

# Exploring how Crypto Payment Processing Operates



**Arthur Azizov**

CEO and Founder



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

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

**B2B in**



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

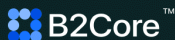
[b2binpay.com](https://b2binpay.com)



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

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

## 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)

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

Platforms



Liquidity Hubs



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

since 2014



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

## Offices Around the World



7

licenses

400+

employees

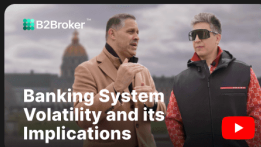
24/7

support

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B2B in **PAY**<sup>TM</sup>

## Digital Assets Processing

Digital Assets Processing

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

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

Regulation:  
FIU (Estonia)



## Prime of Prime Multi-Asset Liquidity

- Crypto CFD
- FOREX
- Metals
- Commodities
- Indices

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

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



## Digital Banking Services

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

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

Regulation:  
FCA (UK) AEMI License

# User Experience Case





# Crypto Processing in a Nutshell

## 1. Address Generation

B2Core



Total balance:  
5509.25\$

## 2. Transaction Initialization



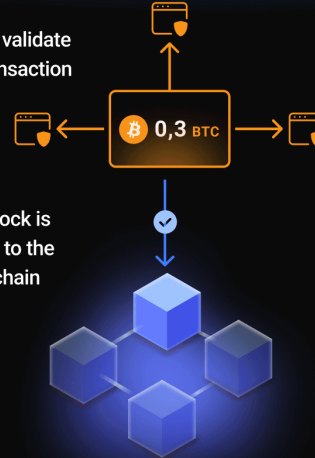
Total balance:  
5509.25\$

Sending  
0,3 BTC

## 3. Confirmation Gathering

Nodes validate  
the transaction

The block is  
added to the  
blockchain



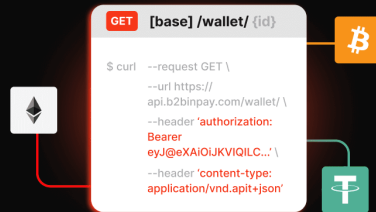
## 4. Digital Assets Credit



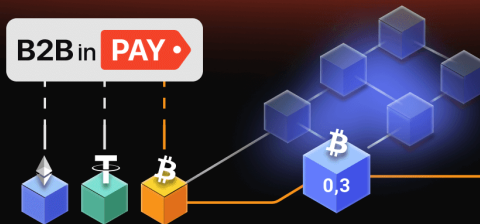
Total balance:  
13735.7\$ (+ 0,3 BTC)

0,3 BTC  
is credited

## B2Bin PAY • Payment Processing

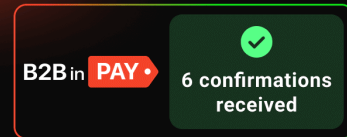


B2BinPay Generates addresses

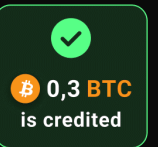


B2BinPay synchronizes with blockchains / waits for confirmations

+ 0,3 BTC  
to pending  
balance

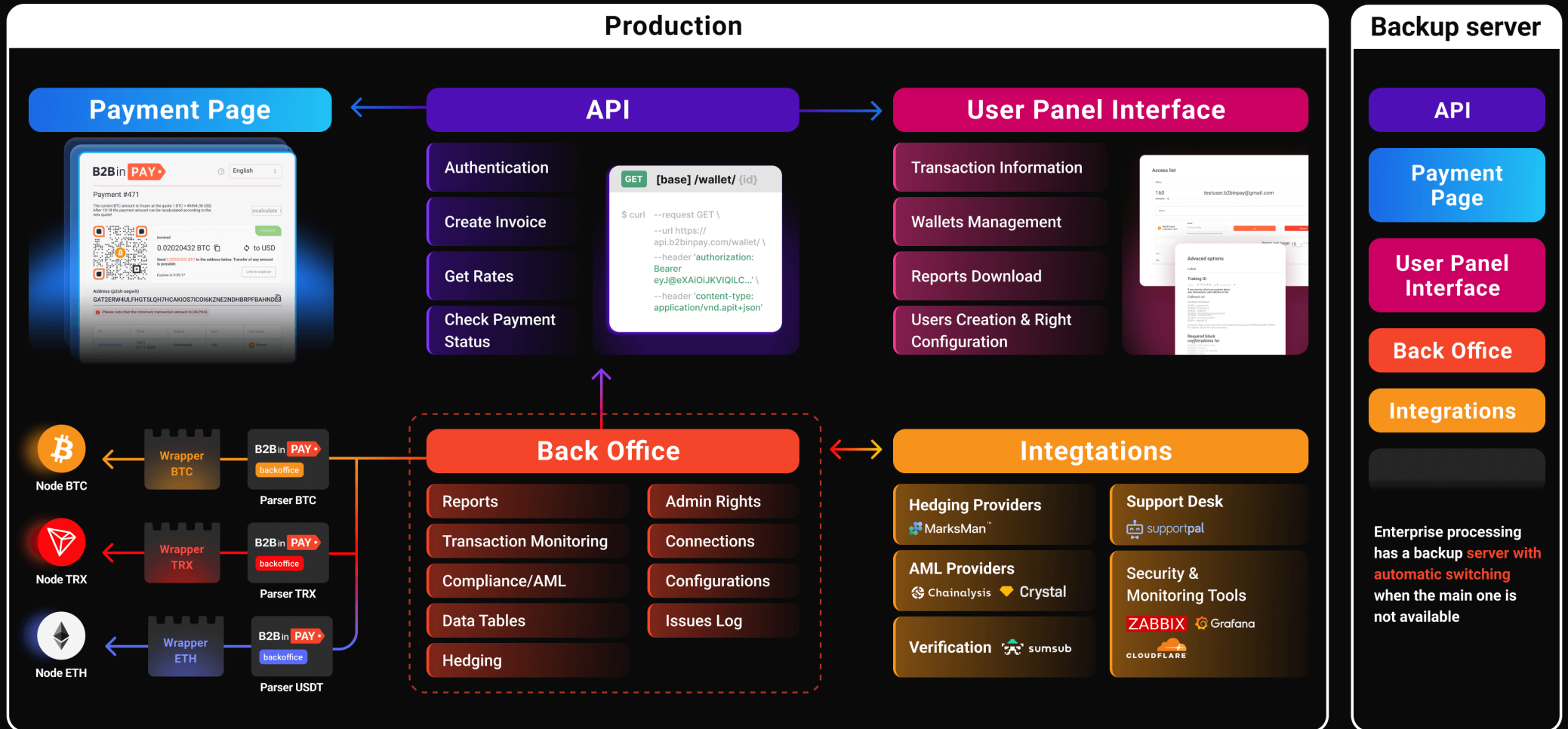


Sends callback  
to credit funds



After confirmation, funds are credited

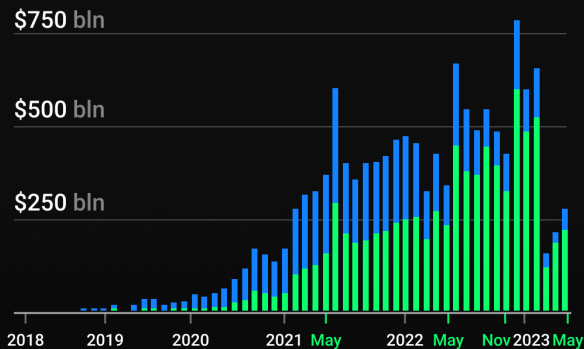
# Crypto Processing Full Infrastructure



# Current Statistics

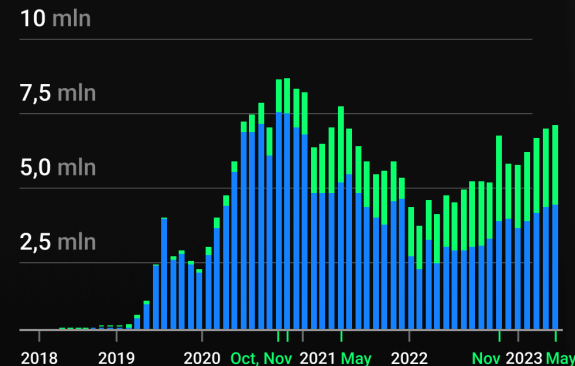
## On-chain Volume of Stablecoin

■ USDC ■ USDT



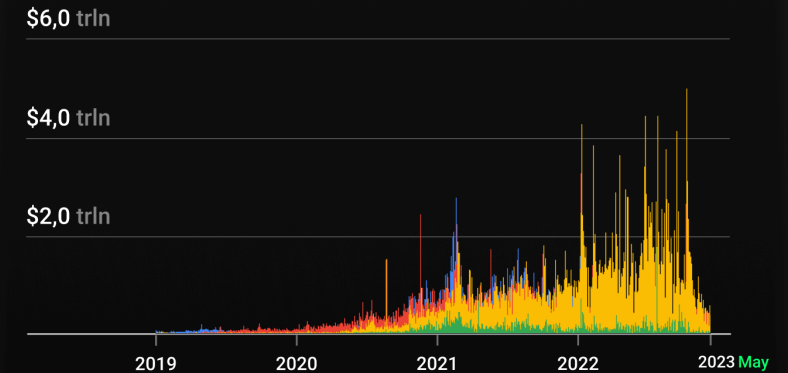
## Number of on-chain transfers

■ USDC ■ USDT



## Transfer Volume across major coins and tokens

■ 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

**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.

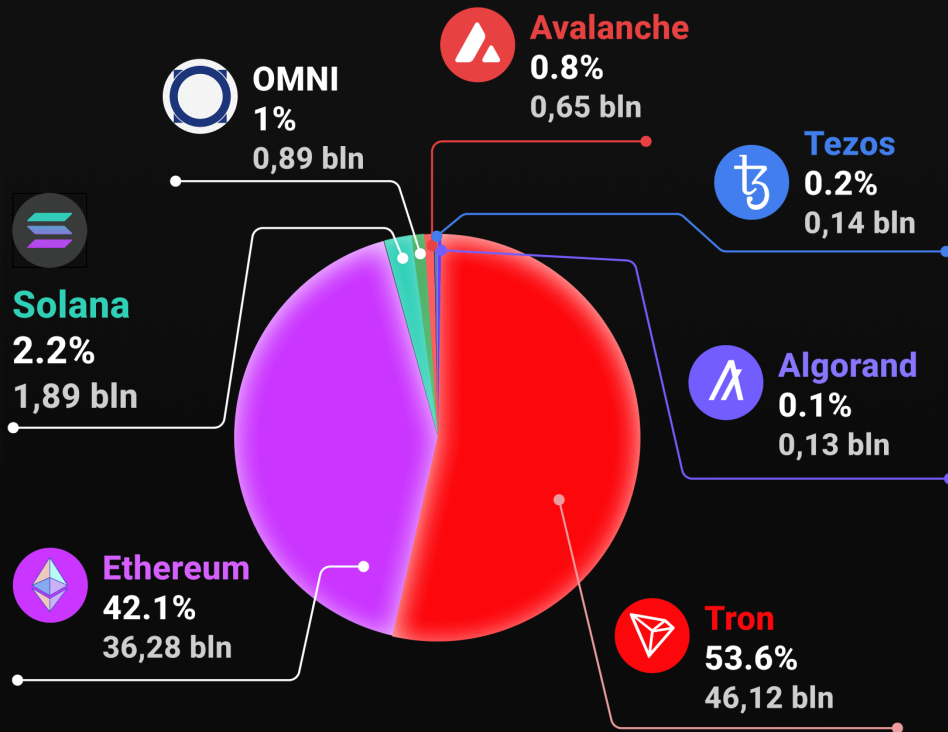
**~75%**  
of retailers plan to accept crypto or stablecoin payments within the next 2 years

**40%**  
aged 18-35

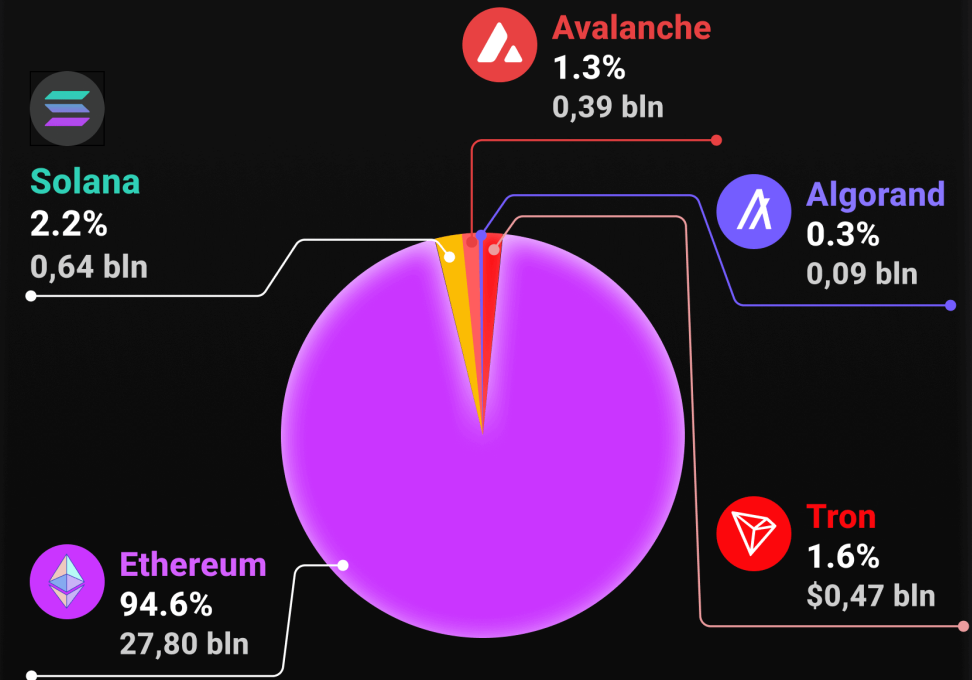
say they plan to pay using crypto. As many as 10% say they will regularly.

# USDT & USDC Capitalization per Blockchain

**USDT** 86,103,839,369.74 (86,1 bln)



**USDC** 29,402,200,000.00 (29,4 bln)





# 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

Wallet	Transfer	Deposits	Payouts	Events	Exchanges	Staking	Rates
--------	----------	----------	---------	--------	-----------	---------	-------

Home > Deposits

Deposits

Create new deposit

Export

ID	Created		Label	Wallet	Address	Currency	Tracking ID	Paid amount
156	17:20 20.01.23	-	#136		35ENbKR7CNGvrUMXXgnhdyRM87av1wpCu1	Bitcoin(BTC)	153526273	0.002
155	14:13 20.01.23	-	#135		0XF1202B06136D8F6CAC09A1F289059B4A34854898	Ethereum(ETH)	363617362	2.64
154	11:04 20.01.23	-	#134		TFWS1JZVOMIYHHVYMDJETE5LB9GRWPQ6MO	TRON(TRX)	493725831	11.04

Show on page

16

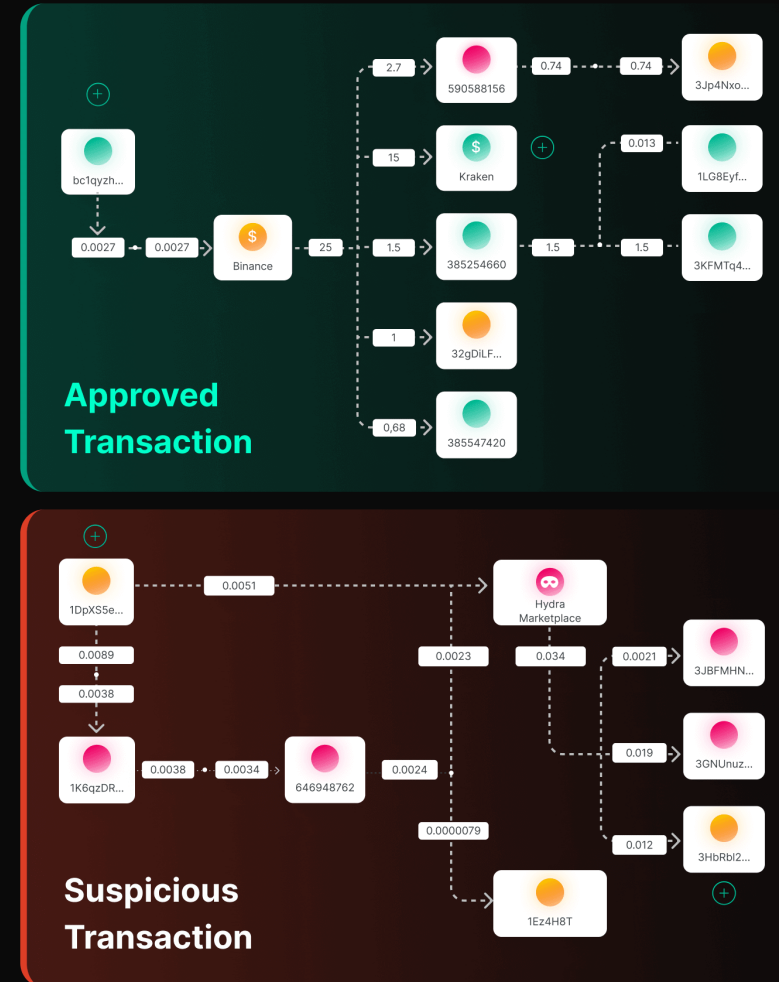
< > Page 1 of 7 >



# Challenge #2 - Token collection



## Challenge #3 - KYT for transactions



## Challenge #4 - Security

## 2FA

## Security

Specify IP addresses

Whitelist 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

## User Rights

# User Rights

Currency

Bitcoin (BTC)

Label

example label

Advanced options

Minimal transfer amount (USD/EUR/ETH)

25.00000000

This system will not accept payments less than the amount (in wallet currency) specified in the field above.

Notifications address

ex\_info@customer.com, business@customer.com

Address(es) to which email alerts are transmitted, separated by comma

Access rights

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

Include new user

ex\_user@business.com

ID

Users

Role

Change rights

Admin

View rights

Owner

114

API

vignuzova-enterprises@2broker.net

113

15

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## Withdrawal Approvals

Wallets	Transfers	Invoices	Payouts	Events	Rates
<div> <a href="#">Home</a> <a href="#">Events</a> </div> <div> <b>Events</b> <div></div> </div>					
ID	Created	Updated	Type	Operation ID	
38032	17-26 03.03.2023	17-26 03.03.2023	Payout approve	Payout #220363	<a href="#">Approve</a> <a href="#">Cancel</a>
32551	13-22 27.12.2022	13-25 26.12.2022	Payout approve	Payout #171465	

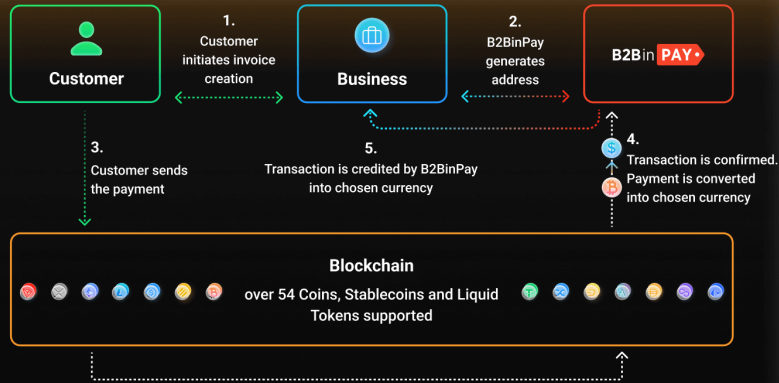
## Dedicated wallets

		Balance	Pending	Tokens	Status
+	#160 example label Ethereum (ETH)	12.39529101	1.09956214	5	Active
		Balance	12.39529101	1.09956214	Status
+	#161 example label Omni (OMNI)	12.39529101	1.09956214		Active
		Balance	12.39529101	1.09956214	Status
+	#156 example label Ethereum (ETH)	12.39529101	1.09956214	2	Active
		Balance	12.39529101	1.09956214	Status
+	#157 example label TetherUSD (USDTEETH)	1.09956214	1.09956214		Active
		Balance	1.09956214	1.09956214	Status
+	#158 example label Bitcoin (BTC-ETH)	1.09956214	1.09956214		In Progress
		Balance	1.09956214	1.09956214	Status
+	#162 example label Unity (UNITY)	12.39529101	1.09956214		Active
		Balance	12.39529101	1.09956214	Status
+	#162 example label Tron (TRX)	12.39529101	1.09956214	3	Not Active
		Balance	12.39529101	1.09956214	Status

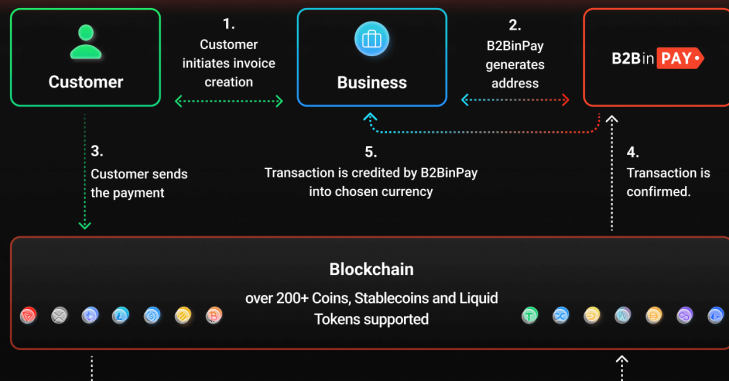
## IP Whitelist

# B2BinPay Models

## Merchant Solution



## Enterprise Blockchain Wallets



## 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**

**Fast settlement in**

USD EUR GBP

**Instant settlement in**

BTC BUSD USDT USDC

## ENTERPRISE IS PERFECT FOR

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





# Thank you!

We are here to help you grow your business




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