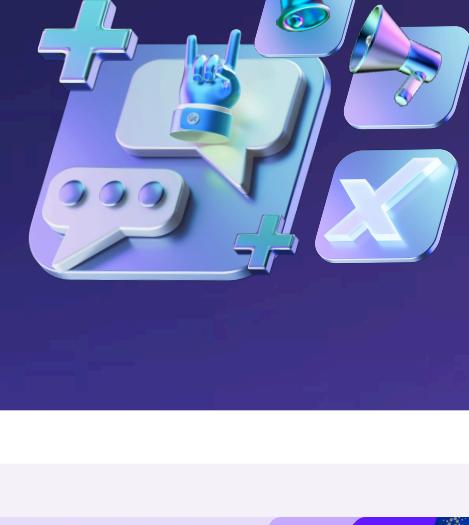




# Crypto-as-a-Service

Empowering businesses with secure, compliant, and scalable crypto infrastructure.



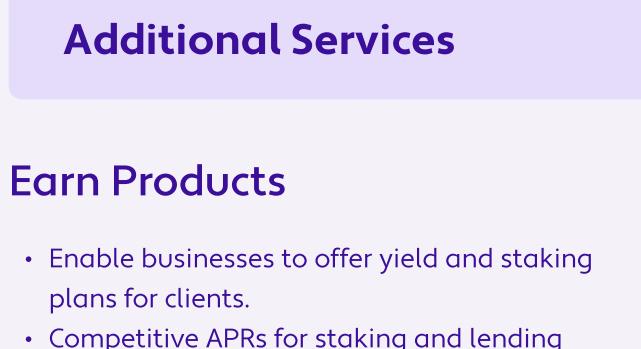
## What We Offer

XBO delivers a turnkey solution for businesses to integrate cryptocurrency services without building complex infrastructure. Our platform provides:



### Liquidity

- Deep liquidity pools for crypto-fiat and crypto-to-crypto conversions.
- Spot and OTC trading for seamless settlement.
- Credit Line Options: Flexible credit facilities to support trading and operational needs.
- Competitive conversion fees based on transaction volume.



### Custodian Solution & Wallet Management

- Institutional-grade custody for digital assets.
- Multi-currency wallet management with unique deposit addresses.
- API-driven integration for balance checks and transaction flows.



### Security

- Multi-layer security architecture with advanced encryption.
- ISO-certified processes and SOC 2 compliance for data integrity.
- Continuous monitoring and penetration testing for risk mitigation.

### Compliance, AML & Regulation

- Full AML screening for all crypto transactions.
- Adherence to MiCA regulatory framework in Europe.
- Global compliance coverage with robust AML policies.
- Integrated compliance tools (e.g. Elliptic, Sumsub) for risk mitigation.

## Additional Services



### Earn Products

- Enable businesses to offer yield and staking plans for clients.
- Competitive APRs for staking and lending products.
- Flexible terms to enhance customer engagement and retention.

### Spend Crypto with Cards

- Cards-as-a-Service: Issue cards for clients to spend crypto anywhere, anytime.
- Seamless integration with existing platforms.
- Global acceptance for everyday purchases.

## Competitive Positioning



### Strong Development Capabilities

Scalable and single API endpoint, rapid integration, and customization for partners.

### Security Layers & Certifications

ISO, SOC 2, and institutional-grade infrastructure.

### Regulatory Coverage

Global compliance coverage of licenses for adherence KYC and AML standards

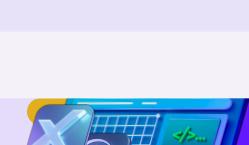
### Comprehensive Service Suite

Liquidity, custody, wallet management, compliance, security, Earn products, and card issuance under one roof.

### Transparent Pricing

No hidden fees, clear transaction-based model.

## Industries We Serve



### Fintech & Neobanks

Embed crypto trading and custody into existing platforms.

### E-commerce

Accept crypto payments globally, reduce chargebacks, and enable instant settlements.

### Gaming & iGaming

Offer secure, fast deposits and withdrawals with crypto.

### Remittance & Payments

Enable cross-border transfers with lower fees and faster processing.

### Financial Institutions

Launch regulated digital asset products for retail and institutional clients.

## Use Cases



### Crypto Payments & Checkout

Accept crypto payments directly on your website or app.

### Trading & Brokerage via API

Integrate with major exchanges and OTC markets.

### Custody Services for Institutions

Provide secure, compliant custody for institutional clients.

### Stablecoin Rails for FX and Settlement

Settle international payments quickly and efficiently.

### Yield Products (Staking, Lending)

Offer competitive yields for staking and lending.

### Crypto Spending via Branded Cards

Issue physical or digital cards for everyday spending.

## Why XBO



Criteria	In-House Solution	XBO.com CaaS
Time-to-Market	9-12 months	4-6 weeks
CAPEX	\$500K-\$1M+ (development, infrastructure)	Minimal (OPEX subscription model)
Running Costs	Min \$20K/month (team, infra, compliance)	\$0 (included in subscription)
Compliance	Requires dedicated legal & compliance team	Built-in (MiCA, CySEC, MSB, ISO ready)
Technical Complexity	High – wallet security, liquidity, APIs	Pre-built architecture, ready-to-integrate
Maintenance	Ongoing dev team, security updates	Managed by XBO.com
Scalability	Complex, requires additional investment	Built-in scalability
Risk	High – regulatory, cyber, liquidity	Lower – diversified providers, MPC wallets
Settlement Speed	Depends on custom integration	Instant
ROI Timeline	18-24 months	2-3 months

## Learn More

Corporate Sign up: [www.xbo.com/corporate/register](http://www.xbo.com/corporate/register)

Contact: [onboarding@xbo.com](mailto:onboarding@xbo.com)

[www.xbo.com/en/corporates/crypto-as-a-service](http://www.xbo.com/en/corporates/crypto-as-a-service)