

Sprint 198 Release Notes

(February 02, 2026)

Mobile App

- Add Google Pay as a New Deposit Method
- Extend Token Page with Additional Data
- Verification Center UI/UX Improvements

Web Platform

- Improving the Sharing of Withdrawal and Deposit Details
- Emoney: New Banking Service Integration

Mobile App & Web Platform

- Add New Payment Methods (Virtual IBAN, SWIFT)

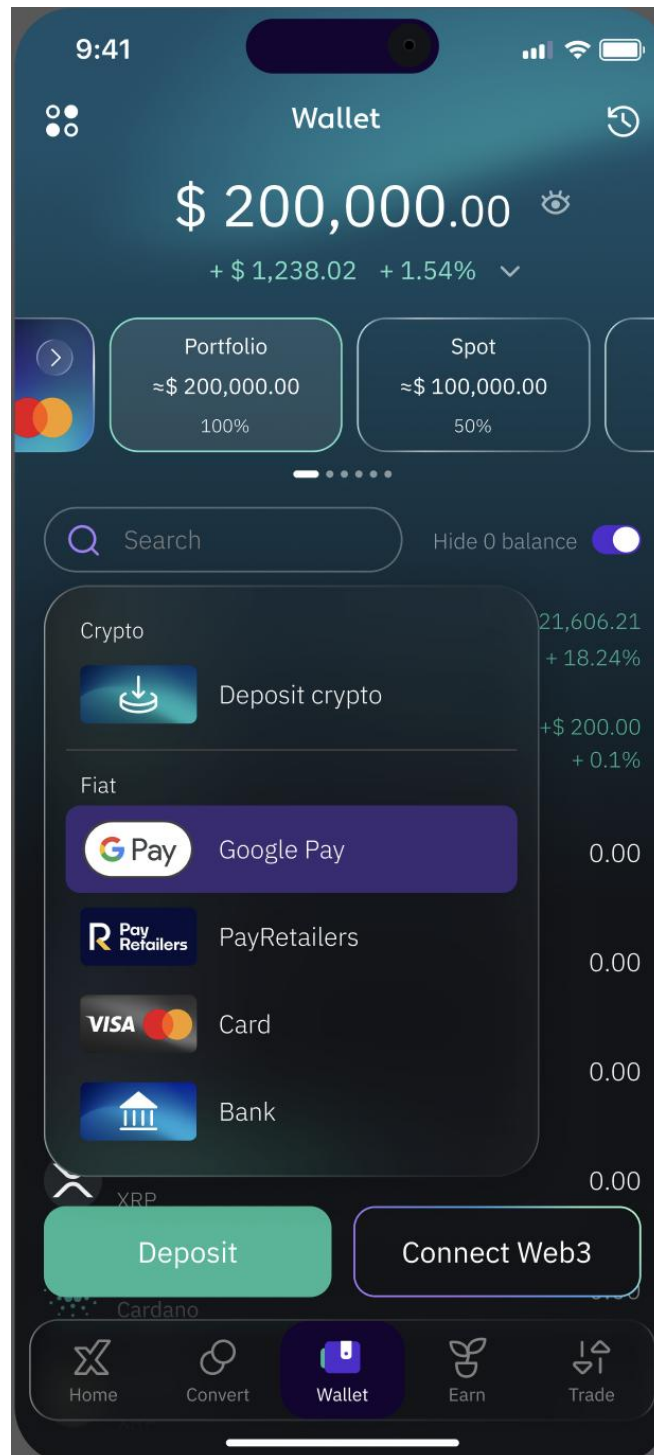
Payment Cards

- New State Authentication & Failed Card Transaction Handling

Mobile App

Add Google Pay as a New Deposit Method

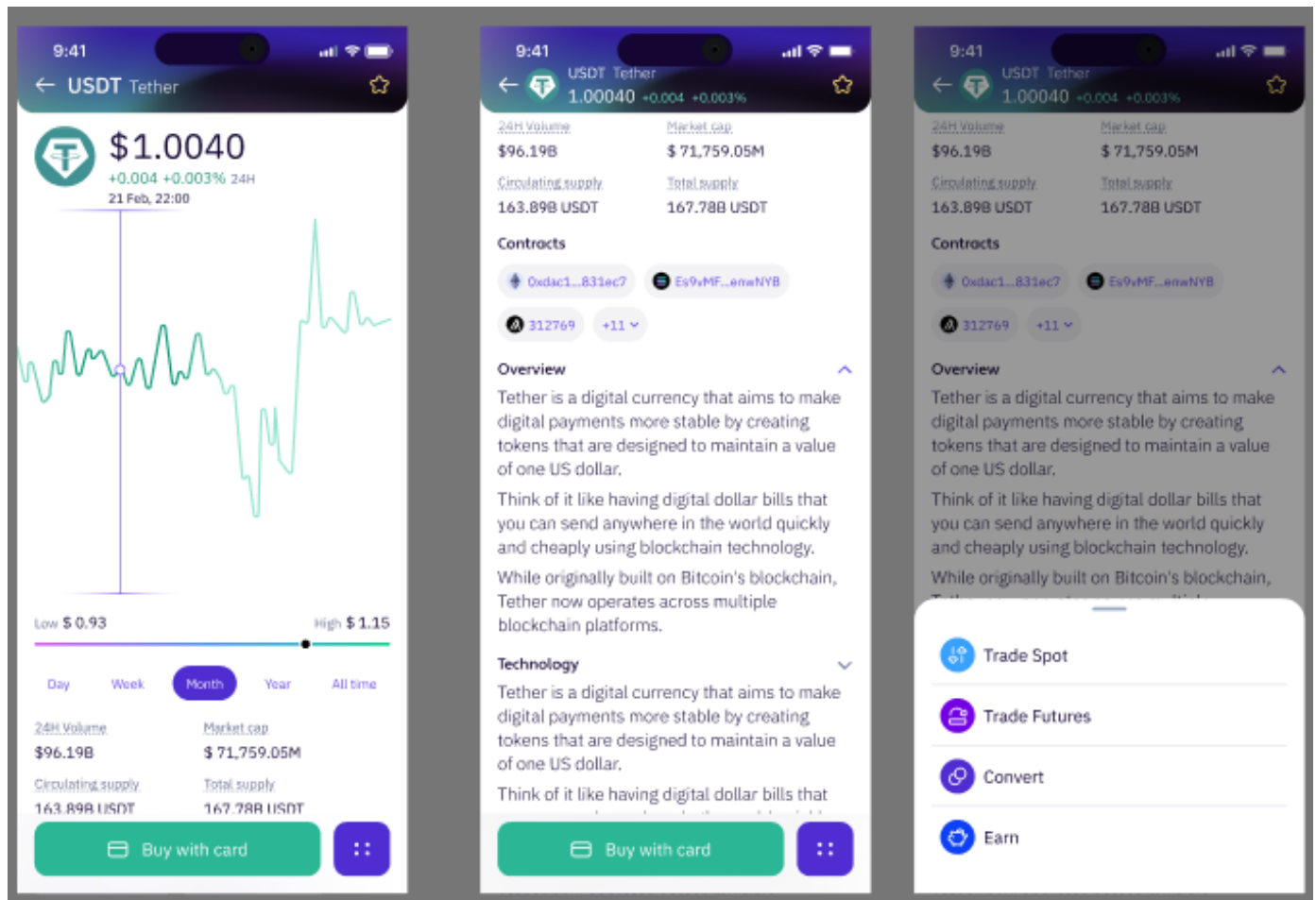
The mobile application now supports **Google Pay** as a deposit method, enabling users to fund their accounts faster and more conveniently while boosting overall deposit conversion.



Extend Token Page with Additional Data

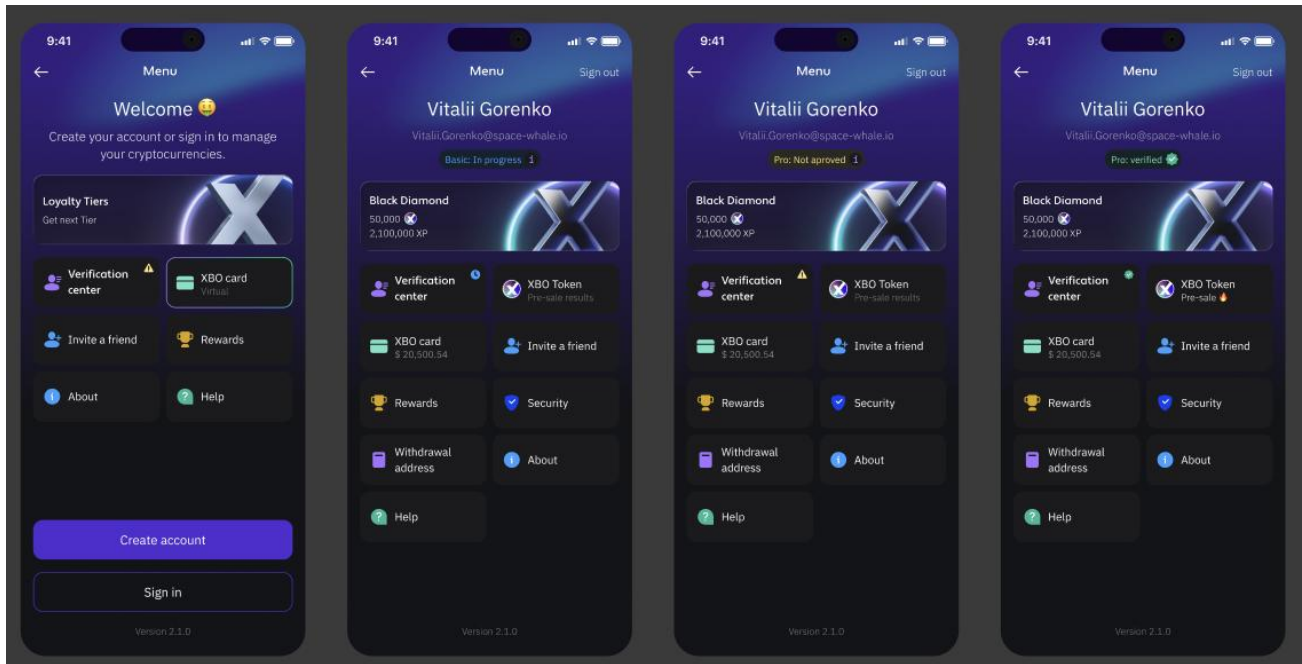
Each token page now displays the following data:

- DP/WD contracts available on the XBO platform
- Official project website and social media URLs
- Total and circulating supply
- Additional information such as tokenomics, roadmap, team, etc. (if available)



Verification Center UI/UX Improvements

Users can now access the **Verification Center** directly from the new UI element in the Menu to view their **verification status** and navigate to complete or upgrade their **verification level**.

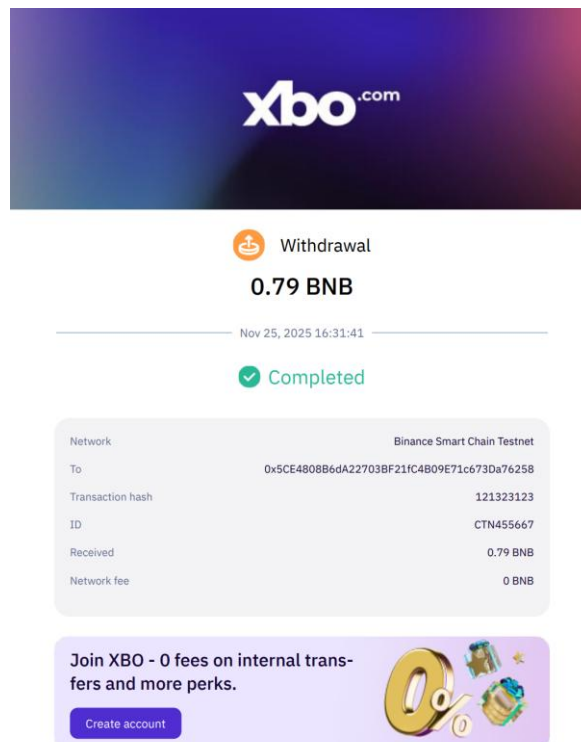


Web Platform

Improving the Sharing of Withdrawal and Deposit Details

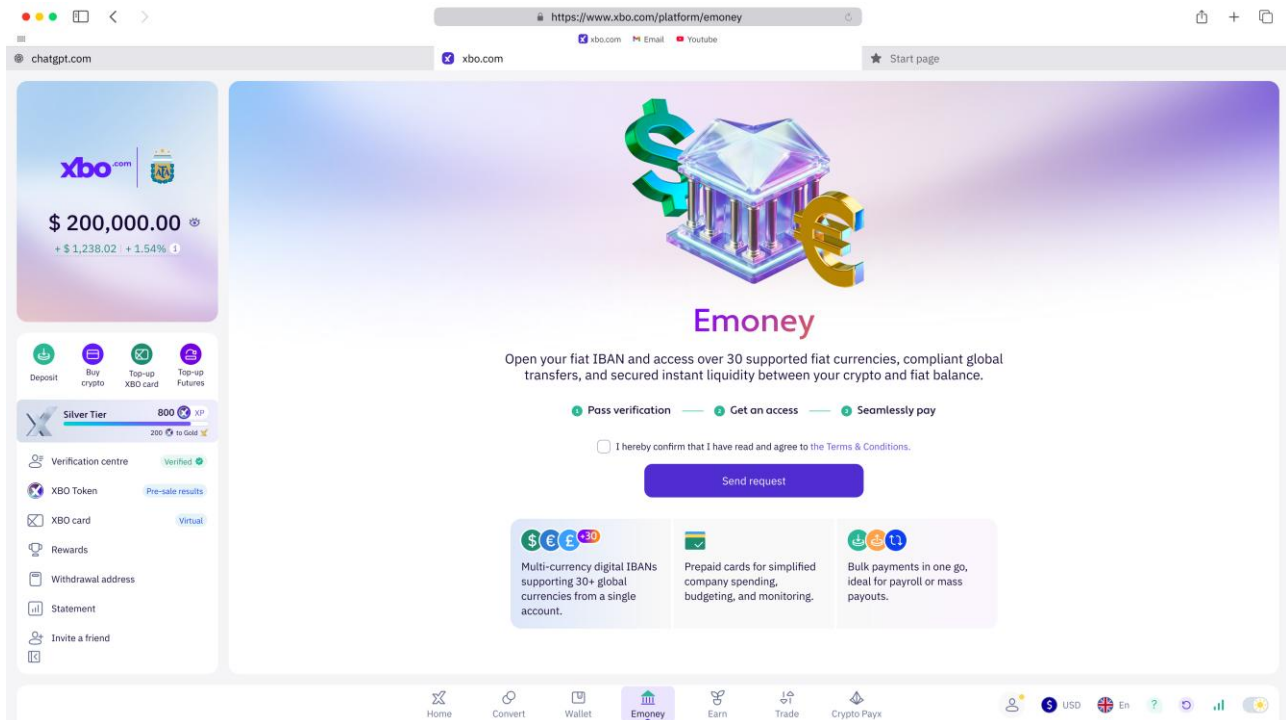
The deposit and withdrawal details **share flows** have been updated so users can share a **newly generated file** that includes a **banner with a referral link**, aligned with the new designs.

When a user clicks “**Save**” on the **Deposit** or **Withdrawal transaction details** screen in the transaction history (regardless of transaction status), a **new file is generated**.



Emoney: New Banking Service Integration

We are launching a new Emoney functionality that enables XBO users to access banking services provided by our external partner, **Equals Money**.



To use the service, a customer must submit a request, which appears in a dedicated Emoney section in the **CRM**. Based on the submitted request, the responsible team creates the customer profile in the Equals Money system. Once the customer data is registered, the user receives login credentials and can access the Emoney service.

xbo.com Customers Accounts Balance Transactions Earn Emoney Documents Resources Users Header/Footer Menu							
Emoney							
Customer ID	Entity Type	External Customer ID	Customer Name	Request Date	Action Date	Status	Action
ACC699455C	Individual	ID928374	Eusebio Crona	01-01-2026	-	Awaiting Approval	Approve
ACC902673H	Individual	ID928374	Linda Wehner-Kreiger	01-01-2026	-	Awaiting Approval	Approve
ACC784123K	Corporate	ID293847	Antonietta Quitzon	01-01-2026	02-01-2026	Approved	
ACC235991G	Individual	ID674392	Bryana Reichert	01-01-2026	03-01-2026	Declined	
ACC902673H	Individual	ID284759	Eusebio Crona	01-01-2026	-	Awaiting Approval	Approve
ACC448295J	Individual	ID639584	Arnulfo Auferhar	01-01-2026	-	Awaiting Approval	Approve
ACC103782F	Individual	ID739573	Brigid Okuneva	01-01-2026	-	Awaiting Approval	Approve
ACC638592L	Individual	ID092735	El Lesh	01-01-2026	-	Awaiting Approval	Approve
ACC857493D	Individual	ID635879	Krysta Jast	01-01-2026	-	Awaiting Approval	Approve
ACC374920A	Individual	ID529473	Shea Trantow	01-01-2026	-	Awaiting Approval	Approve
ACC582019B	Individual	ID738295	Okey Wintheiser	01-01-2026	-	Awaiting Approval	Approve
ACC957382E	Individual	ID957382	Doug Volkman	01-01-2026	-	Awaiting Approval	Approve
ACC295867C	Individual	ID847392	El Lesh	01-01-2026	-	Awaiting Approval	Approve

Mobile App & Web Platform

Add New Payment Methods (Virtual IBAN, SWIFT)

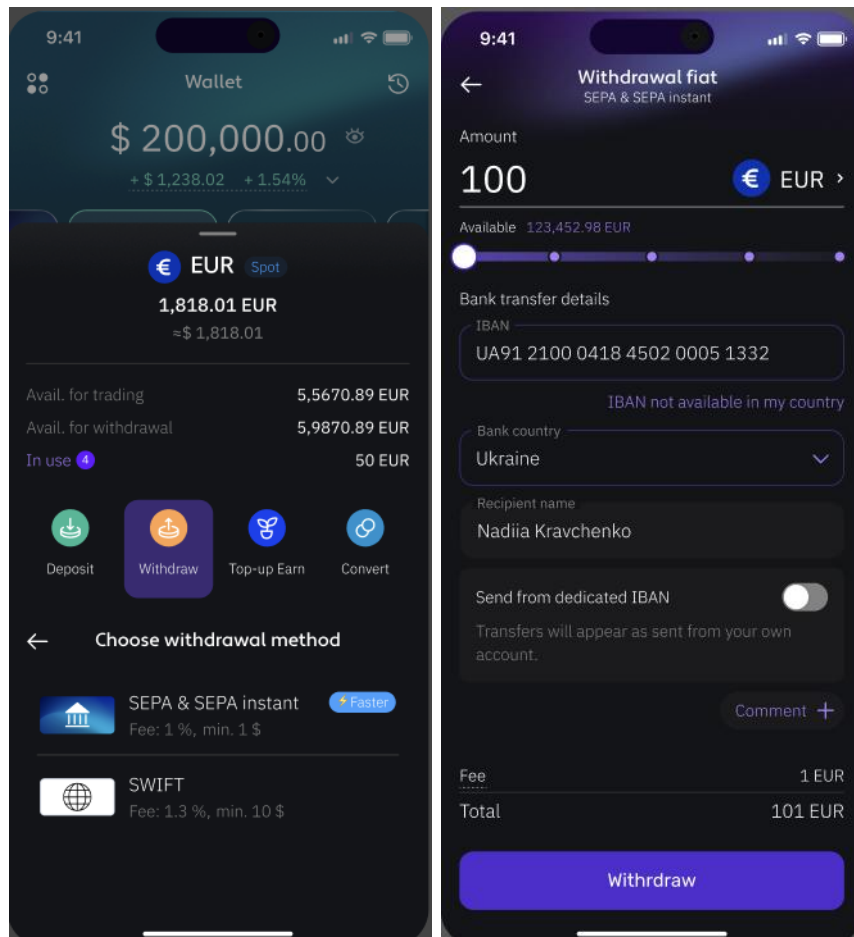
The withdrawal form now supports two new methods, **SWIFT** and **Virtual IBAN**, providing users with only the relevant banking fields to complete transactions quickly and accurately.

Withdrawal methods can be selected either through a **popup** when more than one method is available, or **automatically** when only one option is available.

After all fields are completed, a confirmation screen displays the withdrawal details and allows users to confirm or edit them. Once confirmed, the withdrawal is sent to CRM with the selected fiat withdrawal method.

Note: New withdrawal methods (Virtual IBAN and SWIFT) will be available only in app version 3.5.0 and later. In earlier app versions, withdrawals will be available only for currencies with the SEPA method configured.

The screenshot displays the 'Withdraw fiat' interface in the XBO mobile app. The top header is 'Withdraw fiat' with a subtitle 'SEPA & SEPA instant'. The left sidebar shows the user's profile with a balance of \$200,000.00 and various navigation options like Deposit, Buy crypto, Top-up XBO card, and Top-up Futures. The main form area is titled 'Select currency and amount' and shows 'EUR' selected with a value of '0 €'. Below this, the available balance is '317,248.36 EUR'. The 'Enter bank transfer details' section includes an IBAN field with the value 'KW81CBKU0000000000001234560101', a country dropdown set to 'British Indian Ocean Territory', and a recipient name field with 'Nadia Kravchenko'. There is a toggle for 'Send from dedicated IBAN' and a 'Withdraw' button at the bottom.



Payment Cards

New State Authentication & Failed Card Transaction Handling

Failed card transactions are now handled in a controlled and transparent manner.

When a **transaction fails**, the authorization status is updated so the held amount is reflected in the customer's balance but remains unavailable for use in the **Wallet** or **Payment Card** account.

Each failed transaction is clearly recorded and visible in:

- the **transaction history**, showing both the failed spend and the failed transaction fee;
- **CRM** under Operations, where two entries are created: one for the failed spend fee and one for the spend transaction in a failed status.

The failed transaction fee is applied to the customer's Payment Card account balance and is reflected in the Payment Card transactions grid.

When a transaction is successfully completed, its status is updated to **Completed** in the **Transaction history**, **Payment cards**, and **CRM**. Each transaction is recorded only once, preventing duplicate charges.

The card issuance process includes a **Close** option.