B2BINPAY Whitelabel Business Offer

B2BINPAY

Official sponsor
of Athletic Club

Business Model

B2BINPAY is the industry's #1 crypto processing solution that enables you to Accept, Store, Receive, Send and Exchange crypto payments

- $ low processing fees
- ↺ real-time balance/transaction history
- 📄 downloadable reports
- 🛡 secure checkout   more

Merchant Digital Wallet

↺ Conversion to wallet balance currency

Transactions are accepted in over 50 currencies:

Wallet denomination is available in 6 currencies:

Enterprise Blockchain Wallet

Standards

| BEP-20 | TRC-20 | ERC-20 |

300+ Coins, Stablecoins, Tokens supported

Swap Wallet

$$VWAP = \frac{\text{The value of a financial asset being traded}}{\text{Total volume of transactions during a trading session}}$$

kraken   BINANCE   Bitstamp   coinbase

75 swap pairs

Custody

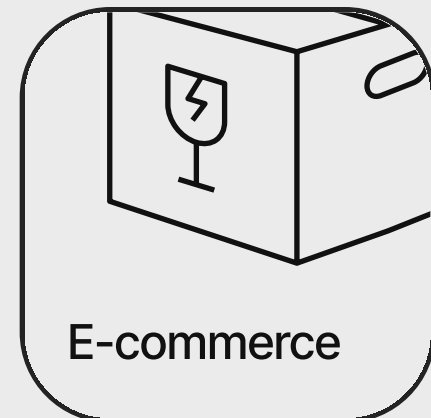Dynamic tiers: the larger the fund, the higher the tier

0 — 1M	1 — 10M	10 — 50M	50 — 100M	100 — ∞
0.15%	0.125%	0.1%	0.075%	0.05%

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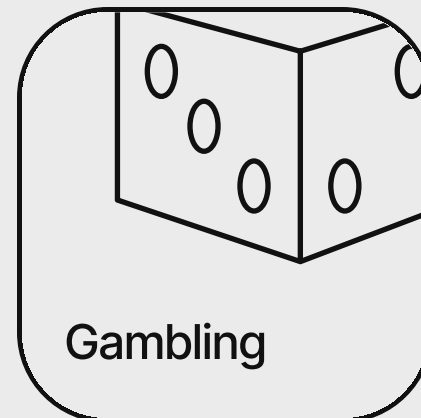b2binpay.com

Client Portrait

E-commerce

E-commerce

You have access to millions of people, which are located everywhere. Digital Wallet solution is perfect for web E-commerce. It allows you to maximise your client base and enlarge payment options. No chargeback, no delays, low commissions, and user-friendly interface with the possibility of transaction conversion to a settlement currency

Gambling

High-Risk (Casino, Betting)

Cryptocurrencies and Digital Wallet Solution is the only option for such a business type. It is almost impossible to have a bank account (constant KYC, AML, etc). Banking and Card processing is inaccessible for high risk client type

Crypto Exchanges

Crypto Spot Exchange

Large number of supported cryptocurrencies alongside an option of Custom token support on Blockchain Wallet Solution is a path for distinguished clients with a rich crypto-portfolio and experience
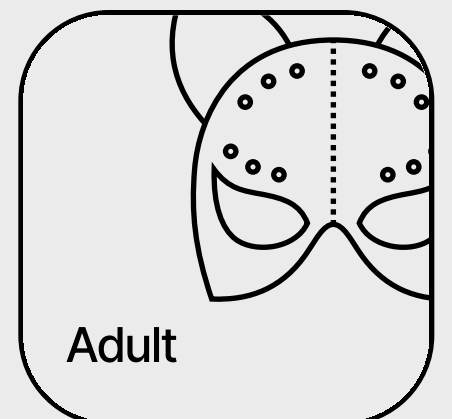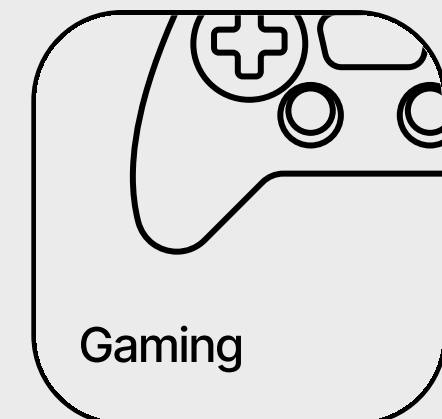
Forex and CFD Brokers / Hedge/Investment Funds / Crypto Brokers
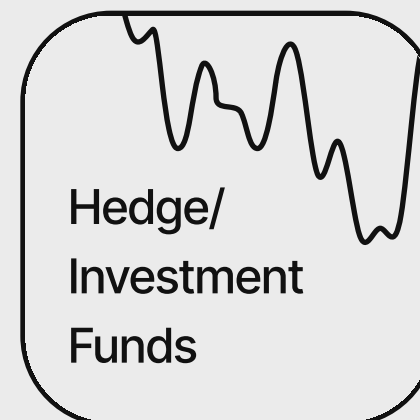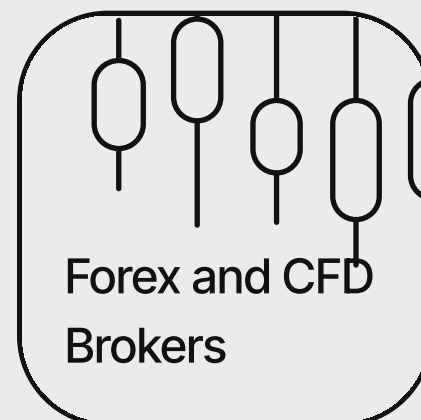
Fintech

Cryptocurrencies and Digital Wallet Solution are fast for any operational spendings such as Stopouts or Margin calls, while Fiat is slow to send and process. You can send any funds in any amount immediately. It's vital for fintech to have crypto

More businesses

- Merchants
- Car Dealership
- Legal and Consulting
- Real Estate
- Resto
- Travel Industry
- Gaming
- Adult

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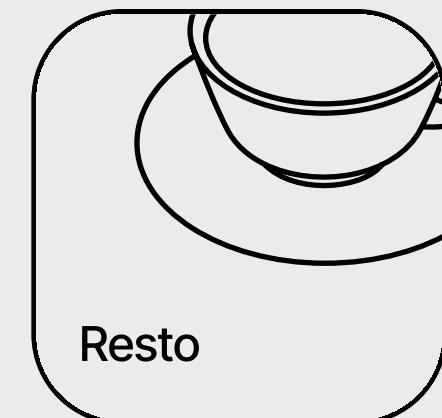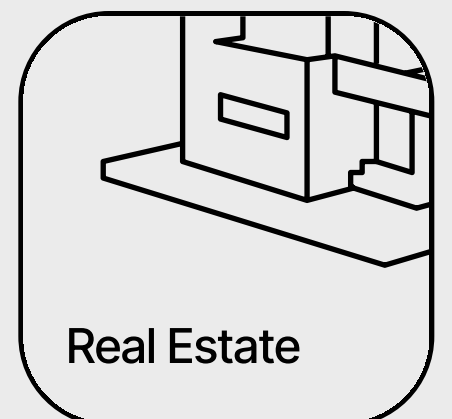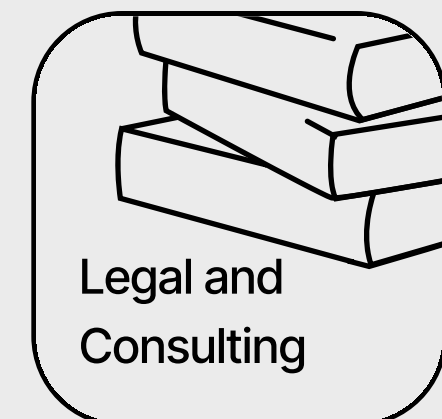
Cryptoprocessing Challenges

Address Management

An automatic generation of deposit addresses on each wallet (Blockchain/Digital) to recognise, map and credit funds to a specific end-user sender. It allows automatic transaction settlement, statistics monitoring

Deposits

All	Enterprise	Merchant

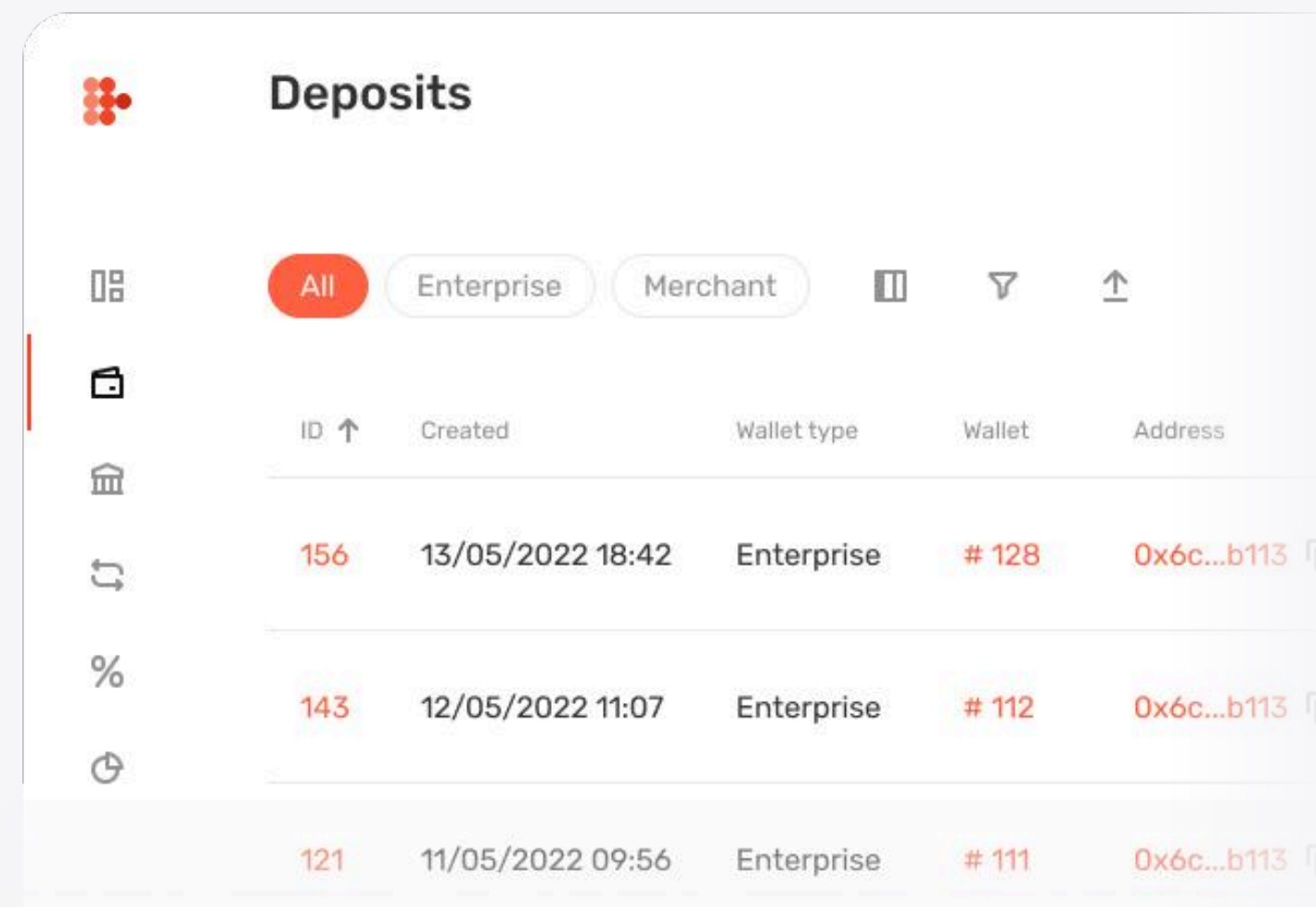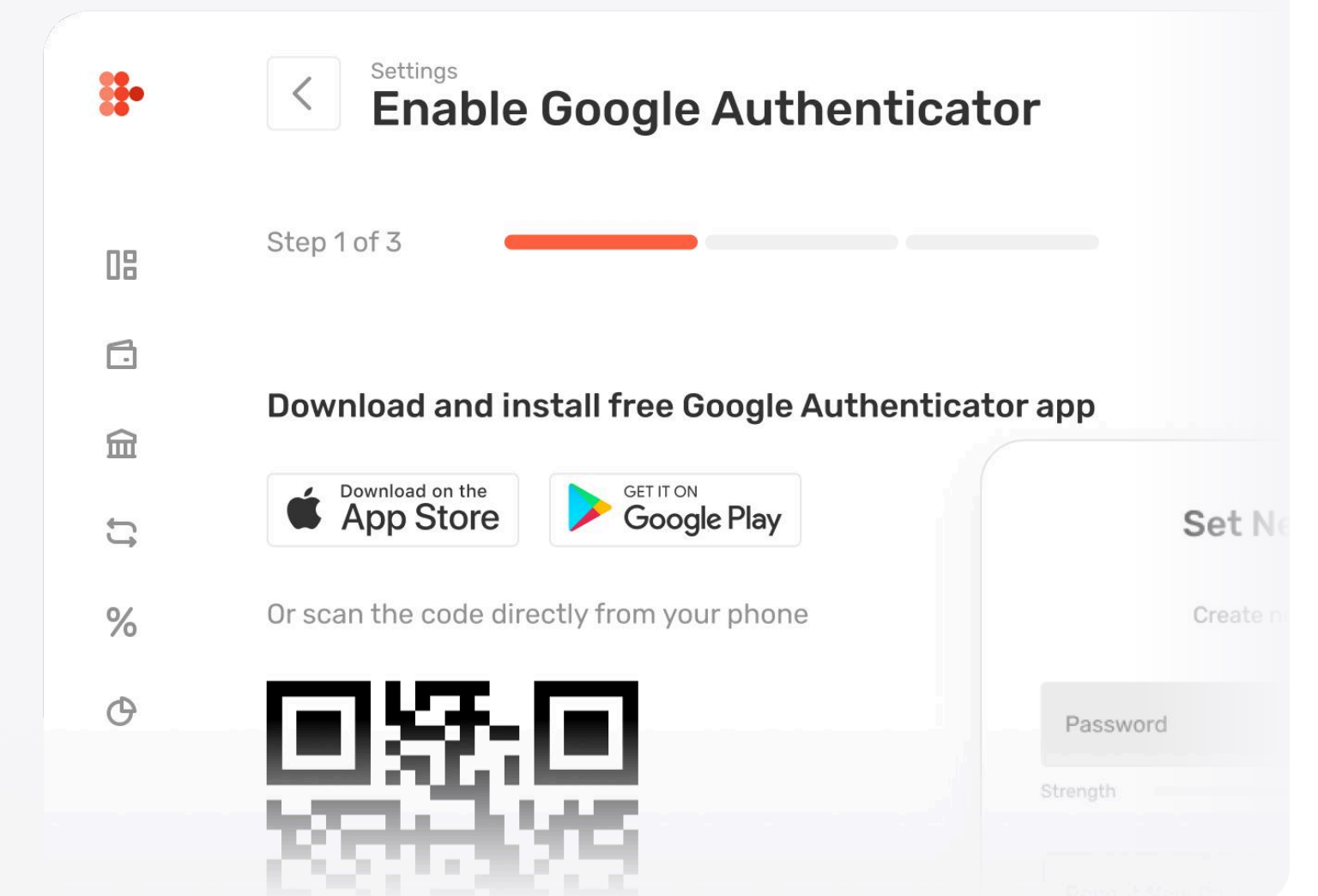| ID ↑	Created	Wallet type	Wallet	Address
156	13/05/2022 18:42	Enterprise	# 128	0x6c...b113
143	12/05/2022 11:07	Enterprise	# 112	0x6c...b113
121	11/05/2022 09:56	Enterprise	# 111	0x6c...b113

Security

- 2FA
- Wallet Whitelists
- User Rights Access Control
- Withdrawal Approvals Dedicated Wallets
- IP Whitelists

Settings
Enable Google Authenticator

Step 1 of 3

Download and install free Google Authenticator app

Download on the App Store   GET IT ON Google Play

Or scan the code directly from your phone

Set N

Create

Password

Strength

Token Collection

1	0,092 USDT ERC 20	0xf1202...	
2	63.88 USDT ERC 20	0xdb542...	
3	8,000 USDT ERC 20	0xe14fc...	
4	27,23 USDT ERC 20	0xb2141...	

ETH Wallet
0xa1012b07326d8f6c ac09a1f289059b4a34 854898...

KYT for transactions

An automatic AML check of funds origination.
It is crucial in order to avoid the high-risk score transactions to be credited to the main wallet balance

Chainalysis

Crystal 💎

User Mistakes

0xf1202...	
0xb9573...	
0xc34s2...	
0×1z678...	

0xf1202...	0xc34s2...
0xb9573...	0×1z678...
0xf1202...	0xc34s2...
0xb9573...	0×1z678...
0xf1202...	0xc34s2...
0xb9573...	0×1z678...
0xf1202...	0xc34s2...
0xb9573...	0×1z678...

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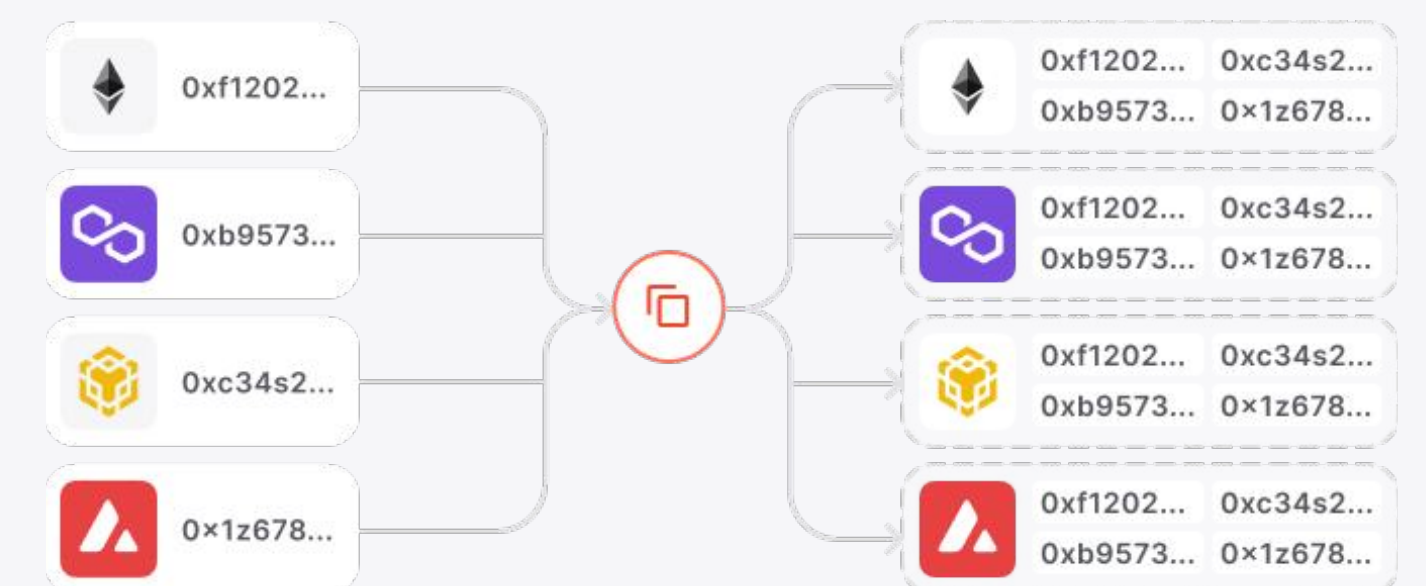
Infrastructure

Production

Payment Page

Order #156 to pay before 05.11.2022 12:45:43 ● Created

42,129.43 USD

Pay For Your Order

Scan QR code, or copy and paste the payment details into your wallet

Ethereum Blockchain Why it's important?

Link to explorer

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
    eyJ@eXAiOiJKVIQILC...' \
    --header 'content-type:
    application/vnd.apit+json'
```

Client's Panel Interface

- Transaction Information
- Wallets Management
- Reports Download
- Users Creation & Right Configuration

Wallets

Search by Currency Alpha

Currency	ID	Label	Wallet ty...
ETH Ethereum	156	Testtest2	Enter...
OMNI Omni	161	--	Mercha...
USDT-ETH Tether US	189	Shtyrkintest2	Enter...
USDT Tether US	4288	Shtyrkintest	Mercha...
TRX Tron	4881	Shtyrkintest	Mercha...
BTC Bitcoin	5498	--	Mercha...
VIU	6719	Testnew18	Mercha...
SHIBA Shiba Inu	7381	18Test	Merch...

Wrapper BTC → (BTC)
Wrapper TRX → (TRX)
Wrapper ETH → (ETH)

Back Office

Reports	Admin Rights
Transaction Monitoring	Connections
Compliance/AML	Configurations
Data Tables	Issues Log
Hedging	

Integtations

Hedging Providers	Support Desk zendesk
AML Providers Chainalysis Crystal	Security & Monitoring Tools
Verification sumsub	ZABBIX Grafana CLOUDFLARE

Backup

Sandbox

- **Back Office**
- **Integtations**
  - Verification sumsub
  - Support Desk zendesk
- **API**
- **Client's Panel Interface**
- **Payment Page**
- **No Backup**

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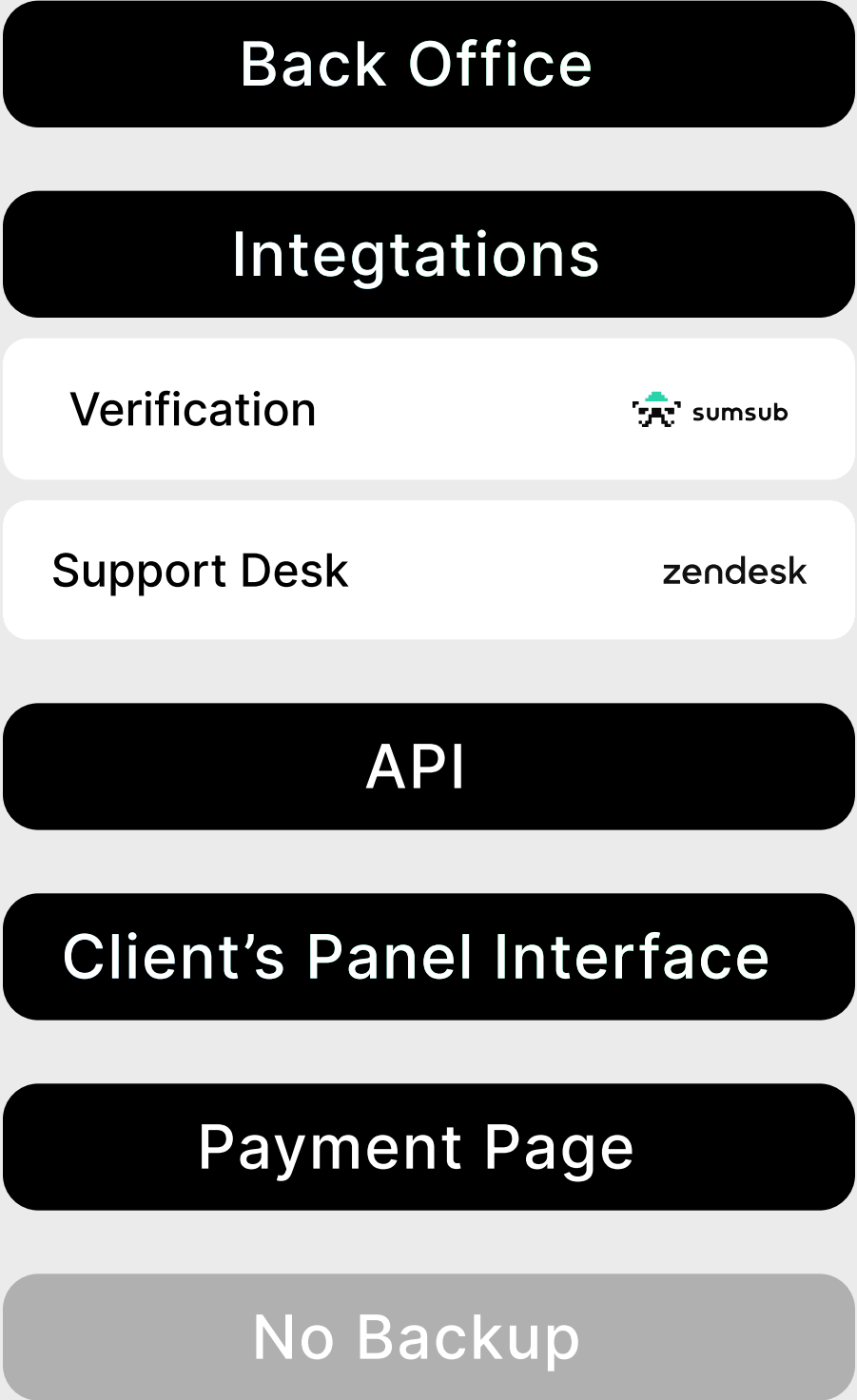b2binpay.com

Sources of Income

Blockchain Wallets Processing fees

Flexible commissions system allows you to set a variety of turnover tiers with a separate % value for each tier

Incoming	No Charge	**0.000%**
Outgoing	$20 – ∞ mln	**0.025%**
	$10 – 20 mln	**0.030%**
	$5 – 10 mln	**0.035%**
	$3 – 5 mln	**0.040%**
	$1 – 3 mln	**0.045%**
	$0 – 1 mln	**0.050%**

Digital Wallets Processing fees

Flexible commissions system allows you to set a variety of turnover tiers with a separate % value for each tier and a flexible minimum commission per each blockchain

Incoming	$5 – ∞ mln	**0.25%**
	$3 – 5 mln	**0.30%**
	$1 – 3 mln	**0.35%**
	$0 – 1 mln	**0.40%**
Outgoing	No Charge	**0.00%**
Conversion commissions for deposits and payouts		**The markup % applied to the TOTB rate is flexible**

Swap Wallet Conversion commissions

The markup % applied to the VWAP rate is based on our Flexible commissions system

Risk management system

Allows to cover any hedging risks alongside possible additional hedging profit

Spendings

Staff

Dealing department
WL Owner staff

Hedging of all the conversion operations: deposit with conversion to Digital Wallet; payout with conversion from Digital Wallet; swap operations

Technical Support
Provided by B2BinPay with WL Package

Processing of any incoming tickets with client's issues, such as missing transactions, wrong blockchain deposits or a bug-report

Finance department
WL Owner staff

Maintaining the balances of wallets, security and storage of funds necessary for transaction operations

Compliance department
WL Owner staff

AML check of transactions, monitoring and resolving the high-risk transactions

External Services

CRM Provider
salesforce

Helpdesk Provider
zendesk

AML Providers
Chainalysis
Crystal

Spot Exchange
BBP

Rates Provider
B2CONNECT

KYT Travel Rule
NOTA BENE

Hosting

Bitcoin-alike blockchains:
BTC / LTC / DASH / BCH / DOGE / ZEC / ADA

Ethereum-alike blockchains:
ETH / TRX / BNB-BSC / AVAX / MATIC

Ripple-alike blockchains:
XRP / XLM / XMR

350+ currencies
on 9 Blockchains

Product development

Product Manager

Business Analysts

System Analysts

Designers

CTO

Streamline Engineer

Node/Frontend/ Backend Developers

Full-stack QA

SDET

DevOps

Collection of funds

Paid by the WL owner
However it must be designed and covered circumspectly by the Conversion commissions from Digital Wallets without any losses

Product Development Roadmap 2025
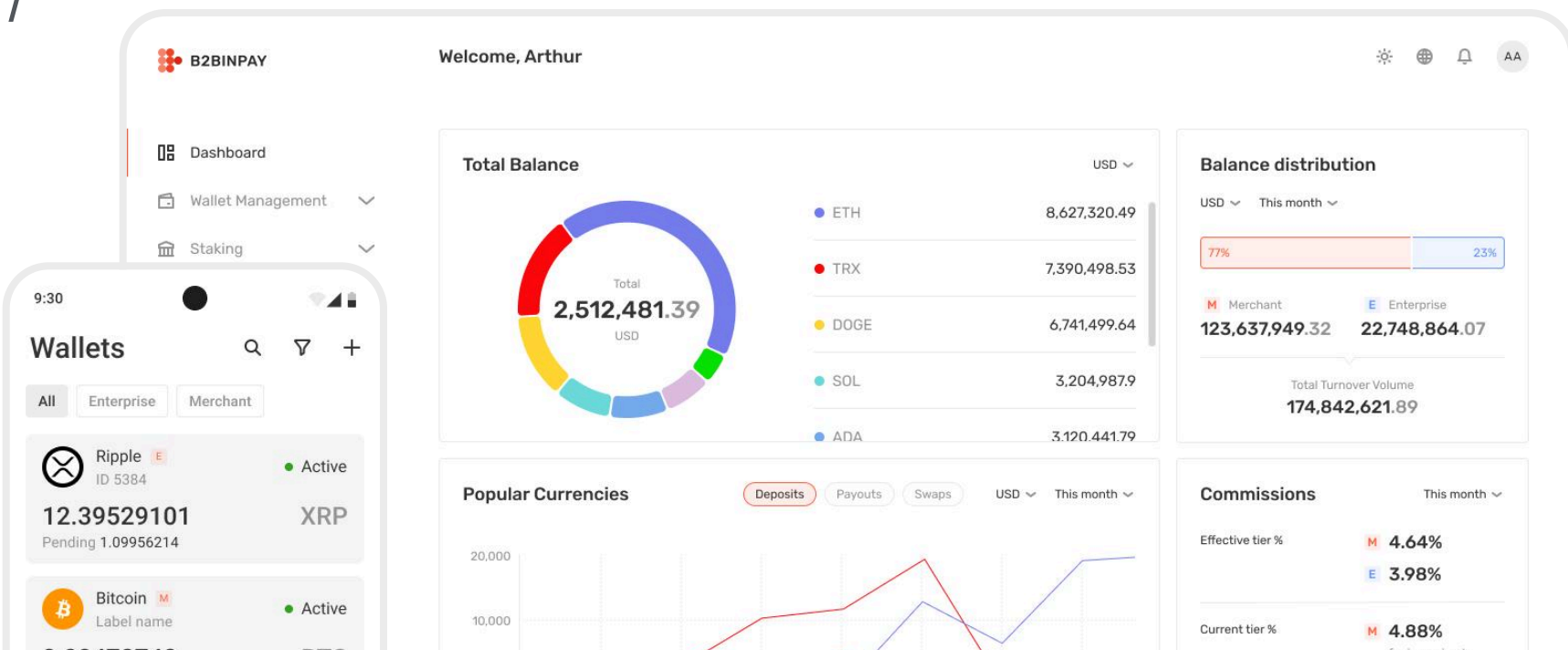
Blockchains Support

Integration Simplification
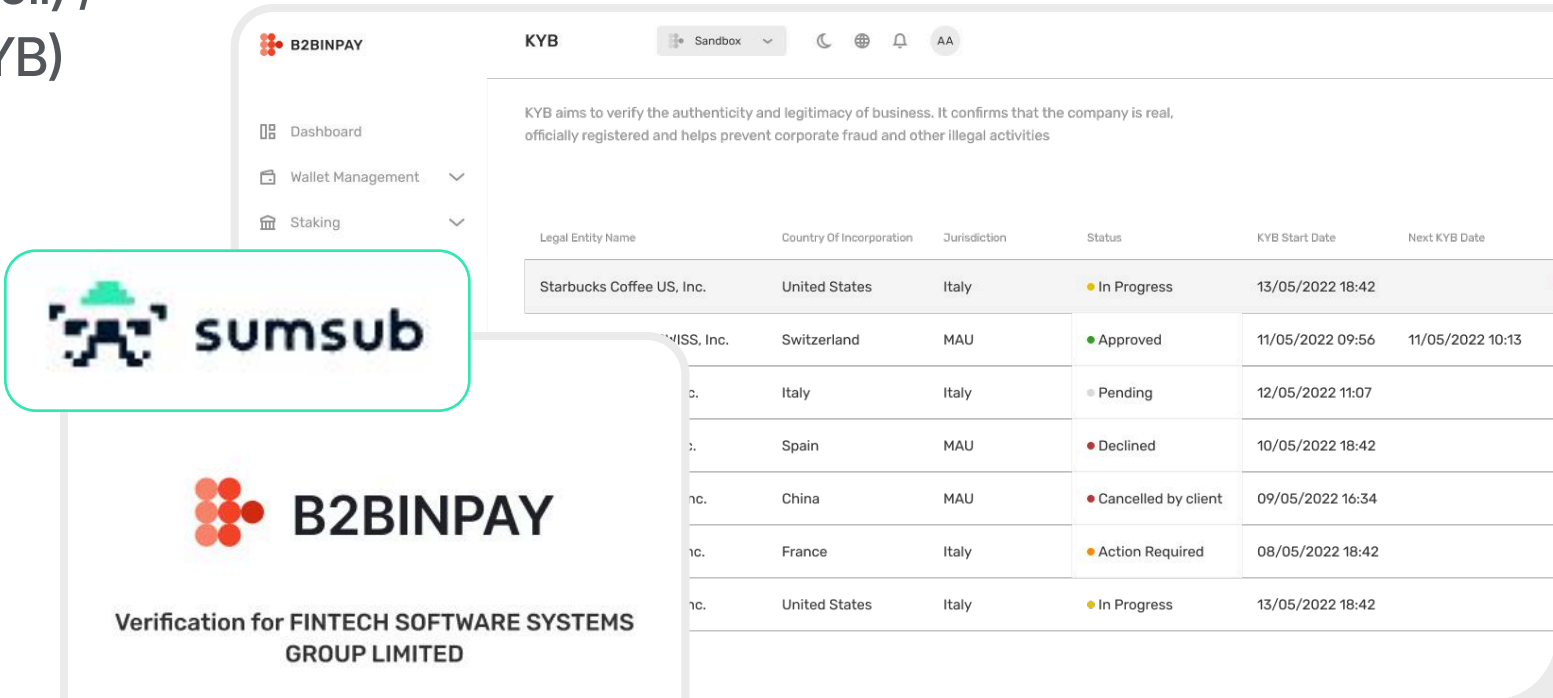
Python SDK

PHP SDK

Mobility & Convenience

Android Mobile App /
Client's Dashboard

Core Functionality Upgrade

Bulk Payouts (aka Crypto Payroll) /
Automatic Onboarding (incl.KYB)

sumsub

B2BINPAY

Verification for FINTECH SOFTWARE SYSTEMS
GROUP LIMITED

Security

Anti-fraud system /
Centralised IP Whitelist
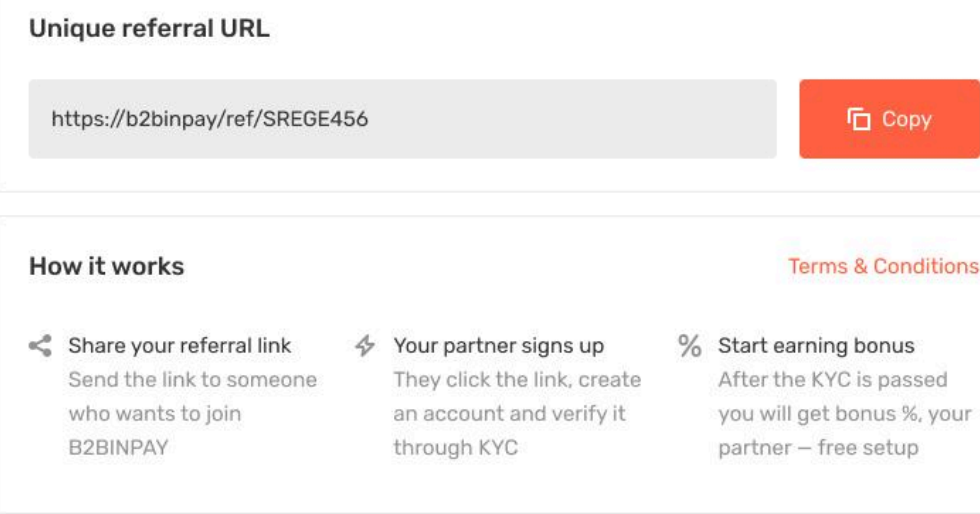Management

Economics

New smart contract with funds
collection from multiple deposit
addresses in one transaction

Economic Safety

Implementation of client
transaction processing with
conversion via VWAP

Marketing Tools

Partner Program

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Whitelabel Pricing

One-time — ORIGINAL OFFER

Setup Fee	**$175,000**

One-time — SPECIAL OFFER

Setup Fee	~~$175,000~~ **-14%** **$150,000**

Monthly — ORIGINAL OFFER

Turnover Commission Earned by WL Owner	per Month	**$27,000**

Monthly — SPECIAL OFFER

Min Monthly Fee	0-3 months	**$5,000**
	4-6 months	**$7,500**
	7-9 months	**$10,000**
	10-12 months	**$12,500**
Starting the 2d year	per Month	**$25,000**
Turnover Commission	Merchant Wallets **Inbound** TX	**0.1%**
	Enterprise Wallets **Outbound** TX	**0.01%**
Hosting Expenses	depends on existing requirements	**$7,330** min €6,260 min

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Whitelabel Pricing

Basic Plan Hosting
$7,330
€6,260

APP Sandbox Hosting

APP Production Environment Hosting

Node Hosting **BTC** (Bitcoin)

Node Hosting **TRON** (Tron)

Node Hosting **ETH** (Ethereum)

Node Hosting **BSC** (Binance Smart Chain)

Node Hosting **XRP** (Ripple)

BTC-Like
Blockchains Addon
$920
€780

Node Hosting **ADA** (Cardano)

Node Hosting **BCH** (Bitcoin Cash)

Node Hosting **DASH** (Dash)

Node Hosting **DOGE** (Doge)

Node Hosting **LTC** (Litecoin)

Node Hosting **ZEC** (Z Cash)

ETH-Like
Blockchains Addon
$3,620
€3,090

Node Hosting **ALGO** (Algorand)

Node Hosting **AVAX** (Avalanche)

Node Hosting **POL** (Polygon)

Node Hosting **ARB** (Arbitrum)

Node Hosting **BASE** (Base)

Node Hosting **OP** (Optimism)

XRP-Like
Blockchains Addon
$180
€150

Node Hosting **TON** (The Open Network)

Node Hosting **XLM** (Stellar)

Node Hosting **XMR** (Monero)

SOL
Blockchains Addon
$2,380
€2,030

Node Hosting **SOL** (Solana)

Full Whitelabel Hosting

€12,310 **-13%** $14,410 **-13%**

€10,700 $12,520

Includes: Basic Plan + BTC Addon + ETH Addon + XRP Addon + Sol Addon

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