# Major Changes in Payments for the FX Industry

### Mina Louka

Director Eqwire, B2BinPay UK, B2B Payments Solution UK Itd



b2broker.com

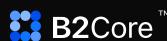


b2binpay.com

# B2Broker Ecosystem

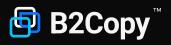
as of 10 February 2022

### **Technology**



Trader's Room, Back Office CRM, Client's Portal

b2broker.com/products/b2core-traders-room



Money Management Platform

b2broker.com/products/copy-trading-platform



Matching Engine Platform for Crypto Exchanges

b2broker.com/products/ b2trader-cryptocurrency-exchange-software B2Core IB

MarksMan<sup>™</sup>

An affiliate program system to attract new users and increase trading turnover b2broker.com/products/b2core-ib

Liquidity Aggregation Hub

White Label A MetaTrader 4/5

b2broker.com/products/mt4-white-label

b2broker.com/products/mt5-white-label

b2broker.com/products/marksman

Turnkey Brokerage

Infrastructure

the range of our products

Mobile App

Mobile app working across b2broker.com/products/mobile-app

**Ecosystem** 

B2Broker.com

### **Payment**



Digital assets processing provider for merchant and enterprise clients B2BinPay.com



Digital banking services eqwire.com



Banking solutions b2bpaysolution.com

BAAS



Brokerage and exchange as a service B2Broker.com

### M&A



Venture capital fund b2broker.com/products/b2broker-vc

### Marketing

### Licenses



**Fully Authorised Investment Firm** 

Cyprus



Fully Authorised Prime **Broker and Dealer** 

Russia



**AEMI** provider

UK



**Investment Dealer** 

Mauritius



**Fully Authorised Provider** of a Virtual Currency Service

Estonia



**Fully Authorised Forex Broker** 

Belarus

### **Membership**



Russia



Russia



**United Kingdom** 



Belarus



Belarus



**Belarus** 

### 9 offices around the world

London Hong-Kong Dubai Limassol

St. Petersburg Minsk Kiev Tallin Moscow

Employees 261

### Liquidity



Global Multi Asset Prime of Prime Liquidity Provider B2Prime.com

Prime Brokerage Services

Prime Brokerage House for securities and derivatives PBSR.ru



Digital Assets Exchange for professional and corporate clients

b2bx.exchange



Design agency and video production B2Broker.studio

# Correlation. Challenges of payment receiving

### AML and Payment Regulation become more complex

2022

Challenges for opening bank account

Cases of Visa and Mastercard ban for FX brokers

Sophistication of Payment Industry Regulation

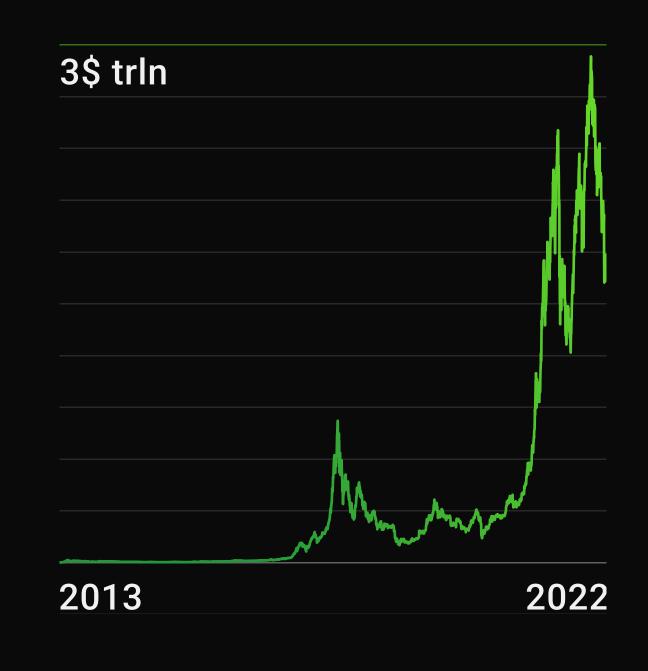
High comissions

Anti-offshore war

Slowness

2008

Bureacracy



3 February 2022

1,7 trl 9

May 2013

1,6 bln \$

Market 500 times

years





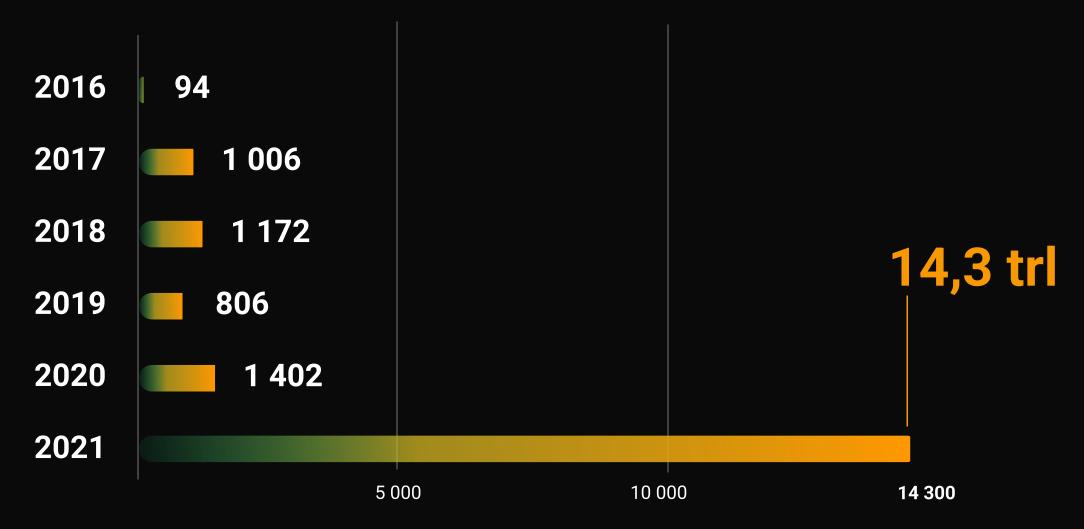
## Transactions Volume

Fiat VS Crypto

Fiat currencies volumes (bln USD)

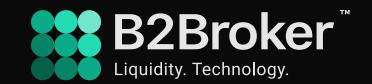


Crypto currencies volumes (bln USD)



\* No data available yet for 2021

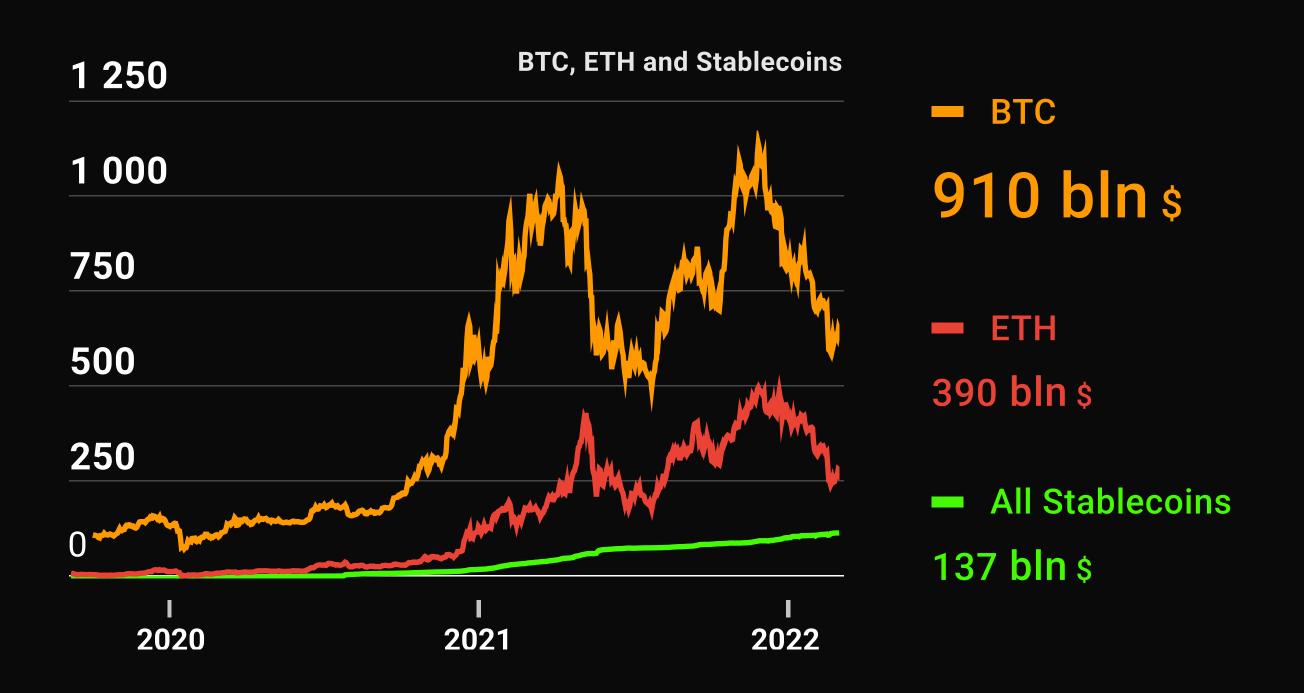
More than 90% of all Forex brokers included crypto in their product pool

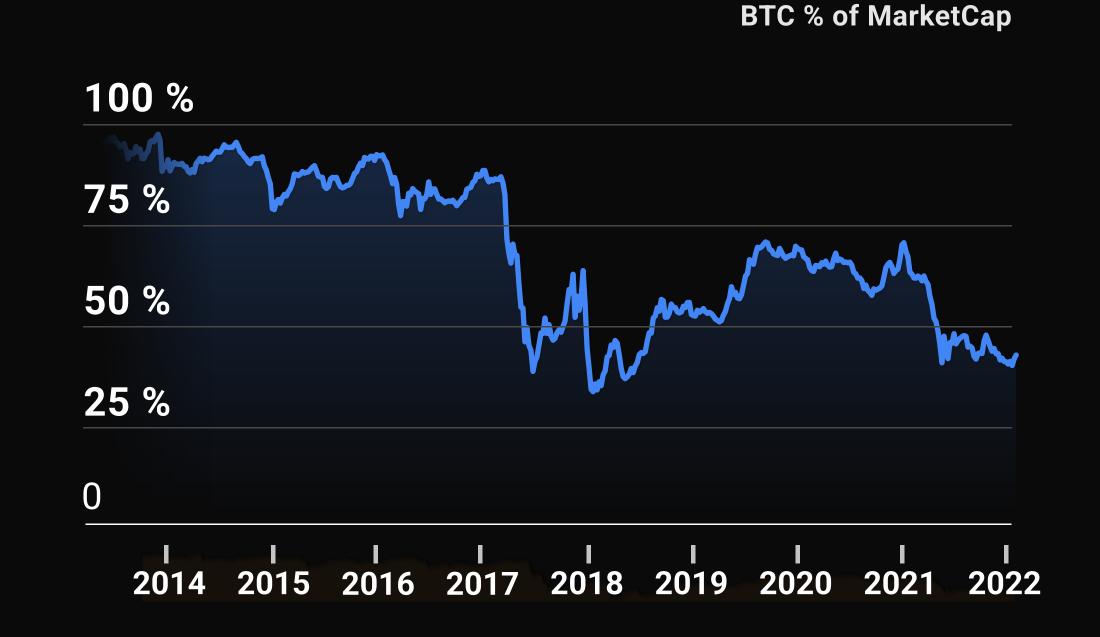




# Overall cryptocurrency market capitalization

Based on coin Market Cap data (as of 10 February)





### **BTC and ETH comprise over**

60% of total cryptocapitalization

### Stablecoins grew to over

137 bln 5

in MarketCap (over 4% of total MarketCap)

BTC used to absorb over

86% of total crypto MarketCap



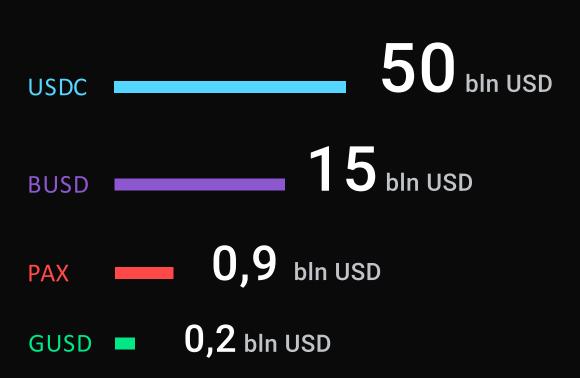


# Stablecoins growth as of 10 February

### Regulated

Regularly audited by governing agencies

# Market Cap in bln USD 2022 2021 2020



### Unregulated

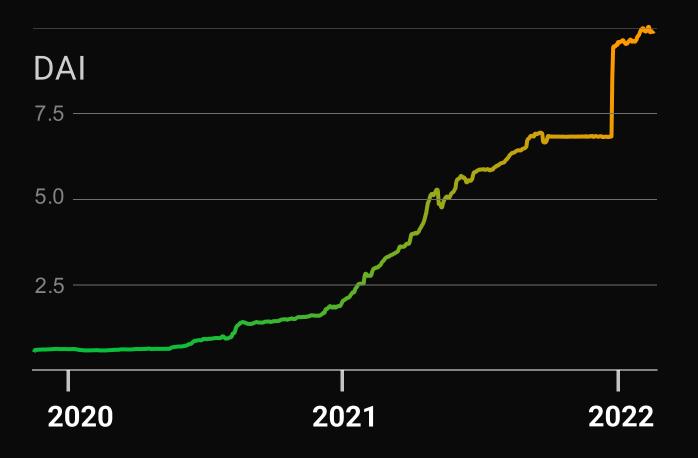
There is no regular audit conducted by independent party





### **Decentralized**

Safety is secured by the fact that the data on existing collateral is stored in blockchain and anyone can validate it





# Crypto vs Fiat

Cryptocurrency Paymenrs	Fiat payments
	×
×	
×	
	×
	×
	X
	×
<b>~</b>	X
	×
	<ul> <li></li> &lt;</ul>



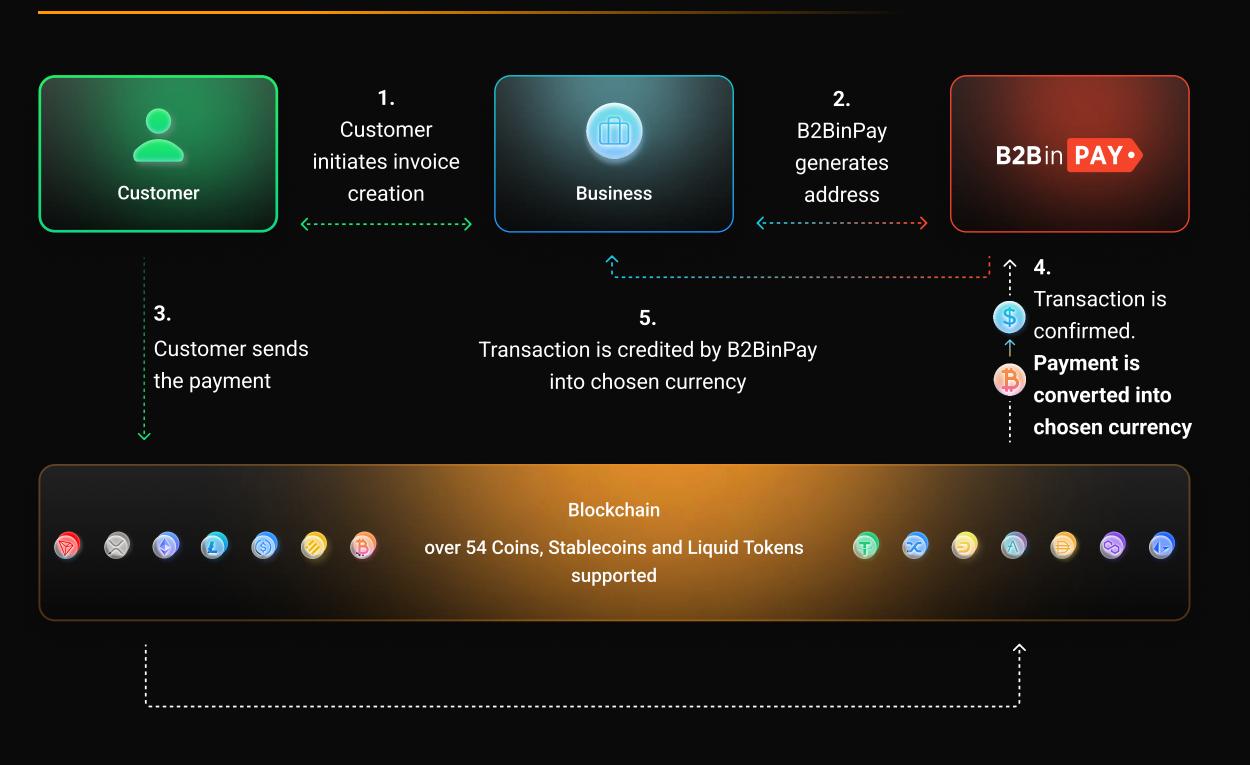


# Crypto vs Card payment

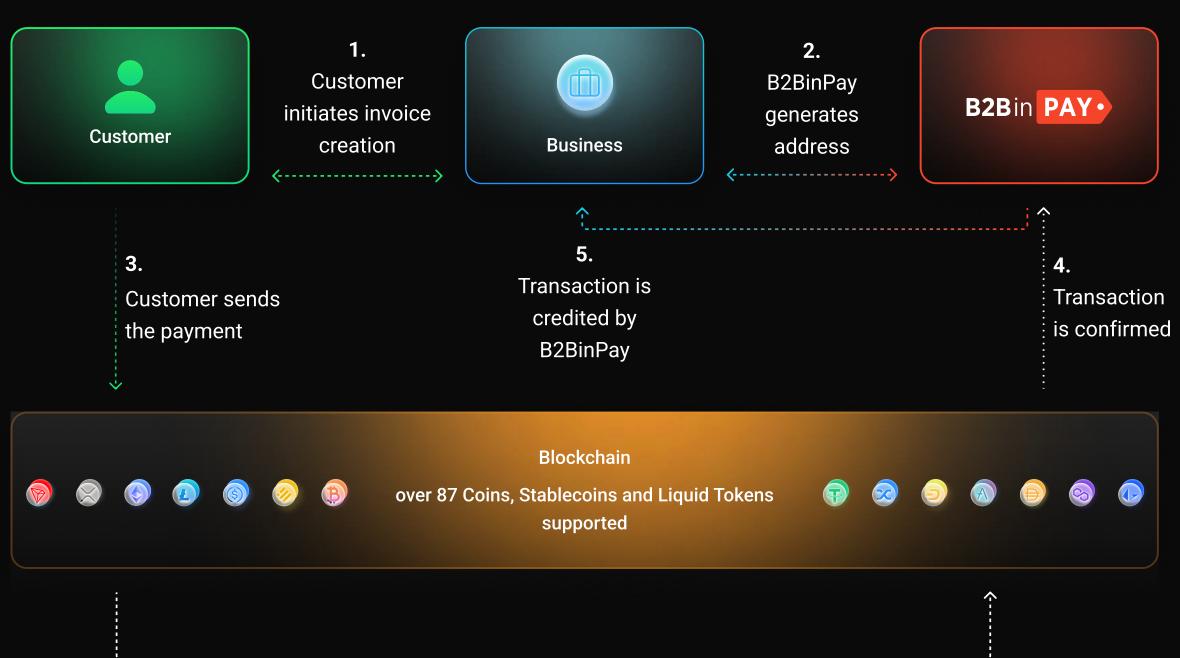
Features	Major Coins	StableCoins	Card Payments
Decentralization		×	×
Fast and secure		<b>✓</b>	
Chargebacks	×		
Rolling Reserve	×	×	
Low Cost			×
Easy Account Opening		<b>✓</b>	×
Transparency			×
Fast Settlement		<b>✓</b>	×
Risk of Fraud card usage	×	×	
nstant Payouts		<b>✓</b>	<b>✓/ X</b>
Volatility Risks		×	×
Regulated	×	<b>✓/</b>	<b>✓/</b> X
Transactions Limits	No limits	No limits	Restrictions

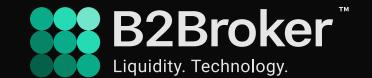
# Cryptoprocessing How it works

### **Merchant solution**



### **Enterprise solution**







# Available Cryptocurencies

### Coins

Νō	Alpha		Name	Blockchain
1	B	ВТС	Bitcoin	Bitcoin
2	***	ВСН	Bitcoin Cash	Bitcoin Cash
3	9	DASH	Dash	Dash
4	Ð	DOGE	Dogecoin	Dogechain
5	<b>♦</b>	ETH	Ethereum	Ethereum
6	4	LTC	Litecoin	Litecoin
7	M	XMR	Monero	Monero
8		XRP	Ripple	Ripple
9	<b>Ø</b>	XLM	Stellar	Stellar
10		TRX	TRON	TRON
11	2	ZEC	Zcash	Zcash
12		BNB-BSC	Binance Coin	Binance Smart Chain
13		BNB-DEX	Binance Coin	Binance Chain

### **StableCoins**

Nο	Alpha	3	Name	Blockchain
14	<b>%</b>	BUSD-BSC	Binance USD	Binance Smart Chain
15	<b>%</b>	BUSD-ETH	Binance USD	Ethereum
16		DAI-BSC	Dai	Binance Smart Chain
17		DAI-ETH	Dai	Ethereum
18	0	USDP-BSC	Pax Dollar	Binance Smart Chain
19	0	USDP-ETH	Pax Dollar	Ethereum
20		BUSD-T-BSC	TetherUS	Binance Smart Chain
21	<b></b>	USDT-ETH	TetherUS	Ethereum
22		USDT-OMNI	TetherUS	Omni
23		USDT-TRX	TetherUS	TRON
24	TUSD	TUSD-ETH	TrueUSD	Ethereum
25	(\$)	USDC-BSC	USD Coin	Binance Smart Chain
26		USDC-ETH	USD Coin	Ethereum

### **Liquid Tokens**

Nο	Alpha		Alias	Name	Blockchain
30	<b>③</b>	ZRX-ETH	ZRX	Ox	Ethereum
31	A	AAVE-ETH	AAVE	Aave	Ethereum
32		AKRO-ETH	AKRO	Akropolis	Ethereum
33	ZIN	ALPHA-BSC	ALPHA	Alpha Finance Lab	Binance Smart Chain
34	ZI	ALPHA-ETH	ALPHA	Alpha Finance Lab	Ethereum
35	<b>(</b> )	BAND-BSC	BAND	Band Protocol	Binance Smart Chain
36	<b>(</b> )	BAND-ETH	BAND	Band Protocol	Ethereum
37	<b>^</b>	BAT-BSC	BAT	Basic Attention Token	Binance Smart Chain
38	<b>^</b>	BAT-ETH	BAT	Basic Attention Token	Ethereum
39	5	BZRX-ETH	BZRX	bZx Protocol	Ethereum
40	0	LINK-BSC	LINK	Chainlink	Binance Smart Chain
41	0	LINK-ETH	LINK	Chainlink	Ethereum
42	G	CHR-ETH	CHR	Chromia	Ethereum

### and many more



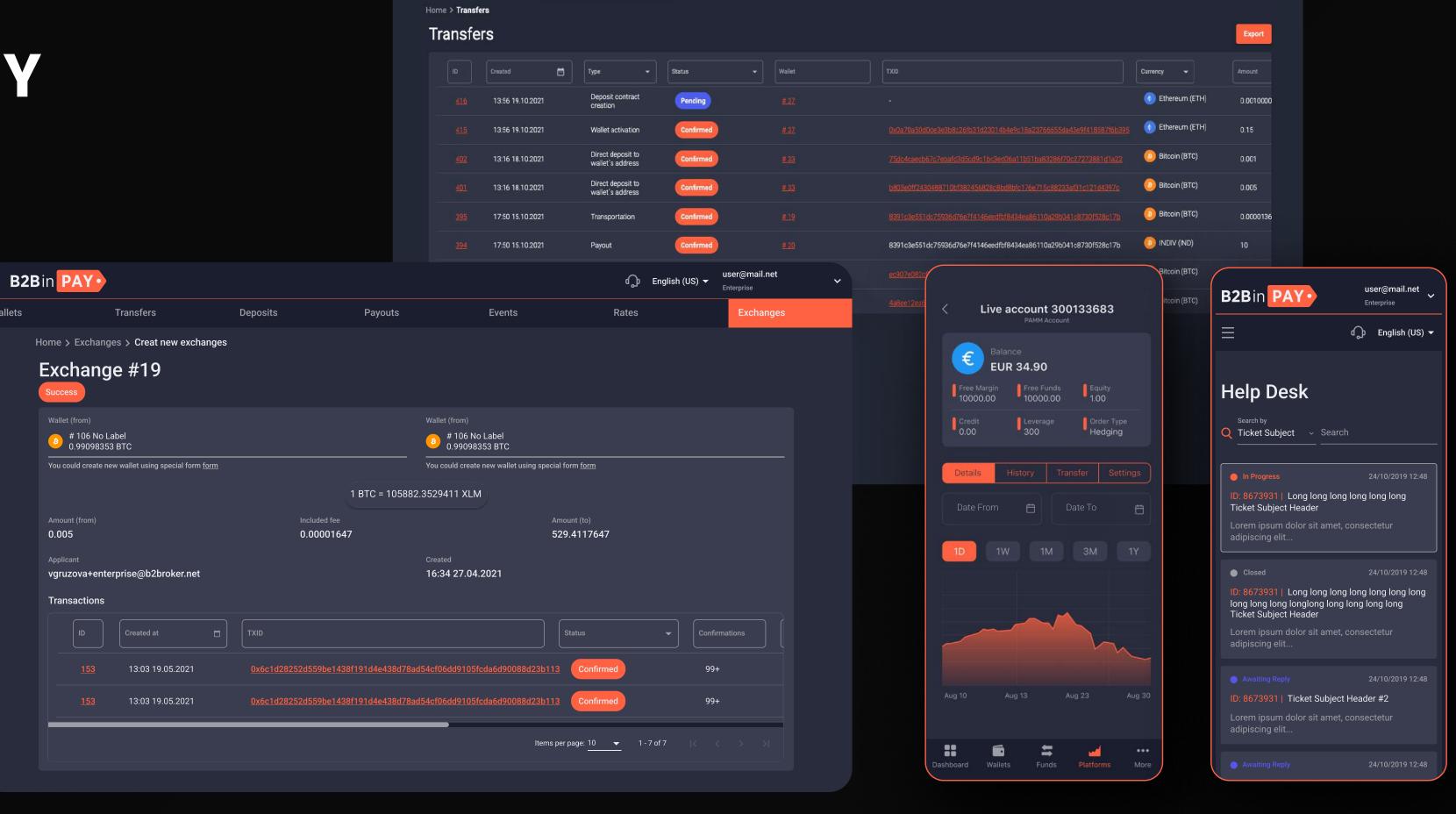


# For developing your business



# CRYPTOCURRENCY PROCESSING





Deposits

B2Bin PAY•



Rates





We are here to help you

grow your business





b2broker.com Stand № 1 2



**Digital Assets Processing** 

b2binpay.com Stand № 4-5



B2Broker.com

We can Launch or Exch