

Welcome to Xbo.com

New Client Guide





We've put together a helpful guide for new clients, addressing some of the most frequently asked questions to help you confidently take your first steps with XBO.

1. Completing Account Verification -The last steps to fully verifying your account to PRO level
2. How to Deposit FIAT
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4. How to Deposit Crypto & how to find your wallet address
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6. What Cryptocurrencies we support
7. FEES: Deposit and Withdrawal fees for Crypto and Fiat
8. Crypto PayX
9. How to generate API keys and find API docs
10. Change registered phone number or email address



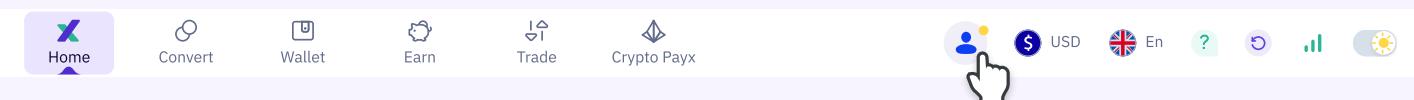
COMPLETING ACCOUNT VERIFICATION

The last 2 steps to complete and reach PRO level verification are:

- ✓ To receive an email to log in and reset your password
- ✓ Upload a selfie of the authorized user

To upload the selfie to your XBO account, please follow these steps:

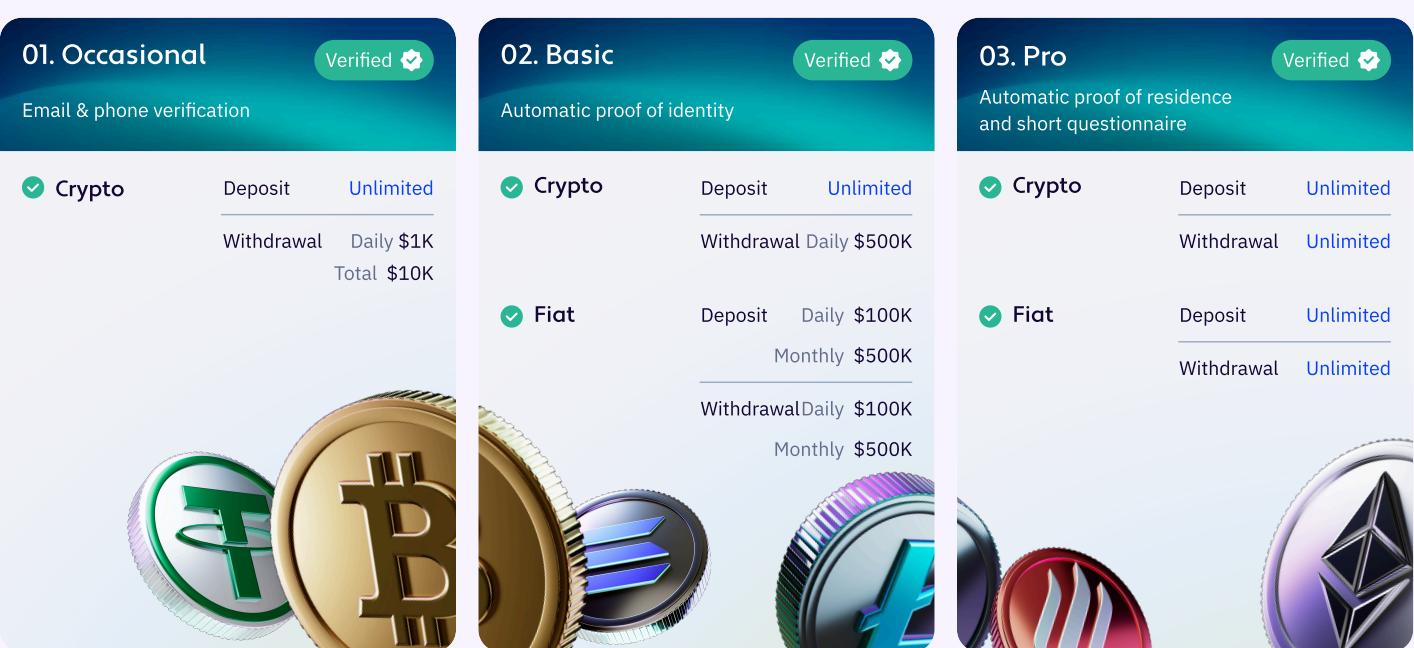
1. Please log in to your account, and click on the profile icon at the bottom right corner of the page, as can be seen below:



2. Once you click on that, you will see a little pop-up box. At the top part, next to your email address, it will show your verification level status:



3. Click on your verification level status, and it will take you to the next page, which will show you where you need to continue the verification process:



4. You will need to upload a selfie of the authorized user, by scanning the QR code - the selfie cannot be uploaded from your gallery or saved images. The selfie will need to be taken at the same moment that you reach this step.

HOW TO DEPOSIT FIAT TO YOUR XBO ACCOUNT:

You can fund your XBO account using:



Credit card (click on the "Card" option and just add your card details)



Bank transfer

To Deposit Via Bank Wire Transfer, Please Follow These Steps:

1. Login to your XBO account
2. Click on "Deposit" (which can be found on the left side the page)
3. Select the deposit method you wish to proceed with (in this case choose "Bank")
4. Enter the currency and amount
5. Enter your bank details
6. Choose one of the recipient banks
7. Once you click "Proceed", your deposit request will be created in our platform and on this next page you will be able to see all of our bank details which you will need to add to your wire transfer.
8. Also, here our system will generate a Transaction ID for your deposit request (eg. TXN12345)
9. How to generate API keys and find API docs

You will need to add this transaction ID, as a reference comment on your actual transfer details with your bank

Here are the minimum amounts for Fiat deposits:

Using a Bank Card:

- ✓ USD - **10\$**
- ✓ EUR - **10€**
- ✓ GBP - **10£**

Wire transfer:

- ✓ USD - **100\$**
- ✓ EUR - **100€**
- ✓ GBP - **100£**
- ✓ CHF - **100CHF**
- ✓ AUD - **5000 AUD**

HOW TO MAKE A FIAT WITHDRAWAL:

1. Go to "Wallet" section (can be found at the bottom of the page)
2. Choose the currency you want to withdraw.
3. Click "Withdraw".
4. Choose how much you want to withdraw.
5. Enter your bank details.
6. Click "Withdraw".
7. Confirm the transaction with the OTP code sent to your phone number.

You will then be able to view the status in "Transaction history". Once it's processed, you will receive the funds to your bank account.

Here are minimum withdrawal requirements:

- ✓ USD - **100\$**
- ✓ EUR - **100€**
- ✓ GBP - **100£**
- ✓ CHF - **100CHF**
- ✓ AUD - **5000 AUD**



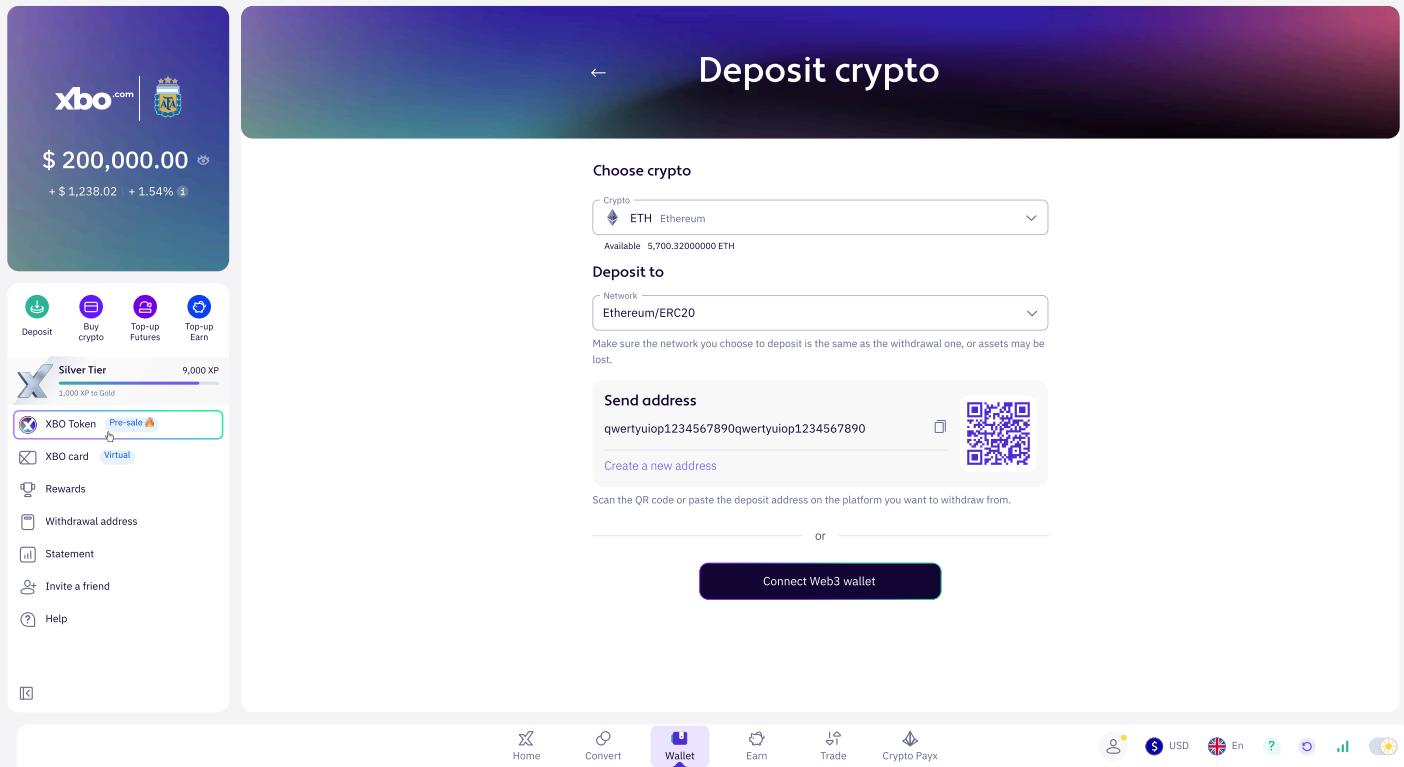
HOW TO DEPOSIT CRYPTO TO YOUR XBO ACCOUNT:

1. Go to "Wallet" section > Search for the cryptocurrency you wish to transfer > Click Deposit

2. Then on the next page, you will need to select the Network

From the list of available networks, choose the one you want to use to transfer your crypto. Make sure you choose a network compatible with the currency you want to send.

Please keep in mind that the network you select at this step should be the same as the one you'll select on your outside wallet when finalizing the transfer. Otherwise, your funds may be lost.



3. On this same page, you will see a QR code and a Send address (a series of numbers and letters). This is your unique XBO.com crypto address for the cryptocurrency you have chosen.

Note: Whenever you want to find your wallet address, you can visit the deposit page of the specific cryptocurrency to see the dedicated address.

There are two ways to transfer crypto to your XBO account:

1. Copy your XBO "Send address". Then log into the crypto wallet from which you want to transfer crypto and paste the address into the Send

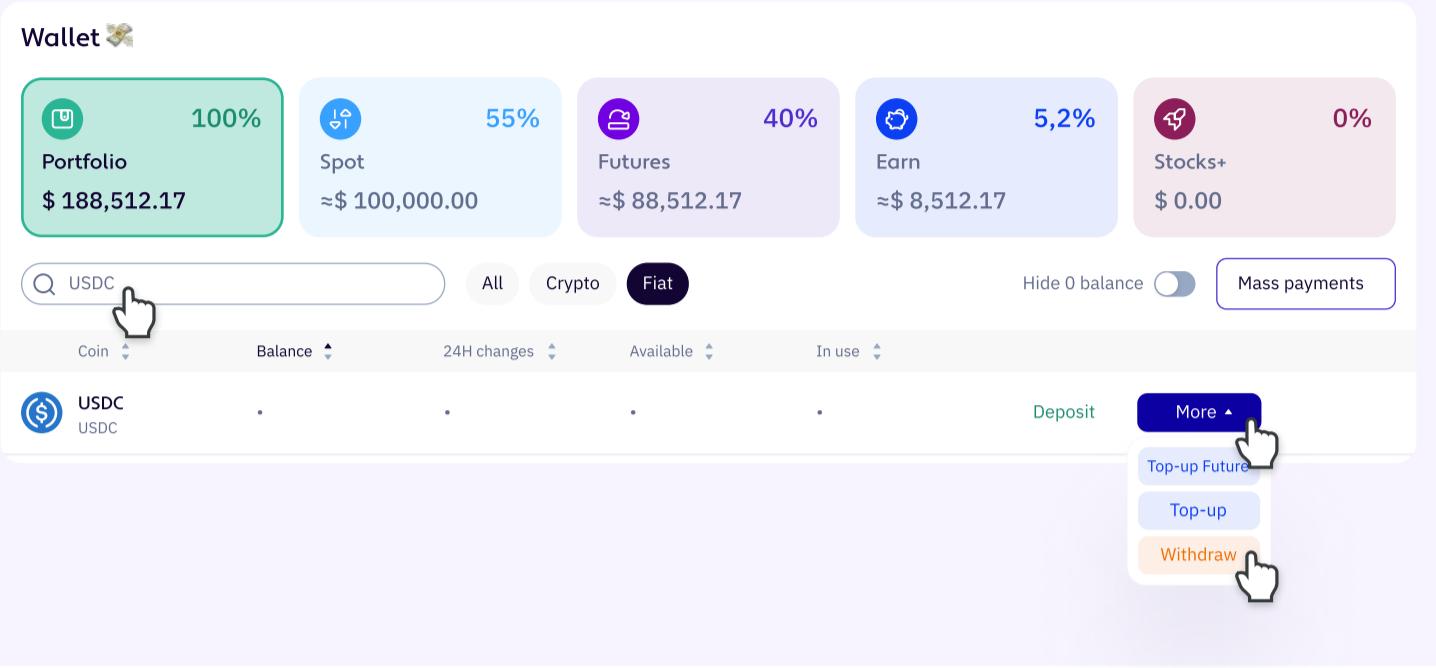
OR

2. You can scan the QR code with your phone and follow the instructions.

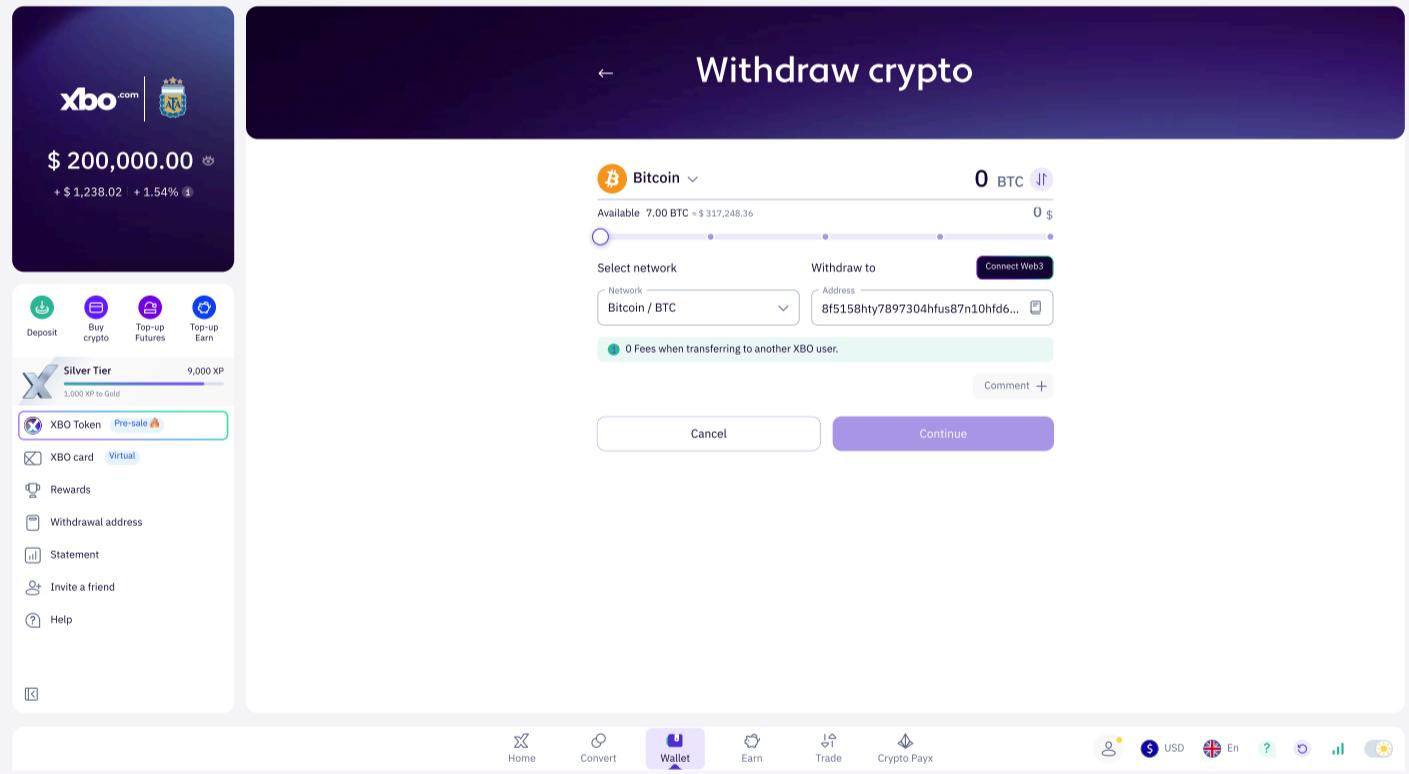
Scanning the QR code can be more convenient if you use different devices for XBO account and your other crypto wallet. If you access both platforms from the same device, it is better to use the Send address option.

HOW TO WITHDRAW CRYPTO FROM YOUR XBO ACCOUNT:

1. Go to Wallet > Search for the cryptocurrency you wish to withdraw > click Withdraw



2. Then on the next page you will need to enter the **amount** you want to withdraw, the **Network** and the **Destination Address** that you want to send the funds to.



Please note: From the list of available networks, choose the one that will process the transaction. Make sure it matches the network of the receiving wallet, or your funds could be lost.

3. Once all data is correctly entered, click on Continue.

4. Then to finalize the withdrawal, confirm the transaction with the OTP code sent to your phone number.

You will be able to view the status of the withdrawal process in "Transaction history". Once the transaction is processed, the crypto will be delivered to your personal wallet.

WHAT CRYPTOCURRENCIES DO WE SUPPORT?

For a full list of all cryptocurrencies in which we support, we need to refer to the Support Hub on our platform for the most updated information.

Here is the link:

[What cryptocurrencies can I buy and sell?](#)

FEES: Deposit and Withdrawal fees for Crypto and Fiat

For all information on our deposit and withdrawal fees, we need to refer to the support hub on our platform for the most updated information.

Here is the link:

[What are the deposit and withdrawal commissions?](#)

CryptoPayX

If you are interested in utilizing our Cryptopayx solution, you can apply for a XBO Pay account by sending an email to onboarding@xbo.com

After the review and approval, you will need to generate the CryptoPayX API Keys to start your integration.

We have two types of API keys:

• **Sandbox API keys – Testing Environment**

If you wish to firstly become more familiar with our solution, you can generate these keys for testing purposes.

• **Production – Live keys**

When you are ready to proceed and go live with CryptoPayX – then your next move is to generate the Production stage API keys, and you will be ready to go live.

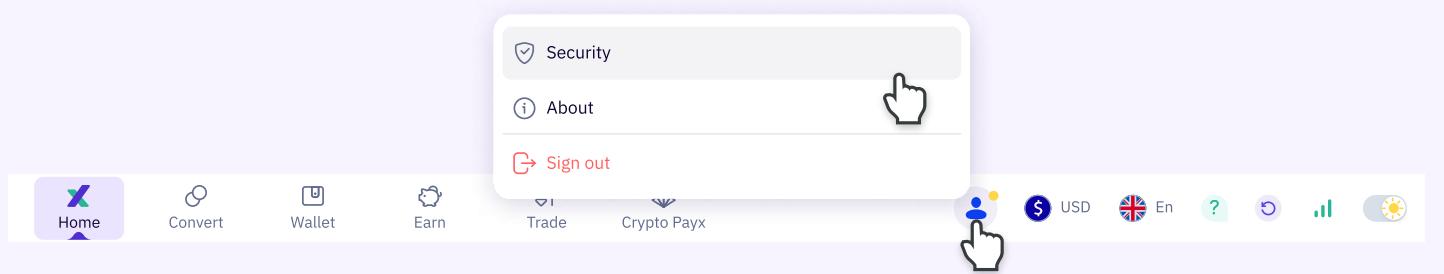
Our API documentation with all the information your team needs can be found on our platform. Please refer to the next point, for the steps on how to find the API documentation and how to generate the API keys.

HOW TO GENERATE API KEYS AND FIND API DOCS

To generate API keys, you can do this directly from our platform. Please follow these steps:

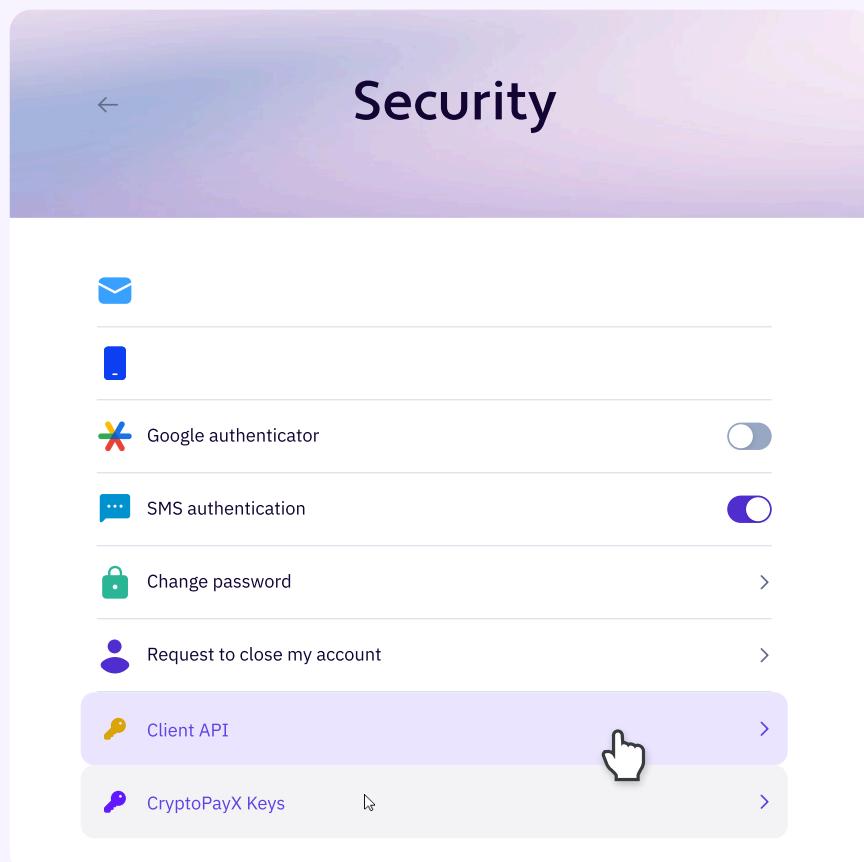
1. Log into your XBO account.

2. On the bottom right corner of your screen, click on the user icon and then click on "Security", as can be seen below:



3. This will refer you to the next page, with a list of options.

At the bottom of the list, you can choose which API keys you want to proceed to generate: "CryptoPayX" API Keys or "Client" API keys.

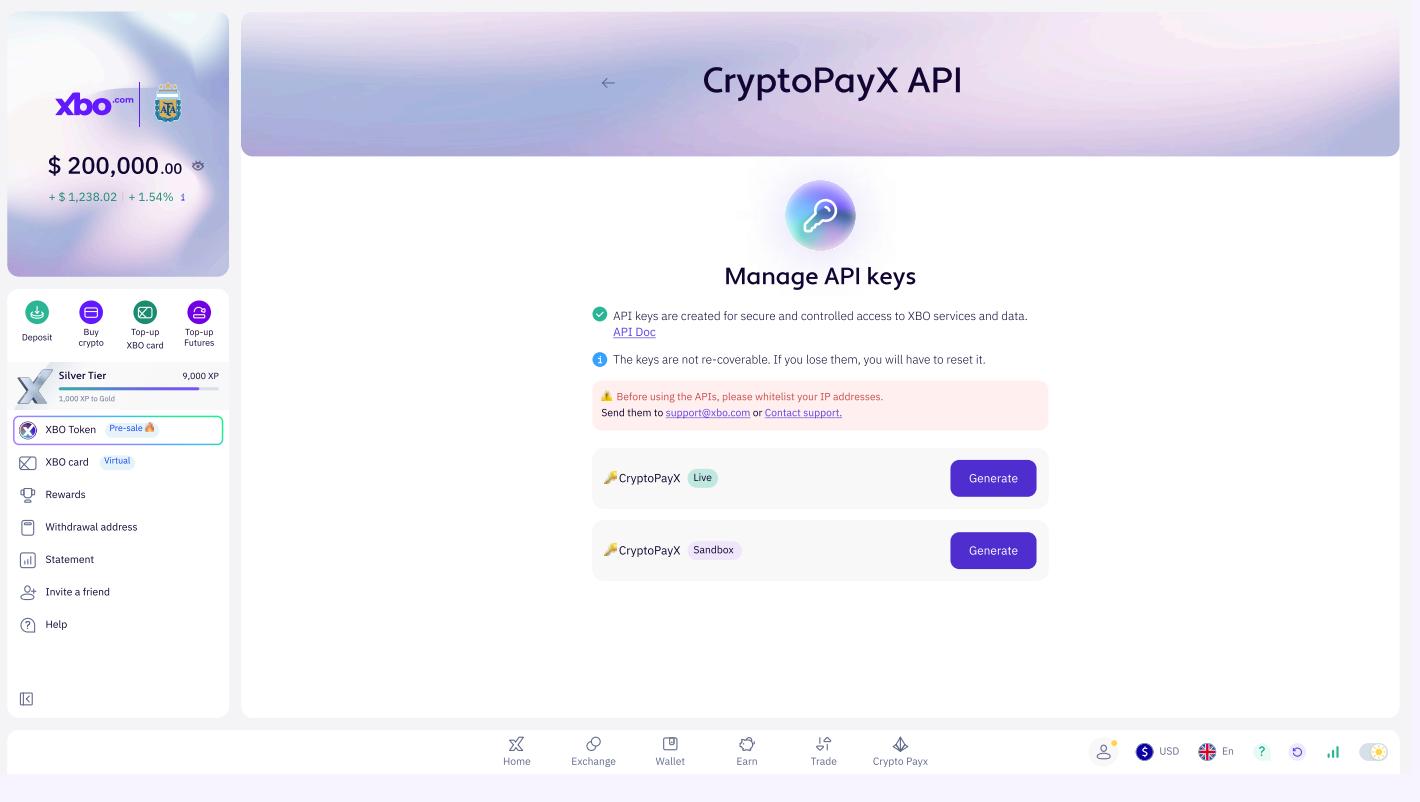


4. From there you will be able to choose which keys you want to generate (Live or Sandbox).

Simply follow the steps accordingly. The API key and secret will then be generated for you.

Please note: before using the APIs, you will need to Whitelist your IP addresses. To do, please send an email with your request to support@XBO.com.

Also, on this page you will be able to get access to the API docs for your assistance and review, as can be seen in the screenshot below:



5. Please make sure to securely save these keys, as they are not re-coverable. If you lose them, you will have to reset them.

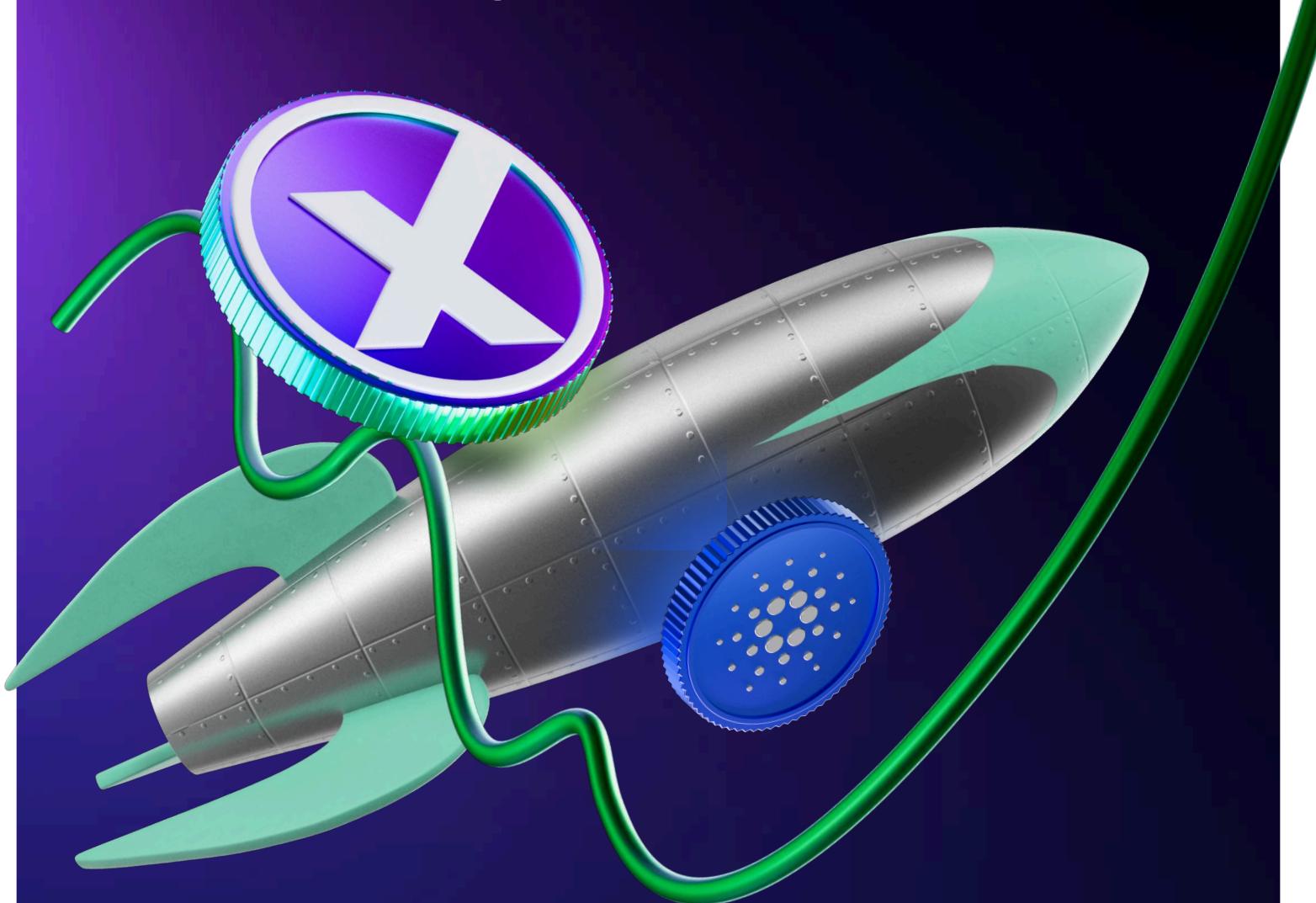
CHANGE REGISTERED PHONE NUMBER OR EMAIL ADDRESS

In case you will need to change the registered phone number or email address of your XBO account, you will need to send your request via email from the registered email address of your XBO account to support@xbo.com with the below information:

1. Provide the old phone number/email address
2. Provide the new phone number/email address
3. Provide the reason of the change

xbo.com

**Start your Crypto
Journey with US**



If you have any further questions feel free
to contact Onboarding@xbo.com