



## # Startup Guide: Mizar, 3Commas & Pionex with Safe Funding Options for Canada & USA (Nov 2025)

Automated crypto-trading platforms offer an alternative to manually buying and selling coins. Platforms like \*\*Mizar\*\*, \*\*3Commas\*\* and \*\*Pionex\*\* allow retail traders to copy strategies from experienced traders or run algorithmic bots, potentially creating a stream of passive income. These services rely on linking your account on a regulated exchange and do \*\*not\*\* hold client funds themselves; instead they execute trades via API keys. This guide explains how to get started, highlights regulatory constraints for Canadian and U.S. residents, summarises account-funding methods and sign-up steps, and gives tips for risk management. Two diagrams below illustrate copy-trading/bot automation and fiat funding options.

### ## 1. Regulatory context for Canadians and Americans

Cryptocurrency regulation is tightening in many jurisdictions, particularly in Canada. Canadian regulators require all crypto exchanges to register with provincial securities regulators and the Financial Transactions and Reports Analysis Centre (FINTRAC). Popular global platforms such as \*\*Binance\*\*, \*\*KuCoin\*\*, \*\*Bybit\*\*, \*\*OKX\*\* and \*\*MEXC\*\* have either withdrawn from Canada or been banned for failing to register. As of November 2025, Canadians may only use exchanges registered with FINTRAC/Canadian Securities Administrators (CSA) such as \*\*Kraken\*\*, \*\*Coinbase Canada\*\*, \*\*Bitbuy\*\*, \*\*NDAX\*\*, \*\*Bitstamp Canada\*\* and \*\*Wealthsimple\*\*[458836560355477-L146-L151][987705838672872-L102-L109]. U.S. residents are subject to separate rules: most large exchanges operate normally but derivatives trading is often restricted; for example, 3Commas notes that U.S. clients can trade spot on Binance US, Bitstamp, Coinbase Advanced, Gemini and Kraken but futures products may be unavailable[200797085495303-L49-L73]. Always confirm the legal status of an exchange in your jurisdiction before opening an account.

### ## 2. Mizar startup guide

#### ### 2.1 Overview

| \*\*Expert\*\* | ≈ US200/month(≈ US160/mo annually) | Unlimited | 15 main accounts | Spot & Futures |

Suitable for professional traders; supports hundreds of bots and advanced custom signals[198901311719088†L98-L126]. |

Prices vary by region and currency. Plans can be downgraded or cancelled at any time.

### ### 3.3 Connecting an exchange via API

1. \*\*Create API keys on your exchange.\*\* Follow the exchange's instructions to generate API keys with \*\*trade-only\*\* permissions (no withdrawals). Keep your API secret confidential and use IP whitelisting if offered.

2. \*\*Connect via 3Commas.\*\* Open \*\*My Portfolio\*\* > \*\*Connect Exchange\*\* in 3Commas, choose your exchange, name the connection and paste the API key/secret and (if required) passphrase or customer ID[559783935828733†L48-L159]. Do not reuse the same API key across multiple services[559783935828733†L48-L159].

3. \*\*Test the connection.\*\* Once connected, 3Commas will show your balances and allow you to run bots. If the connection fails, ensure that API permissions match the features you intend to use (spot vs futures, margin etc.).

### ### 3.4 Bots & copy trading

3Commas offers several types of bots:

\* \*\*DCA bots:\*\* automatically buy more of an asset at lower prices and sell when profitable. You can set multiple take-profit levels, stop-loss trailing and risk-reduction features.

\* \*\*GRID bots:\*\* place layered buy and sell orders to profit from sideways markets.

\* \*\*Signal bots:\*\* integrate with TradingView signals or third-party providers. Custom signals are available on Pro/Expert plans[198901311719088†L239-L407].

Although 3Commas does not have a built-in copy-trading marketplace like Mizar, many traders share bot settings publicly. You can replicate their strategies by importing presets.

### ### 3.5 Referral programme

3Commas pays affiliates a \*\*25 % commission\*\* on subscription payments made in cryptocurrency by referred users. The program has three levels: level-1 referrals earn 25 %, level-2 (referrals of referrals) earn 15 %, and level-3 earn 10 %[693646587750694†L53-L140]. Self-referrals and bidding on brand keywords are prohibited[693646587750694†L53-L140]. Note: the referral programme is not available for residents of the European Economic Area (EEA) due to regulatory restrictions[693646587750694†L53-L140].

### ### 3.6 Supported exchanges & regional restrictions

3Commas supports numerous exchanges for spot trading: \*\*Binance\*\*, \*\*Binance US\*\*, \*\*Bitstamp\*\*, \*\*Bybit\*\*, \*\*Coinbase Advanced\*\*, \*\*Gate\*\*, \*\*Gemini\*\*, \*\*Huobi/HTX\*\*, \*\*Kraken\*\*, \*\*KuCoin\*\* and \*\*OKX\*\*[372125890102733†L52-L88]. Futures trading is available on Binance Futures, Bitget, Bybit, Gate Futures, OKX Futures and Coinbase Perpetual[372125890102733†L91-L136]. U.S. residents may only connect to Binance US, Bitstamp, Coinbase Advanced, Gemini and Kraken[200797085495303†L49-L73]; futures products are often unavailable due to local laws. Canadians should avoid connecting unregistered exchanges; instead use \*\*Kraken\*\*, \*\*Coinbase Canada\*\*, \*\*Bitbuy\*\* or \*\*NDAX\*\* for spot trading. As with Mizar, deposit funds to your exchange via local methods (Interac e-Transfer, ACH or wire) before trading through 3Commas.

### ### 3.7 Funding accounts & deposit methods

3Commas does not accept deposits. To trade, you must fund your exchange account directly. Common funding

|-----|-----|-----|-----|

| \*\*ACH bank transfer\*\* | Rolling 10-day limit depending on account history (US\$2 k for new accounts up to US\$20 k for accounts with strong positive history); processing time 0-4 business days | No deposit fee; funds are \*\*held for 14 days\*\* before they can be withdrawn[377518367757050†L34-L59] | Requires linking your bank via Plaid and completing micro-deposits[233073024540963†L67-L175]. |

| \*\*Debit card\*\* | Daily limit ~US\$3 k, weekly US\$10 k, monthly US\$20 k; deposits are instant | 2.9 % + US\$0.30 per transaction; funds are held for \*\*10 days\*\*[377518367757050†L34-L59] | Supported cards include Visa and Mastercard. |

| \*\*Wire transfer\*\* | No deposit limit; processing time 1-5 business days | US\$20 per deposit; funds held for \*\*24 h\*\* after credit[377518367757050†L34-L59][922546644138780†L50-L101] | You must include the unique reference code provided by Pionex.US when sending the wire; transfers must come from an account in your own name[922546644138780†L50-L101]. |

Deposits are credited to your USD wallet. Pionex also accepts crypto deposits; follow the app instructions to select the correct coin and network. Once funded, you can run Pionex's bots or spot-trade. Withdrawal times mirror deposit holds (ACH 14 days, debit 10 days, wire 24 h).

#### #### 4.4 Pionex referral & promotions

Pionex promotes its referral program through occasional bonus campaigns. A recent third-party article notes that using a referral code can give new users a \*\*20 % trading fee rebate\*\* and deposit bonuses up to \*\*10 000 USDT\*\*[207195928421525†L102-L115]. Bonus details change frequently, so check Pionex's promotions page for the latest offers.

#### #### 4.5 Caveats & risk management

\* \*\*Availability:\*\* Pionex global is unavailable to Canadians and most U.S. residents[53486388747175†L31-L80]. Canadians should use registered exchanges such as NDAX or Bitbuy instead.

## DEPOSITING FUNDS

