

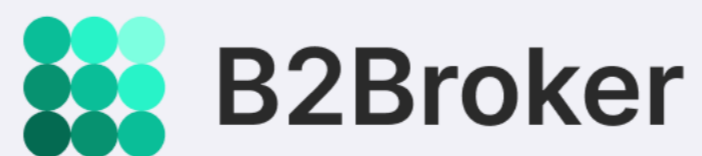
How

Crypto Payment Processing Operates



Andrew Matushkin

Head of Global Business Development



b2broker.com



b2prime.com

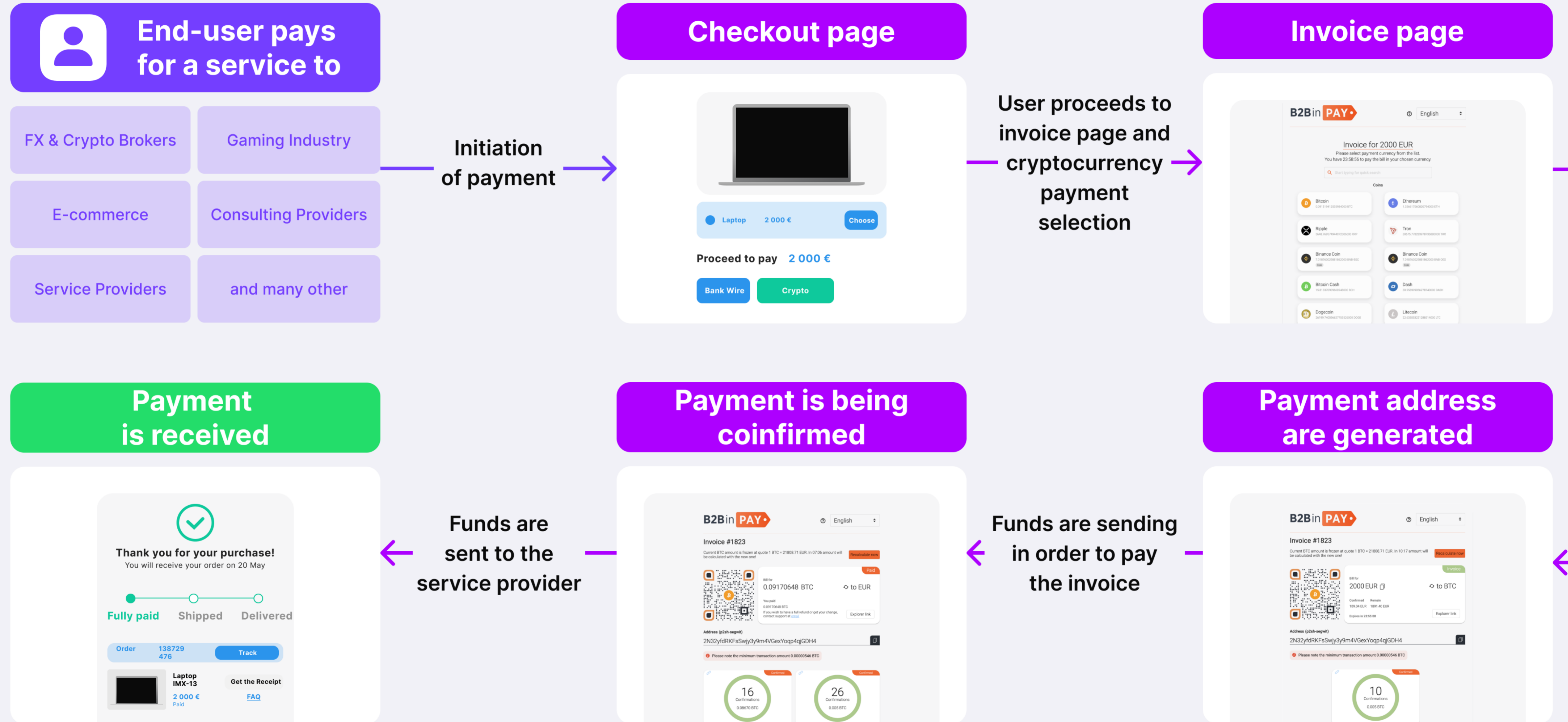


b2binpay.com

Official
sponsor of
ATHLETIC CLUB



User Experience Case



Crypto Processing in a Nutshell

1. Address Generation

B2Core



Total balance:
5509.25\$

2. Transaction Initialization

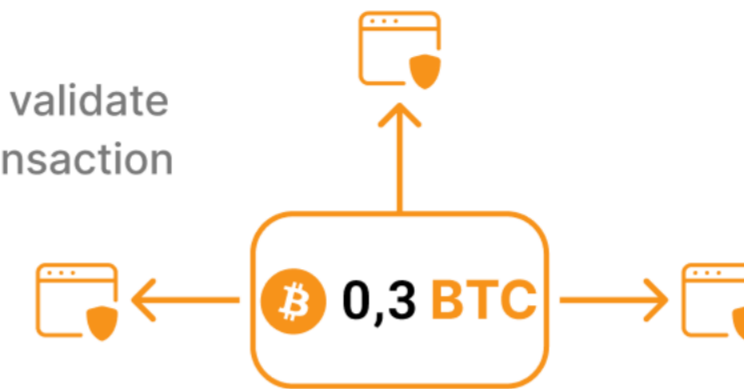


Sending
0,3 BTC

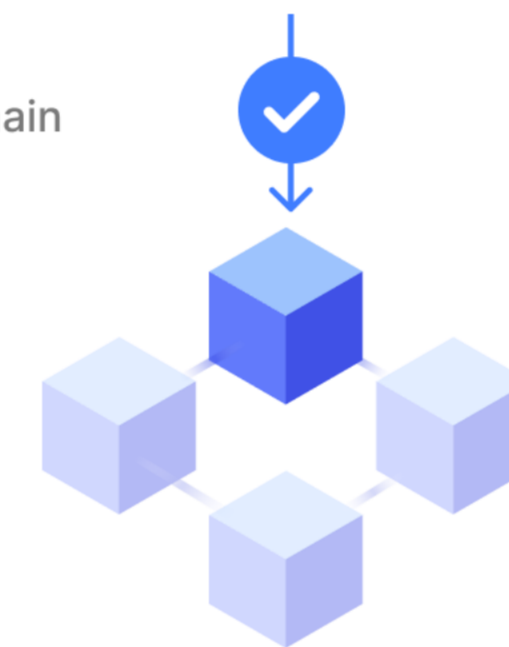
Total balance:
5509.25\$

3. Confirmation Gathering

Nodes validate the transaction



The block is added to the blockchain



4. Digital Assets Credit

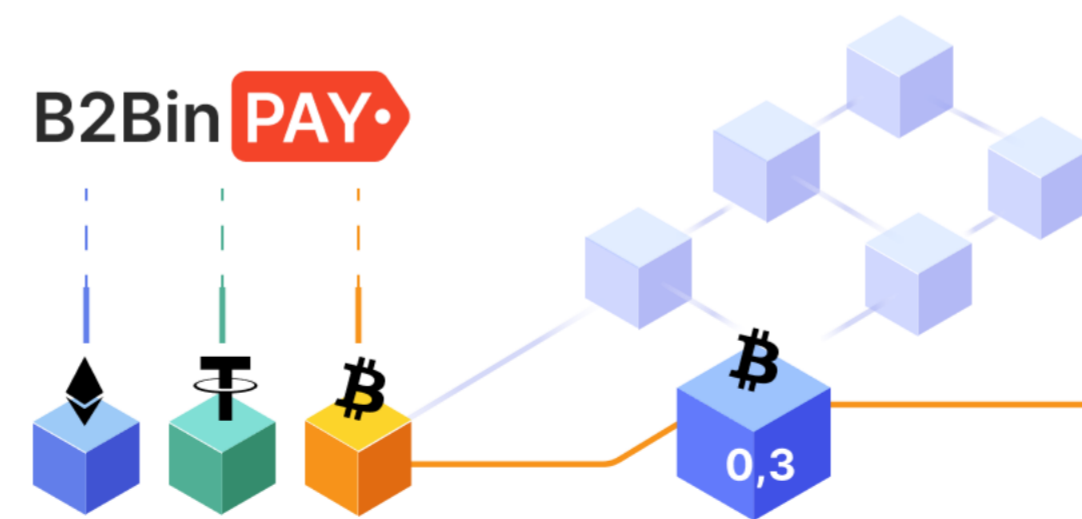


Total balance:
13735.7\$ (+0,3 BTC)

B2Bin PAY Payment Processing

```
GET [base] /wallet/ {id}

$ curl --request GET \
--url https://api.b2binpay.com/wallet/ \
--header 'authorization: Bearer eyJ0eXAiOiJKV1QiOiI... \
--header 'content-type: application/vnd.apit+json'
```



+ 0,3 BTC to pending balance

B2Bin PAY

6 confirmations received

Sends callback to credit funds

0,3 BTC is credited

B2BinPay Generates addresses

B2BinPay synchronizes with blockchains / waits for confirmations

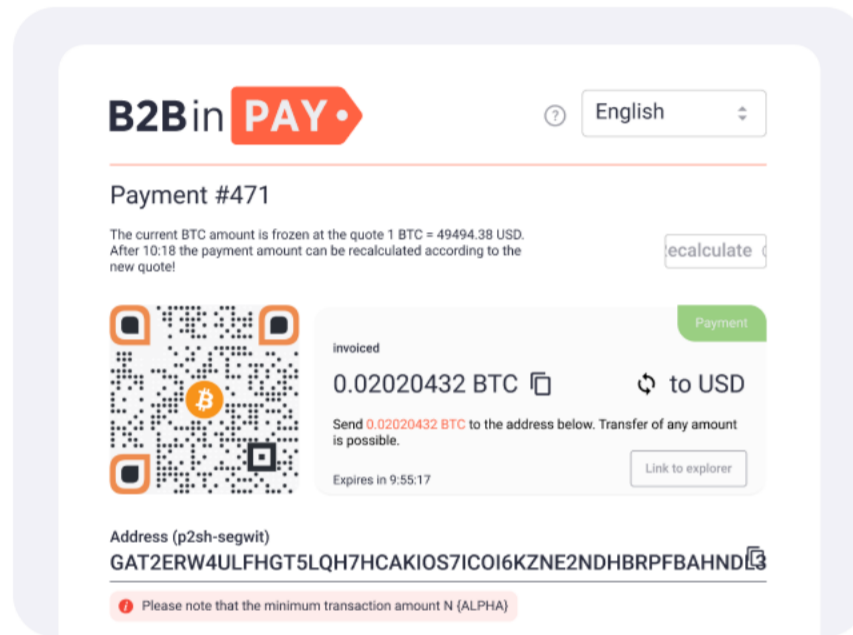
After confirmation, funds are credited

Crypto Processing Full Infrastructure

Production

Backup server

Payment Page



API

Authentication

Create Invoice

Get Rates

Check Payment Status

```
GET [base] /wallet/ {id}

$ curl --request GET \
  --url https://api.b2binpay.com/wallet/ \
  --header 'authorization: Bearer eyJ0eXAiOiJKV1QiLC... \
  --header 'content-type: application/vnd.apit+json'
```

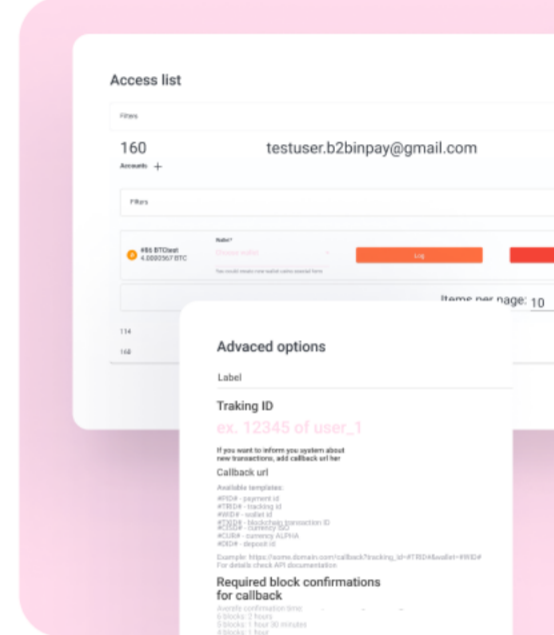
User Panel Interface

Transaction Information

Wallets Management

Reports Download

Users Creation & Right Configuration



Back Office

Reports

Transaction Monitoring

Compliance/AML

Data Tables

Hedging

Admin Rights

Connections

Configurations

Issues Log

Integttations

Hedging Providers

MarksMan

AML Providers

Chainalysis Crystal

Verification sumsub

Support Desk

supportpal

Security & Monitoring Tools

ZABBIX Grafana

CLOUDFLARE

API

Payment Page

User Panel Interface

Back Office

Integttations

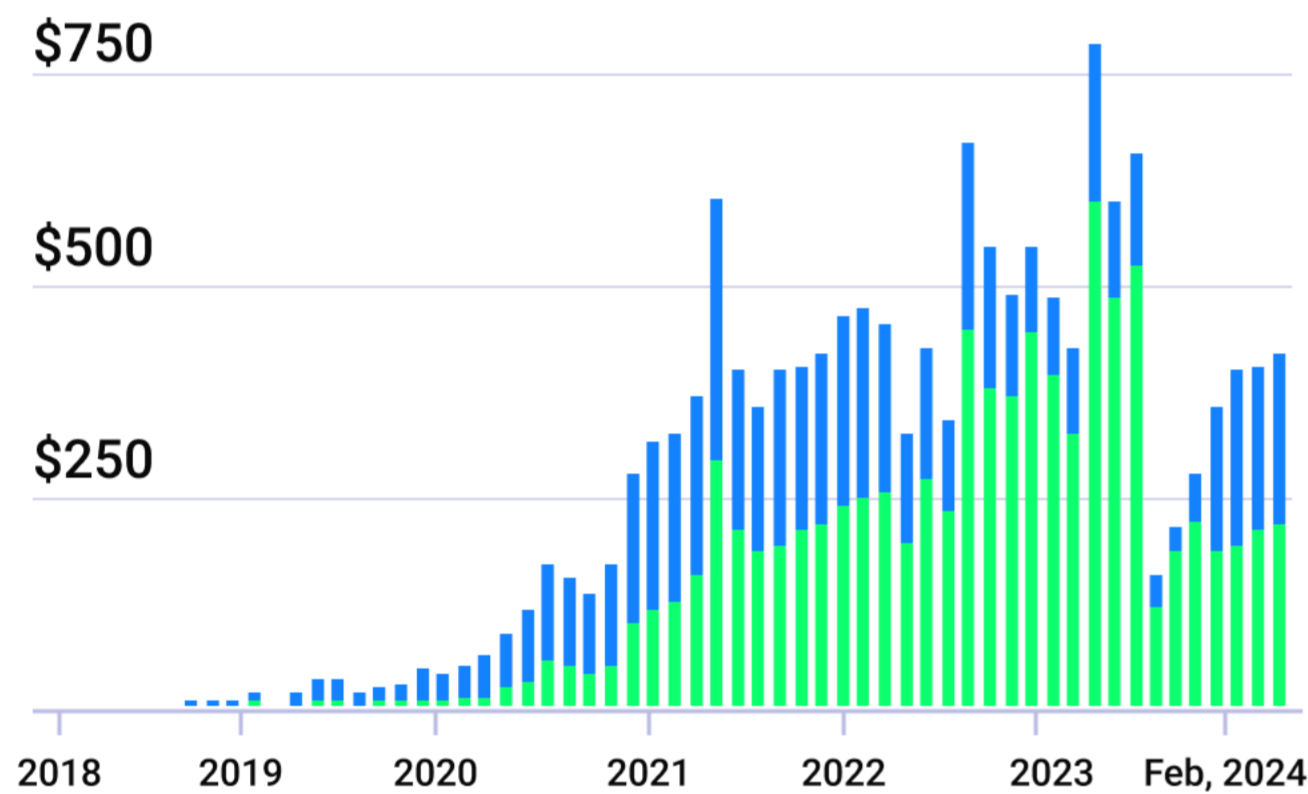
Enterprise processing has a backup server with automatic switching when the main one is not available



Current Statistics

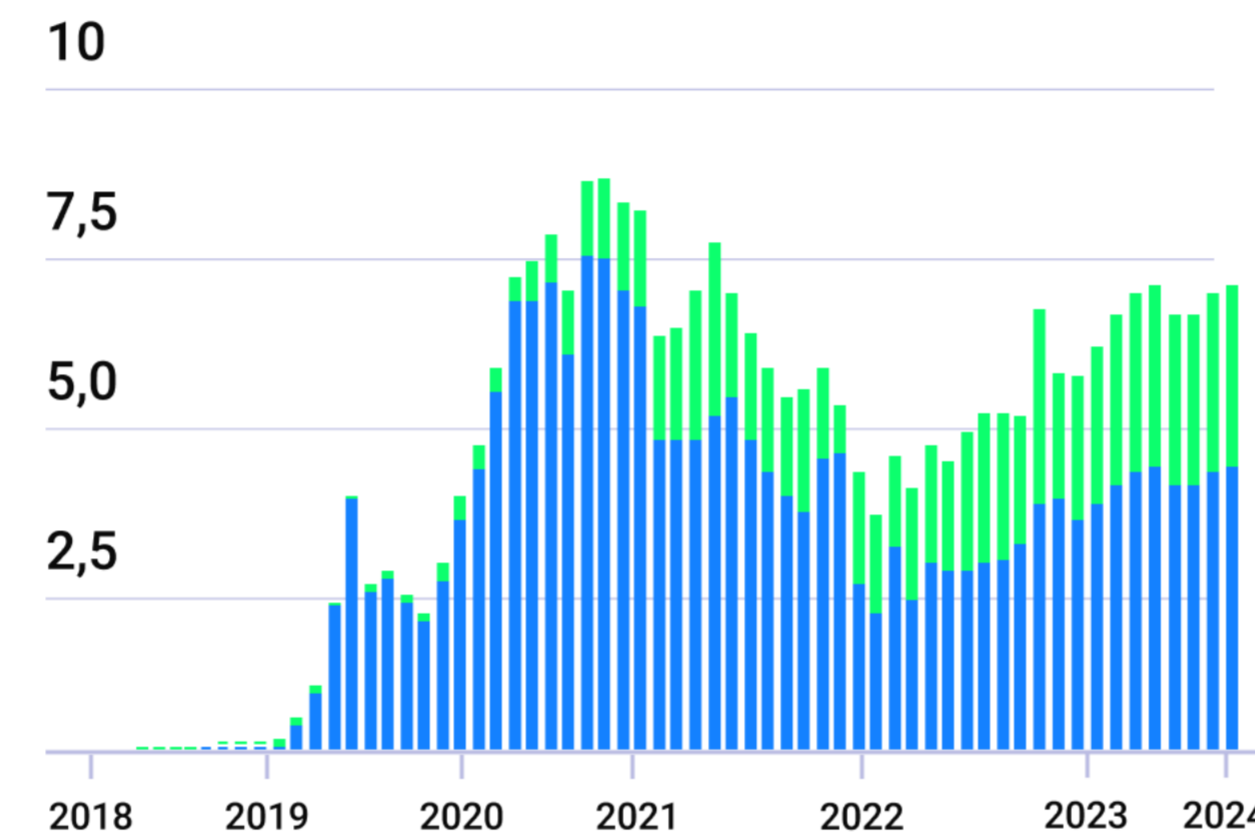
On-chain Volume of Stablecoin

■ USDC ■ USDT



Number of on-chain transfers

■ USDC ■ USDT



Bitcoin Market Cap

■ BTC



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.

64%
of merchants

show **significant** interest in adoption of 2 different types of digital currencies: cryptocurrencies & stablecoins

\$4.2 bln

worth of crypto payments were made through Visa’s crypto-backed card in the first fiscal quarter of 2023

31%
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

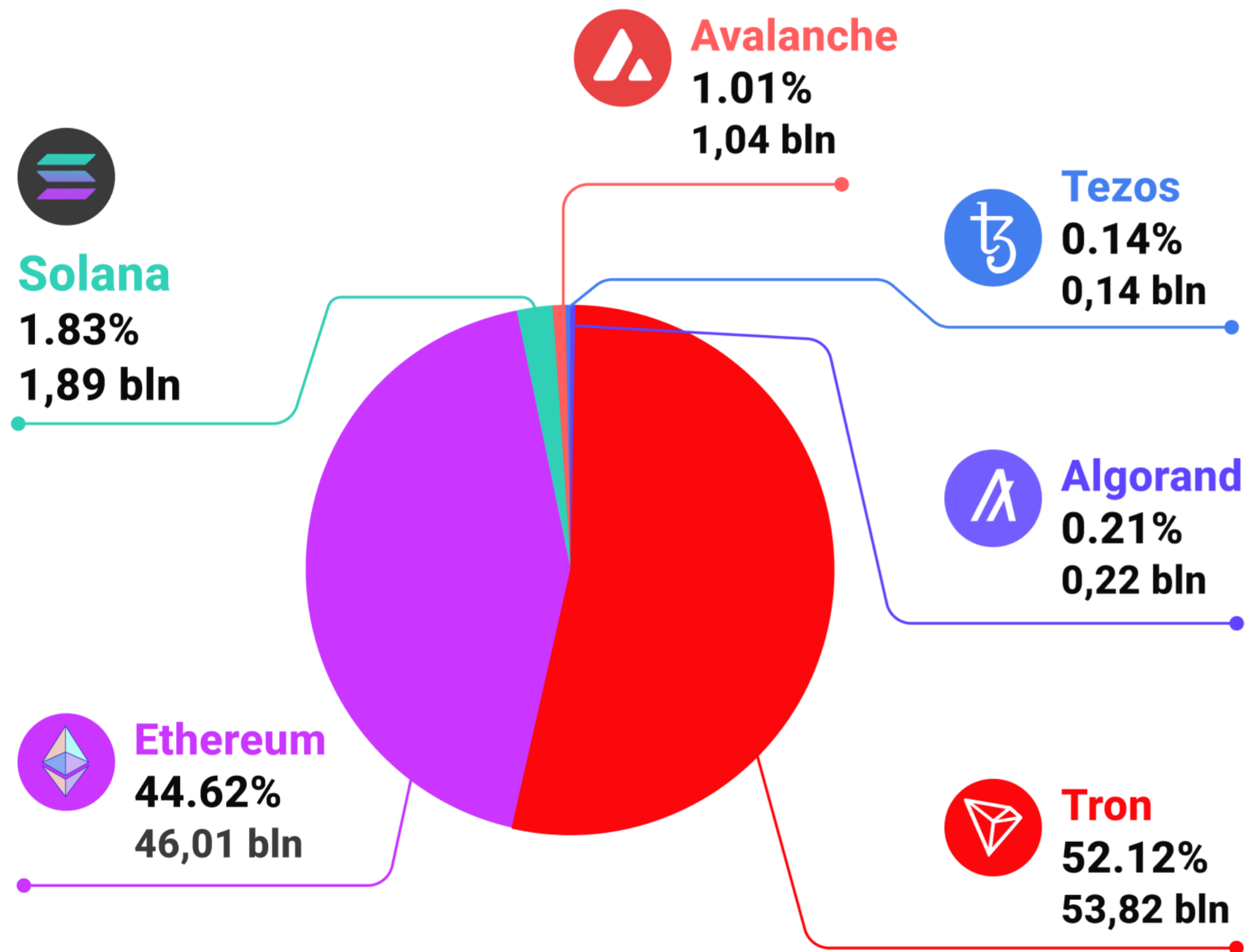
say they plan to pay using crypto. As many as 10% say they will regularly

USDT & USDC Capitalization per Blockchain



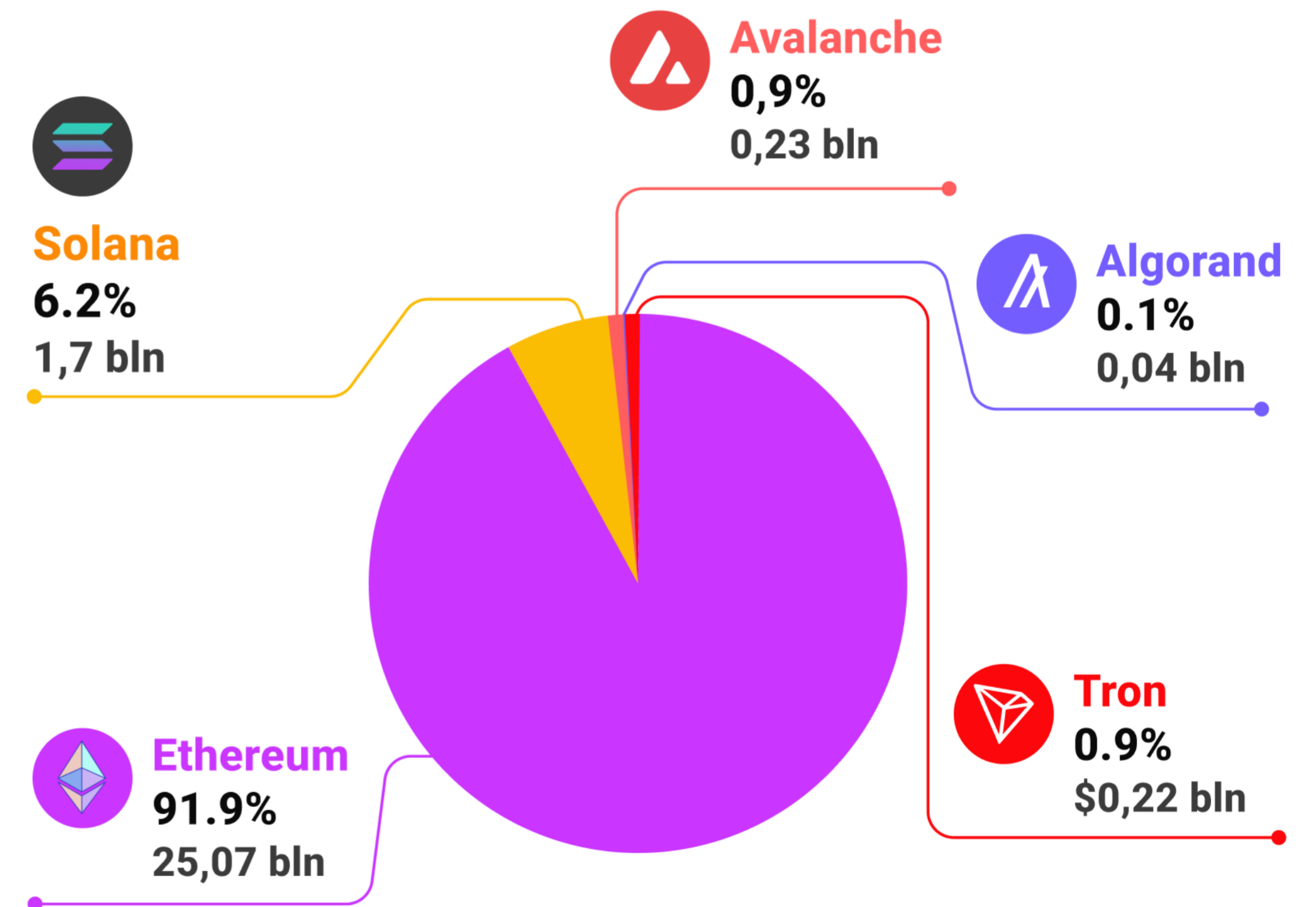
USDT \$103,12B

as of March 6, 2024



USDC \$27,26B

as of March 6, 2024



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**

Deposits

Wallet Management ^

Wallets

Transfers

Deposits

Payouts

Events

Staking v

Rates

Swaps v

Helpdesk

AA

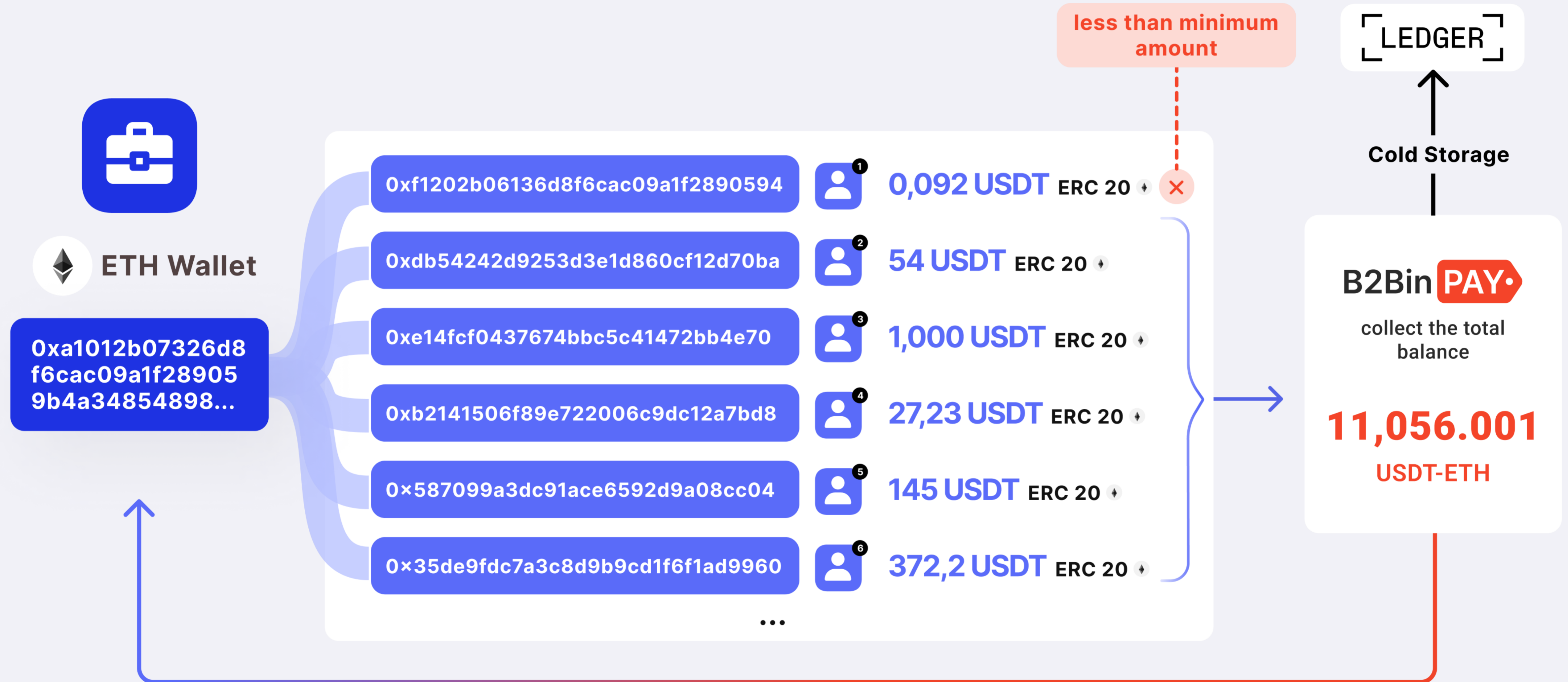
Create new deposit

| ID ↑ | Created | Wallet type | Wallet | Address | Currency | Label | Tracking ID | Status | Requested amount | Requested rate | Paid amount | Blockchain fee |
|------|------------------|-------------|--------|-------------|-----------------|----------|-------------|-------------|------------------|----------------|-------------|----------------|
| 156 | 13/05/2022 18:42 | Enterprise | # 128 | 0x6c...b113 | ETH Ethereum | 28 | – | Done | – | – | 0 | 0 |
| 143 | 12/05/2022 11:07 | Enterprise | # 112 | 0x6c...b113 | ETH Ethereum | longlong | – | In Progress | – | – | 0 | 0 |
| 121 | 11/05/2022 09:56 | Enterprise | # 111 | 0x6c...b113 | ETH Ethereum | More | – | Done | – | – | 0 | 0 |
| 116 | 10/05/2022 18:42 | Enterprise | # 110 | 0x6c...b113 | ETH Ethereum | – | – | Done | – | – | 0 | 0 |
| 109 | 09/05/2022 16:34 | Enterprise | # 109 | 0x6c...b113 | ETH Ethereum | – | – | In Progress | – | – | 0 | 0 |
| 106 | 08/05/2022 18:42 | Enterprise | # 106 | 0x6c...b113 | ETH Ethereum | – | – | In Progress | – | – | 0 | 0 |
| 100 | 08/05/2022 07:13 | Enterprise | # 104 | 0x6c...b113 | ETH Ethereum | NewOne | – | Done | – | – | 0 | 0 |
| 99 | 07/05/2022 18:42 | Enterprise | # 100 | 0x6c...b113 | ETH Ethereum | 11 | – | Done | – | – | 0 | 0 |
| 84 | 07/05/2022 15:31 | Enterprise | # 99 | 0x6c...b113 | ETH Ethereum | – | – | Done | – | – | 0 | 0 |

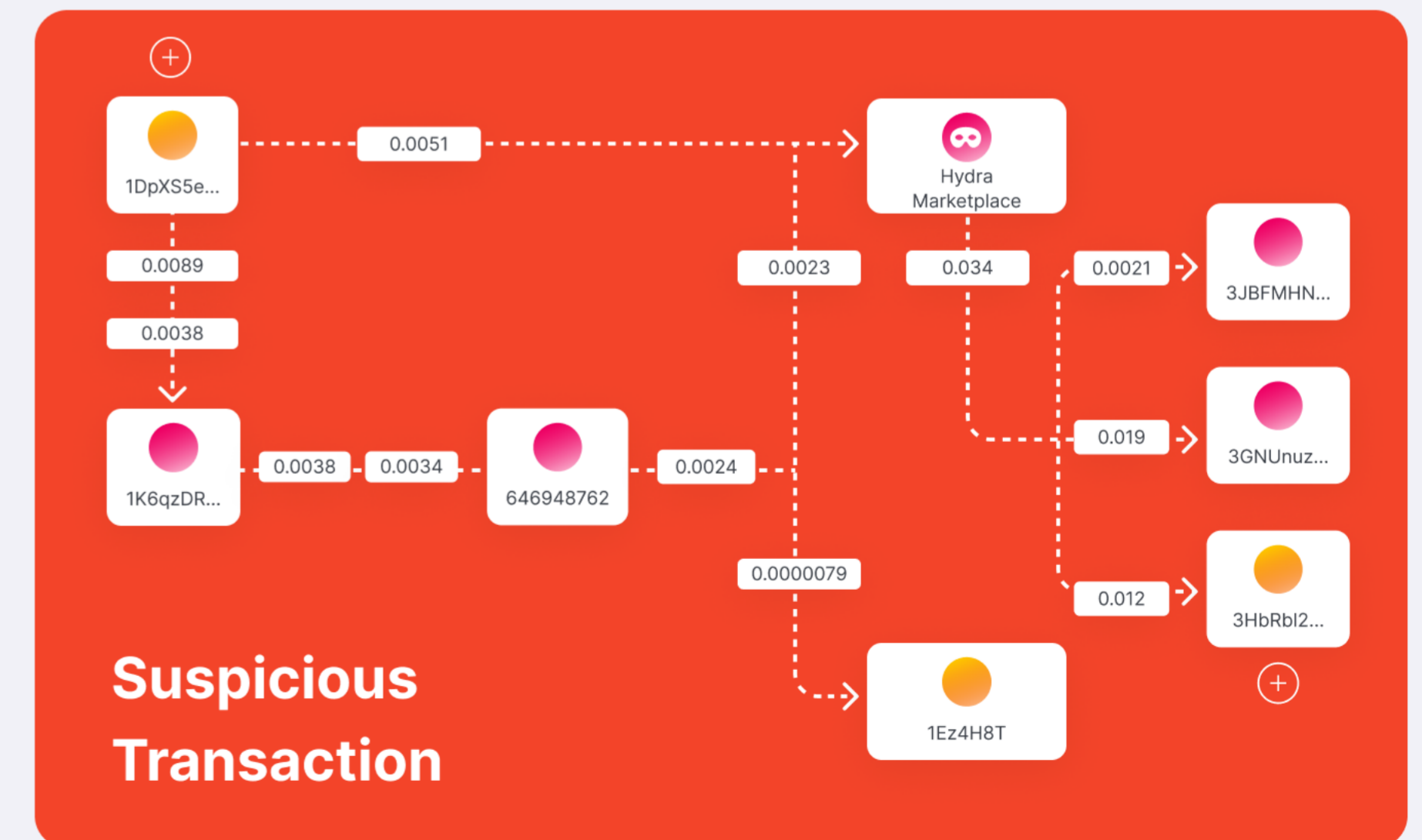
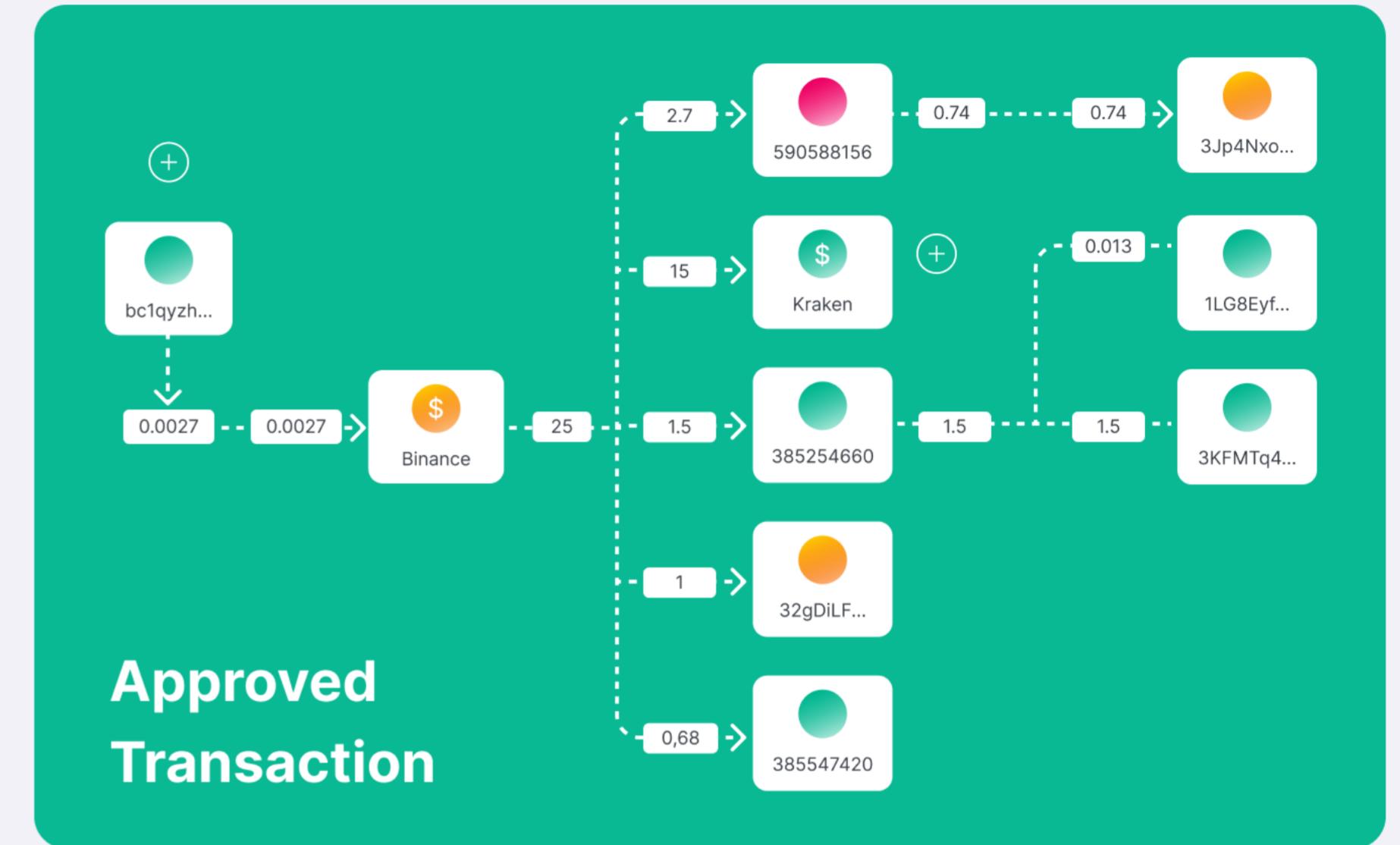
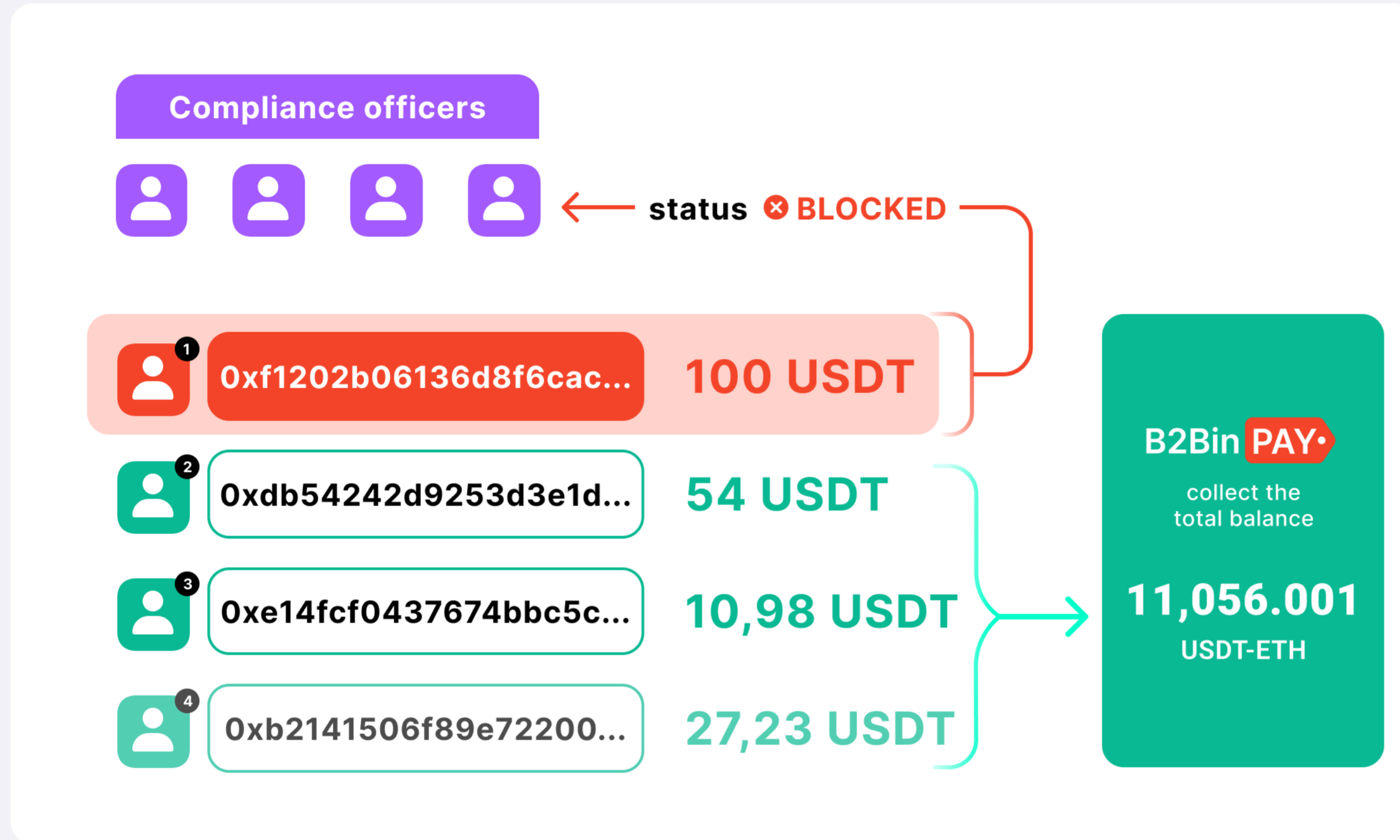
1 2 3 4 5 ... 10 > Jump to...

Rows 8 v

Challenge #2 – Token collection



Challenge #3 – KYT for transactions

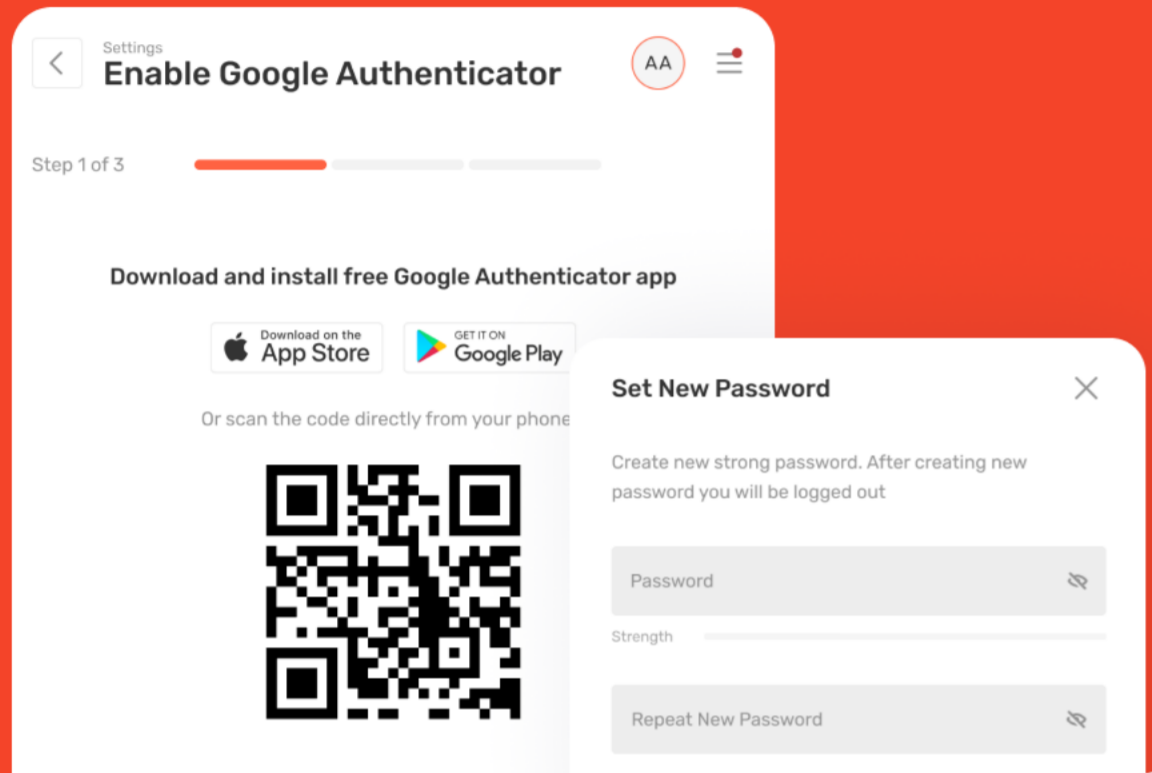


Crypto AML Providers

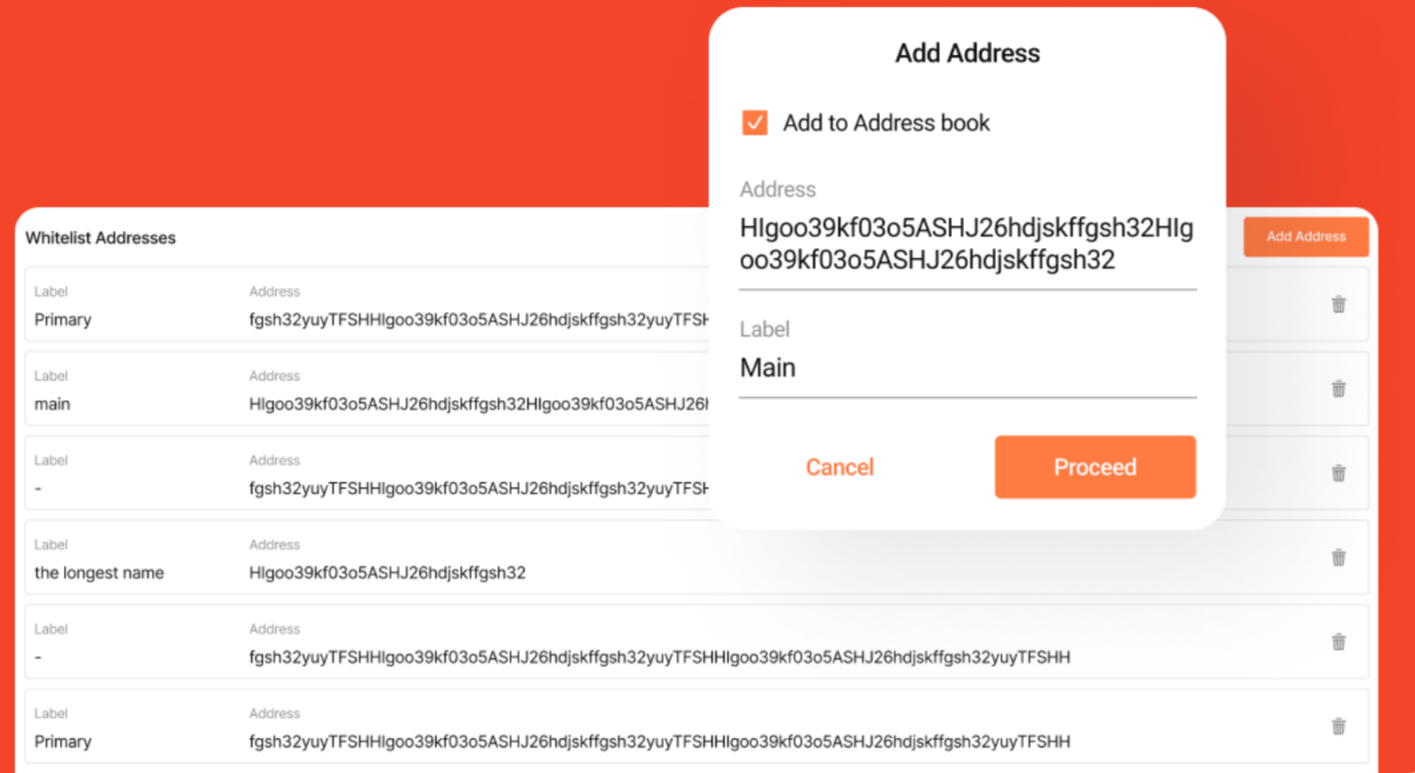


Challenge #4 – Security

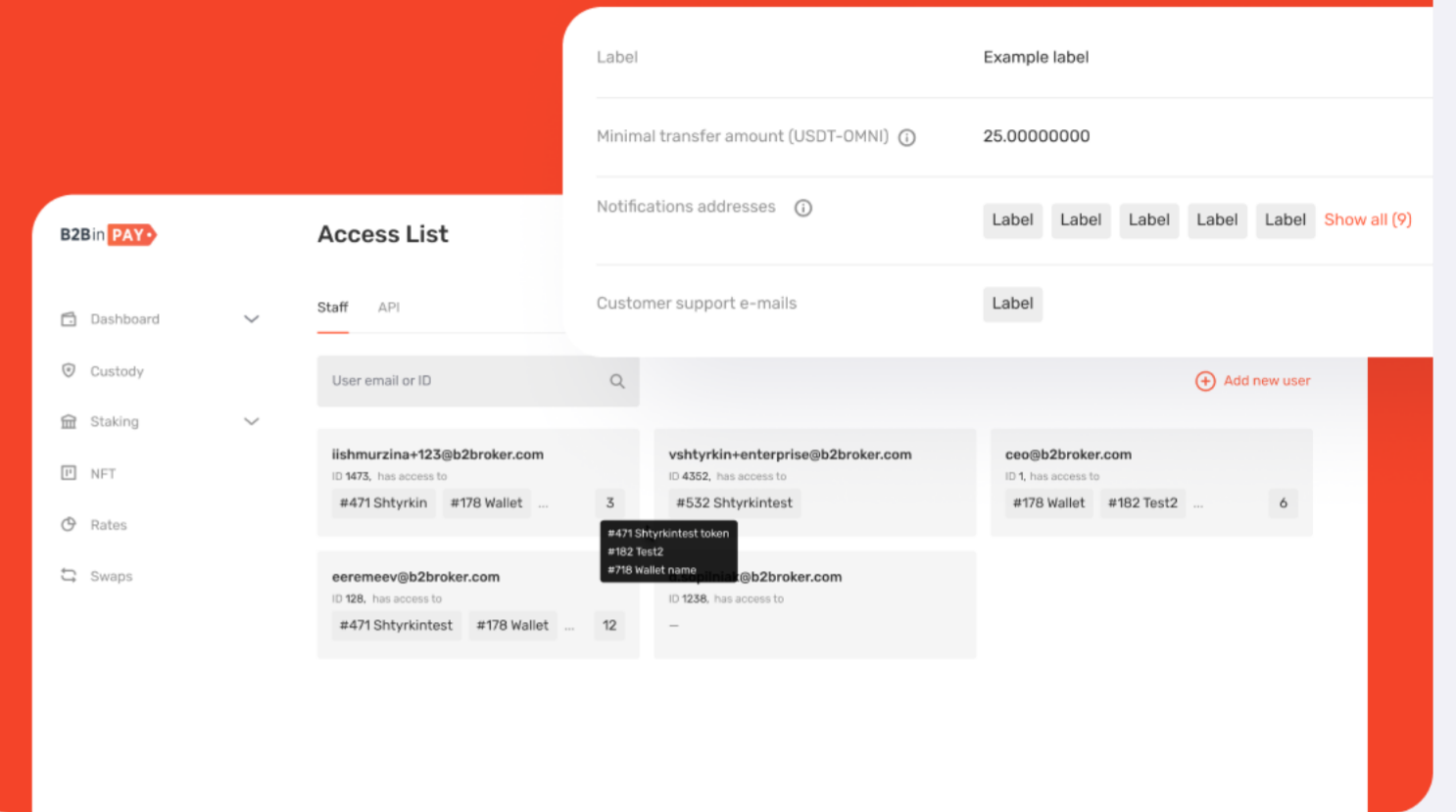
2FA



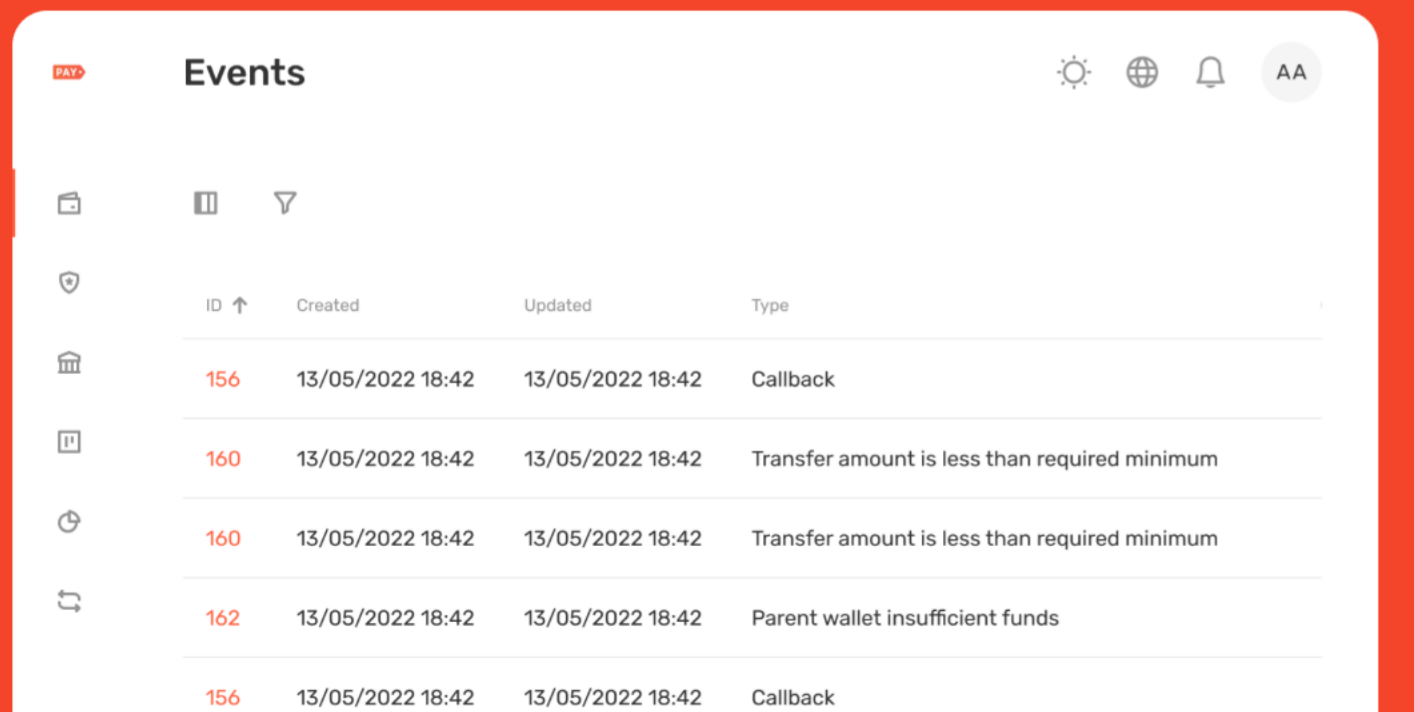
Wallets Whitelist



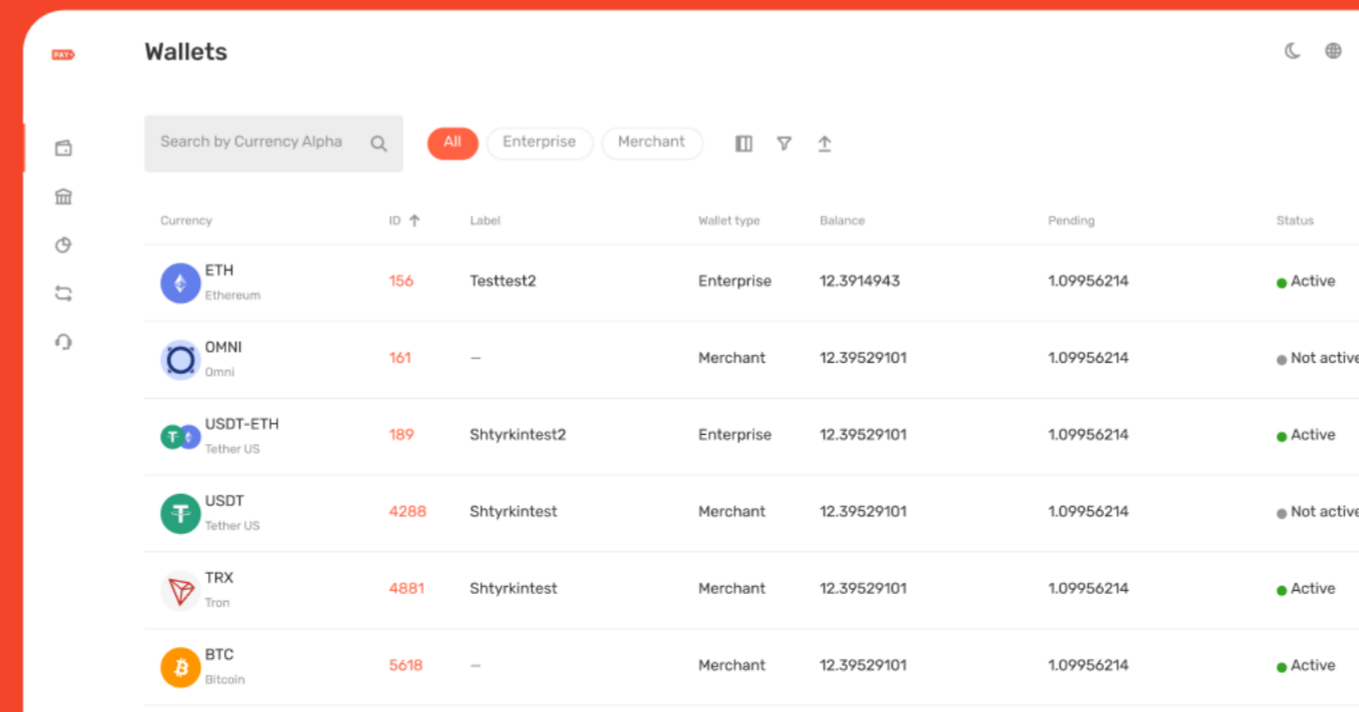
User Rights



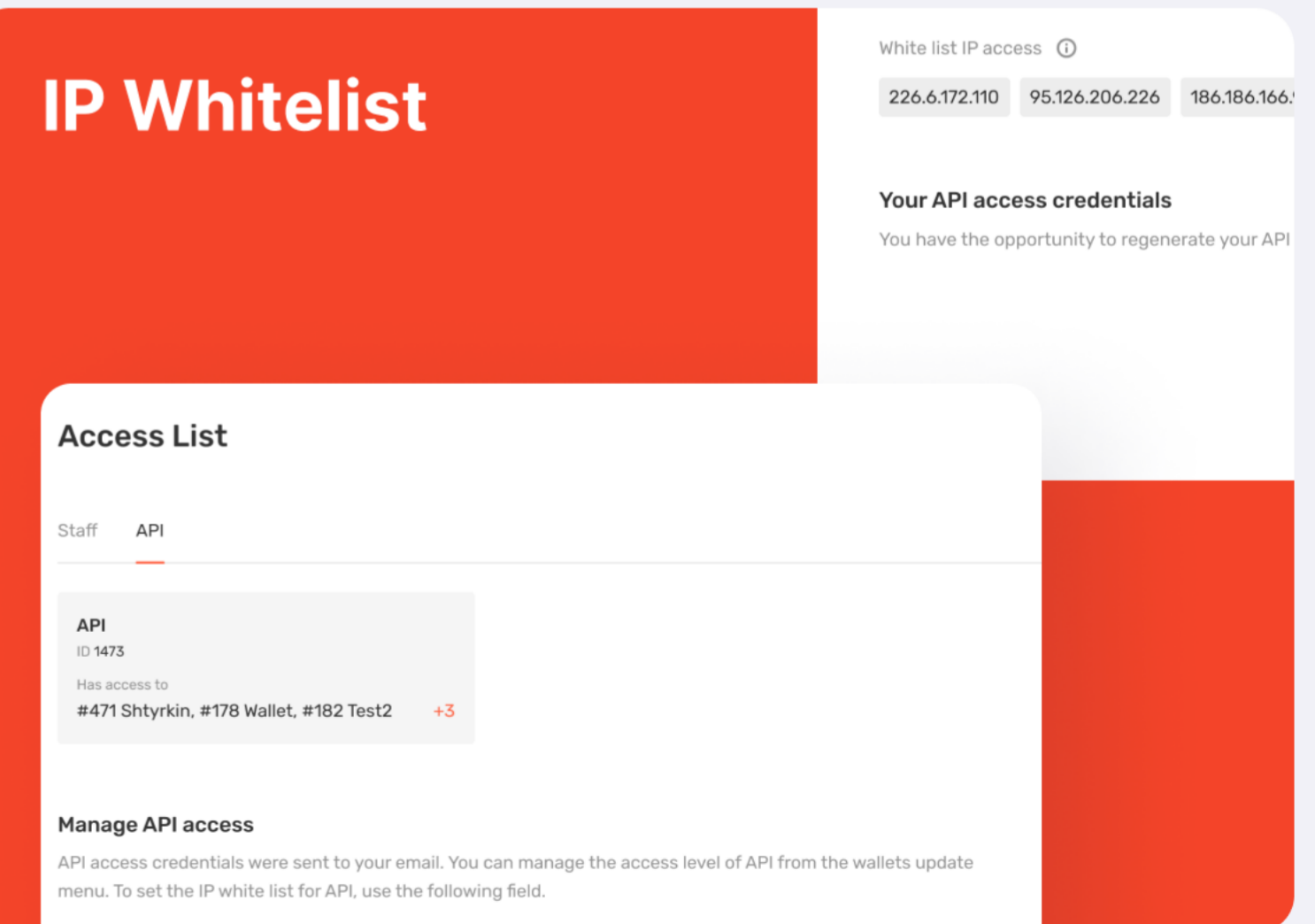
Withdrawal Approvals



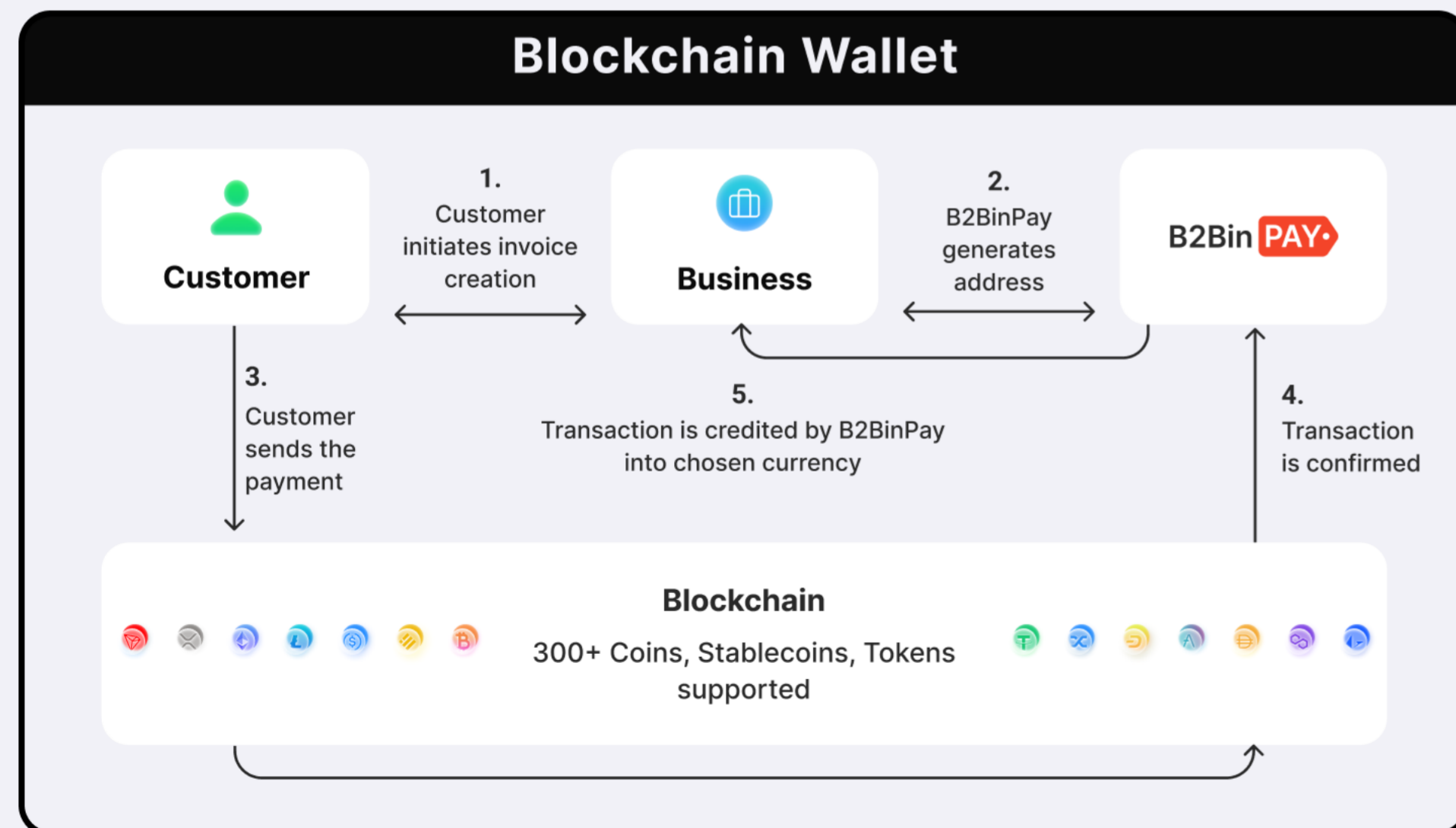
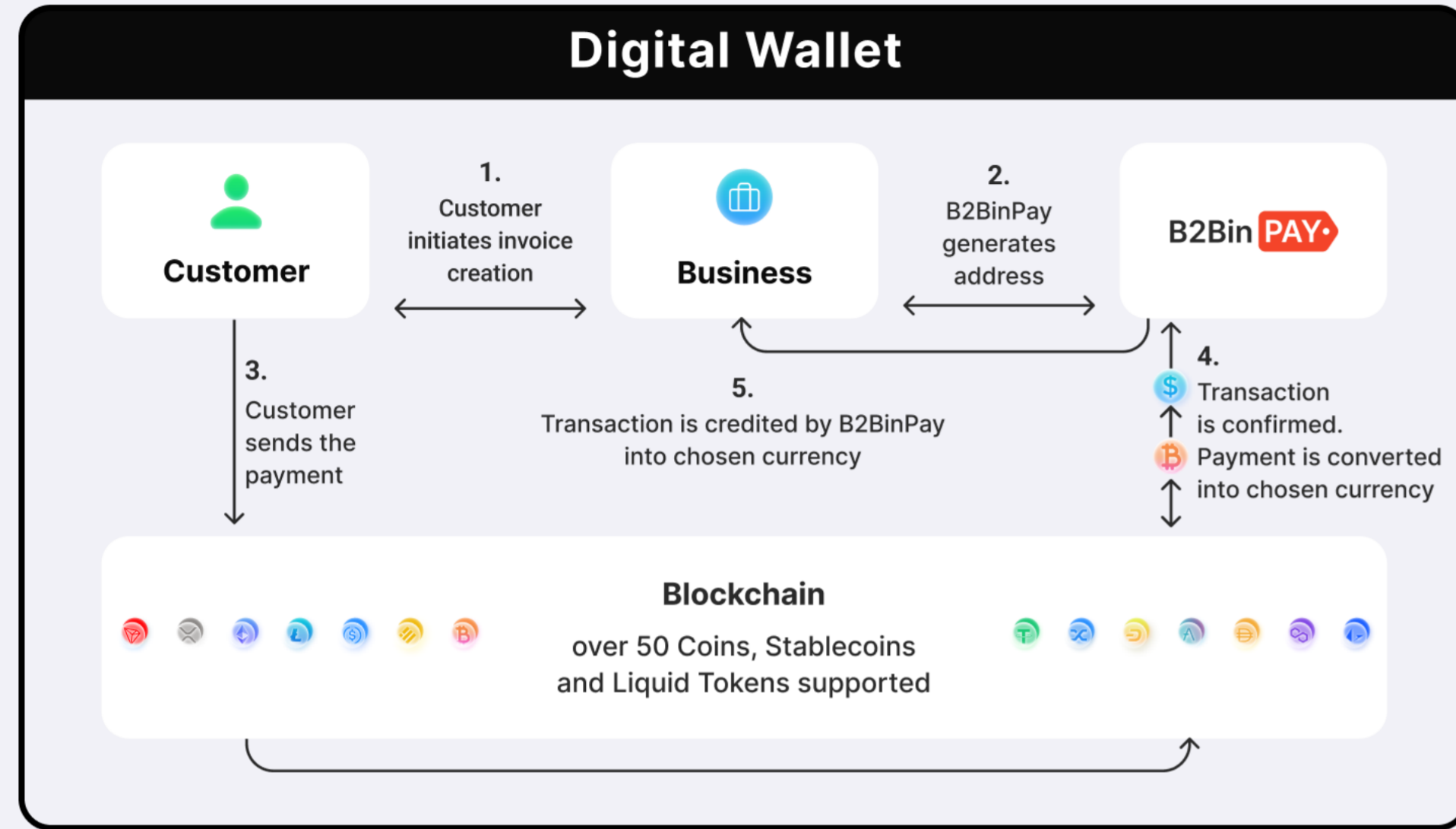
Dedicated wallets



IP Whitelist



B2BinPay Models



CRYPTO - CRYPTO & CRYPTO - FIAT

Processing fee **ONLY** for incoming transactions starting from **0.4% and lower**

MERCHANT IS PERFECT FOR

- FX & Crypto Brokers
- E-commerce
- Service Providers
- Gaming Industry
- Consulting Providers
- and many other

EU REGULATED CRYPTO PAYMENT PROVIDER
Estonia

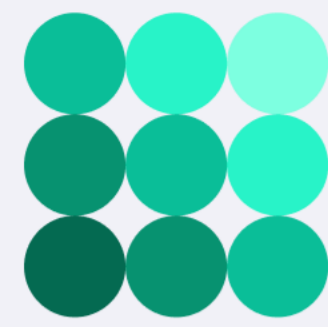
24/7 Multilingual Customer Support

ENTERPRISE IS PERFECT FOR

- Multi-Asset Brokers
- Crypto Brokers
- Converters
- Margin Exchanges
- Crypto Exchanges (CEX)
- and many other

Fast settlement in
 USD EUR GBP

Instant settlement in
 BTC BUSD USDT USDC



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Working since 2014



Digital Banking Services

Regulation: FCA (UK) AEMI License

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

Eqwire.com



Prime of Prime Multi-Asset Liquidity

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

- Crypto CFD
- FOREX
- Metals
- Commodities
- Indices
- NDFs

B2Prime.com

7

licenses

410+

employees

24/7

support

11

Offices



Learn more



Learn more



Trader's Room, CRM / Clients' area, Back Office



For B2Core & B2Core IB, B2BinPay, B2Trader **iOS & Android**



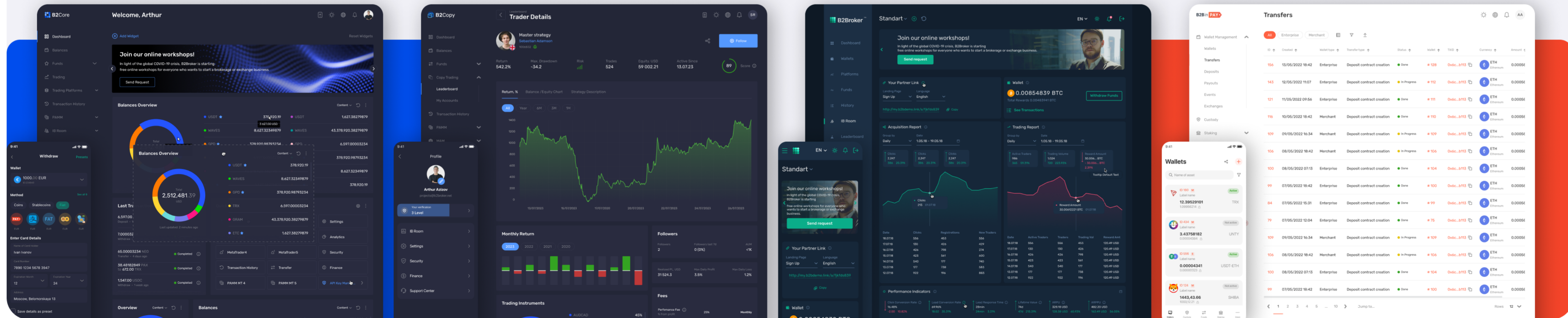
Social Trading, Copy Trading & MAM & PAMM **Money Management Platform**



Introducing Brokers Software, Module of Partnerships Program, Affiliate System



Digital Assets Processing for: Digital & Blockchain wallets **Regulation: FIU (Estonia), OAM (Italy)**



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TECHNOLOGY
SOLUTIONS



Thank you!

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