

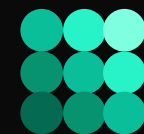
# Crypto Payments. Insights

**Andrew Matushkin**

Global business development

[b2broker.com](https://b2broker.com)

[b2binpay.com](https://b2binpay.com)



**B2Broker**<sup>™</sup>

Liquidity. Technology.

**B2Bin**

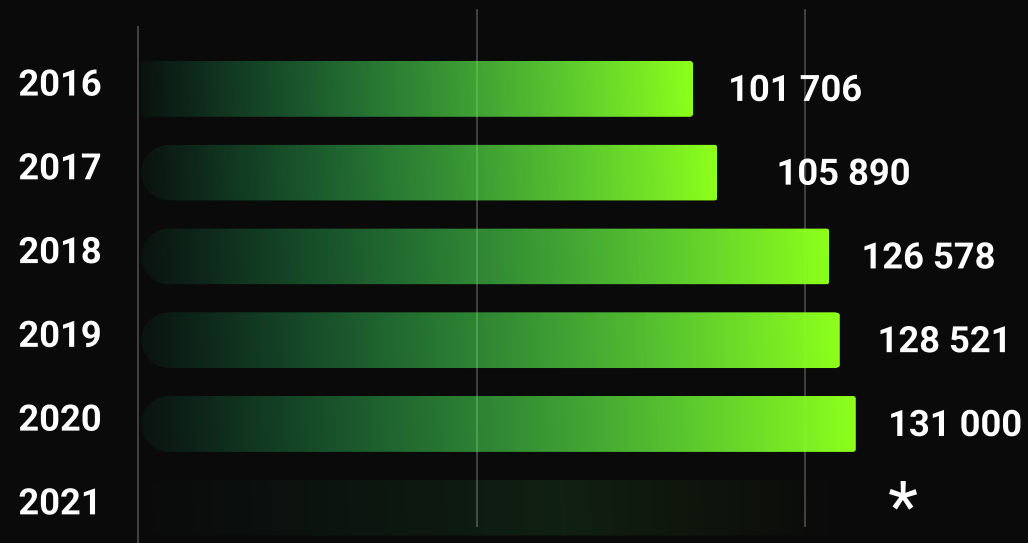
**PAY** 

Digital Assets Processing

# Transactions Volume

## FIAT

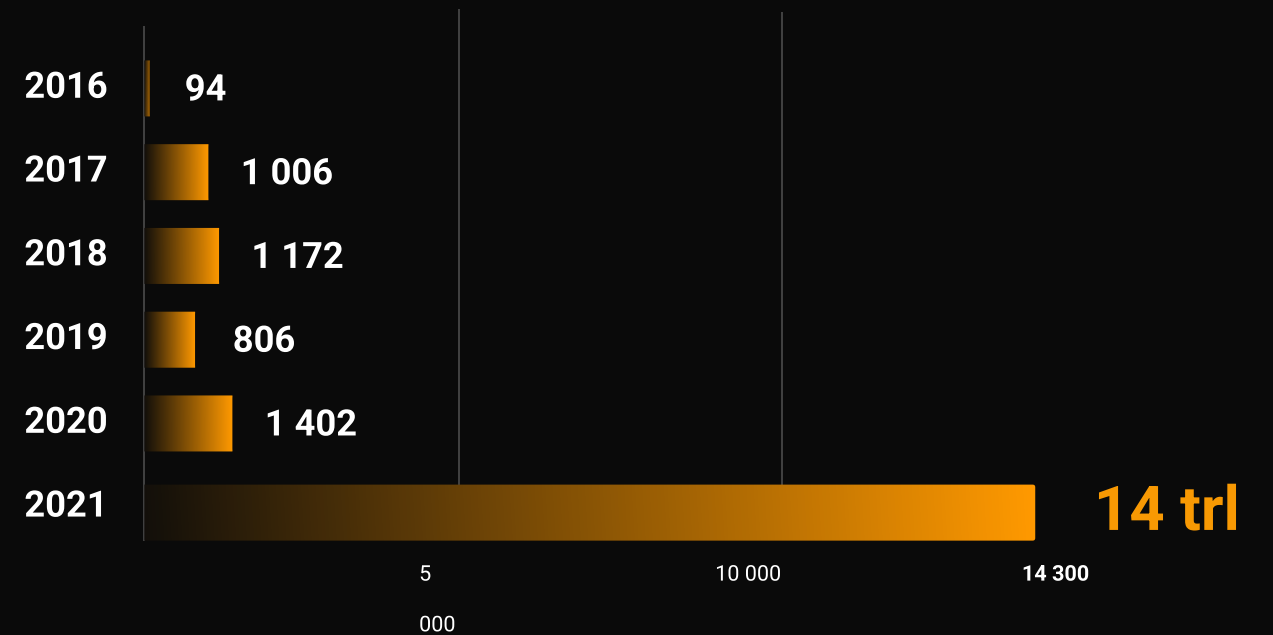
Fiat currencies volumes (bln USD)



\* No data available yet for 2021

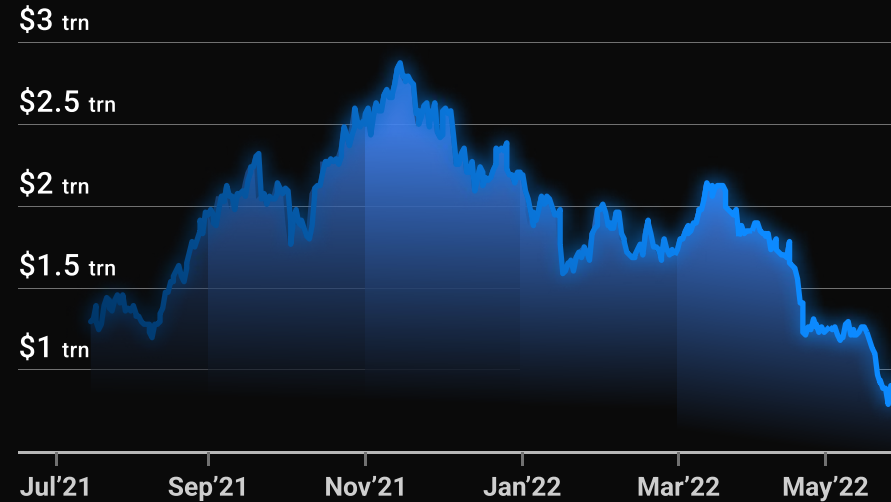
## CRYPTO

Crypto currencies volumes (bln USD)



# Crypto in numbers

CRYPTO MARKET CAPITALISATION



Crypto market lost over 65% in market value since the peak time

**\$2,9 trn**  
the peak

**\$0,9 trn**  
on 27.06.22

DOW JONES & NASDAQ INDEX



**Dow Jones**

**31% lost**  
since the peak

- DJI max 36445.1  
- DJI latest 30048.8

**Nasdaq 100**

**18% lost**  
since the peak

- NDX max 16590.5  
- NDX latest 11394.1

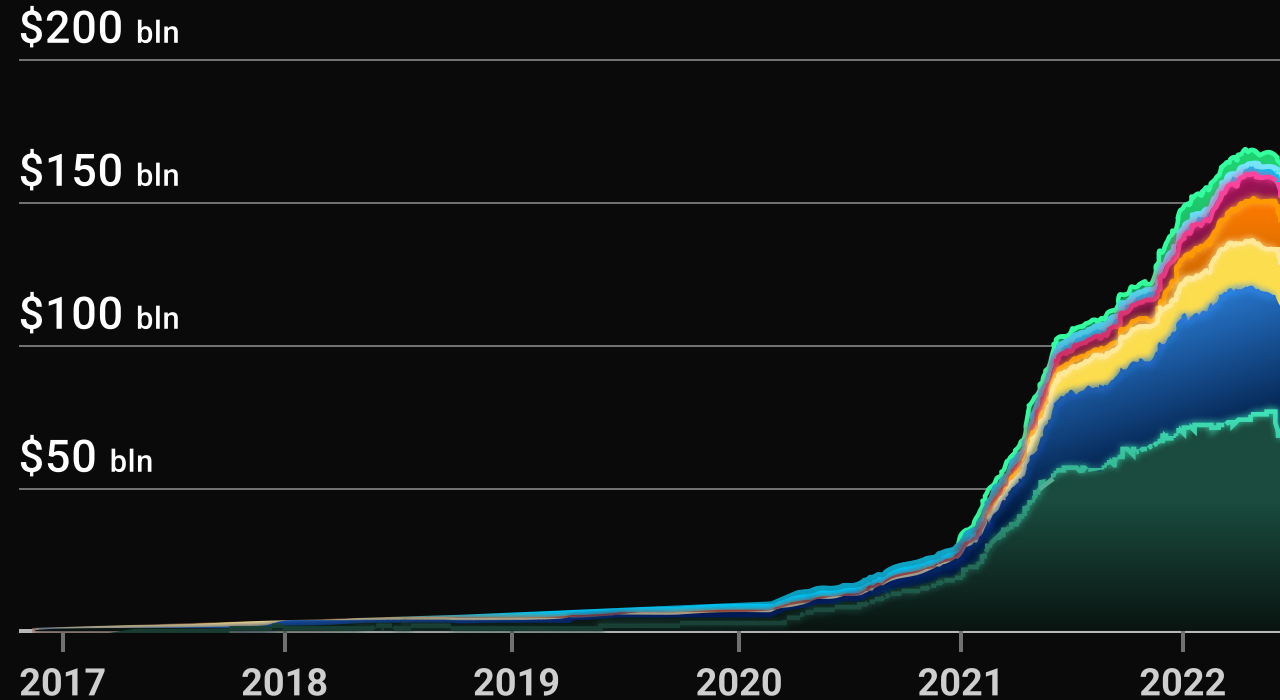
FEDERAL FUNDS RATE



**Rising interest rates** in recent year play their part in driving prices down

# Crypto Market. Stablecoins

## STABLECOIN SUPPLY IN CIRCULATION



1.

Centralised  
regulated  
stablecoins

2.

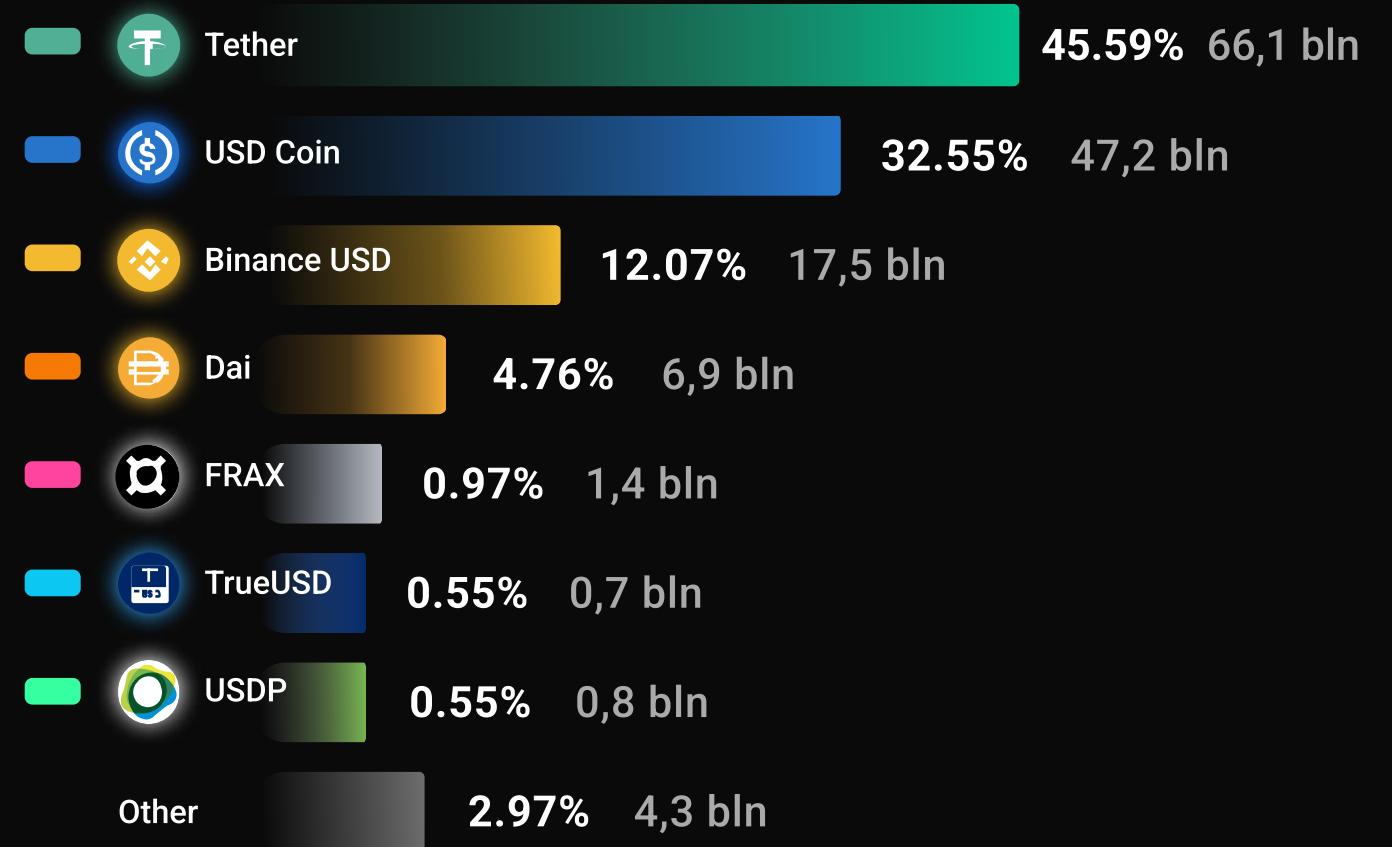
Centralised  
unregulated  
stablecoins

3.

Decentralised  
stablecoins

4.

Algorithmic  
stablecoins



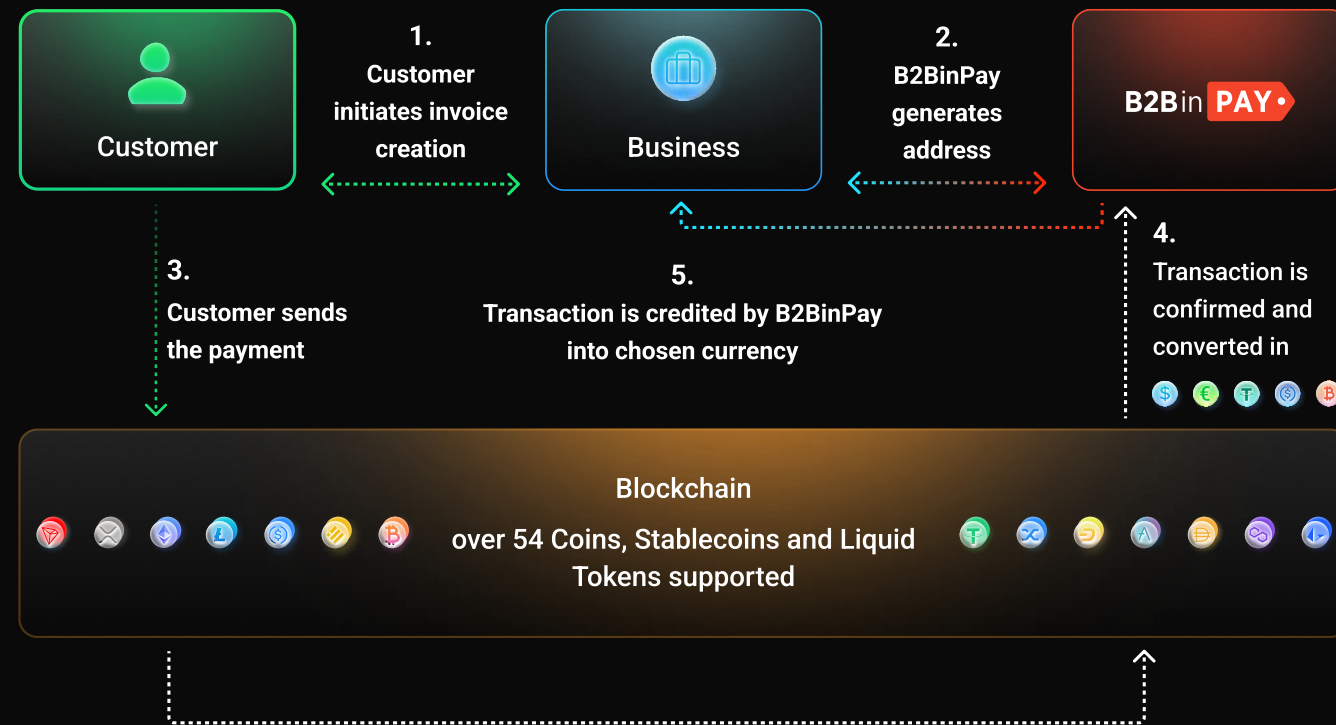
Stablecoins in total exceeded **\$160,9 bln**

# Payments: Major Coins vs Stablecoins vs Fiat

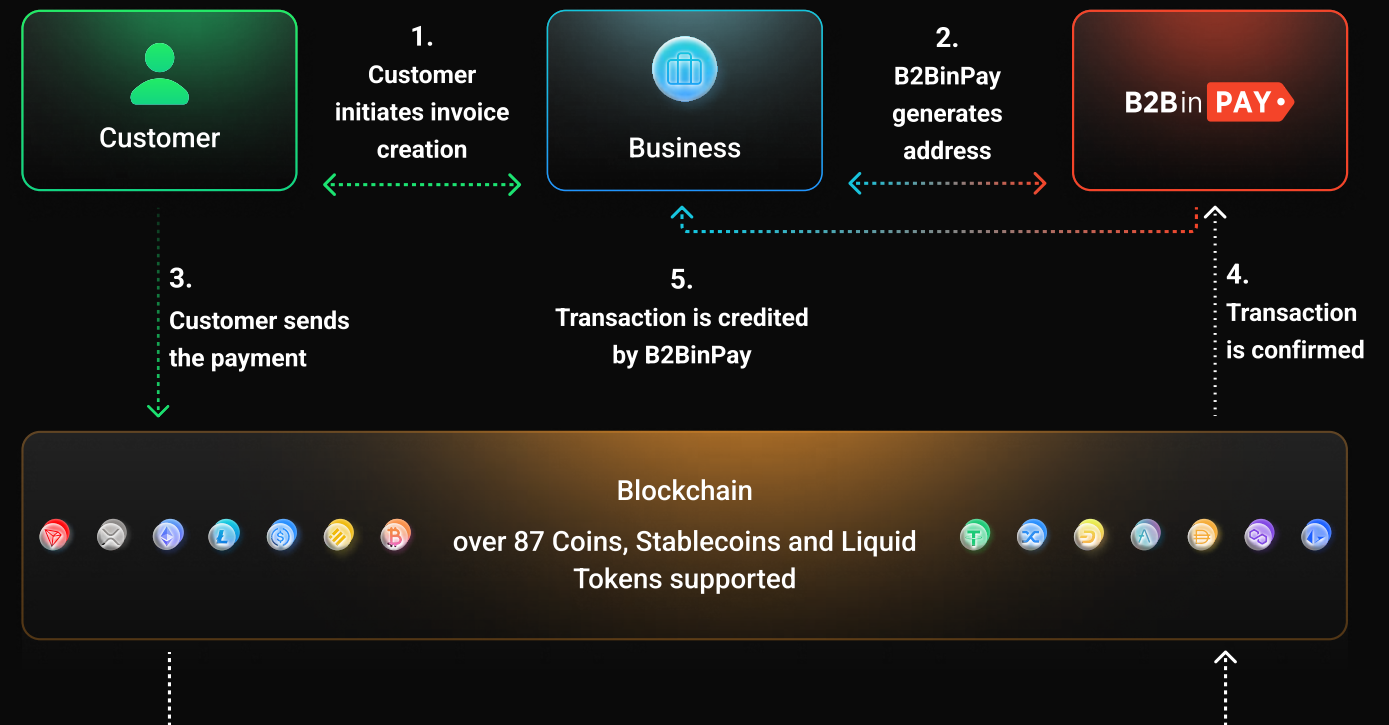
Features	Major Coins	StableCoins	Fiat
Decentralisation	✓	✗	✗
Fast and Secure	✓	✓	✓
Chargeback	✗	✗	✓
Rolling Reserve	✗	✗	✓
Low Cost	✓	✓	✗
Easy Account Opening	✓	✓	✗
Transparency	✓	✓	✗
Fast Settlement	✓	✓	✗
Risk of Fraud Card Usage	✗	✗	✓
Instant Payouts	✓	✓	✓ / ✗
Volatility Risks	✓	✗	✗
Regulated	✗	✓ / ✗	✓ / ✗
Transactions Limits	No limits	No limits	Restrictions

# Cryptoprocessing. How it works

## Merchant solution



## Enterprise solution



# B2BinPay 2.0 Merchant & Enterprise solution

## Merchant solution

Payment provider for receiving & sending crypto with fiat settlements to bank account

### Perfect for

- FX Broker
- E-commerce
- Regulated casinos & gambling

## Enterprise solution

Payment provider for receiving, sending and storing crypto

### Perfect for

- Crypto exchanges and brokers
- Crypto bank
- Crypto wallet provider
- Converter
- Government agencies

— Instant exchanges between wallets

— Convenient and functional personal area

— No limits for crypto deposit and withdrawal

— Unlimited wallets, addresses, payouts, transactions

— Comprehensive documentation, SDK, 24/7 Support

— Integrations with AML\KYT, CRM, Identity services

— Role based access control for you and colleagues

### Security settings:

- IP whitelist,
- user roles with limited permissions set,
- 2FA,
- withdrawals with approval

— Convenient and functional personal area

# AML in practice

ID	TYPE	RISKY AMOUNT, USD ↓	AMOUNT, USD ↓	AMOUNT	ASSET	CRS ↓	CUSTOMER	LAST EVENT ↓	STATE
5c9457c	Deposit	\$430.16	\$430.16	0.00897416	BTC	87%	8602b974-9f59...	Mar 29, 2022 12:13:17 pm	✓

### Transfer details

TRANSACTION	DATE ADDED
ef7d72e4e1646d7b85b6df3c...	Mar 22, 2022 10:22:22 PM
ADDRESS	STATE
3QrcQq2bMb9LW7crGByybc...	COMPLETED
COUNTERPARTY	LINKED WITH
3Fphy5CpZa3nemJ7ZG8PsgE...	-
BLOCK DATE	IP
Mar 22, 2022 10:20:22 PM	155.255.550.55

### Alerts details

- Counterparty Risk Score >= 50%
- Received from All Risky Entities > \$0

### Source of Funds

0% /100%	0% /100%	100% /100%	0% /100%
You have no connections on this category	You have no connections on this category	Mixing Service 100%	You have no connections on this category

ID	TYPE	RISKY AMOUNT, USD ↓	AMOUNT, USD ↓	AMOUNT	ASSET	CRS ↓	CUSTOMER	LAST EVENT ↓	STATE
60b1d12	Deposit	\$0	\$24.98	0.00117679	BTC	27%	91058b99-455...	Jun 24, 2022 02:43:53 pm	✓

### Transfer details

TRANSACTION	DATE ADDED
cb6957fc87945cd8d72143a...	Jun 24, 2022 02:43:53 PM
ADDRESS	STATE
35WdNRreHZeMgdeEffqTcfKta...	COMPLETED
COUNTERPARTY	LINKED WITH
1011911907	-
BLOCK DATE	IP
Jun 24, 2022 02:40:27 PM	24.141.166.152

### Source of Funds

90.9% /100%	8.9% /100%	0% /100%	0% /100%
Exchange With Low ML Risk 11.1%	Exchange With High ML Risk 8.8%		
Exchange With Moderate ML Risk 59.9%	Exchange With Very High ML Risk 0.1%		
Mined Coins 0.1%			
Other 0.2%			
P2P Exchange With Low ML Risk 0.1%			
Payment Processor 1.4%			
Online Wallet 18.1%			

## Transfer AML check

ef7d72e4e1646d7b85b6df3c6013b5df00bf7e834f83d

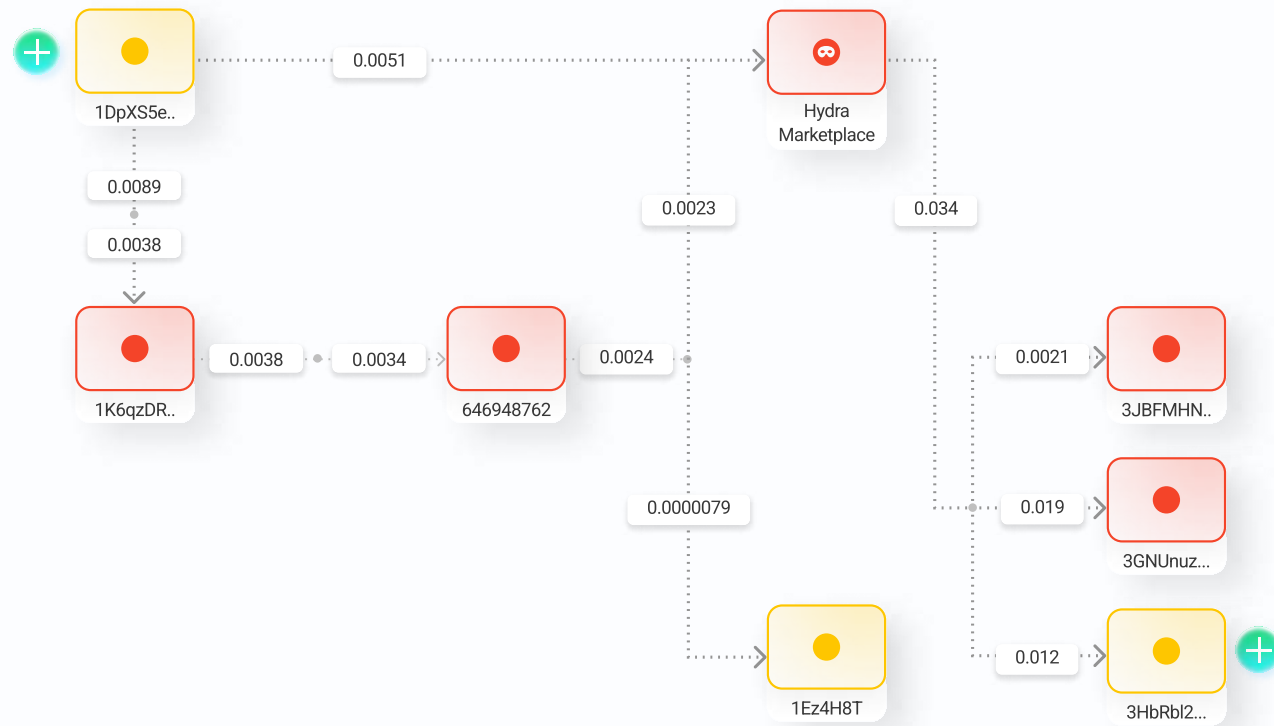
BTC

- > Company:
- > Deposit #70782 with tracking id -
- > Address: 3QrcQq2bMb9LW7crGByy ...
- > Amount: 0,00897416 BTC
- > Transfer status: **Blocked**
- > Risk status: Failed
- > Risk, %: 100
- > AML provider: Crystal
- > Next check: -
- > Description: -
- > Owner:
- > Created at: April 11, 2022 18:15:13 UTC

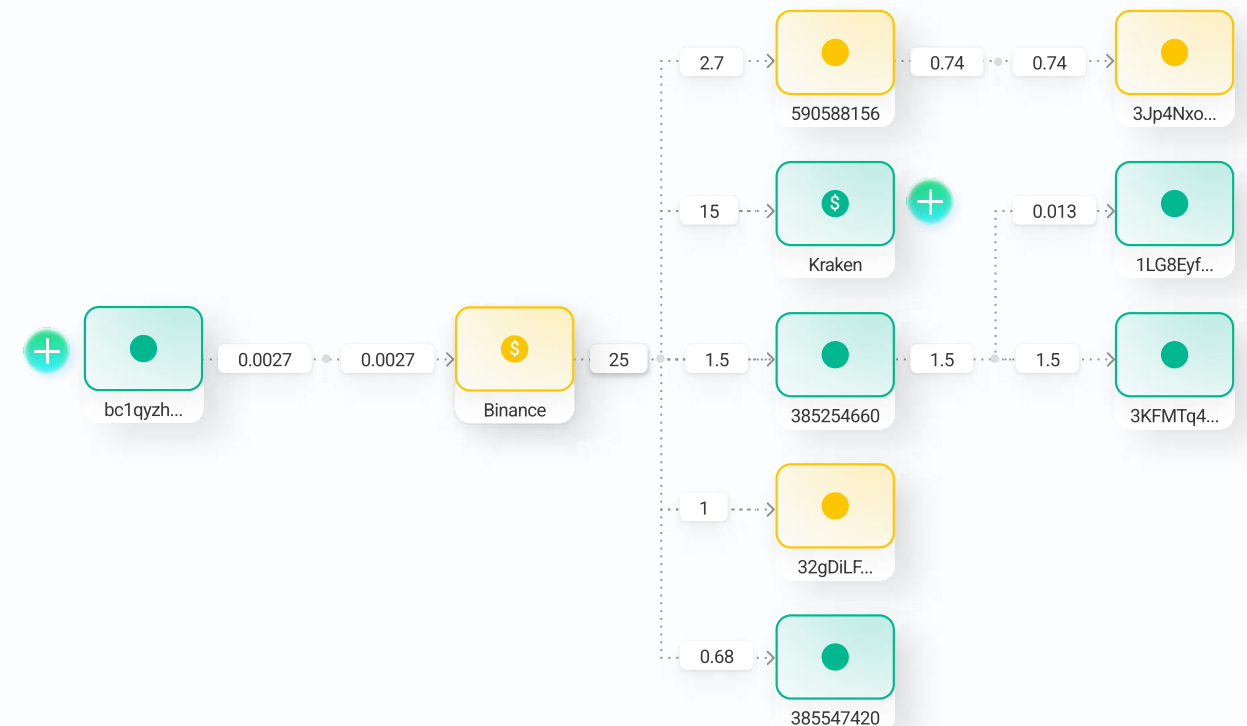


# AML in an example

## ✗ Suspicious Transaction



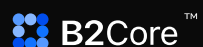
## ✓ Successful Transaction



# B2Broker Ecosystem

as of May 2022

## Technology



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

[b2broker.com/products/b2core-traders-room](https://b2broker.com/products/b2core-traders-room)



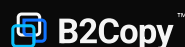
An affiliate program system to attract new users and increase trading turnover

[b2broker.com/products/b2core-ib](https://b2broker.com/products/b2core-ib)



Mobile app working across the range of our products

[b2broker.com/products/mobile-app](https://b2broker.com/products/mobile-app)



Money Management Platform

[b2broker.com/products/copy-trading-platform](https://b2broker.com/products/copy-trading-platform)



Liquidity Aggregation Hub

[b2broker.com/products/marksman](https://b2broker.com/products/marksman)



Matching Engine Platform for Crypto Exchanges

[b2broker.com/products/b2trader-cryptocurrency-exchange-software](https://b2broker.com/products/b2trader-cryptocurrency-exchange-software)



Turnkey Brokerage Infrastructure

[b2broker.com/products/mt4-white-label](https://b2broker.com/products/mt4-white-label)

[b2broker.com/products/mt5-white-label](https://b2broker.com/products/mt5-white-label)

## Liquidity



Global Multi Asset Prime of Prime Liquidity Provider

[B2Prime.com](https://B2Prime.com)



Digital Assets Exchange for professional and corporate clients

[b2bx.exchange](https://b2bx.exchange)



## Payment



Digital assets processing provider for merchant and enterprise clients

[B2BinPay.com](https://B2BinPay.com)



Digital banking services

[eqwire.com](https://eqwire.com)

## BAAS



Brokerage and exchange as a service

[B2Broker.com](https://B2Broker.com)

## M&A



Venture capital fund

[b2broker.com/products/b2broker-vc](https://b2broker.com/products/b2broker-vc)

## Marketing



Design agency and video production

[B2Broker.studio](https://B2Broker.studio)

## Licenses



Cyprus investment firm

Cyprus



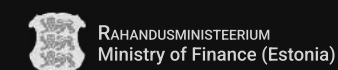
Investment Dealer

Mauritius



Fully Authorised Auction & Electronic Market Integration provider

UK



Virtual Currency Service

Estonia

## Membership



United Kingdom



Global

## Offices around the world

London Hong-Kong Dubai

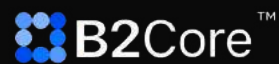
Tallin Limassol and others

Employees 282

# For Developing Your Business



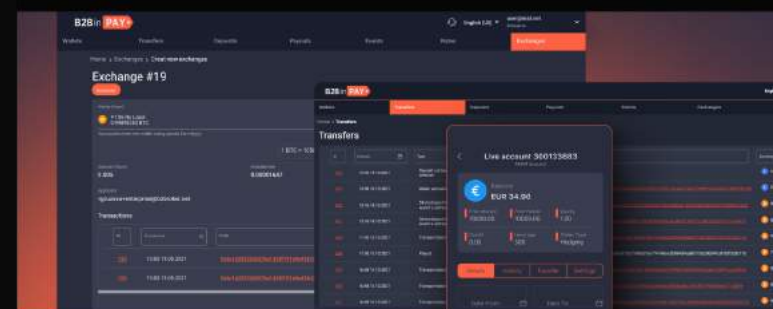
SPOT EXCHANGE TRADING PLATFORM



CLIENTS CABINET, TRADER'S ROOM, CRM, BACK OFFICE



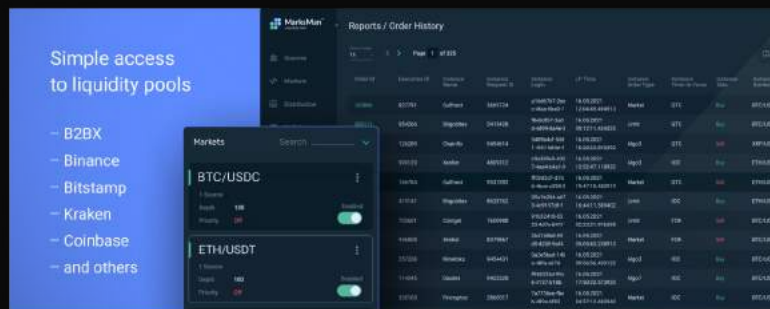
CRYPTOCURRENCY PROCESSING



COPY TRADING SOLUTIONS. MONEY MANAGEMENT SOFTWARE



BRIDGE GATEWAY TECHNOLOGY



IOS APPLICATION FOR YOUR CRYPTO BUSINESS





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[B2Broker.com](http://B2Broker.com)

We can  
Launch  
or Exchange