

# How to grow your business

with digital payments

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**B2Broker**<sup>TM</sup>  
Liquidity. Technology.

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**B2B in**



Digital Assets Processing

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# Current payment options for businesses

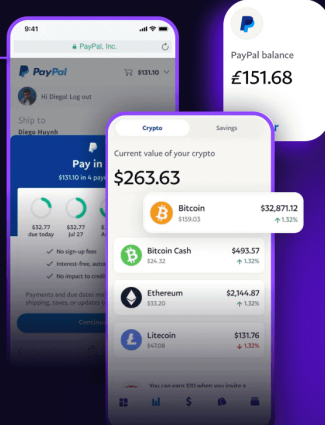
## Mobile payment apps

PayPal

venmo

Zelle

and others



## Cards

Credit card

Debit card

Prepaid card

Virtual card



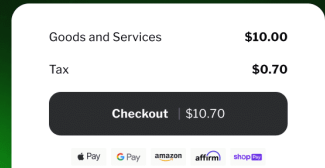
## Mobile digital wallets

Apple Pay

Google Pay

Samsung Pay

and others



## Cash & Cheques



## Online electronic payment systems

Electronic bank transfers

eChecks

Wire transfers



## Contactless payments



## Crypto



# Crypto vs Cards

## Features

## Cryptocurrency Payments

## Cards payments

Fast



Secure



Chargebacks



Rolling Reserve



Peer to Peer



Irreversible



Free payouts for end users



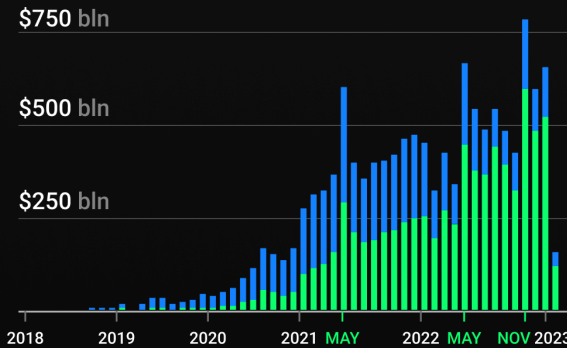
Low cost to you and your end users



# Current statistics

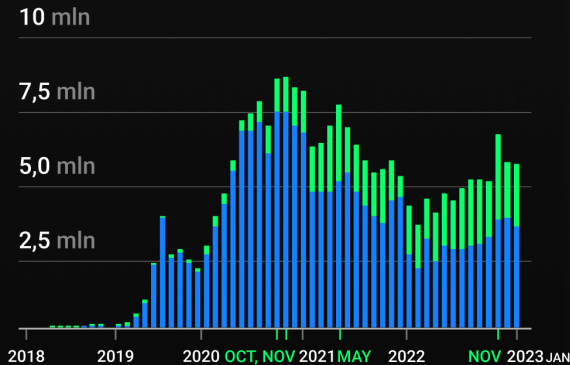
## On-chain Volume of Stablecoin

■ USDC ■ USDT



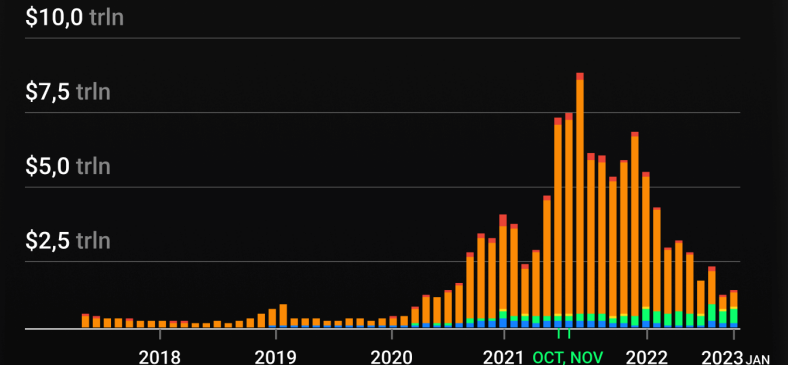
## Number of on-chain transfers

■ USDC ■ USDT



## Transfer Volume across 5 major coins and tokens

■ BTC ■ ETH ■ BUSD ■ USDC ■ USDT



Everyone including the financial sector is implementing crypto payments extremely fast.

Businesses who are not accepting crypto are losing the market

Due Demystifying Crypto & Deloitte reports

**39%**  
of consumers

believe cryptocurrencies should be used for payments, not just investment.

**\$2.5 bln**

worth of crypto payments were made through Visa's crypto-backed card in the first fiscal quarter of 2022.

**24%**  
of men aged 18-35

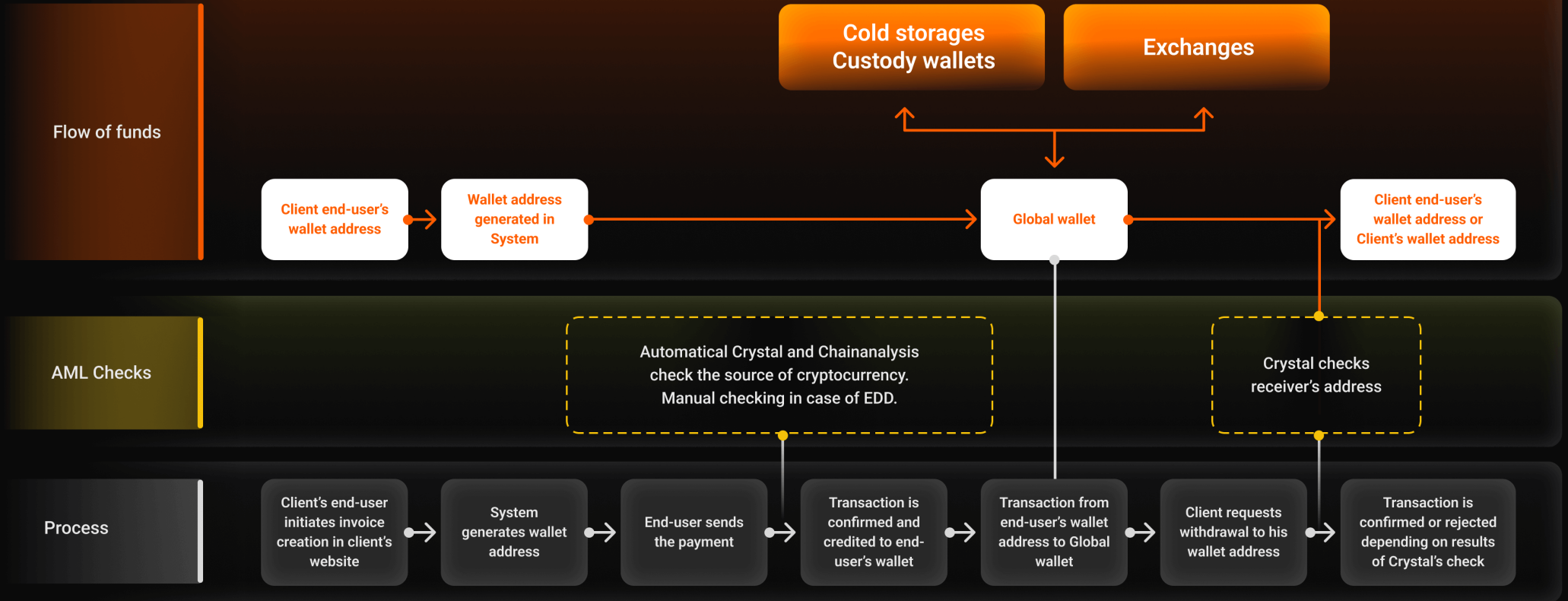
saying they plan to pay with crypto regularly in the next 12 months.

**~75%**  
of retailers plan to accept crypto or stablecoin payments within the next 2 years

**40%**  
aged 18-35 say they plan to pay using crypto. As many as 10% say they will regularly.

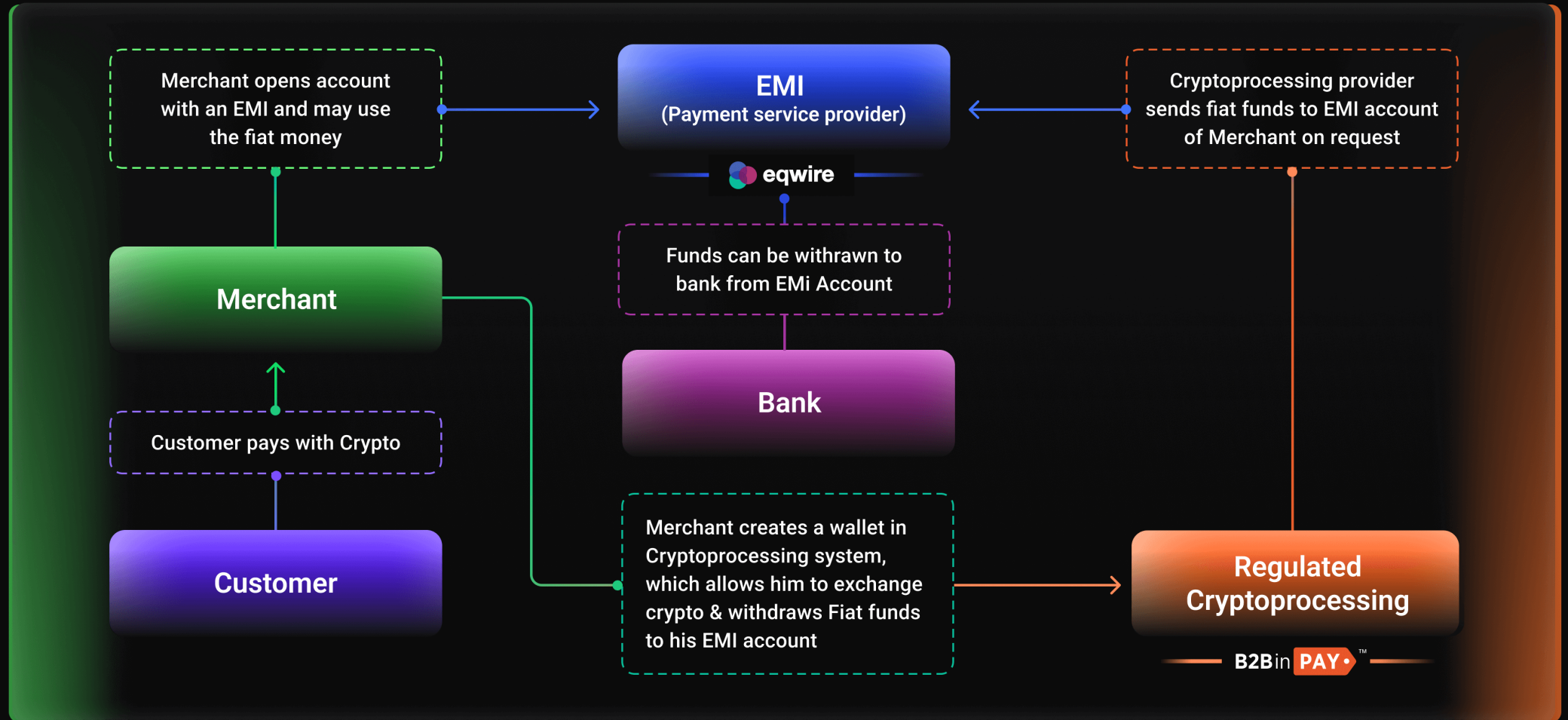
# How Crypto Processing works

from the inside Merchant Model





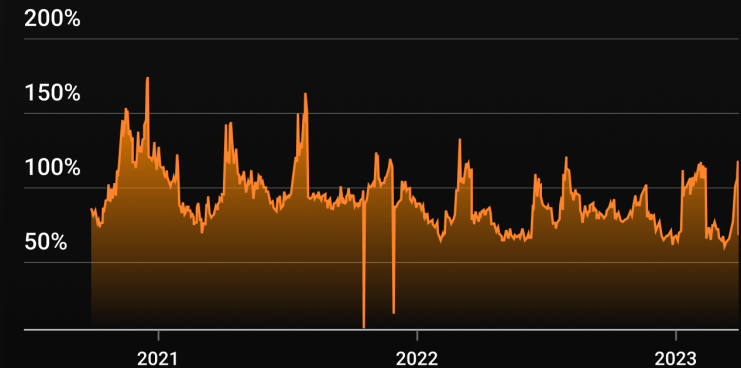
# Crypto Processing



# Payments: Major Coins vs Stablecoins

Features	Major Coins	StableCoins
Decentralisation	✓	✗
Fast and Secure	✓	✓
Low Cost	✓	✓
Transparency	✓	✓
Fast Settlement	✓	✓
Instant Payouts	✓	✓
Volatility Risks	✓	✗
Regulated	✗	✓ / ✗
Transactions Limits	No limits	No limits

## Bitcoin Volatility Index



1. Volatility may lead to additional profit

or





2. Volatility may lead to lossess

# Stablecoins

## Stablecoins

Types of cryptocurrency **aiming to deliver price stability** by having their value pegged to another asset:

- Commodities
- Fiat Currencies
- Crypto Assets

Name	Market Cap, bln \$	24h volume, bln \$
 Tether USDT	68.5	37.7
 USD Coin USDC	40.8	4.2
 Binance USD BUSD	16.1	12.0
 Dai DAI	5.2	0.3

## Features

### Backing Mechanism

## Centralised. Regulated

Funds are held with top tier bank or brokers. Regular audit is conducted by external party. As example, USDC is audited by Grant Thornton LLP. The company confirms that real USD is held on bank accounts or invested in good assets (such as treasuries).

## Centralised. Unregulated

Funds are (presumably) held with top tier bank or invested to top tier assets. No regular audit.

Users have to trust the issuer.

## Decentralised

Usually such stablecoins are backed by other assets. Crypto operations are recorded in ledger and so there is no need to deposit funds with custody.

### Custodian

Usually top tier bank or group of banks or brokers.

Banks or trust company or any commercial organisation.

No central party, backing assets are stored in wallets.

### Volatility

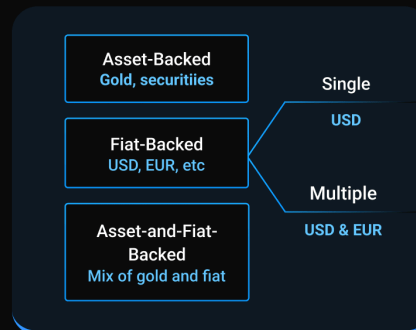
Low

Low

**Medium** (assets basket as backing is more difficult to maintain because coins in basket have to be sold and bought on the market to maintain the peg. Thus price is less stable)

## Various designs of stablecoins

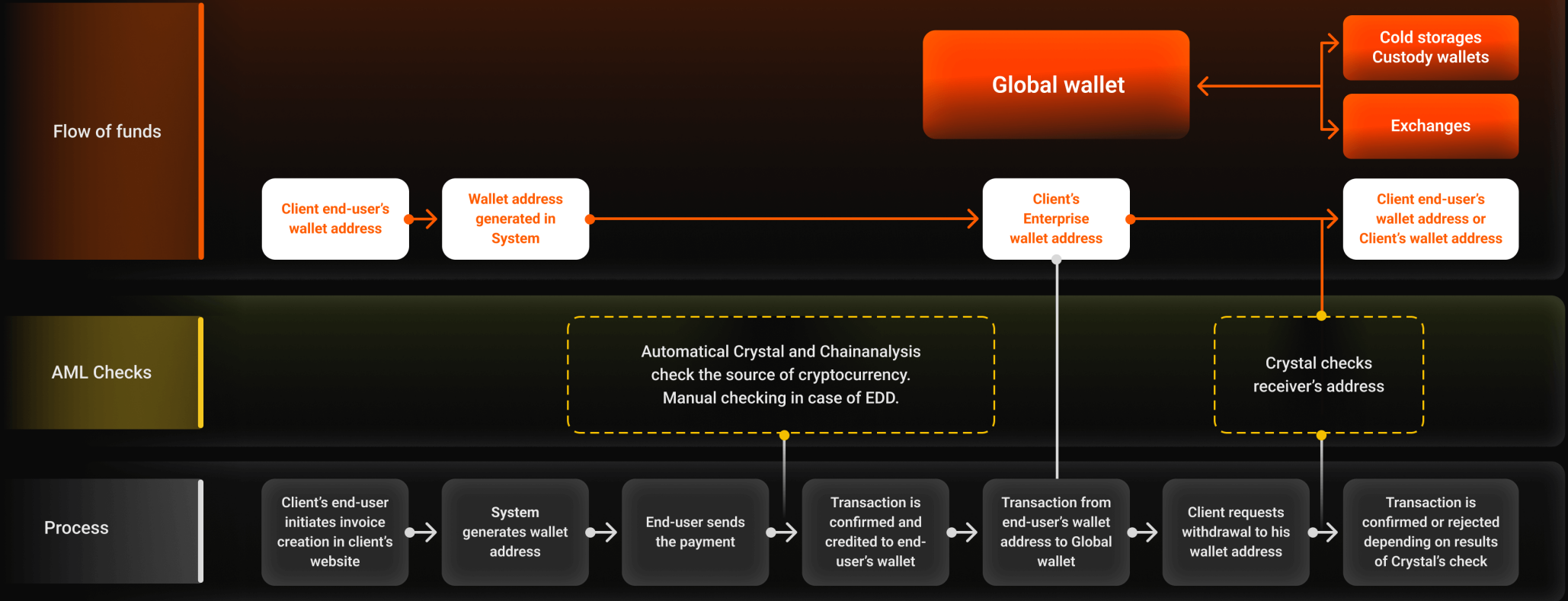
Traditional collateral  
Crypto Collateral  
Algorithmic





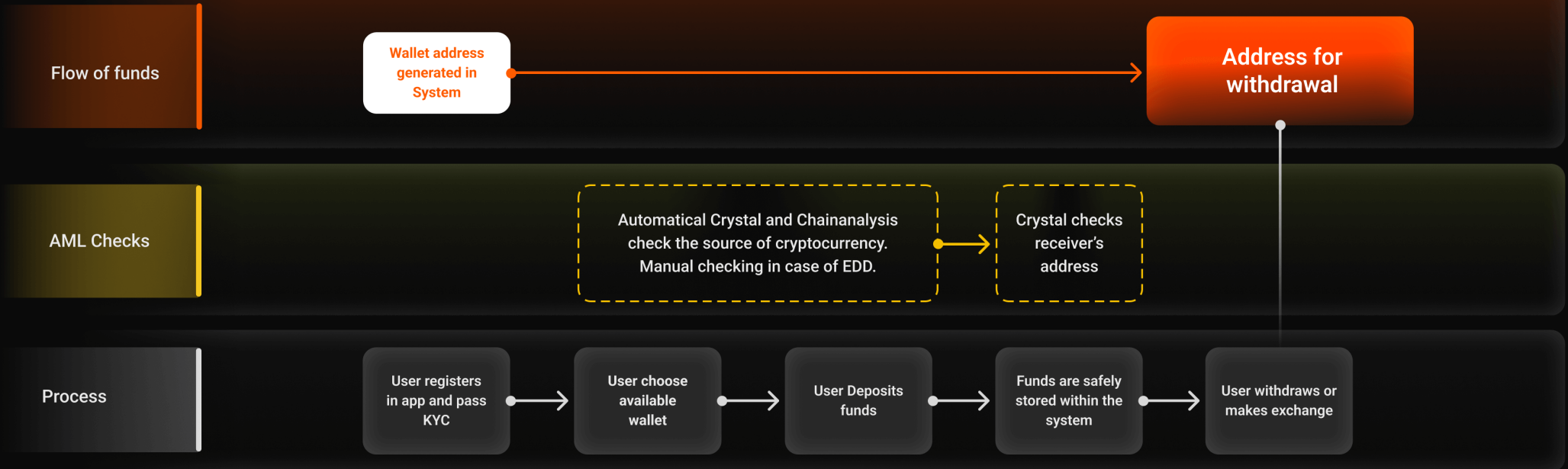
# How Crypto Processing works (2)

from the inside Enterprise Model

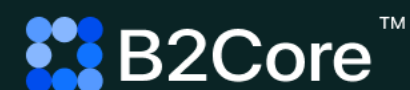


# How Crypto Processing works (3)

## From the inside of Digital Wallet model



## In-house Development of SAAS Technology Systems



- Trader's Room & CRM
- Client's Portal
- Back Office



- Affiliate System
- Introducing Brokers Software
- Module of Partnerships Program



iOS & Android

- For B2Core & B2Core IB
- For B2BinPay
- For B2Trader



Spot Exchange Trading Platform

- Matching Engine
- Pure Order Book
- Trading API



Liquidity Hub

- Bridge to Spot Exchange
- Bridge to Perpetual Futures



Money Management Platform

- Copy Trading & PAMM & MAM
- Social Trading

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

since 2014



## Offices Around the World

Dubai

Limassol

London

Tbilisi

Hong-Kong

Tallinn

Mauritius

Yerevan

and others

7

licenses

380+

employees

24/7

support

## White Label Trading Platforms. BAAS (Broker as a Service)

Platforms



MetaTrader 4/5



Match-Trader



B2Trader

Liquidity Hubs



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## Prime of Prime Multi-Asset Liquidity

- FOREX
- Indices
- Metals
- Commodities
- Crypto CFD

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

Regulation: CYSEC (Cyprus, EU),  
FSC (Mauritius)



## Digital Assets Processing

Digital Assets Processing

- Merchants
- Blockchain Infrastructure
- Wallets
- Enterprise
- Custody Service

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

Regulation:  
FIU (Estonia)



## Digital Banking Services

- Virtual IBANs
- Business Accounts
- Payment in Open Banking Environment

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

Regulation:  
FCA (UK) AEMI License



## Venture Capital Fund

- Startups (IT & Digital assets)
- M&A Market

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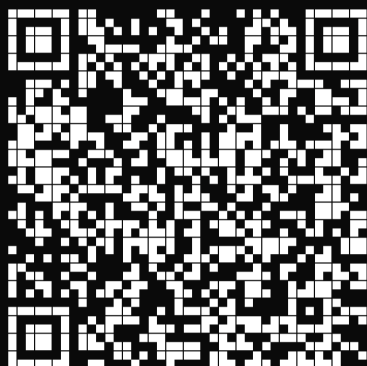


## Digital Assets Exchange

- Corporate Clients
- Professional Clients
- Institutional Clients
- USD, EUR, GBP Settlements

[B2BX.exchange](https://B2BX.exchange)

Regulation:  
FIU (Estonia, EU)



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