



Modern currency payment provider you can trust.

17.57%

Fintech / Blockchain



Cointopay International B.V. started January 2014
Part of Surplus17 B.V. holding since January 2017

The first "Altcoin niche" crypto payment provider E2E crypto trade to fiat payment flow automation White label crypto payments franchise

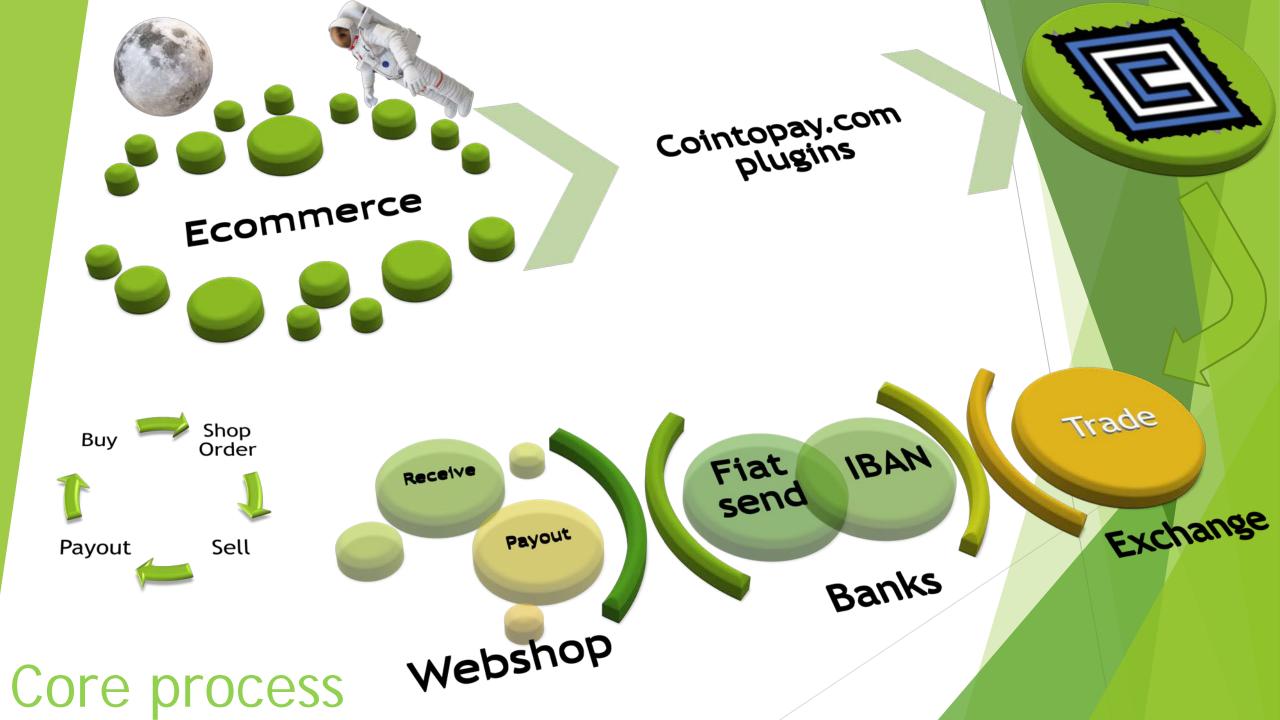
Technological incubator fintech / blockchain Agile international team, company from NL

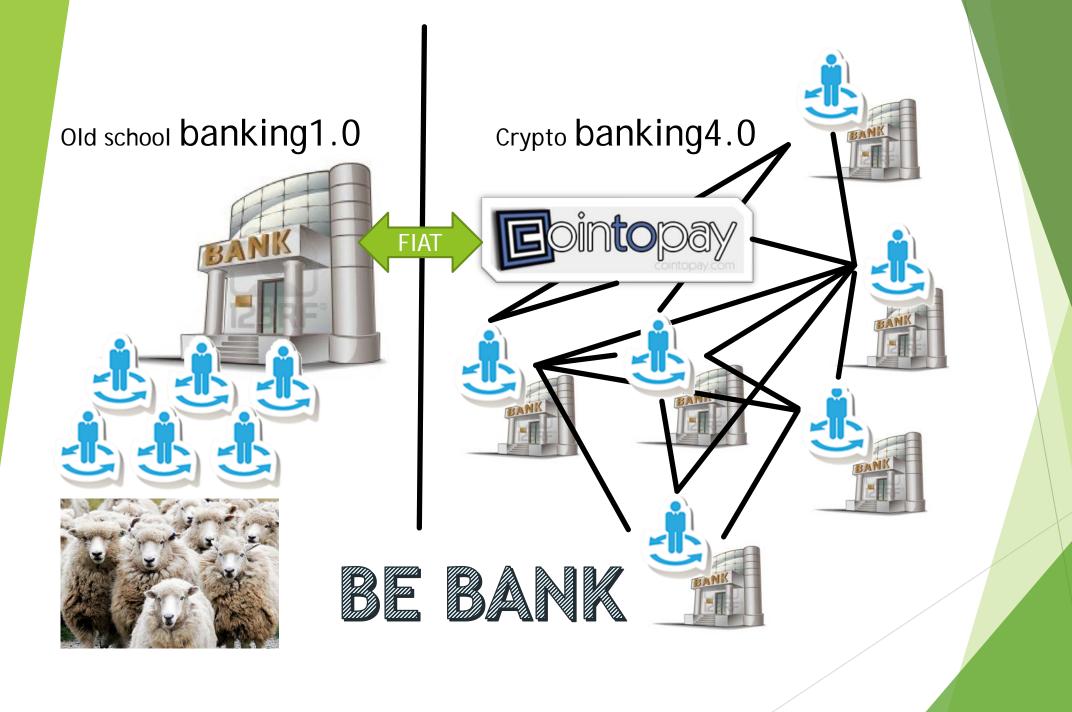
Introduction

Crypto currency payment- & wallet services for business

Business model: 1% + network fee

Core business





Wallet- & transaction support for all crypto currencies Daily pay out in euro without exchange rate volatility risk Responsive DevOps support

Benefits

Cointopay focus: B2B (and B2C)

Ecommerce payment integration

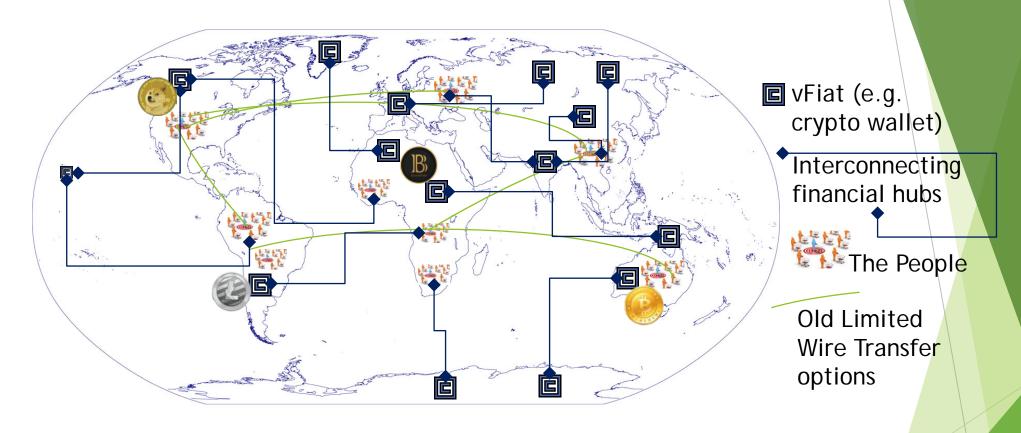
Product portfolio (payments (core), platform, trading and native Cointopay blockchain)

Must have payment option for your webshop!

Cointopay platform API supports many use cases (Secure Cloud, Autonomy, Interconnect, XChange, XChange+, XChangeAutonomy, XChangeInterconnect, vFiat and T-Zero instant)

Positioning

Decentralized Finance. Introducing virtual FIAT (vFiat)



"No more centralized power, one global financial system owned by you and everyone else." - CEO of Cointopay

APPS

WEB (COINTOPAY.COM)

3rd party

API (v2REAPI, RTAPI, MarketAPI and MerchantAPI)

Platform (COINPRESS.CLUB)

Secure Cloud, Autonomy, Interconnect, XChange, XChange+, XChangeAutonomy, XChangeInterconnect, vFiat and T-Zero

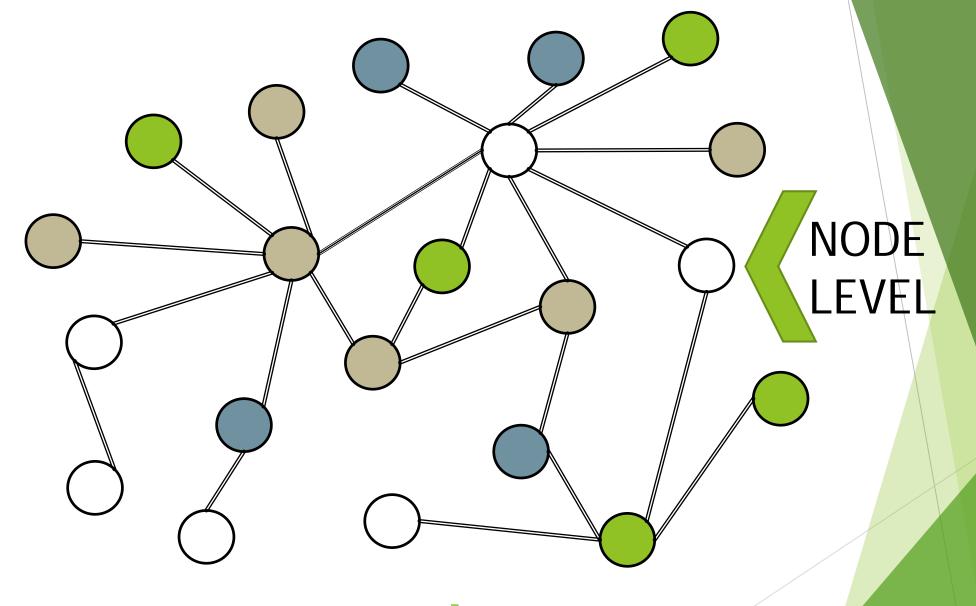
3rd Party

Native blockchains

Your blockchain Coinectar

NODE LEVEL

High level stacks



Interconnected

Cointopay

Platform technology

Secure Cloud: Classic centralized model

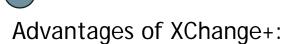
>> Connect to our wallets via API

Autonomy: First step towards decentralization >> Connect to own wallet API (from platform)

XChange: Use exchanges to provide wallet services >> Connect to Exchange APIs

Interconnect: Connect to other Cointopay platforms
>> Connect via Bitcoin compliant API requests (RPC/SSL)

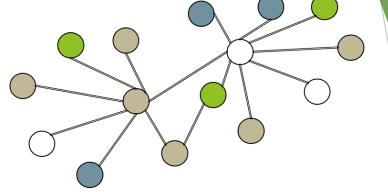
XChangePlus



- Failover functionality
- Unlimited address pools
- Sound basis for more apps
- Truly decentralized, because:
 - Choose from multiple platforms
 - Choose wallet type
 - Interconnectable
 - Run your own copy (franchise)

Secure Cloud Autonomy XChange Interconnect

Platform technology



XChangeAutonomy: Connect to different platform accounts that you own incl. exchanges within one account XChangeInterconnect: Usage of Autonomy utilizing own Exchange account endpoint (account owned by customer)

vFiat platform extension: FIAT inputCurrency list connected to private Cointopay Coinectar blockchain

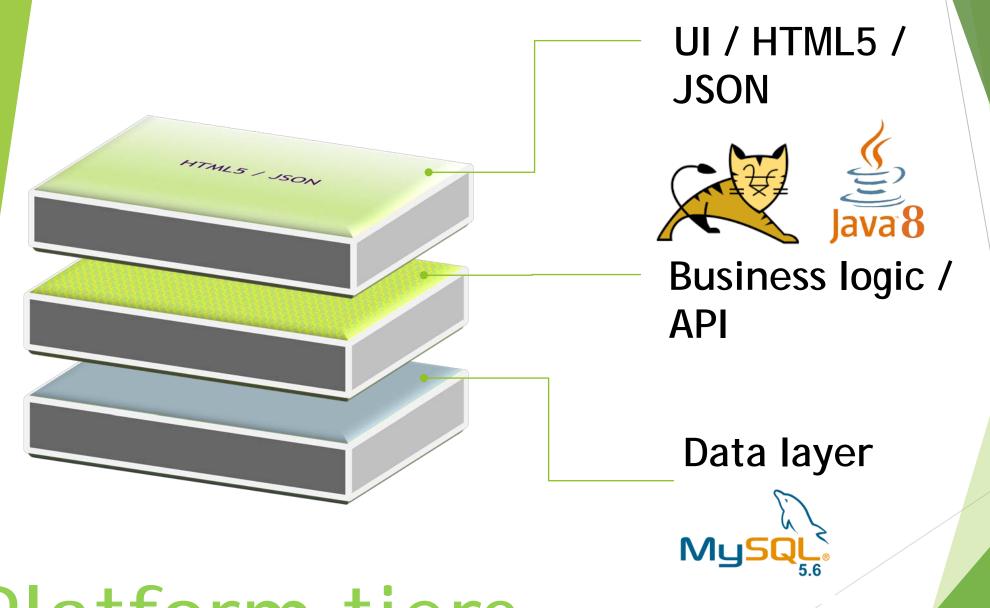
T-Zero instant payments: compatible with all coins incl. vFiat currencies)

Advantages of vFiat:

- Safe private blockchain network
- Transfer of ownership
- Compatible with all features of platform
- Represents real FIAT (Thai Baht etc.)
- Enables FOREX trading
- TODO: connected to exchanges

vFiat extension

FIAT currency value (vEUR, vUSD)
Used also as inputCurrency
Using Coinectar blockchain
Compatible with T-Zero instant payments



Platform tiers

Proven payment platform for multiple crypto currency types: Easily RECEIVE, SEND, SWAP, STORE, BUY, SELL, (MASS) PAYOUT and create vTOKENS Automated conversion and payout process to bank Support for 14 ecommerce platform plugins incl. Magento & Wordpress WooCommerce

Android App:

Release1 of app ready with wallet options Release2 of app ready incl.:

- trading options
- wallet enhancements like payment timers and LTR addresses
- support vFiat currencies and T-ZERO instant payments

....More in the pipeline (confidential)!



:Affiliate program: >0.5% for referral transactions, paid daily to your account













Brand capital