

Securing Stablecoin Payments for Businesses

The Trust Layer for Digital Commerce

COINBAX

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The Trust Gap in Stablecoin Payments

- Stablecoins offer fast, low-cost transactions—but they're irreversible, exposing businesses to loss.
- No built-in dispute resolution limits adoption for e-commerce, B2B, and platform transactions.
- "Friendly fraud" and chargeback expectations go unmet in crypto rails, creating a trust deficit.

Context: Traditional payment systems offer chargebacks—but are costly, slow, and operationally heavy.

Stablecoin Payment



Funds move instantly, but disputes don't.

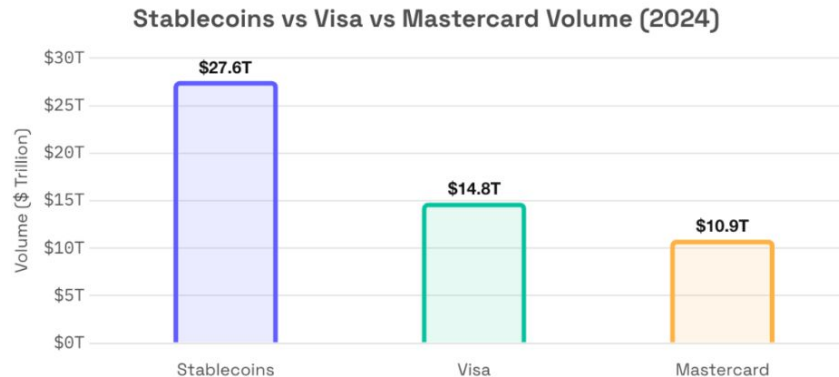
Traditional Payment Stack



Includes built-in trust mechanism with protections

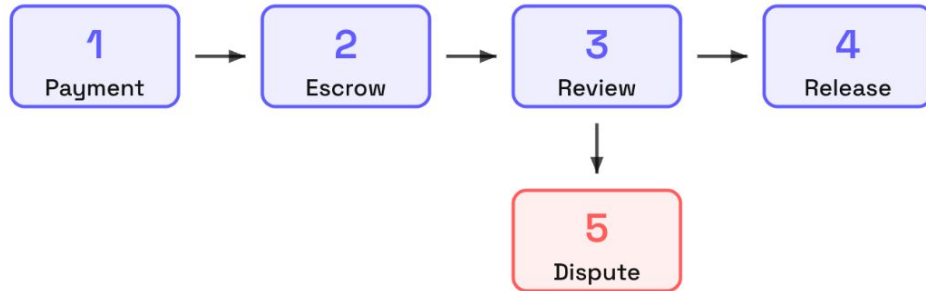
Stablecoin Adoption is Surging—But Trust Infrastructure is Missing

- Stablecoins processed \$27.6 trillion in transactions in 2024, surpassing the combined volume of Visa and Mastercard by 7.7%.
- Transaction costs have plummeted: sending USDC on Base now costs less than a cent, down from \$12 in 2021.
- Stablecoins are being used by companies like SpaceX and ScaleAI for treasury management and global payroll.
- Despite the growth, the lack of built-in trust mechanisms like escrow and dispute resolution hinders broader adoption.



Coinbax: A Programmable Trust Layer

- Escrow and dispute resolution for stablecoin payments across multiple blockchains (e.g., Base, Solana).
- Faster fund access with optional instant liquidity via bank-backed credit or native pools.
- AI-powered risk scoring enables tiered review windows and structured dispute processes to reduce fraud and friendly fraud.
- Privacy-preserving design with focus on regulated stablecoins (e.g., USDC, PYUSD) for compliance.



A \$8.5 Trillion Opportunity Across Key Sectors

\$8.5T

Stablecoin Addressable Market

Global B2B - 40% (~\$3.4T)

\$120T total market, 90% of institutions exploring stablecoins

High-Value B2B - 25% (~\$2.1T)

\$40T cross-border, 15% of global stablecoin volume

Corporate Treasury - 20% (~\$1.7T)

30% of companies paying with stablecoins

E-commerce - 15% (~\$1.3T)

\$27.6T in stablecoin transactions in 2024

Capturing just 0.1% of this market drives **\$8.5B in volume** and **\$85M-\$170M in revenue** (1-2% fees).

Sources: Fireblocks State of Stablecoins, CryptoSlate, a16z State of Crypto 2024

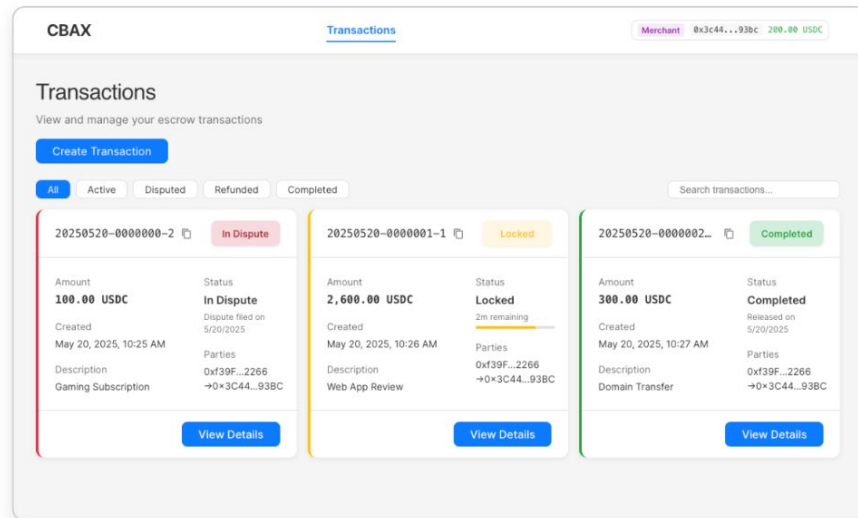
Secure Transactions with Coinbase

Process Flow

1. Payer initiates payment → Funds held in escrow smart contract.
2. Initial lock period (seconds) checks fraud, risk score.
3. Risk-tiered dispute window (e.g., 2 hours to 3 days).
4. No dispute → Funds released to recipient.
5. Dispute → Structured resolution process (smart contract, merchant, or arbitration).

Key Features

- Automated execution via audited smart contracts.
- APIs/SDKs for platform integration.



The Coinbase dashboard showing transactions in various states: In Dispute, Locked, and Completed

Competitive & Value-Driven Fee Structure

- Low-Cost: Coinbase charges 0.25%—a fraction of the 1.5–3.5% traditional card fees.
- Plug-In Trust Layer: Escrow, disputes, and liquidity included—without bloating the transaction cost.
- Built to Work With Existing Stacks: Complements stablecoin flows and traditional PSPs.

Processor	Fee	What's Included
Credit Cards	1.5% - 3.5%	Interchange + processor fees
Stripe (Stablecoin)	1.5%	Basic transfer, minimal protections
Coingate	<1%	Crypto transfer only
Coinbase	0.25% (25 bps)	Escrow, dispute resolution, liquidity access

Fits under 1%—built for platforms that need speed, trust, and savings.

Early Validation and Expert Signal

- Positive validation from leaders in banking, payments, and stablecoin infrastructure – including regional banks, payment processors, and accounting platforms
- Active discussions shaping roadmap around high-trust B2B use cases: domestic and cross-border payments
- Whitepaper shared with select fintech and crypto-native experts; strong alignment on need for structured dispute resolution
- Remaining in stealth to focus on product and regulatory readiness, with early interest informing go-to-market strategy

Standing Out in the Market

Feature	Coinbax	Circle Refund Protocol	Traditional Systems
Multi-Chain Support	Yes	Limited	No
Integrated Liquidity	Yes	No	Yes (slow)
Dispute Resolution	Structured	Basic	Chargebacks
AI Risk Scoring	Dynamic	Not Available	Static

Edge: Programmable trust layer with AI-driven risk scoring, instant liquidity, and dispute resolution

Targeting High-Value Segments

High-Value B2B Payments

Domestic transactions replacing wires and card rails, with built-in escrow for counterparty risk protection.

Cross-Border Commercial Transactions

Treasury or invoicing tools enabling faster, cheaper, and final cross-border B2B payments using stablecoins.

E-Commerce & Digital Platforms

Online gaming, gambling, and subscription services where chargebacks, fraud, and payout friction are costly.

Freelancer & Service Marketplaces

Escrow-based payments for milestone-driven work (e.g., Upwork-style platforms).

Experienced Leadership



Peter Glyman

Founder & CEO

20+ years in fintech as co-founder of
Geezeo (acquired by Jack Henry).

Led fintech, payments, and crypto
strategy at Jack Henry.

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Advisors

Assembling a world-class advisory board of fintech operators, investors, and technologists to support product, regulatory, and go-to-market execution.

Path to Profitability: Scaling in a \$120T Market

- **Year 1:** \$750K
- **Year 2:** \$3.5M (~4.6x YoY)
- **Year 3:** \$11.5M (~3.3x YoY)
- **Year 4:** \$32.5M (~2.8x YoY)
- **Year 5:** \$80M (~2.5x YoY)



Growth Strategy

- Conservative forecast based on targeted wedges in B2B, Treasury, and E-Commerce
- Scalable API-first model with built-in dispute resolution and instant settlement
- Growth driven by platform adoption, partner integrations, and network effects

Assumptions: Based on capturing a small share of the \$120T global B2B payments market. Segments include Global B2B, High-Value Domestic B2B, Corporate Treasury, and E-Commerce.

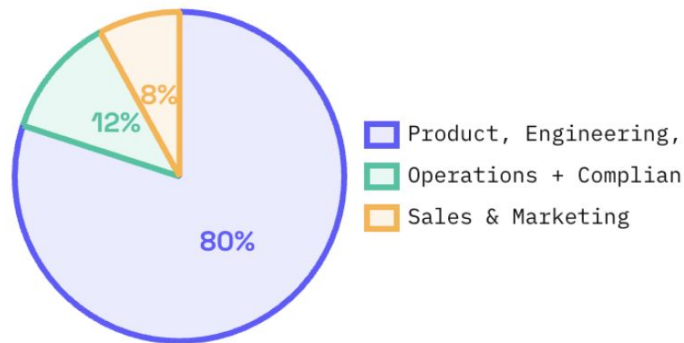
Sources: a16z Fintech Trends 2024, Fireblocks

Join Us in Building the Future

Amount: \$5M in seed funding

Use of Funds:

- 80% Personnel & R&D
- 12% Operations & Compliance
- 8% Sales & Marketing



Runway: 24-30 months

A Trust Layer Powering the Future of Digital Commerce

Coinbax provides the trust layer necessary for stablecoin payments to reach their full potential in e-commerce, B2B, and treasury applications.

By securing transactions with escrow and dispute resolution, we bridge the gap between crypto benefits (speed, low cost) and traditional payment protections.

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