

# How Crypto Processing Works

and can enhance your Business

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Stream Line Manager of B2BinPay



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

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

**B2Bin** **PAY** •<sup>TM</sup>  
Digital Assets Processing

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



**B2Prime**<sup>TM</sup>  
Prime of Prime Liquidity

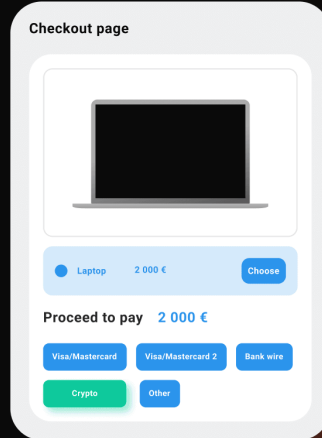
[b2prime.com](https://b2prime.com)

# User experience case

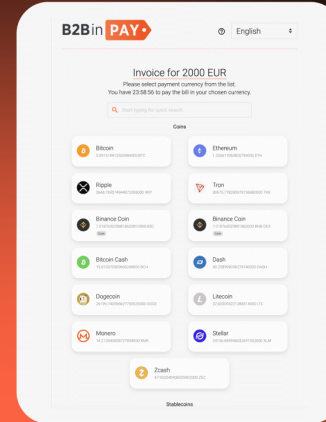


End-user

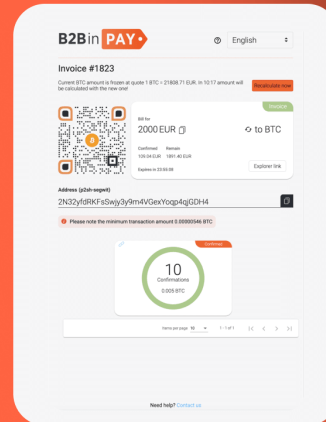
Want to pay  
for a service



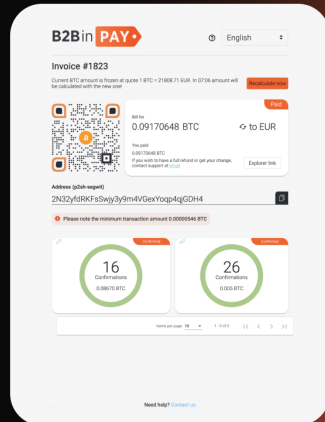
Selects  
cryptocurrency  
from the list



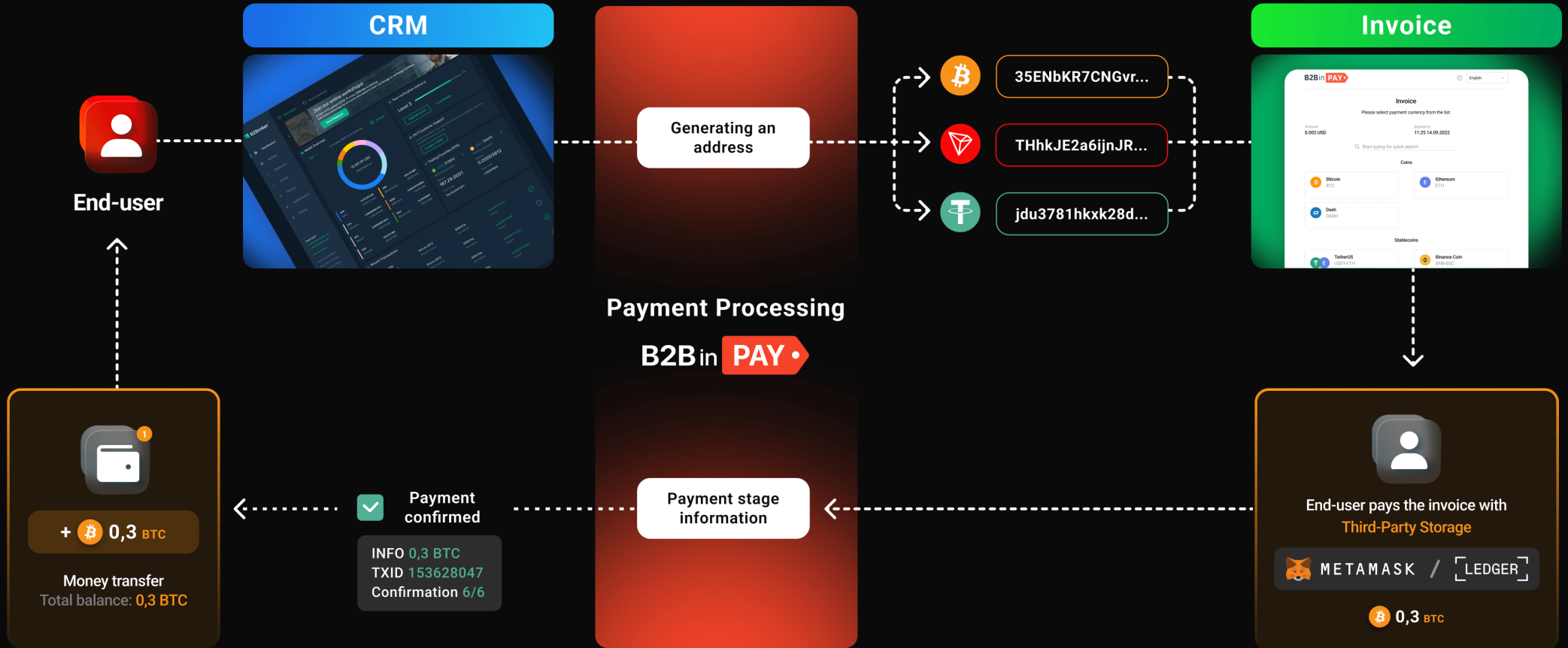
Sends  
cryptocurrency  
to the specified  
address



Sees status of the  
transaction



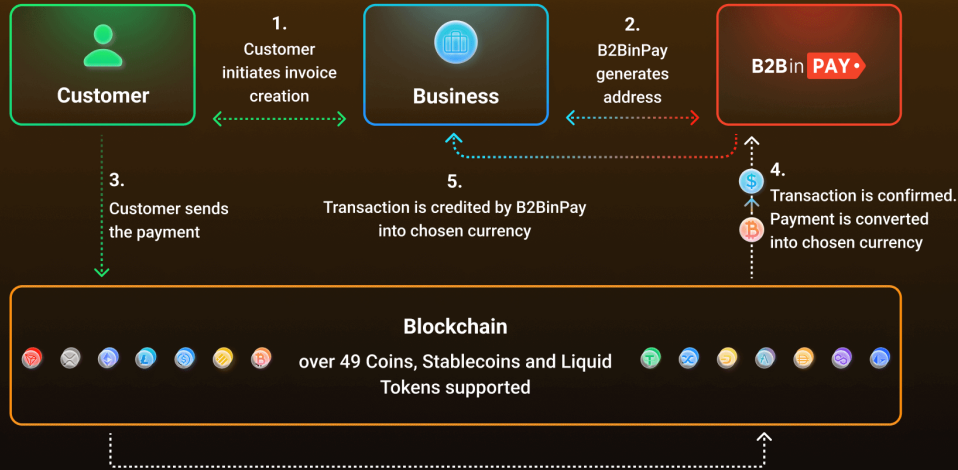
# Crypto Processing in a Nutshell





# B2BinPay Models

## Merchants



Rate fixing every 15 minutes

Bank withdrawal, the client does not need to understand cryptocurrencies

Automatic conversion of incoming payments

E-commerce scenario

FinTech scenario

## Enterprise



Ability to add custom tokens

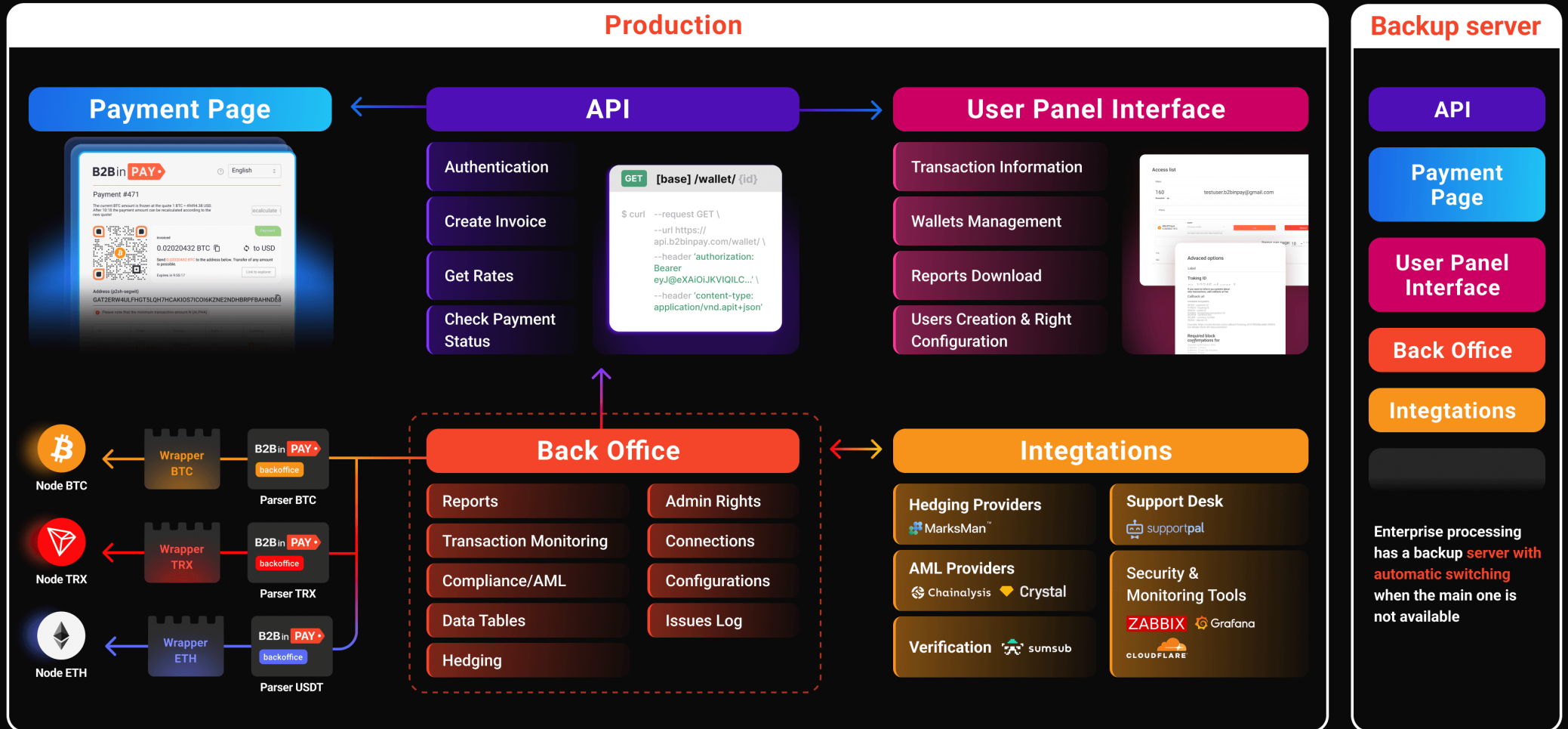
Setting own minimum limits

Additional features

Exchange scenario



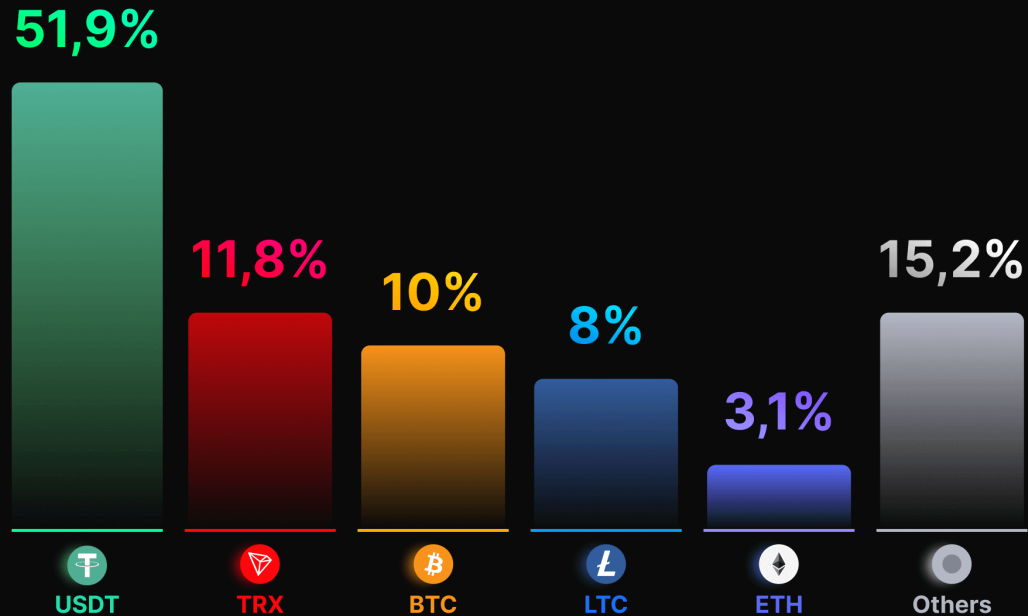
# Crypto Processing Full Infrastructure



# Crypto Payments in General

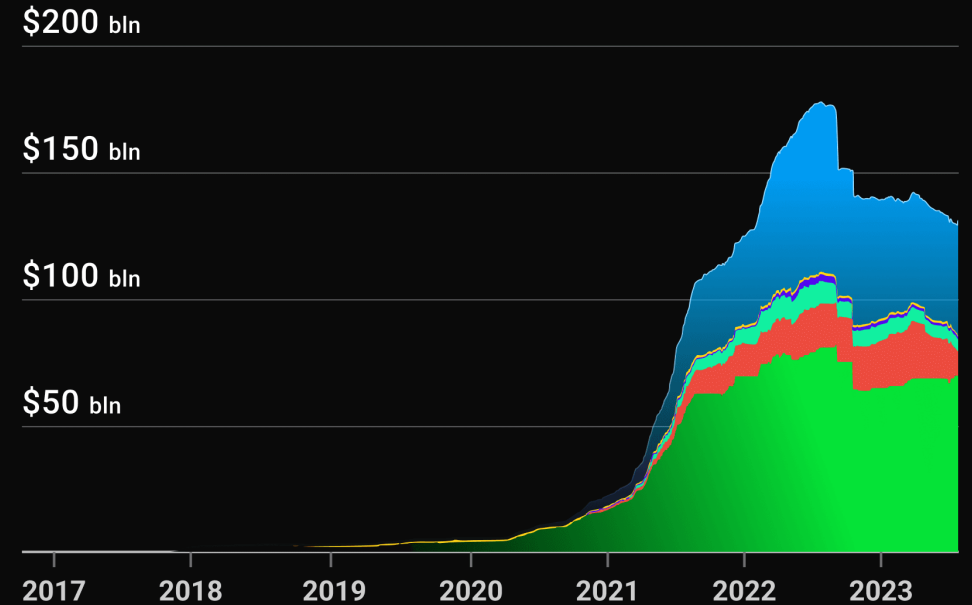
## Statistics for January 2023

(approximately 100k transactions)



## Total Stablecoin Supply

USDT BUSD DAI FRAX USDP OTHERS



# Challenge #1 - Address management

Enterprise Business handles thousands of wallets

Personal Wallets Generation

Automatic Transaction Settlement

Statistics Monitoring

Overall Business Wallet Balance

Currency Multiple Blockchains Display

Transaction to User Mapping

B2Bin

PAY

HelpDesk

English

user@mail.net

Enterprise

Wallet

Transfer

Deposits

Payouts

Events

Exchanges

Rates

Home

>

Deposits

Deposits

156

155

154

Create new deposit

Export

ID

Created

Label

Wallet

Address

Currency

Tracking ID

Paid amount

156

17:20 20.01.23

-

#136

35ENbKR7CNGvrUMXXgnhdyRM87av1wpCu1

B

Bitcoin(BTC)

153526273

0.002

155

14:13 20.01.23

-

#135

0XF1202B06136D8F6CAC09A1F289059B4A34854898

E

Ethereum(ETH)

363617362

2.64

154

11:04 20.01.23

-

#134

TFWS1JZVOMIYHHVYMDJETE5LB9GRWPQ6MO

T

TRON(TRX)

493725831

11.04

Show on page

16

<

<

Page

1

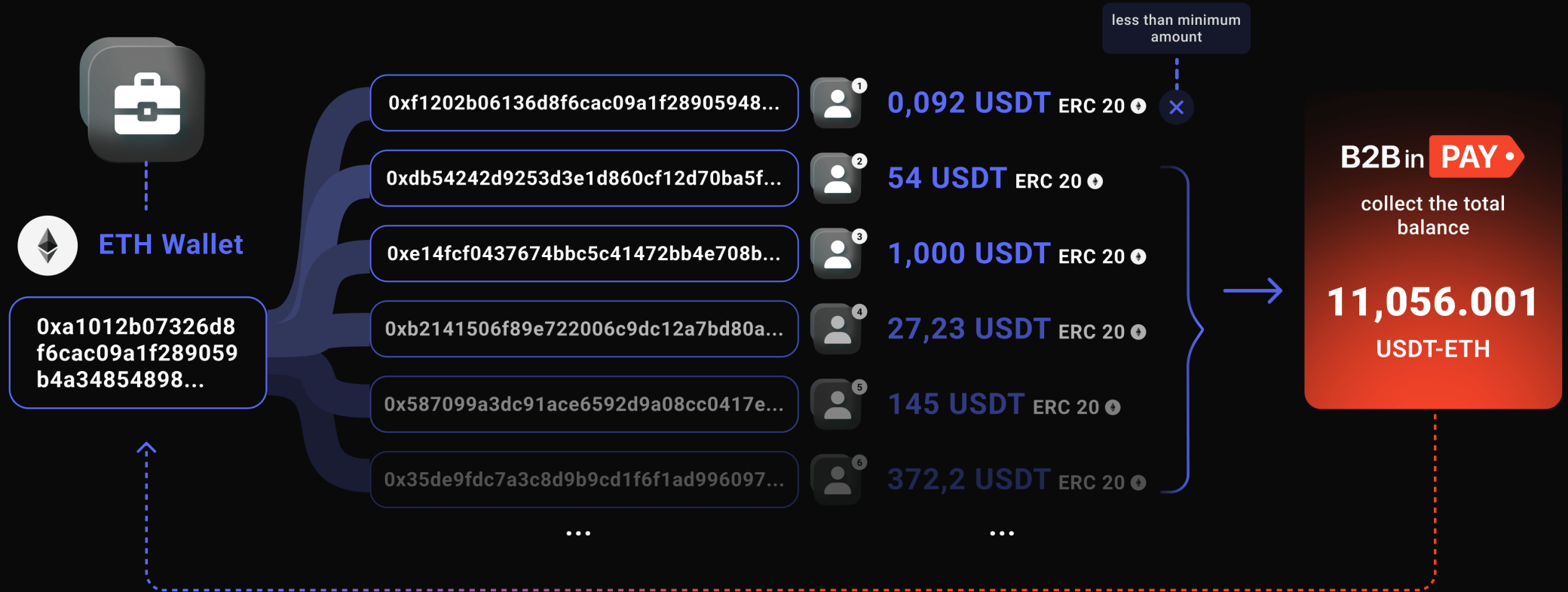
of 7

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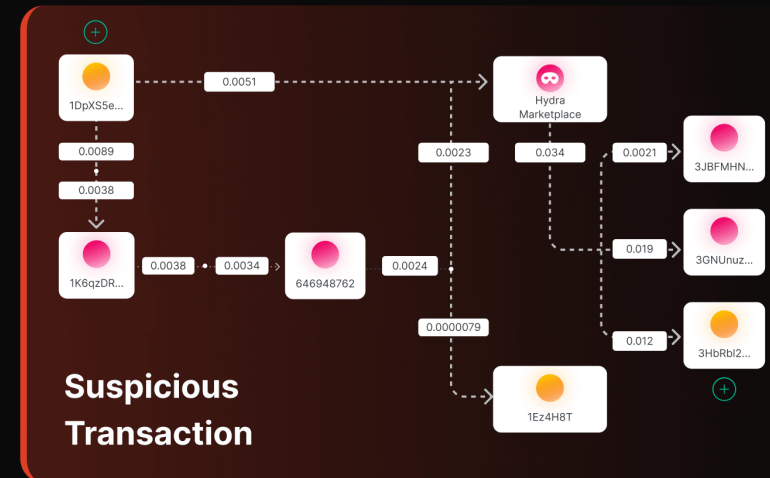
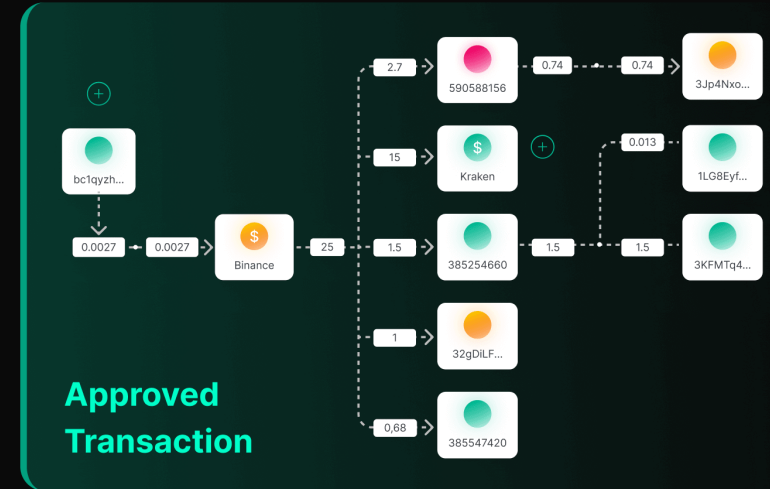
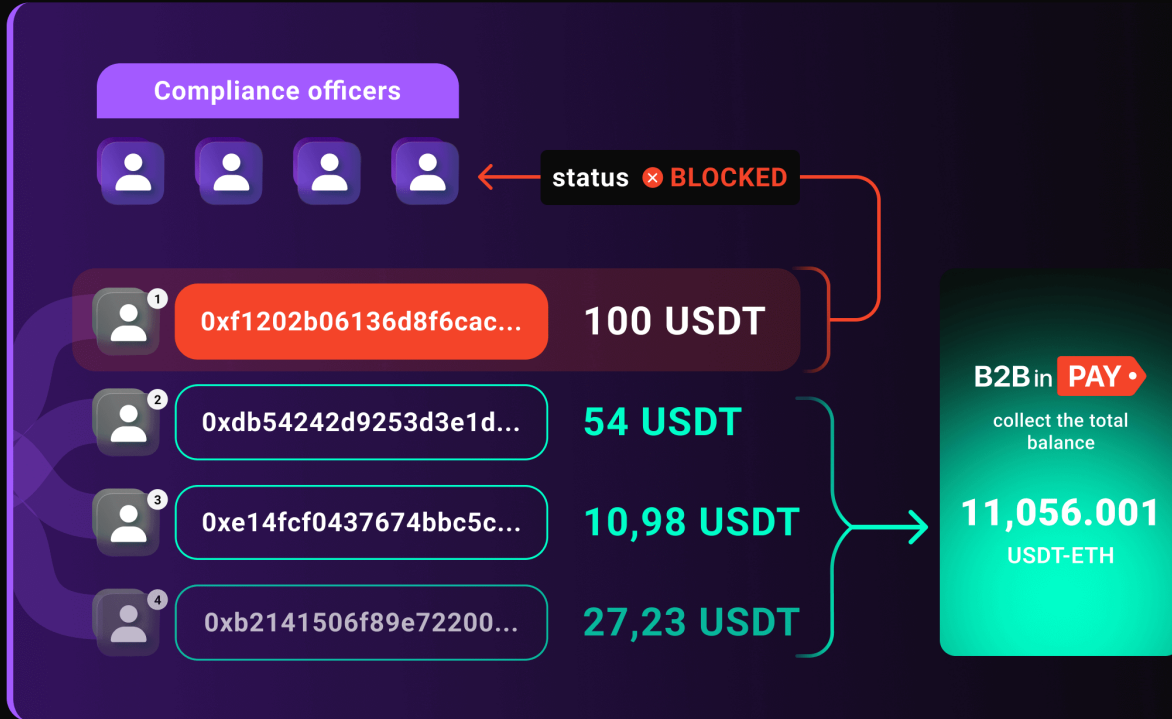
>



# Challenge #2 - Token collection



# Challenge #3 - KYT for transactions



## Crypto AML Providers



# Challenge #4 - Security

## 2FA

### Security

Specify IP addresses  
Wight list IPAccess separated by comma

Two factor authentication  
Status: disabled

1

Enable 2FA

☐ 2FA Enable

Next

2

Confirmation method

3

Done

### Change password

New password

New password again

Changing password will destruct all other sessions

## Wallets Whitelist

### Add Address

☒ Add to Address book

Address  
Hlgoo39kf03o5ASHJZ6hdjgkfgsh32Hlgoo39kf03o5ASHJZ6hdjgkfgsh32

Label  
Main

Cancel Proceed

### Whitelist Addresses

How's wallet?

Label	Address	
Primary	fgah32zyyTF5H#Hgooc39kf03o5ASHJZ6hdjgkfgsh32zyyTF5H	
Label	Address	
main	Hlgoo39kf03o5ASHJZ6hdjgkfgsh32Hlgoo39kf03o5ASHJZ6hdjgkfgsh32	
Label	Address	
+	fgah32zyyTF5H#Hgooc39kf03o5ASHJZ6hdjgkfgsh32zyyTF5H	
Label	Address	
the longest name	Hlgoo39kf03o5ASHJZ6hdjgkfgsh32	
Label	Address	
+	fgah32zyyTF5H#Hgooc39kf03o5ASHJZ6hdjgkfgsh32zyyTF5H	
Label	Address	
Primary	fgah32zyyTF5H#Hgooc39kf03o5ASHJZ6hdjgkfgsh32zyyTF5H	

16 Page 1 of 7

## User Rights

### Advanced options

Maximum transfer amount (USD/OMN)  
25.00000000

The system will not accept payments less than the amount (in wallet currency) specified in the notification address

Notification address  
ex. info@customer.com, business@customer.com

All amounts in claims about new transactions, registered with currency

### Access rights

You could read more about roles and rights [here](#)

Write new user  
ex. user@business.com

Write

### Bitcoin (BTC)

Label  
example label

Wallet address (address)  
GAT2ERW4ULFHGT5LQH7HCAKIOS7COI6KZNE2NDHBRPFBHNDL3IKUGH

The public wallet address is used to directly top up the wallet balance

ID	Users	Role	Design rights	Admin
114	API		Design rights	Admin
113	vgnuzwa-enterprise@b2broker.net		Design rights	Owner

16 Page 1 of 7

## Withdrawal Approvals

Wallets	Transfers	Invoices	Payouts	Events	Rates
Home	Events				
Events					
ID	Created	Updated	Type	Operation ID	
38032	17:26 03.03.2023	17:26 03.03.2023	Payout approve	Payout #220363	Approve Cancel
32551	13:22 27.12.2022	13:25 28.12.2022	Payout approve	Payout #171465	

## Dedicated wallets

#150 example label	Balance	Pending	Tokens	Status
Ethereum (ETH)	12.39529101	1.09956214	5	Active
#151 example label	Balance	Pending		Active
Omni (OMNI)	12.39529101	1.09956214		Active
#156 example label	Balance	Pending		Active
Ethereum (ETH)	12.39529101	1.09956214	2	Active
#157 example label	Balance	Pending		Active
TetherUS (USD/ETH)	1.09956214	1.09956214		Active
#158 example label	Balance	Pending		Active
Bitcoin (BTC-ETH)	0.09956214	1.09956214		In Progress
#162 example label	Balance	Pending		Active
Unity (UNITY)	12.39529101	1.09956214		Active
#163 example label	Balance	Pending		Active
Tron (TRX)	12.39529101	1.09956214	3	Not Active

## IP Whitelist

### Home > Api access

### Api access

### Manage API access

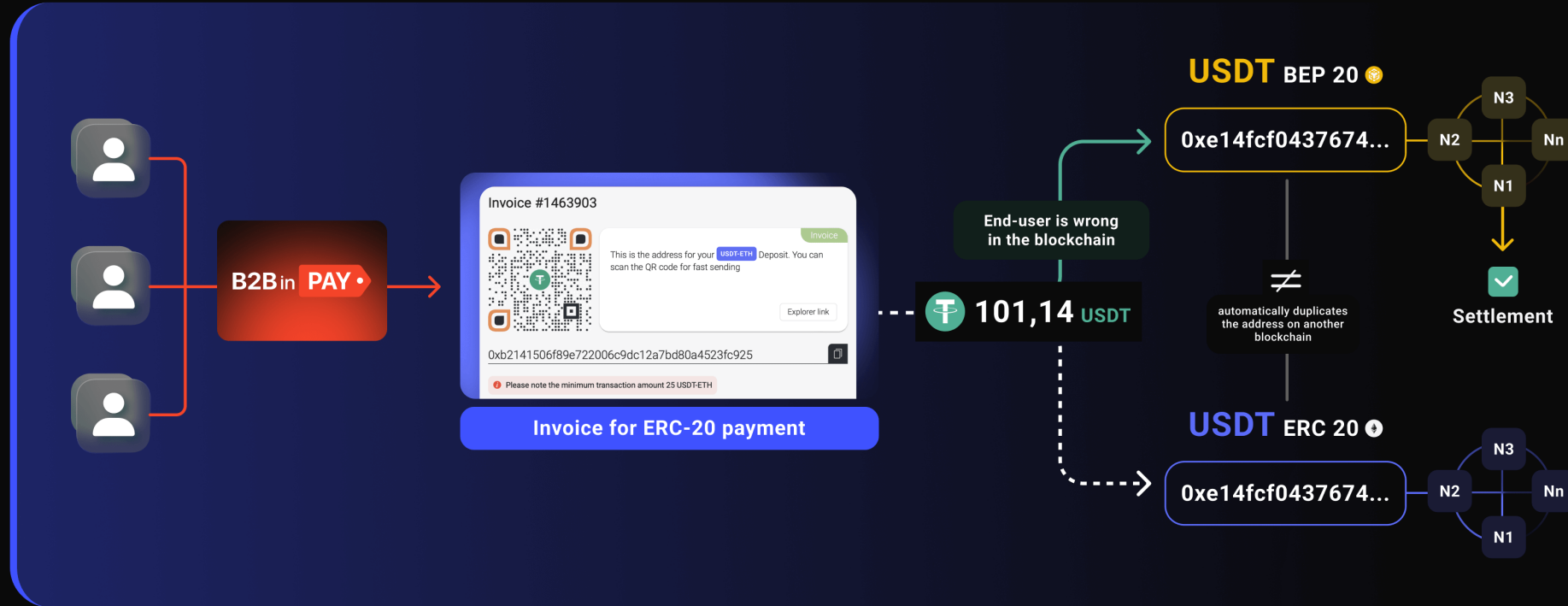
API access credentials were sent to your email. You can manage the access level of API from the wallets update menu. To set the IP white list for API, use the following field.

White list IP access separated by comma

API access credentials were sent to manage the access level of API from the menu. To set the IP white list for API



# Challenge #5 - User Mistakes



## B2Bin PAY • Solution

To avoid loss of funds we automatically duplicate addresses in ETH and BSC blockchains



# B2BinPay pricing list

## Enterprise

One-time Fee

\$ 1000

### Processing Fee

#### For Coins, Stablecoins & Liquid Tokens

Incoming Transactions	0.3%	< \$ 1 mln
	0.25%	\$ 1 – 3 mln
	0.2%	\$ 3 – 5 mln
	0.15%	\$ 5 – 10 mln
	0.1%	\$ 10 – 20 mln
	0.05%	> \$ 20 mln
Outgoing Transactions	Free of Charge	
Settlement	Immediate	

#### For Tokens

Incoming Transactions	0.15%	No tiers
Outgoing Transactions	Free of Charge	
Settlement	Immediate	

#### For Custom Tokens

Custom Tokens based on Ethereum (ERC20), Binance Smart Chain (BEP20) & TRON (TRC20) blockchains:	\$ 200	Per month
Settlement	Immediate	

## Merchant (Crypto Settlement)

One-time Fee

\$ 500

### Processing Fee

#### For Coins

Incoming Transactions	0.4%	< \$ 1 mln
	0.35%	\$ 1 – 3 mln
	0.3%	\$ 3 – 5 mln
	0.25%	> \$ 5 mln
Outgoing Transactions	Free of Charge	
Settlement	Immediate	

#### For Stablecoins & Liquid Tokens

Incoming Transactions	0.75%	< \$ 1 mln
	0.7%	\$ 1 – 3 mln
	0.65%	\$ 3 – 5 mln
	0.6%	> \$ 5 mln
Outgoing Transactions	Free of Charge	
Settlement	Immediate	

Support of

49 coins  
for merchants

200+  
for enterprise

## Merchant (Fiat Settlement)

One-time Fee

\$ 500

### Processing Fee

#### For Coins

Incoming Transactions	0.5%	< \$ 1 mln
	0.45%	\$ 1 – 3 mln
	0.4%	\$ 3 – 5 mln
	0.35%	> \$ 5 mln
Outgoing Transactions	Free of Charge	
Settlement	Immediate	
Fiat Settlement	T+1	

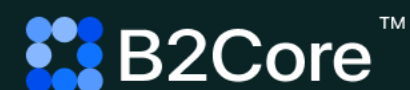
#### For Stablecoins & Liquid Tokens

Incoming Transactions	0.8%	< \$ 1 mln
	0.75%	\$ 1 – 3 mln
	0.7%	\$ 3 – 5 mln
	0.65%	> \$ 5 mln
Outgoing Transactions	Free of Charge	
Settlement	Immediate	
Fiat Settlement	T+1	

#### Bank withdrawals

SWIFT USD	\$ 50 000 Minimum withdrawal amount	0,5%
SWIFT EUR	€ 5000 Minimum withdrawal amount	0,5% (min 20 €)
SWIFT GBP	£ 5000 Minimum withdrawal amount	0,5% (min 20 £)
SEPA EUR	€ 5000 Minimum withdrawal amount	0,5% (min 10 €)

## 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

and others

7  
licenses

388+  
employees

24/7  
support

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

Platforms



Liquidity Hubs



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



## 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

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



## Digital Assets Exchange

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

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

Regulation:  
FIU (Estonia, EU)







# Thank you!


We are here to help you grow your business

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