XBO.com

Sprint 196 Release Notes

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Web Platform

Reward Center. Aggregated Balance in Wallet

Users can now see their total unclaimed rewards and potential (promo-reward) directly in the Wallet, where a clear, aggregated amount is displayed in both USD equivalent. This helps users immediately understand the value available to them and increase visibility and engagement.

The Wallet shows this aggregated amount only when unclaimed rewards exist or promo available, and the rewards section is hidden when the balance is zero. The value shown in the Wallet remains consistent with what users see in the Reward Center.

Users can navigate from the Wallet to the Reward Center to view details or claim their rewards, as claiming is not supported within the Wallet.
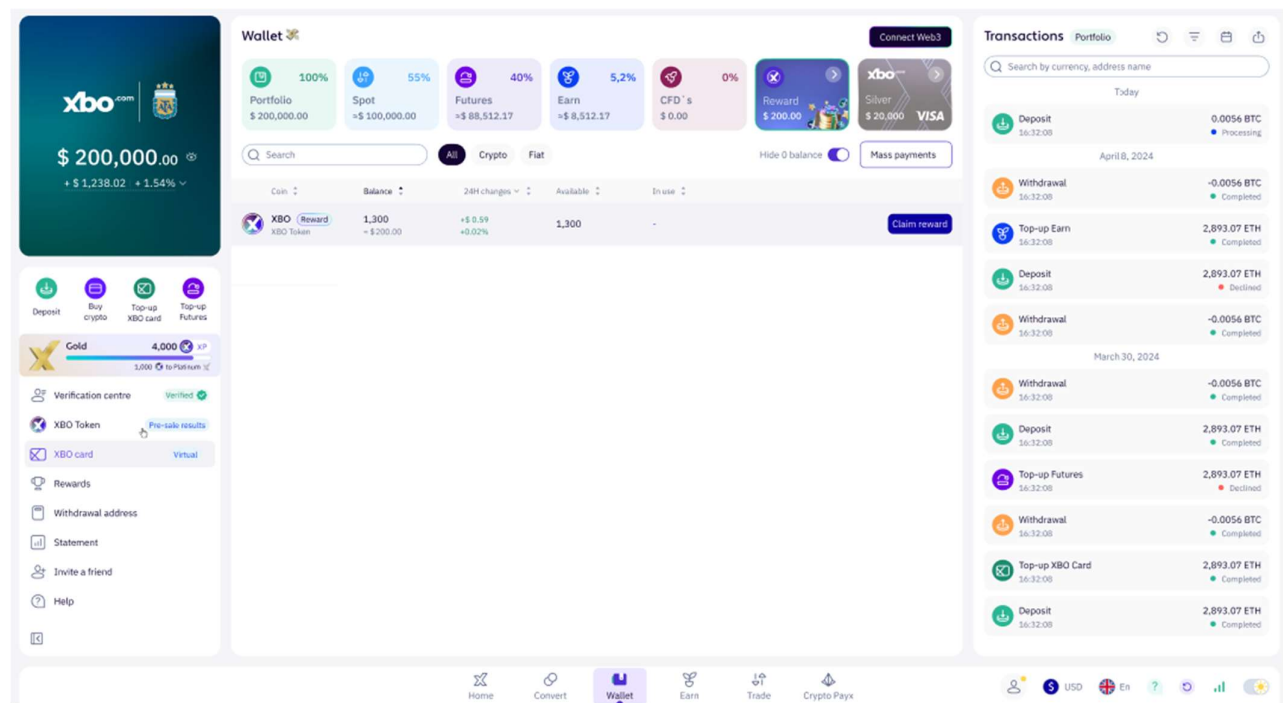
Report Center. Add Card Transactions in Statement

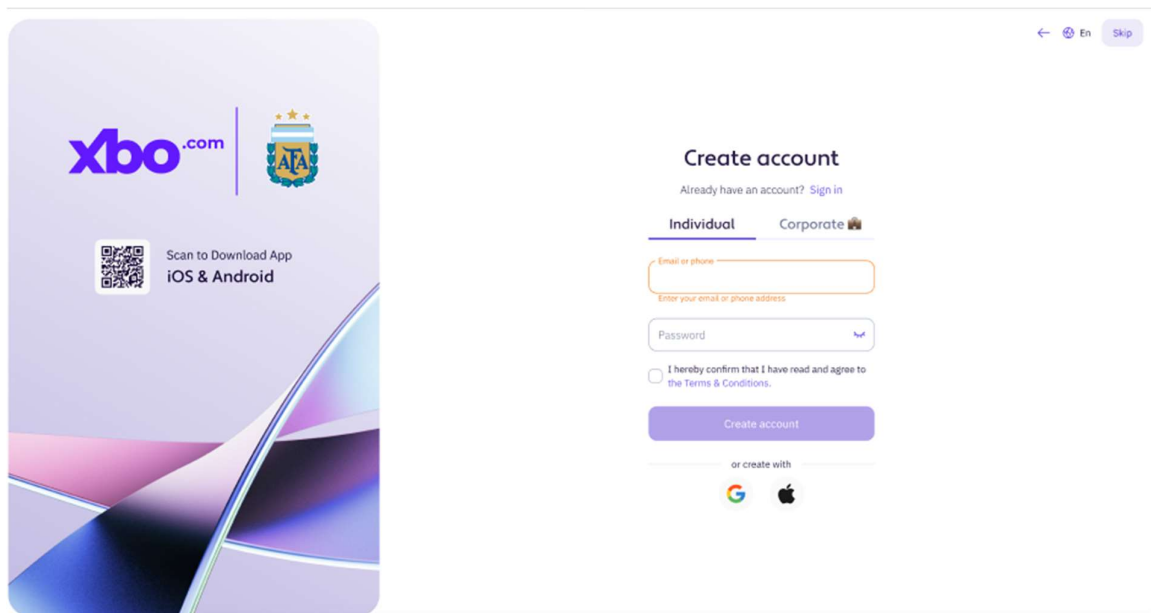> **Note:** This functionality will be released on **08.01.2026.**

The account statement is enhanced to provide users with a unified and accurate view of their card usage across all statement formats. Users can see all **card top-ups (deposits)**, **card spending (expenses)**, and **applicable fees**, ensuring a complete and consistent overview of their financial activity.

Fees embedded within spending transactions remain part of the main expense record and are not separated. The **structure and formatting** of card transactions are aligned with other transaction types across all statement formats, ensuring there are no duplicated or missing entries.

Corporate

Update Corporate/Individual Onboarding Selection on Start Page

On the **XBO.com** registration page, new users can choose between individual and corporate onboarding using a new switch. The form updates dynamically to display the fields relevant to the selected option.

CRM

Loyalty: Conditions to Apply for Crypto Rewards for Special Tiers

> **Note:** This functionality will be released on **08.01.2026.**

In the CRM, users can now configure a condition for a crypto reward so that it is applied automatically for Special tiers.

Users can select one of the following reward conditions: **when a tier is applied**, or **when a level is achieved**, with the option to specify the level. Only one condition can be active for each reward at a time.

When the selected condition is met, the crypto reward is applied automatically; if the condition is not met, the reward is not applied. Selecting one condition automatically disables the other.

Crypto Withdrawal Fee Configuration: Apply Fee for All / Apply for Filtered Option

Note: This functionality will be released on **12.01.2026.**

CRM users can bulk **update a single crypto withdrawal fee parameter** across multiple rows, allowing them to manage fees efficiently while avoiding accidental mass changes.

Users can update **only one fee parameter** per action, applying it either to all rows or only to those matching active filters.

When currency and/or network filters are applied, the action is labeled '**Apply for filtered**' and affects only the filtered rows. When no filters are applied, the action is labeled '**Apply for all**' and affects every row in the table.

Each bulk update requires user confirmation through a popup that clearly displays the affected currencies or networks and the new value to be applied. Changes take effect only after confirmation, and canceling the popup leaves all data unchanged. Once confirmed, the updated value is applied consistently across all selected rows and immediately reflected in the table.

Report Center: Account Statements & Crypto Pay

> **Note:** The Account Statements reports will be released on **07.01.2026,** and the Crypto Pay reports will be released on **08.01.2026.**

In the **Customers** tab in CRM, a new **Report Center** section is added. It has two tabs, **Crypto Pay** and **Accounts Statement**, and each allows generating the corresponding report.

Crypto Pay reports support two types, **Pay In** and **Pay Out**, each is generated separately in **CSV format**. Reports can be scheduled for automatic delivery on a **daily, weekly, or monthly** basis, with all emails sent at **9:00 AM UTC**. Reports can be sent either to **the registered email address** or to a **custom list of additional recipients**. If a report file exceeds 2 MB, it is stored in S3 storage rather than sent as an email attachment, eliminating the need to use Customer.io for delivery.

Within **Account Statement** reports, CRM managers with the **appropriate access level** can **enable or disable automatic statement delivery** for selected individual and corporate clients. This allows statements to be sent to clients by email on a regular schedule without any manual intervention. CRM managers can configure the delivery frequency as **daily, weekly, or monthly** based on the calendar. They can also **specify recipient email addresses**, including the client's primary email and up to three additional addresses. The system then automatically generates and **delivers the statements in PDF or CSV format** according to the defined schedule.

MICA

Redirect Existing Customers after Login

To comply with MICA regulations, customers are now divided by jurisdiction: **EU or Global.**
Global customers enter their credentials on **XBO.eu** and are redirected to XBO.com, where their email is saved and a notification explains the redirection. They then log in on XBO.com.
EU customers enter their credentials on **XBO.com** and are redirected to XBO.eu, with their email saved, and log in there.
This ensures that customers reach the correct platform and that the login process remains fully compliant.