



**crypto  
payx**

# Crypto payment processing solution

accept 100+ cryptocurrencies  
with instant fiat and  
stablecoin settlements.

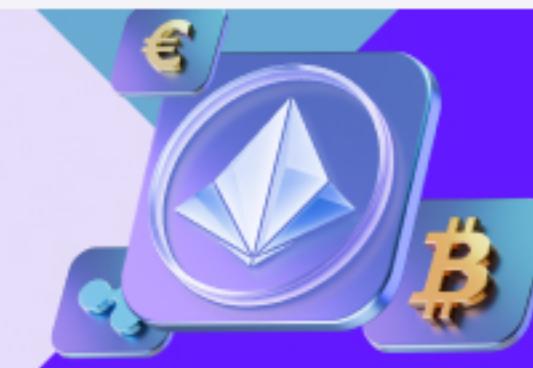


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# Why choose us?



1

## All-in-One Crypto Payment Solution

Gateway, compliance, risk management, and fiat conversion in one platform.

2

## Zero Volatility Risk

Businesses don't have to hold crypto unless they want to.

3

## Regulatory-Ready

Ensures compliance with MiCA, Travel Rule, and AML regulations.

4

## Plug & Play Integration

Quick setup and custom API's.

5

## Fast & Cost-Effective Transactions

Lower fees and faster settlements than traditional payment rails.

6

## Global Expansion

Accept payments from anywhere, anytime.

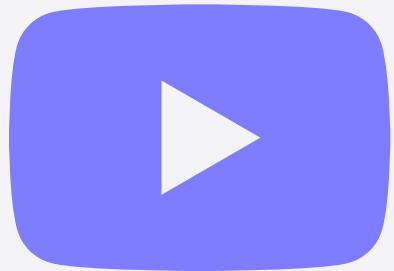
[Play video](#)

# Instant crypto deposits



Our solution allows companies to **accept crypto payments from clients globally**, with real-time processing and fiat and stablecoin settlements options.

The screenshot shows the 'Deposit' section of the crypto payx platform. At the top, there's a logo featuring a purple triangle icon and the text 'crypto payx'. To the right, the word 'Deposit' is displayed. Below this, a blue circle contains a white Euro symbol (€), with the text 'You will get' and '100.00 EUR' next to it. Further down, there are two dropdown menus: 'Coin' set to 'USDC USD Coin' and 'Network' set to 'Ethereum / ERC-20'. A warning message at the bottom left says '⚠ Please make sure the network you choose matches your wallet address.' A blue 'Continue' button is located at the bottom right.



[Play demo](#)

[Play video](#)

# Crypto wallet deposit



Enable your brand to accept crypto deposits with a **dedicated wallet per client**. Clients can send any amount in supported cryptocurrencies directly to their personal wallet address — **no pre-requested amount needed**. Deposits are **automatically detected, confirmed, and credited** to the client's balance in real time, delivering a seamless, self-serve experience.

The screenshot shows a mobile-style interface for a crypto deposit. At the top, there's a purple header with the 'crypto payx' logo and a 'Deposit' button. Below the header, the text 'Awaiting payment...' is displayed, followed by a warning message: '⚠ Please send only USDC to your dedicated wallet address on the Ethereum / ERC-20 network.' To the right of the text is a large QR code with the instruction 'Scan QR code with your wallet'. At the bottom, a light gray box contains the text 'Wallet address' followed by a long Ethereum address: '43567dba402723be4e445ad00640574160d74 4cdee' and a copy icon.



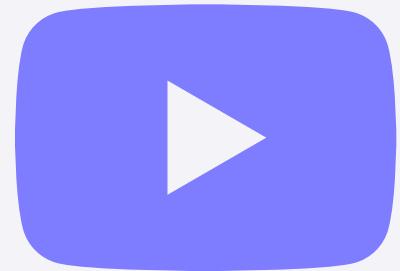
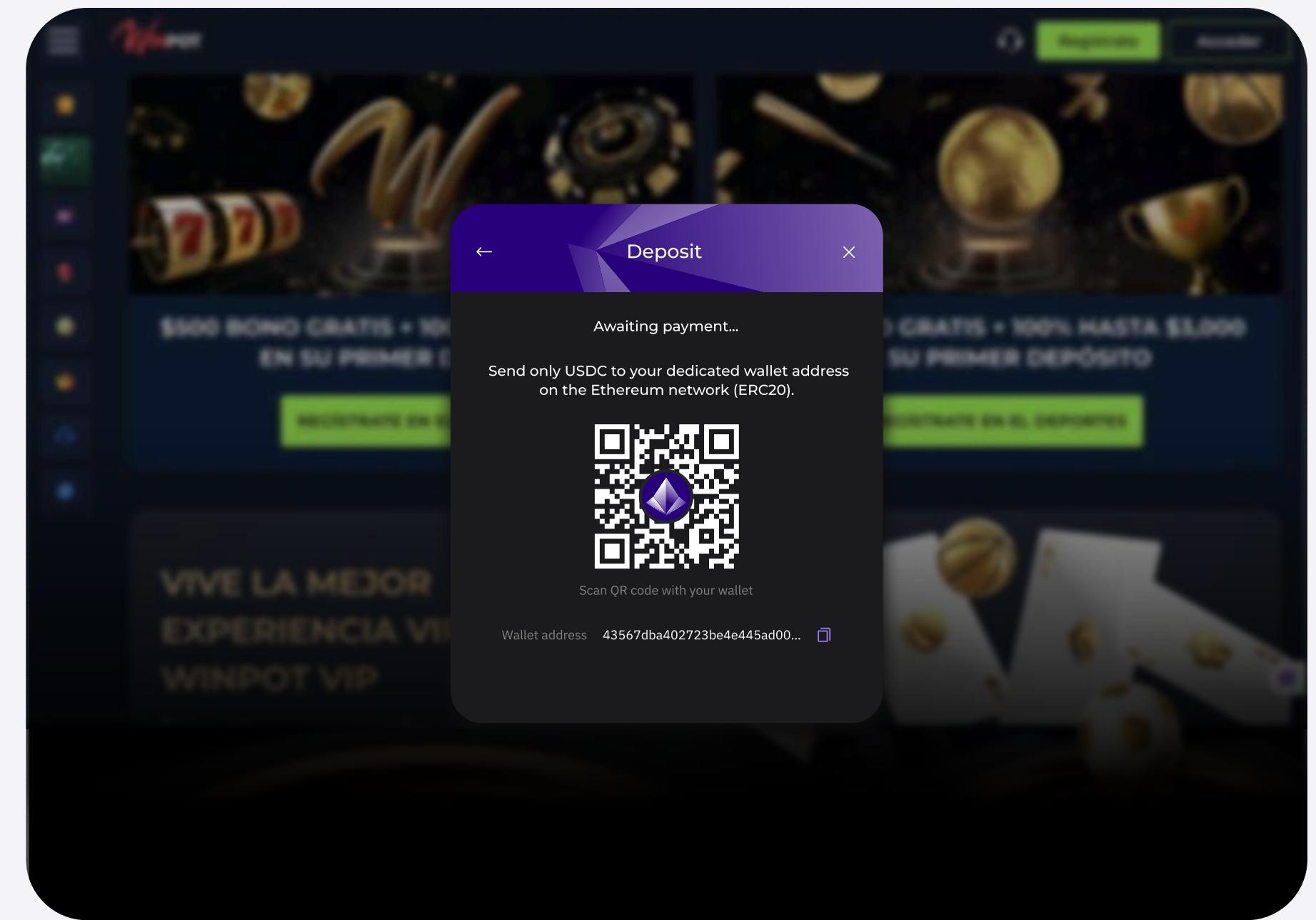
[Play demo](#)

[Play video](#)

# Live demo deposit



Real use case of Instant deposit flow using dedicated client wallet as used by one of our partners.



[Play demo](#)

[Play video](#)

# Instant crypto payouts



With **real-time processing** and **seamless fiat conversion**, businesses can settle payouts globally without delays or high fees.

The screenshot shows a mobile application interface for a withdrawal. At the top, there's a logo for 'cryptopayx' with a purple triangle icon, followed by the word 'Withdrawal'. To the right, it says 'Expiration time 04:29' with a timer icon. Below this, there's a large blue circle with a white euro symbol (€). To its right, the text 'You will withdraw' and '100.00 EUR' is displayed. A dropdown menu labeled 'Coin' is open, showing a search bar and a list of cryptocurrencies: BTC Bitcoin, ETH Ethereum, USDC USD Coin, XRP Ripple, and ADA Cardano, each with its respective icon.



[Play demo](#)

# Payment link



Enables users to generate payment links easily and quickly.

Active for 5 days after generation.

## How to Generate:

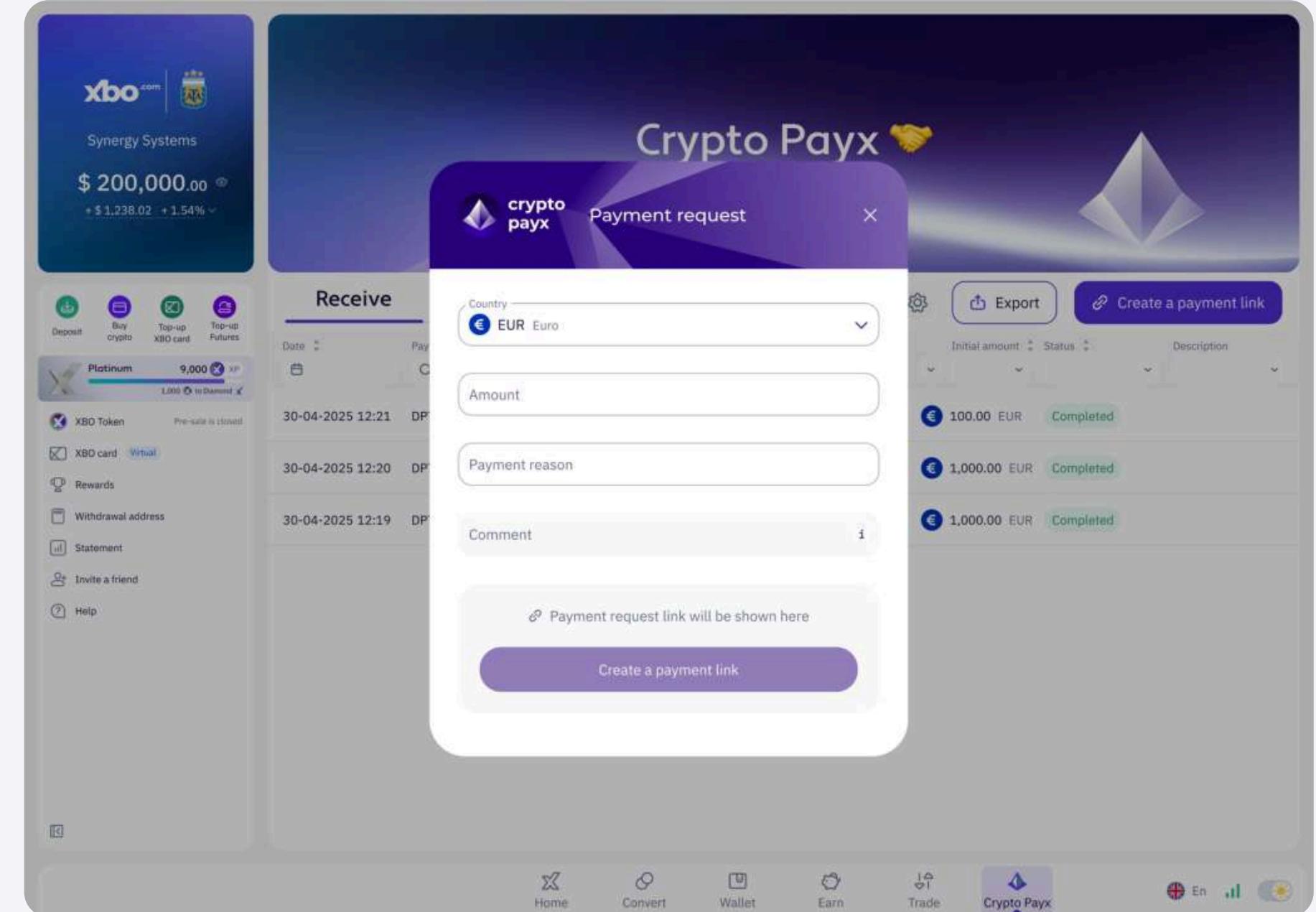
- Click Create a Payment Link. Button location
- After filling fields → Continue
- Sender: Choose the coin and network to send and receive live quote.

## Quote Validity:

Limited time after coin/network selection. If expired → click Request a new quote (same link, refreshed quote).

## Status Tracking:

Real-time deposit status in Cryptopayx dashboard.



[Play demo](#)



# Deposit thresholds calculation



**Purpose:** Ensure correct deposit amount.

Merchant can set:

- **Percentage threshold** (e.g., 10% deviation).
- **Absolute threshold** (e.g., \$10 max difference).

**Example:**

- Thresholds = 10% and \$10 → max deviation from original deposit:  
Up to 10% but not more than \$10.

Helps maintain accuracy and prevent discrepancies.

**Payments details**

100.00 €

Oct 30, 2023 21:45

Action required

⚠ Payment request amount received is different than expected.

Received amount	90.00 USDT
Execute	Convert manually
Payment	Convert to provide payment with the same parameters.
Transaction	Refund
Source address	Withdraw crypto.
Processor	Completed manually
Comments	This payment will be complete manually.

Select action ^

# Account settings



## Pay-in Settings:

- Wallet options:
  - Unique wallet per payment OR single address per coin/network.
- Convert rules:
  - Convert to Fiat automatically.
  - Convert to predefined account currency (e.g., stablecoin).
- Exceptions:
  - Choose coins not to convert (e.g., USDT).
  - Option to keep all crypto without converting.

## Pay-out Settings:

- Use available crypto balance for payouts.
- If insufficient:

Define default currency to convert from; by default we will use account currency.

crypto payx

Account settings

Account settings

Pay In Pay Out

Payment intent

Threshold, % 0,5 Percentage deviation to minimize manual intervention.

max Amount, USD 100 Fixed deviation to minimize manual intervention.

Convert into USDC

Convert into requested currency

All payment intent/deposits will be converted to original requested currency

Auto handling out of threshold transactions

Auto Refund Auto Top-up

Exceptions

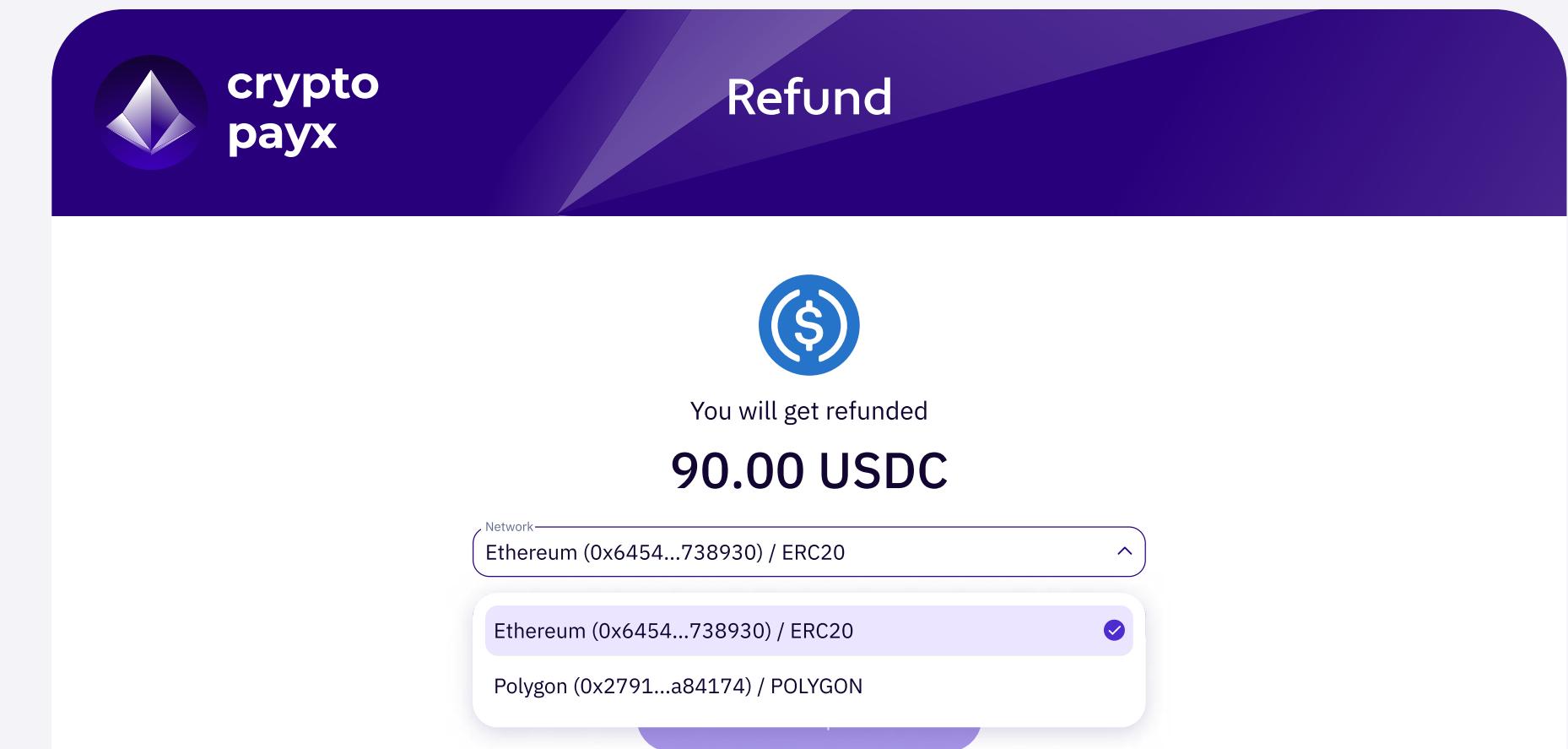
Do not convert payment intent/deposit from this coin

Use single addresses

# Fast and secure refunds



Secure crypto refunds executed directly in the original currency to the client address. Processed via API and the merchant dashboard for full control and traceability.



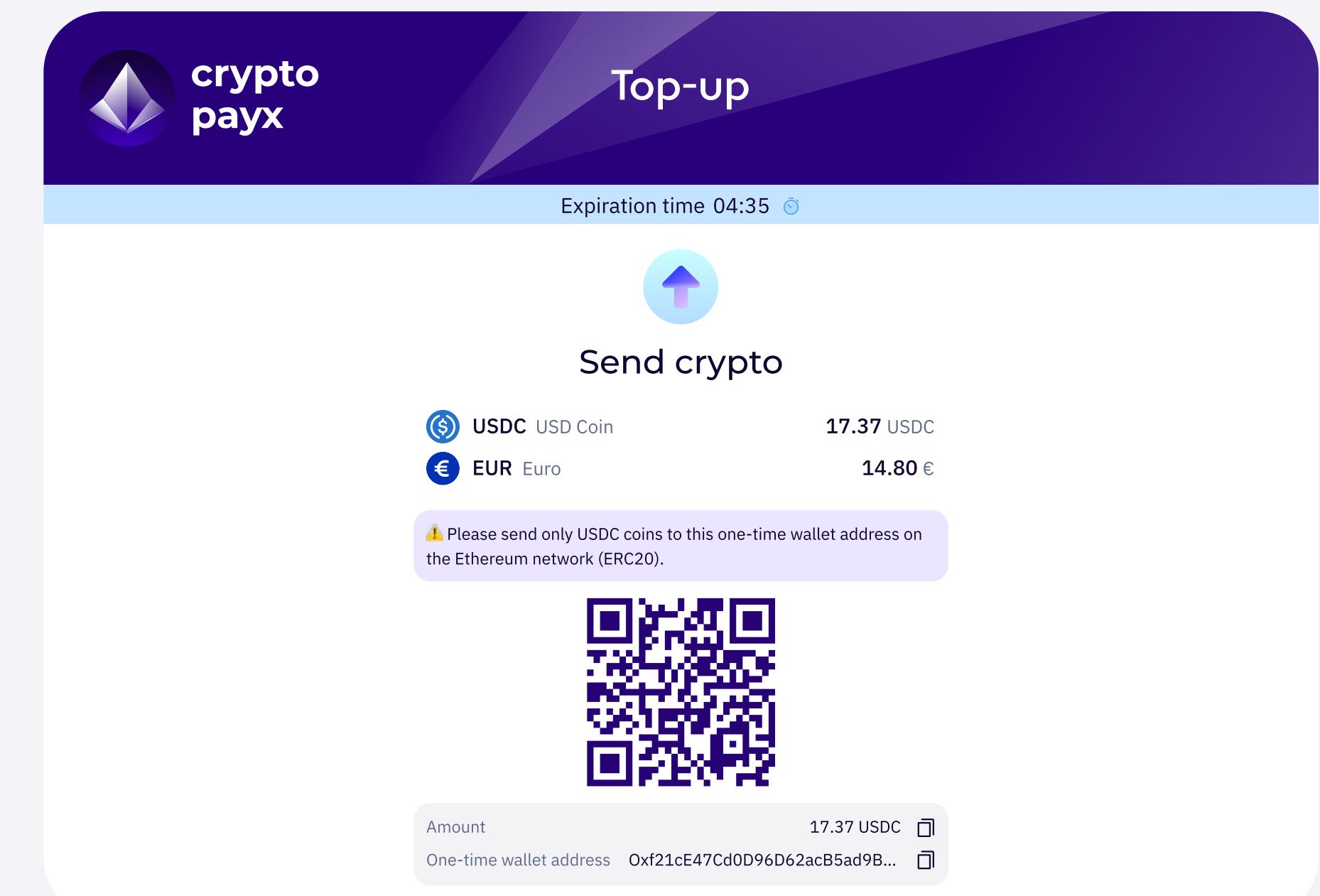
[Play demo](#)

# Automatic Top-up requests



## Never lose a sale to underpayment.

Automatically detects underpayments and instantly requests the remaining balance, solving common E-commerce crypto checkout issues.



[Play demo](#)

# Merchant dashboard



Gain **real-time access** to payment details, monitor settlements, and manually manage operations with **full transparency and control**.

The screenshot shows the Crypto Payx merchant dashboard interface. On the left is a sidebar with various icons for Deposit, Buy crypto, Top-up Futures, Top-up Earn, Silver Tier, Inbox, Rewards, Withdrawal addresses, Invite a friend, Statement, and Help. The main area has a dark header with the Crypto Payx logo and a handshake icon. Below the header is a search bar and a table titled "Receive Send". The table columns include Date, Payment ID, Reference number, Comment, Currency, Amount, Processing fee, Status, and Description. The table lists several transactions from December 1, 2023, and October 28, 2023, with statuses like Completed, Failed, New, Partial, Pending, and Expired. A tooltip for a failed transaction states: "⚠️ Payment request amount received is different than expected". At the bottom of the table are buttons for "Expand sidebar" and "DRAFTS". The footer contains links for Home, Convert, Wallet, Earn, Trade, and the Crypto Payx logo. It also includes language and currency selection (USD, EN), a help icon, and a "1-20 of 134 Per page 20" pagination.

Date	Payment ID	Reference number	Comment	Currency	Amount	Processing fee	Status	Description
Dec 01, 2023 12:21	DPT1234567812	-	Order # SN123454-1245-YUI8	€ EUR	100.00	1.00	Completed	
Dec 01, 2023 12:12	DPT1234567865	Order # SN123454-1245-YUI4	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Failed	⚠️ Payment request amount received is different than expected
Dec 01, 2023 12:20	DPT1234567843	Order # SN123454-1245-YUI7	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	New	
Dec 01, 2023 12:19	DPT1234567865	Order # SN123454-1245-YUI4	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Partial	
Dec 01, 2023 12:18	DPT1234567865	Order # SN123454-1245-YUI4	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Action required	⚠️ Payment request amount received is different than expected.
28-10-2023 12:16	DPT1234567843	Order # SN123454-1245-YUI7	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Pending	
28-10-2023 12:15	DPT1234567843	Order # SN123454-1245-YUI7	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Pending	
28-10-2023 12:10	DPT1234567865	Order # SN123454-1245-YUI4	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	Expired	
28-10-2023 12:09	DPT1234567812	-	Order # SN123454-1245-YUI8	€ EUR	100.00	1.00	Completed	
28-10-2023 12:00	DPT1234567843	Order # SN123454-1245-YUI7	Order # SN123454-1245-YUI8	\$ USD	1,000.00	1.00	New	

## Fiat settlements



We enables **fiat withdrawals via bank transfers using: Wire, SEPA, and Instant SEPA**, ensuring businesses receive their funds **quickly and securely**.

You'll benefit from **fast settlements in EUR, USD, GBP, and other major currencies**,



# Our partners



**Advanced and scalable REST API**, allowing businesses to **effortlessly integrate our solution** into their platforms.

[link to our API docs](#)

**FINTECH360**

**QP Praxis**



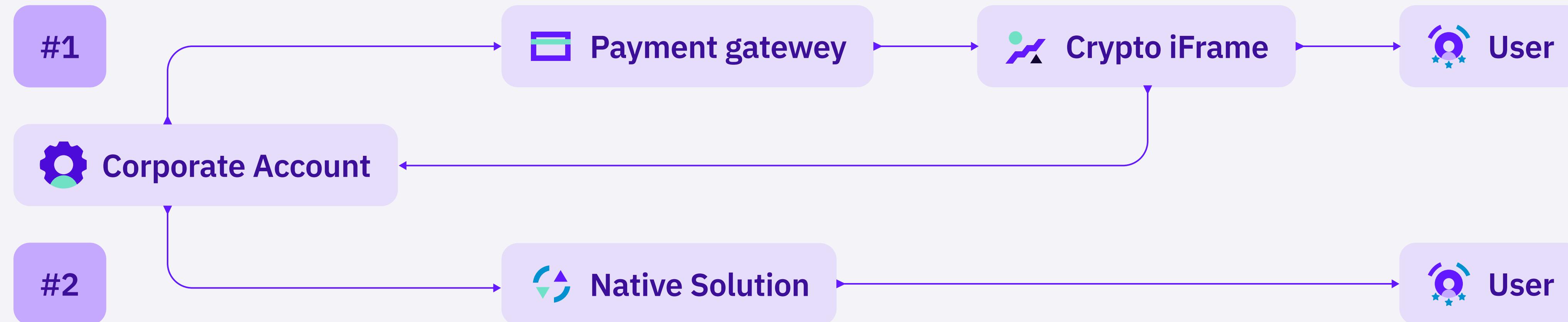
**Payments.iQ**

 **SIRPAGA**

# Integration options:



- ✓ **Integrated Payment Gateways** – Quick setup with seamless plug-and-play functionality and iframe support.
- ✓ **Direct API Integration** – Native, fully customizable solutions ,with or without iframe support.



# About XBO.com



XBO.com is a **regulated digital asset exchange** offering **institutional-grade trading, liquidity, and financial solutions** tailored for corporate clients. Our platform provides seamless access to **crypto trading, fiat settlements, custody solutions, and banking services** with bank-grade security and full regulatory compliance. Whether you're looking for high-volume trading, treasury management, institutional liquidity, or secure asset storage, we deliver **scalable, efficient, and compliant** solutions to meet your business needs.

## Bank-grade information security

The decentralized nature of cryptocurrencies can be detrimental, if not dangerous, when improperly managed. At XBO.com, we understand how to implement the latest security practices without taking away an investor's independence.

The latest technologies and digital safety standards are the backbone of our company.



# Licenses and compliance



XBO.com holding several EU and other worldwide licenses and abiding complete Mica regulation according to the regulator requirements and timelines. We follow strict AML, CFT and GDPR guidelines and policies.



Ministerstwo  
Finansów

POLAND

Ministry of Finance -  
Registration of Activities in  
the Field of Virtual Currencies

Registration number:  
RDWW-83

Company:  
Procryptic Sp. z o.o.



**FAÚ**  
FINANCIAL  
ANALYTICAL  
OFFICE

FAU

Financial analytic Unit - Czech  
Republic

Registration number:  
21476462

Company:  
Velvetloom Financial Company s.r.o.



CANADA

Financial Transactions and  
Reports Analysis Centre of  
Canada - Money Service

Registration number:  
M22370088

Company:  
XBO Trading (Canada) Limited



**Financial  
Services  
Commission**  
MAURITIUS

XION

Financial Services  
Commission Mauritius

Registration number:  
GB24203975

Company:  
Xion Investments



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