **USD 1,000–10,000** from Payoneer (initial pilot USD 5,000 in late 2026);
- Quarterly outward: **USD 60–500** for USPTO patent fees, software subscriptions, vendor partnerships;
- Monthly outward: **USD 7** (~PGK 30) for Google Workspace business email.

All transactions are expected to remain well within Kina Bank Sole Proprietor remittance limits and the **PGK 500,000/year** overseas-remittance threshold below which a Tax Clearance Certificate is not required.

Supporting context. EigenOS Quantum has filed 1 IP Australia provisional patent (P11 MMQCR — Multi-Modal Quantum Control Router) in October 2026 as the foundational intellectual property for the platform. The reference implementation runs across 8 quantum computing backends, and 34 faculty outreach emails are in flight to academic groups in the US, EU, and at NIST. The business is asset-light, capital-efficient, and operates from Port Moresby. A detailed roadmap and financial model are available on request.

What I am asking for. I would like to (a) re-paper my existing personal account as a **Sole Proprietor business account** in the name "EigenOS Quantum" (same account number retained, same branch), and (b) ensure that **international inward wire transfer** capability is enabled on the account from day one, given the Payoneer settlement flow. I have the standard Kina Bank documents and am happy to provide additional supporting evidence on request.

I am available in person at the Port Moresby main branch, by email at **nseri.nsj@gmail.com**, or by phone on the number on my existing Kina Bank account. Thank you for your time and assistance in setting up this account; I look forward to a long-term banking relationship with Kina Bank.

Yours faithfully,

Nicks Seringian
SOLE TRADER · FOUNDER, EIGENOS QUANTUM
PO Box 5842, Boroko, Port Moresby 121, NCD, PNG

IPA Reg: Document No. 22915860013
Batch No. 2291586 · Account No. 117643133
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DOCUMENTS TO BRING IN PERSON:
• IPA Certificate of Registration (when received — expected EOD Mon 20 Oct 2026)

- IPA A-17 Transaction Receipt (Document No. 22915860013) — printed
- TIN Certificate (when issued by IRC, 1–2 working days after IPA cert)
- Passport + 1 photocopy · Driver's licence + 1 photocopy · Proof of physical address (utility bill) + 1 photocopy
- Existing Kina Bank account passbook / debit card · Initial deposit PGK 200–500