Major Changes in Payments for the FX Industry

Arthur Azizov, CEO

B2Broker™
Liquidity. Technology.

B2B in PAY
Cryptocurrency processing

b2broker.com

b2binpay.com

Ecosystem of B2Broker

Technology

B2Core™
Trader's Room, Back Office
RCRM, Client's Portal

B2Trader™
Matching Engine for
Spot Crypto Exchanges

B2Copy™
Money Management
Platform

MarksMan™ Liquidity Hub
Spot Liquidity Hub

White Lable MT 4/5
Complete brokerage
infrastructure

Liquidity

B2Prime™ Trade. Hedge. Execute.
Multi-Asset Prime of Prime
Liquidity Provider

B2BX
Digital asset exchange
platform

Prime Brokerage Services
Prime Securities broker
Coming soon

Ecosystem
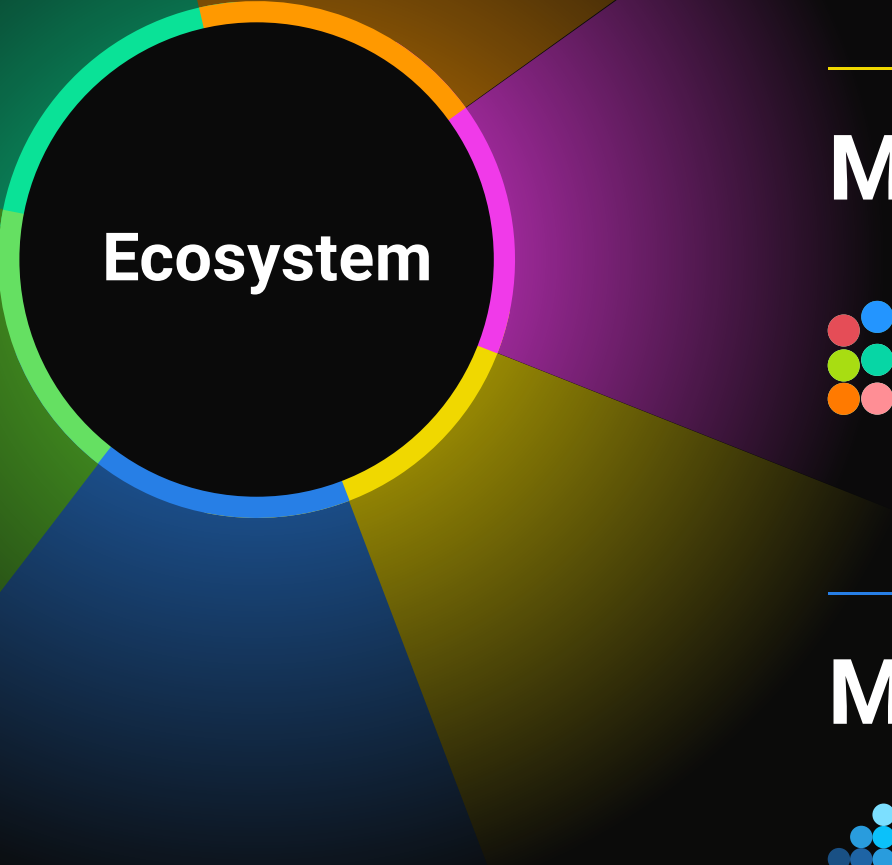
Payment

B2BinPAY
CryptoCurrency Payment
Provider for Merchants
& Enterprise Clients

eqwire
Digital Online Bank

B2BPaySolution
Banking solutions

Marketing

B2Broker Studio
Design agency and
Video Production

M&A

B2Broker VC
Venture capital fund

BAAS

B2Broker™ Liquidity. Technology.
Brokerage and exchange
as a service

Licenses

FCA FINANCIAL CONDUCT AUTHORITY
Fully Authorised AEMI provider

CySec
Investment Firm

HTP BELARUS — High Technologies Park

НАЦИОНАЛЬНЫЙ БАНК РЕСПУБЛИКИ БЕЛАРУСЬ

National Forex Center Белорусская валютно-фондовая биржа BCSE
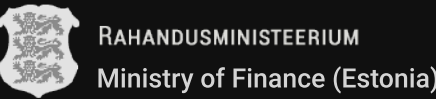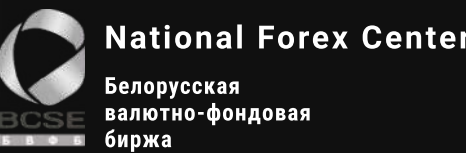
RAHANDUSMINISTEERIUM Ministry of Finance (Estonia)
Fully Authorised Provider of a Virtual Currency Service

Offices

London   Hong-Kong   Dubai

Limassol   Moscow   Minsk

St. Petersburg   Kiev   Tallin

Employees

230 +

Correlation. Challenges of payment receiveng

AML and Payment Regulation become more complex

2021

- Challengies for opening bank account
- Cases of Visa and Mastercard ban for FX brokers
- Sophistication of Payment Industry Regulation
- High comissions
- Antioffshore war
- Slowness

2008

- Bureacracy

2008   2021

20 September 2021

2,4 trl $

May 2013

1,6 bln $

Market Cap grew x **1500** times in **8** years

Transactions Volume

Fiat   VS   Crypto

Fiat currencies volumes (bln USD)

Year	Value
2016	101 706
2017	105 890
2018	126 578
2019	128 521
2020	131 000

Crypto currencies volumes (bln USD)

Year	Value
2016	94
2017	1 006
2018	1 172
2019	806
2020	1 402
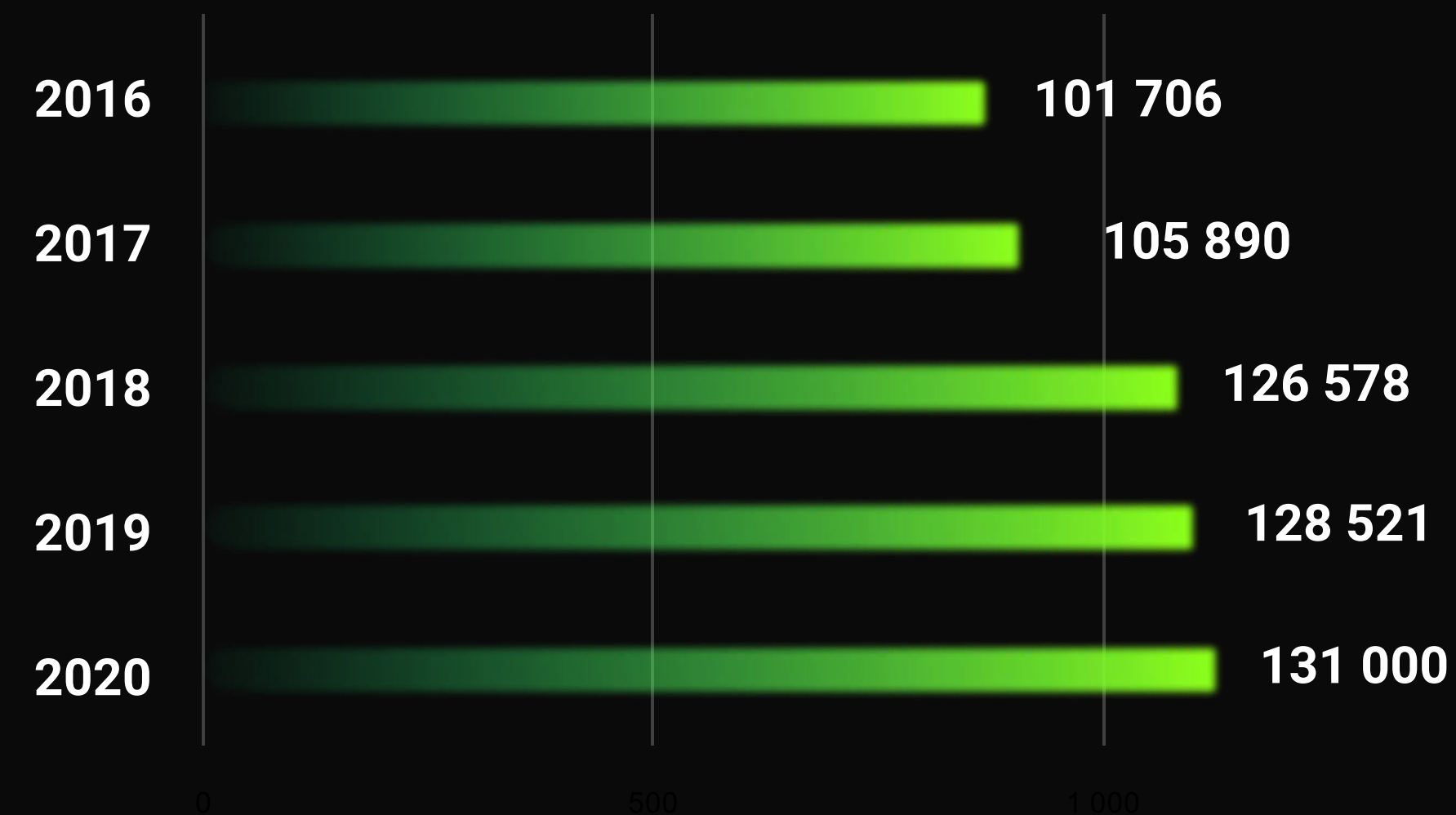
Fiat has grown in **30**% for last 5 years, **crypto** – **1400%**
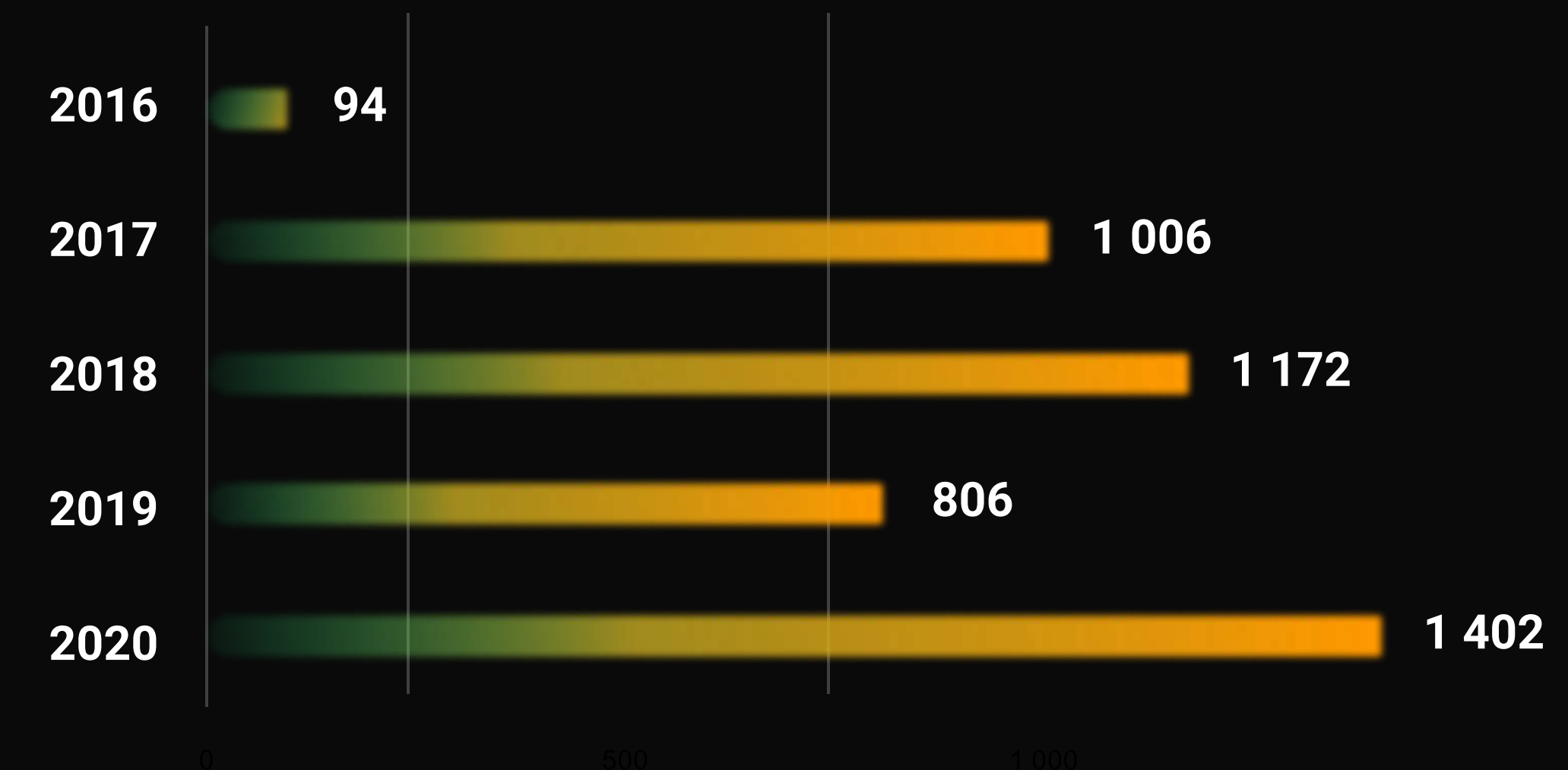
More than **30% of all Forex brokers** worldwide currently **accept crypto payments** and the number is growing.

Overall cryptocurrency market capitalization

Based on coin Market Cap data (as of 20 September)

BTC, ETH and Stablecoins

BTC % of MarketCap

BTC

974 bln $

ETH

462 bln $

Key Stablecoins

115 bln $

1 250
1 000
750
500
250
0

2017 2018 2019 2020 2021

100 %
75 %
50 %
25 %
0

2017 2018 2019 2020 2021
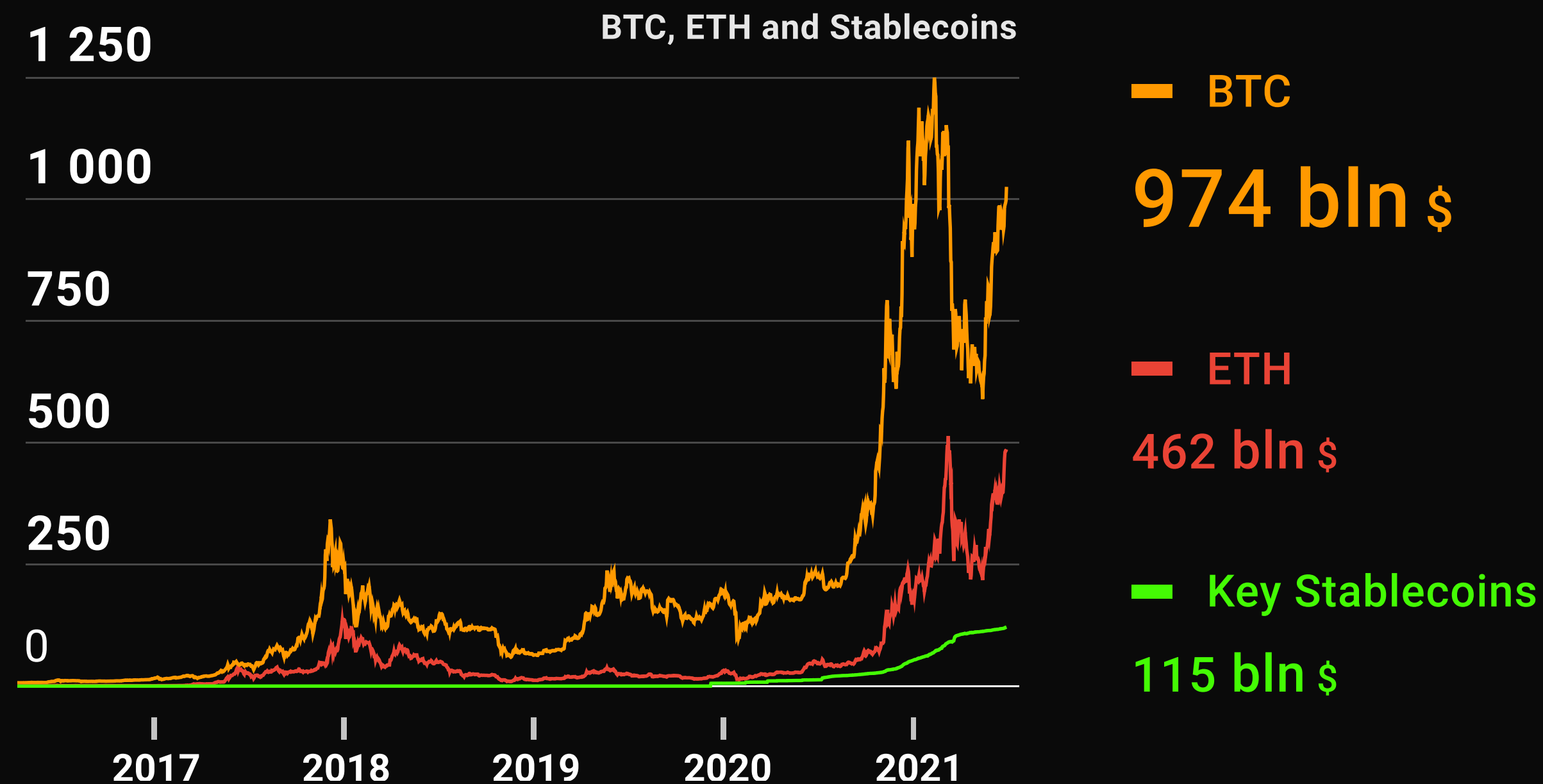
BTC and ETH comprise over

60% of total crypto capitalization

Stablecoins grew to over

110 bln $ in MarketCap (over 4% of total MarketCap)

BTC used to absorb over

86% of total crypto MarketCap

B2BROKER.COM   B2BINPAY.COM

B2Broker™
Liquidity. Technology.

B2B in PAY
Cryptocurrency processing

Stablecoins growth
as of 20 September

Regulated

Regularly audited by governing agencies

Market Cap in bln USD

2020   2021
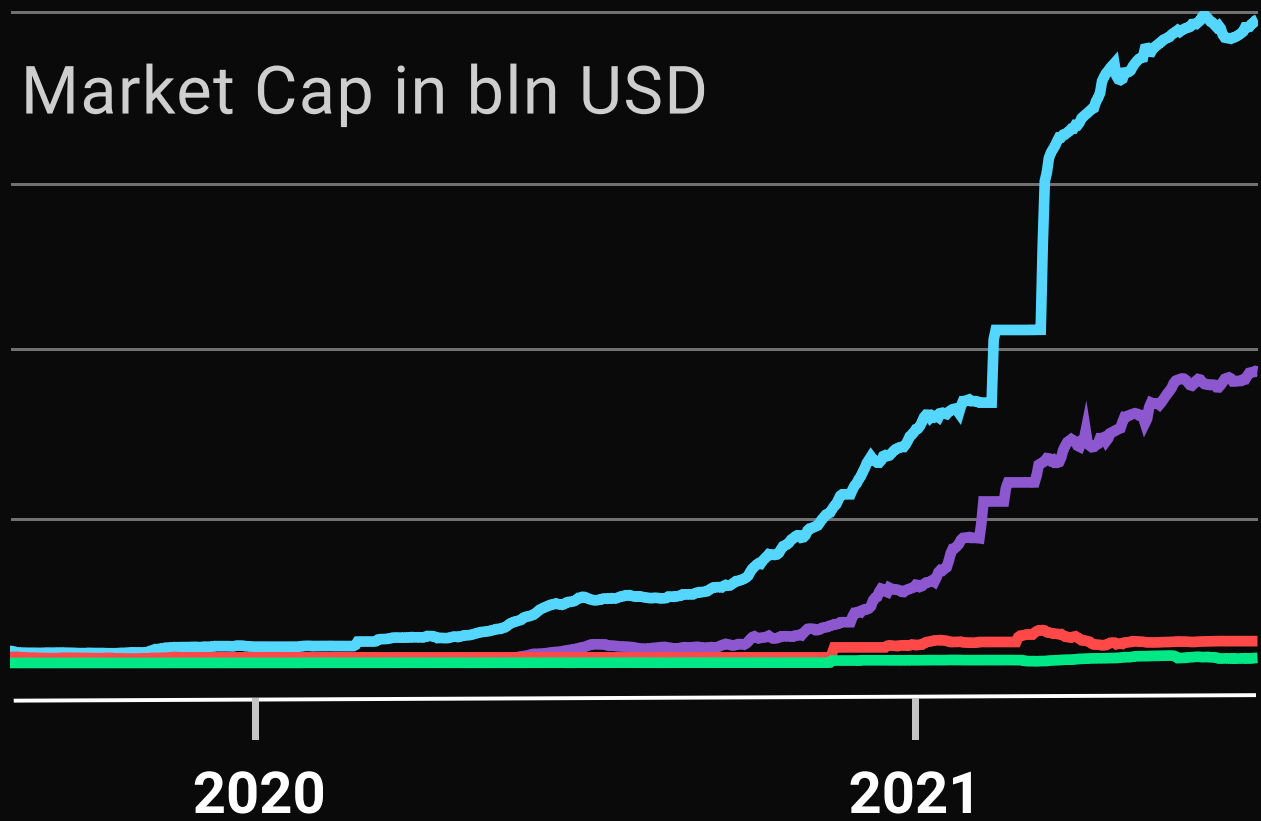
USDC		**28** bln USD
BUSD		**13** bln USD
PAX		**0,9** bln USD
GUSD		**0,2** bln USD

Unregulated

There is no regular audit conducted by independent party

USDT Combined

2017   2018   2019   2020   2021

67 bln USD

Decentralized

Safety is secured by the fact that the data on existing collateral is stored in blockchain and anyone can validate it

DAI

2019   2020   2021
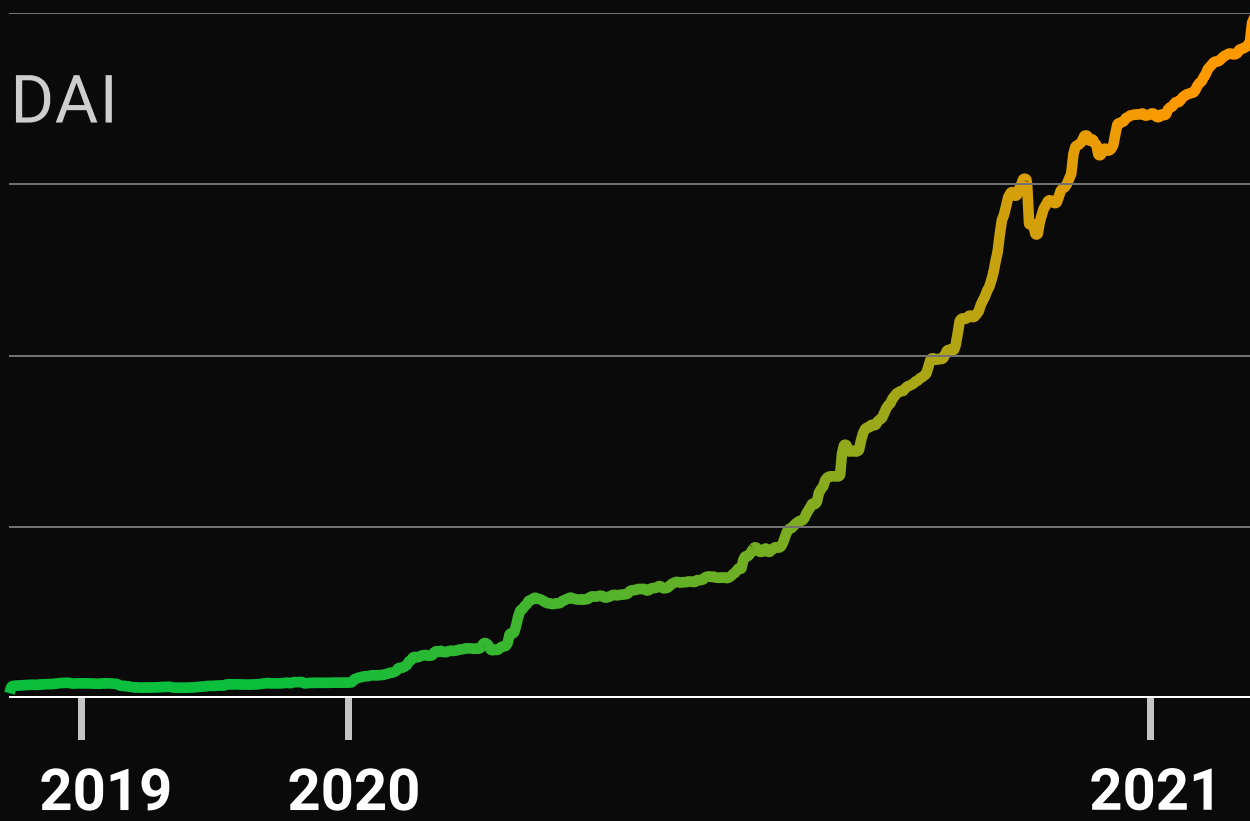
6,5 bln USD

Crypto vs Card processing

Features	Major Coins	StableCoins	Card Payments
Decentralization	✔	✖	✖
Fast and secure	✔	✔	✔
Chargebacks	✖	✔	✔
Rolling Reserve	✖	✖	✔
Low Cost	✔	✔	✖
Easy Account Opening	✔	✔	✖
Transparency	✔	✔	✖
Fast Settlement	✔	✔	✖
Risk of Fraud card usage	✖	✖	✔
Instant Payouts	✔	✔	✔ / ✖
Volatility Risks	✔	✖	✖
Regulated	✖	✔ / ✖	✔ / ✖
Transactions Limits	No limits	No limits	Restrictions

B2BinPay 2.0 Merchant solution

Payment provider for receiving & sending crypto with fiat settlements to bank account

Perfect for: FX Broker   E-Commerce

Regulated casinos & gambling

Instant exchanges between wallets

Bank settlements in fiat (USD, EUR, GBP) **instant or scheduled**

No limits for crypto deposit and withdrawal

Instant payouts from fiat accounts

Comprehensive documentation, SDK, 24\7 Support

Role based access control for you and colleagues

Convenient and functional personal area

Security settings: IP whitelist, user roles with limited permissions set, 2FA, withdrawals with approval

Two invoices types: unlimited or with time and amount limits affecting the status

---

B2Bin PAY

⊘ English

Payment #5

This is the address for your ETH deposit. You can scan the QR code for quick sending.

Explorer link

0x8533d0bc7b3d8ba6fd78f6dce8898661b872cdd8

ID	Time	Status	Amount	Currency
0x53222206fa...	12:29 17.05.2021	Confirmed	1	◆ Ethereum
0xa108ebcff3a...	12:26 17.05.2021	Confirmed	0.01	◆ Ethereum

Need help? Contact us

B2Broker ™
Liquidity. Technology.

B2Bin PAY
Cryptocurrency processing

B2BinPay 2.0 Enterprise Solution

Payment provider for receiving, sending, storing crypto

Perfect for:
- Crypto exchange
- Crypto wallet provider
- Crypto bank
- Converter
- Crypto broker
- Government agencies

Unlimited wallets, addresses, payouts, transactions

Lots of coins, tokens, blockchains, currencies

Integrations with AML\KYT, CRM, Identity services

Comprehensive documentation, SDK, 24\7 Support

On-chain exchanges

Tokens smart funds collection system

Security preferences

Security settings: IP whitelist, user roles with limited permissions set, 2FA, withdrawals with approval

---

B2Bin PAY

		English (US)	sales@b2broker.net Enterprise

Wallets | Transfers | Deposits | Payouts | Events | Rates | Exchange

Home > Transfers

Transfers

ID		Currency	Amount	Commission	Blockchain fee	Confirmations
463	92f7632c5dd207e99306a212481deb741994de0ca2bb	BCH	2.89371554	0.00289371	0	14
462	3ad3fea051e624d558b1cce3d9a98c067e7599d0749c	BCH	0.1005	0.0001005	0	14
461	:724eff333ad64b0dc761044ee4cb74ca15355a34bebe	Bitcoin	2.19	0.00219	0	8
460	aef98769d0045f2874fdcc556689d1802e9ee6d238b	Bitcoin	0.1	0.0001	0	8
459	:2489f187dea9777b68bf1b0e01ac37d4ce2b718b273	Bitcoin	0.00915	0.00000915	0	8
458	191c1870d02c7ef90adf025250a0421a7faca9ac625c	Bitcoin	0.00025	0.00000025	0	8
457	:fa15bf33fef48abe5a263e84ea5a69a709b220aee1d2	Bitcoin	0.0005	0.0000005	0	12

Items per page: 100 | 1 - 7 of 7 | |< < > >|

Available Cryptocurencies

Liquid Coins

BTC	BCH	DASH
DOGE	ETH	LTC
XMR	XRP	XLM
TRX	ZEC	BNB-BSC
BNB-DEX		

Liquid tokens

ZRX-ETH	AAVE-ETH	AKRO-ETH
ALPHA-BSC	ALPHA-ETH	BAND-BSC
BAND-ETH	BAT-BSC	BAT-ETH
BZRX-ETH	LINK-BSC	LINK-ETH
CHR-ETH	COMP-ETH	MANA-ETH
FTT-ETH	LRC-ETH	MKR-BSC

Stablecoins

BUSD-BSC	BUSD-ETH	BUSD-T-BSC
PAX-BSC	PAX-ETH	TUSD-ETH
USDT-ETH	USDT-OMNI	USDT-TRX
USDC-BSC	USDC-ETH	USDC-TRX
DAI-BSC	DAI-ETH	

Comparing Solutions

Features		Merchants Solution	Enterprise Solution	Comments
Models	Crypto/FIAT	✓	✗	Crypto exchanged to FIAT (USD, EUR, GBP) model
	Crypto/Crypto	✓	✓	Crypto exchanged to Crypto model
Settlements	Crypto	✓	✓	Settlement currency – Crypto: Coin, StableCoin or Token
	FIAT	✓	✗	Settlement currency – FIAT: EURO, USD or GBP
CryptoCurrencies	Coins	✓	✓	Major Coins available on the market today, 14 top coins supported
	StableCoins	✓	✓	Major StableCoins Available on the market today, 7 top StableCoins supported
	Liquid Tokens	✓	✓	Major Liquid tokens taken by Capitalisation, Trading Volume, number of Transactions & more
	Illiquid Tokens	✗	✓	Custom tokens / recently issued tokens that are not listed on top exchanges

B2Broker™
Liquidity. Technology.

B2B in PAY
Cryptocurrency processing

B2BinPay v2 White Label solution

Setup your own branded crypto payment system backed by B2Broker

Perfect for: Payment Providers   Technology Providers   Card processing businesses

---

Integrations with KYC, AML, SMS, CRM and hedging providers. Lots of blockchains with coins and tokens are available.

Your clients may register and use PSP whether enterprise or merchant business model fits best for them

---

Provide branded private area for your Merchant and Enterprise clients where they can do all necessary operations

---

Allow your clients to exchange funds on-chain or off-chain with customizable rates markups

---

We will setup, maintain and monitor all the infrastructure for you

---

Keep your business is under control with powerful administrator panel