The Core Idea

ABT is a **software-as-a-service (SaaS) platform** that helps Australian SMEs automate the way they gain exposure to Bitcoin as part of their treasury — without ever having to touch crypto directly.

It's **not an exchange** and **not a custody provider**. Instead, ABT plugs into:

- Business revenue sources (Stripe, Shopify, Square, Tyro, PayPal).

- Business bank accounts (via PayID/NPP and Open Banking).

- Accounting software (Xero, QuickBooks, MYOB).

- Licensed exchanges/DCE partners (Zerocap, Independent Reserve, BTC Markets, Swyftx OTC).

The end result: Aussie SMEs can set rules like "convert 5% of sales into Bitcoin each week" or "sell BTC automatically if our AUD balance falls below $50k." The system runs in the background, reconciling everything into their books, and giving them compliant reporting packs for the ATO.

Who It's For

- **Small operators**: A café or tradie who just wants to dollar-cost-average into Bitcoin from revenue.

- **Growing SMEs**: Businesses with finance managers or CFOs who want treasury controls like buffers, rebalancing, and tax packs.

- **Larger SMEs/scale-ups**: Companies that need approvals, audit trails, and accountant portals for governance.

What It Does (Simplified)

1. **Ingest revenue** → Read sales/payment events from Stripe, Shopify, Square, Tyro, or direct bank deposits.

2. **Apply rules** → Treasury logic like recurring buys, % siphon, rebalancing bands, liquidity floors, profit-locks.

3. **Route execution** → Pass orders to licensed DCE partners for AUD↔BTC conversion (LIQUID never takes custody or runs an order book).

4. **Update ledgers** → Post double-entry journals automatically into Xero, QuickBooks, or MYOB.

5. **Report & reconcile** → Generate CGT packs, ATO-ready tax reports, and provide dashboards with BTC/AUD allocation, realised gains/losses.

Tiered Feature Model

- **Tier 1 (Starter):** Simple DCA buys, % of revenue siphon, dashboards, and light reporting.

- **Tier 2 (Growth):** Add rebalancing bands, cash sweeps, liquidity floors, advanced tax reporting.

- **Tier 3 (Pro):** Profit locks, tax-loss harvesting, multi-user approvals, immutable audit logs, and accountant portals.

All tiers share the same integrations and core infrastructure — the difference is complexity and depth of treasury features.

Compliance & Safety Anchors

- **Execution & custody** → Always through licensed AUSTRAC-registered DCE partners.

- **Regulatory positioning** → ABT is SaaS automation, not an exchange or pooled fund.

- **Security** → Multi-sig, HSM/KMS, role-based access, ledger immutability.

- **Compliance** → AUSTRAC-aligned reporting, CGT tax packs, ATO-compliant accounting sync.

- **Audit trails** → Every trade, rule change, and ledger entry is immutable and exportable for 7 years.

Why It Matters

- For SMEs, holding Bitcoin today is confusing, time-consuming, and risky. ABT makes it as simple as checking a box in Xero: "allocate 5% of sales to Bitcoin."

- It gives businesses a disciplined, compliant way to hedge against inflation while protecting cash liquidity.

- It differentiates LIQUID as more than a remittance provider — it positions you as the **first Bitcoin treasury platform for SMEs in Australia**, with a compliance-first moat that competitors will struggle to replicate.

In one sentence:
ABT is **automation software for Aussie SMEs** that turns messy Bitcoin exposure into a safe, rule-based, accountant-friendly treasury tool — invisibly powered by licensed DCEs and integrated into the financial stack SMEs already use.