Transformify
ICE Barcelona
2026

EXECUTIVE OVERVIEW: H2 2025

PERFORMANCE METRICS

1.44 M
in processed deposits

3.21 M
in overall volumes

54
# of processed transaction

TOP CURRENCIES

USDTT

USDTE

EUR

BNB-BSC

KEY HIGHLIGHTS

Referral
program

OTC
for large exchanges

Crypto Portfolio
expansion

Exchange
and save on fees

PERFORMANCE METRICS
TOTAL VOLUMES
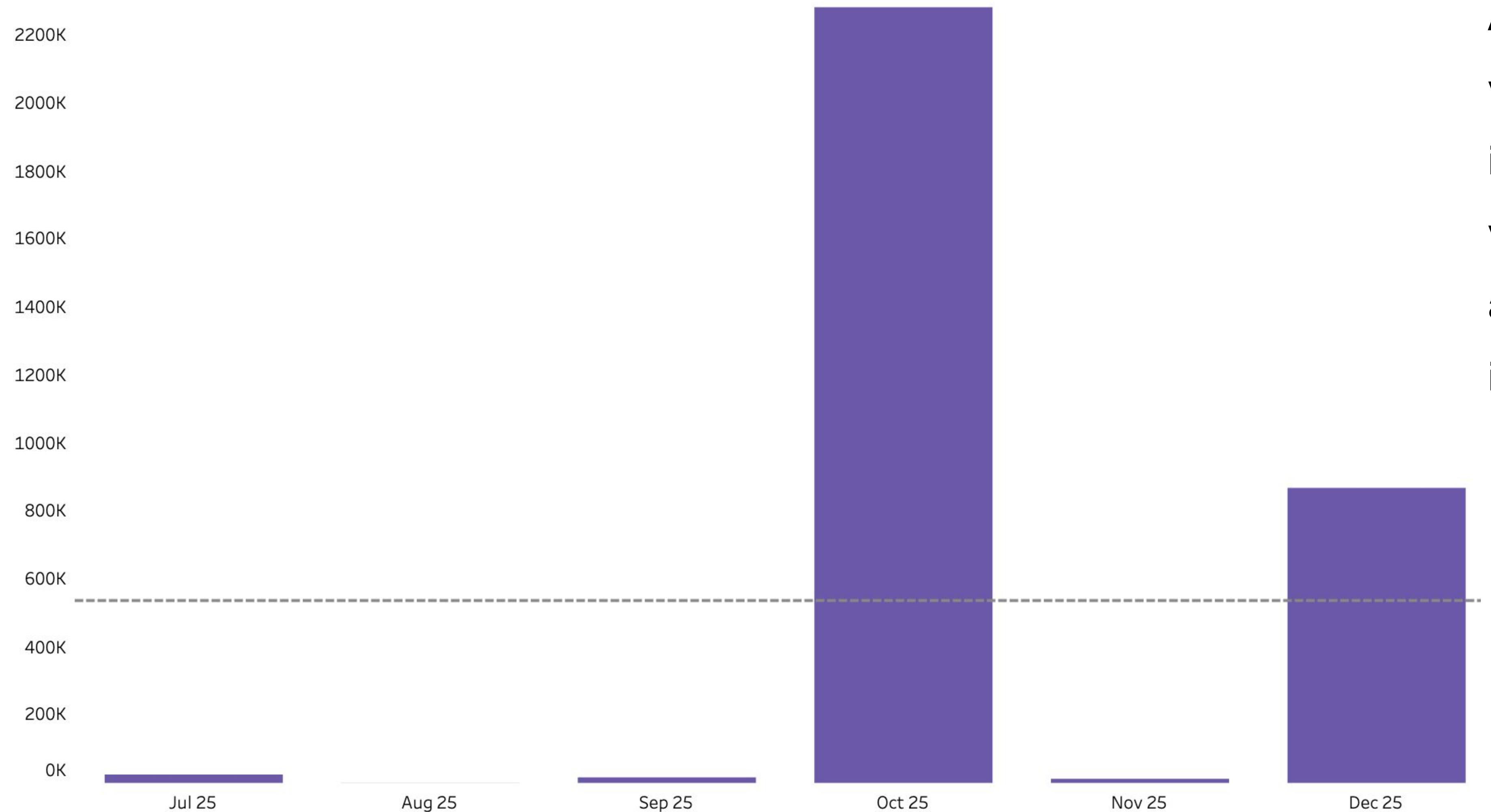
Across the last 6 months, total volume is highly concentrated in October, with very low volumes in July–September and November, followed by an increase again in December.

PERFORMANCE METRICS
DEPOSIT VOLUMES
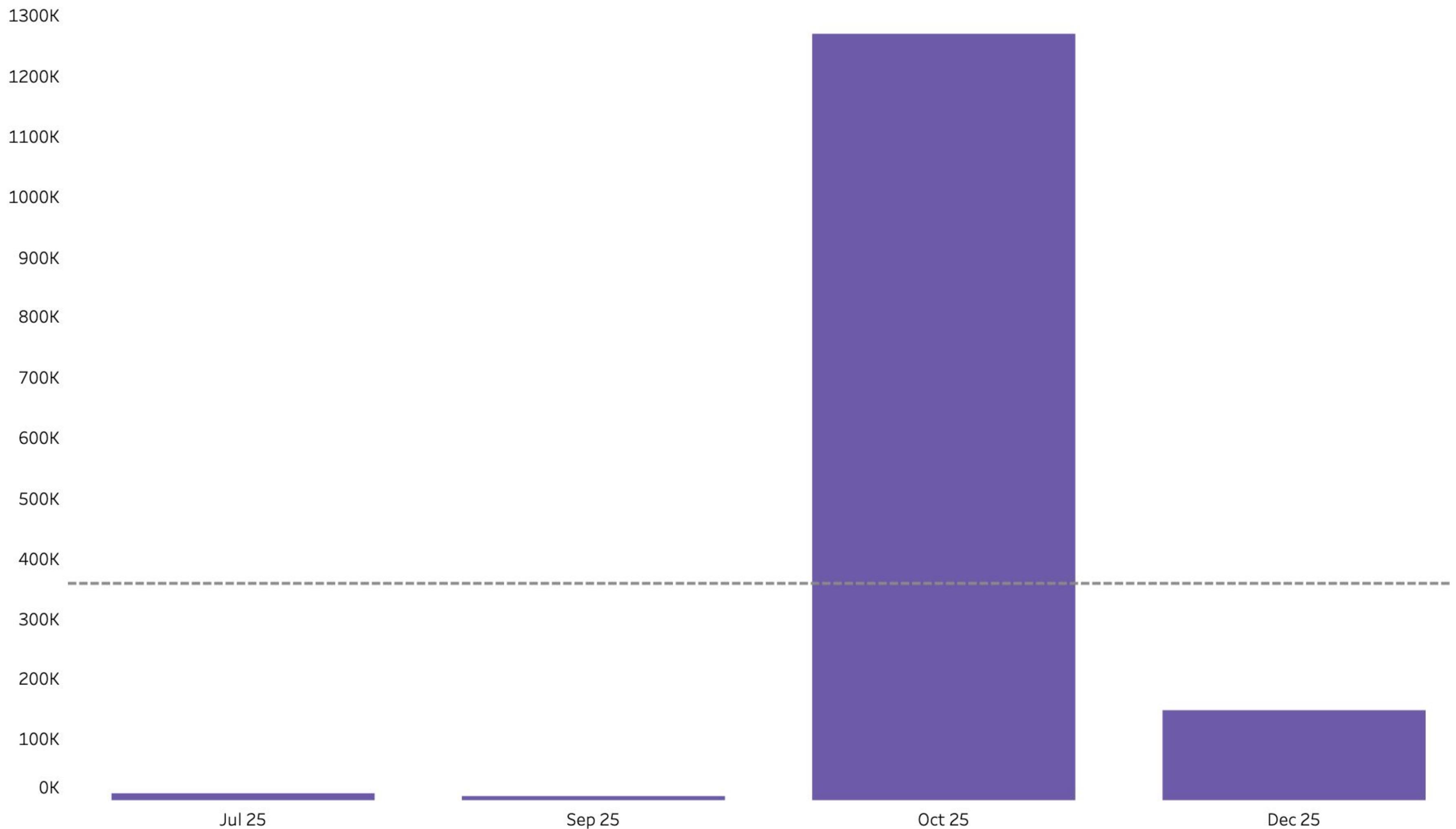
Deposit volumes are strongly concentrated in October, with minimal activity in July and September, and a smaller follow-up volume in December.

PERFORMANCE METRICS
EXCHANGE VOLUMES

Exchange volume is almost entirely concentrated in December, with minimal activity visible earlier in the period
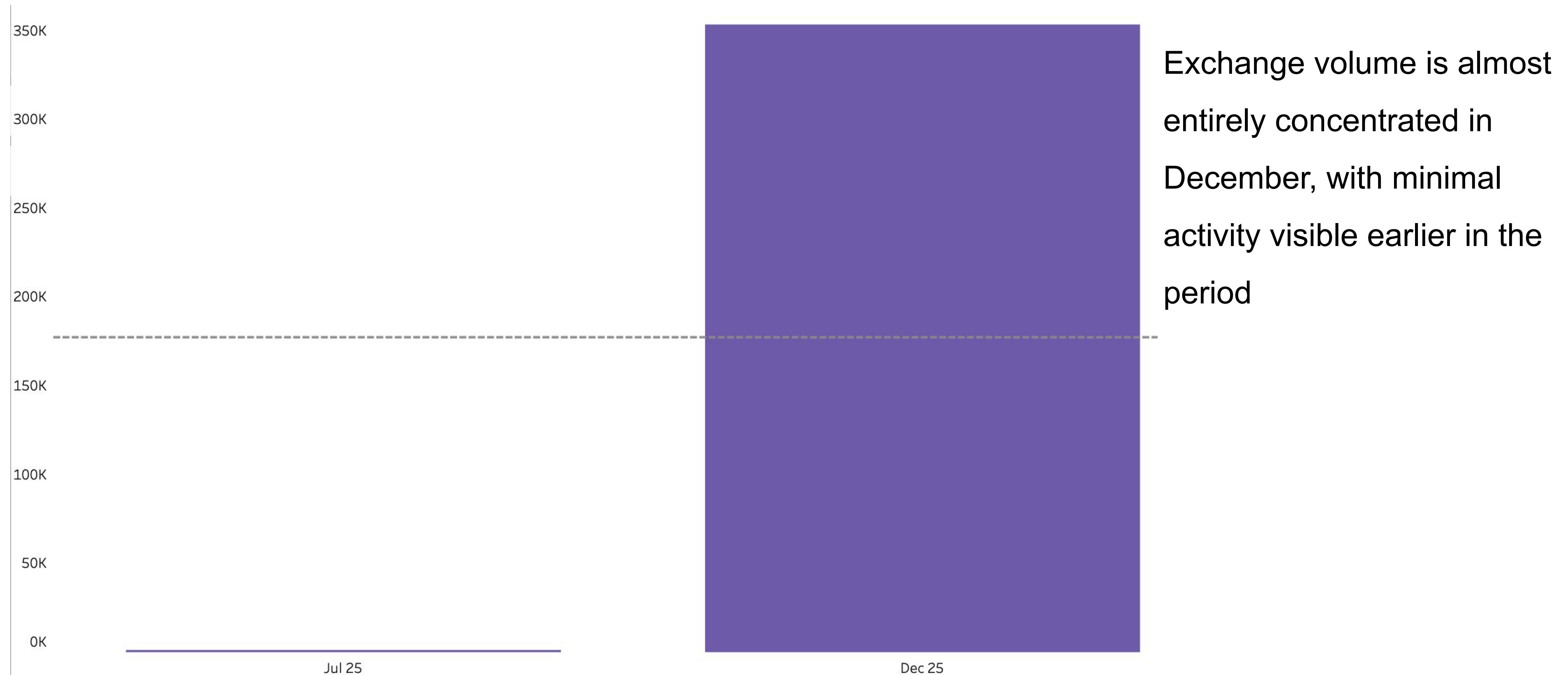
PERFORMANCE METRICS

TOP CURRENCIES: 6 Months
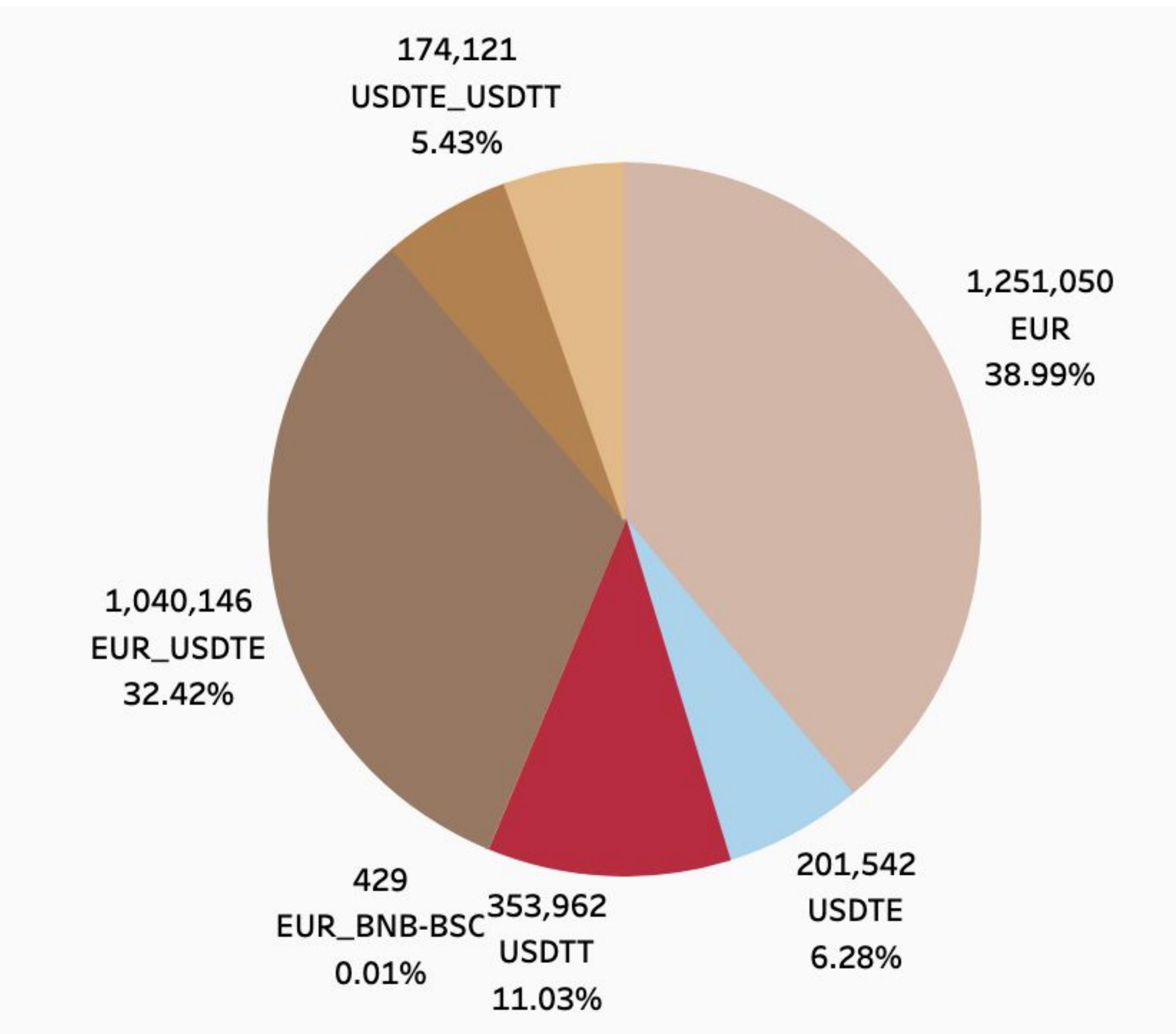
Over the last 6 months, volume is mainly split between EUR (38.99%) and EUR_USDTE (32.42%). The next largest shares come from USDTT (11.03%) and USDTE (6.28%), followed by USDTE_USDTT (5.43%), while EUR_BNB-BSC is negligible (0.01%)

TABLE OF NETWORK GAS FEES

- Comparison table of average USDT/ USDC gas fees across various blockchain networks last updated in **September 2025**

- Consider moving to a **cheaper network** to **optimize your cost** and make **crypto transactions** more **attractive** for your end users

Network	Gas Fees
Tron (TRC-20)	$2.02 – $4.22
Ton	$0.0444
Ethereum (ERC-20)	$0.0277
Solana	$0.002 – $0.125
BNB	$0.0026
Arbitrum (L2)*	$0.004
Base (L2)*	$0.01

*The average gas fee may vary depending on the period and the cost of energy. No matter what the fee is L2 networks will always be 10x cheaper than Ethereum.
Source: https://gasfeesnow.com/
Average transaction fee Base
Average transaction fee Arbitrum

NEW TOKENS LISTED: SOLANA & TON

Why Solana?

- **Fast & Low-Cost:** Handles up to 65,000 transactions/sec with near-instant finality and minimal fees.
- **Top-Tier Growth:** A market leader with over 600% growth and ranked #5-6 by market cap.
- **Business Benefits:**
  - Attract users with fast, scalable blockchain tech.
  - Boost revenue via high adoption and efficiency.

Key Details:

- **Supported Currencies:** SOL, USDC (Solana USDC), USDT (Solana USDT).
- **For deposits in SOL and Solana Tokens Min Amount Fee model applies:** 0.1 EUR for SOL and 0,3 EUR for USDC and USDT.

Why TON?

- **Fast & Efficient:** Processes thousands of transactions per second with average fees under $0.01.
- **Telegram-Backed Growth:** Over 900M Telegram users can access TON, fueling rapid adoption and ecosystem expansion.
- **Business Benefits:**
  - Tap into a massive Telegram-native audience.
  - Leverage TON's 1M+ monthly active wallets to drive engagement and revenue.
  -

Key Details:

- **Supported Currencies:** TON and USDTTON (USDT on TON).
- **For deposits in TON and TON Tokens Min Amount Fee model applies:** 0.1 EUR for TON and USDT.

Find out more: coinmarketcap.com

NEW STABLECOIN LISTED: USDG

Why USDG?

- **Regulatory Compliance & Trust** – Issued in the EU under MiCA, delivering enhanced transparency, safety, and confidence.
- **Global Stability** – Fully backed by USD reserves, ensuring consistent value and seamless cross-border usage.
- **Instant Transactions** – Fast, reliable, and cost-efficient transfers across the blockchain ecosystem.
- **Seamless Integration** – Plug into existing payment flows with ERC-20 support today and SPL support coming soon.

Special Promotion:

To help get USDG into circulation and unlock its benefits sooner, **enjoy a 100% discount on processing fees for one month starting from your first transaction**.

This promotion is valid until the end of 2025.

Find out more: coinmarketcap.com

EURC & LAYER 2 NETWORKS INTEGRATED

Enabling lower fees, faster transactions, and more payment options for our merchants and their end users

New available currencies:

- ETH, USDC, USDT **on Arbitrum**
- ETH, USDC **on Base**
- **EURC** on ETH, SOL, Base (without exchanges)

Favourable Exchange Rates:

1-1 exchanges (**0 fees charged**) are supported for the same currencies in different networks, e.g. ETH<>ETHA<>ETHBASE (except for EURC).

Layer 2 blockchains benefits:

- **Layer 2**: scalability layers on Ethereum that make transactions **faster and cheaper while using Ethereum's security**. Base and Arbitrum are **10x cheaper** than Ethereum no matter what the average fee is
- **Arbitrum**: an Ethereum L2 using optimistic rollups to **boost speed and cut costs**.
- **Base**: a Coinbase-built Ethereum L2 for **faster, cheaper transactions and easier dApp access**.

Min amount fees:

- **Arbitrum**: ETH, USDT, USDC – 0.1 EUR;
- **Base**: ETH, USDC, EURC – 0.1 EUR.

Find out more:
www.coingecko.com/en/chains/arbitrum-one
www.coingecko.com/en/chains/base

NEW BLOCKCHAINS : ARBITRUM & BASE

Why Arbitrum?

- **Fast and reliable at scale:** Enables fast and reliable payments, even at high transaction volumes
- **Mass adoption:** One of the most widely used Ethereum Layer 2 networks - 2M+ daily transactions, 37M+ wallets
- **Extremely low fees:** Most transactions cost under $0.15, depending on network activity - significantly cheaper than Ethereum
- **Trusted security:** Ethereum-level safety with enhanced efficiency

Key Details:

- **Supported currencies:** ETH, USDT, USDC
- **Min amount fee** ETH, USDT, USDC - 0.1 EUR
- Find out more – **here**.

Why Base?

- **Backed by Coinbase:** Developed by one of the most trusted players in crypto - reliable, compliant, and built for long-term scale
- **Mass adoption in action:** Over 2.6B transactions processed and 22M+ monthly active users - rapidly growing global usage
- **Secure and Ethereum-compatible:** Inherits Ethereum's security while optimizing for speed and efficiency
- **Low-cost, fast transactions:** Most token transfers cost under $0.02 and confirm in less than a second

Key Details:

- **Supported currencies:** ETH, USDC, EURC
- **Min amount fee** ETH, USDC, EURC – 0.1 EUR
- Find out more – **here**.

SUPPORTED CURRENCIES

Crypto Currencies:

ADA, BCH, BNB-BSC, BSV, BTC, BXBT, DAI, DOGE, ETH, EURS, LTC, SNACK, SOL, USDTS (Solana USDT), USDTC (Solana USDC), TON, USDTTON (TON USDT), TRX, USDC, USDG, USDTB, USDTE, USDTT, XED, XRP.

Fiat Currencies:

EUR, USD, GBP, ARS, IDR, NPR, AUD, ILS, NZD, AZN, INR, PEN, BDT, JPY, PHP, BRL, KGS, PLN, CAD, KRW, SEK, CHF, KZT, THB, CLP, LKR, TJS, CNY, MDL, TRY, CZK, MXN, UAH, GEL, MYR, VND, HUF, NGN, ZAR, NOK.

Innovation Unlocked &
The Road Ahead

Get paid in crypto

Q1 - Q3 2026 ROADMAP
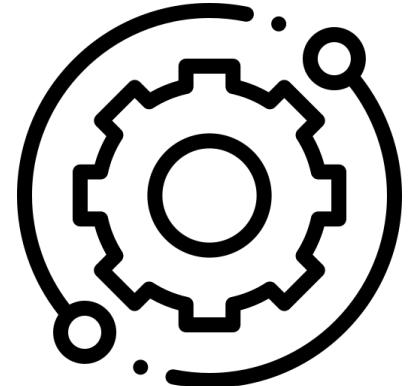
Streamlined Onboarding
Q1: Online application form and document collection; automated flow; transparency

MiCA Compliance
Q1: Behaviour based alerts; improved user data collection
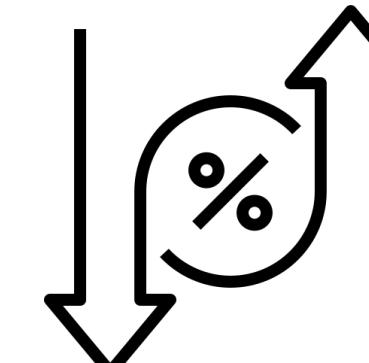
Reporting 2.0
Q2: Complete revamp of the reporting infrastructure to address current issues
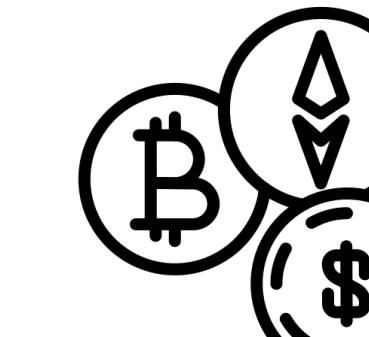
Automated ETH cross-chain recovery
Q2: Automated recovery for all ETH blockchain tokens
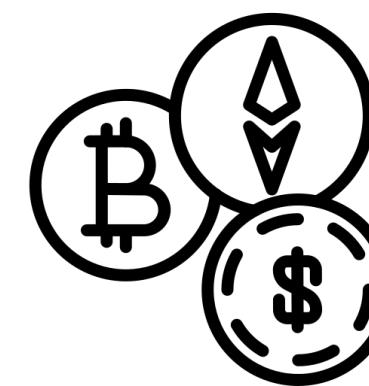
Stellar, Optimis
Q3-Q4: Adding new blockchains
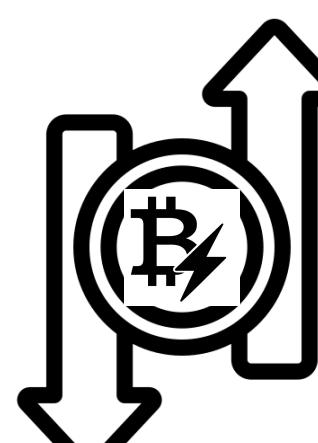
Bitcoin Lightning
Q1: Support transactions via the Lightning Network

Payment Requests MVP
Q1: Enhanced invoicing capabilities; new features

New Account Structure
Q2: Introducing: Master account; sub-merchants support; folders; flexible API keys; Role Model

Merchant Portal Redesign
Q3: improved transaction visibility; easy to read status; facelift to address user needs and industry trends

● Live   ● In development   ○ Planned
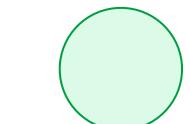
ERROR-FREE CRYPTO PAYMENTS

DESKTOP FLOW
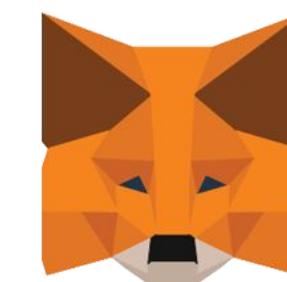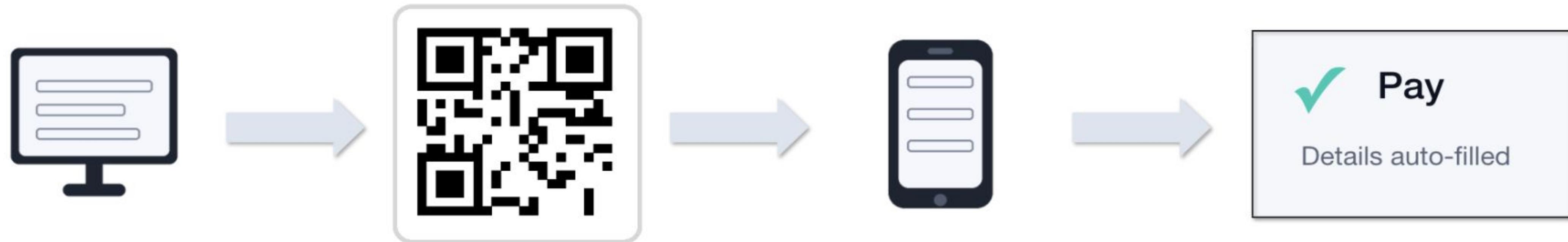
1. **Choose wallet**
   User clicks
   Trust Wallet or
   MetaMask

2. **Get a QR**
   Invoice shows a
   QR code with
   invoice data

3. **Scan QR**
   User scans the
   code with their
   phone camera

4. **Make payment**
   User confirms all the
   details and finalizes
   transaction

Payment flow:

Clicking the wallet button (on a Desktop) displays a QR code that needs to
be scanned with a mobile phone camera to launch the wallet. The
currency, address and payment amount will be pre-filled in the wallet.

Advantages:

- **No copying addresses** or re-typing amounts;

- **Fewer errors**, faster payments, **higher conversions**.

ERROR-FREE CRYPTO PAYMENTS

MOBILE FLOW

Advantages:

- **No copying addresses** or re-typing amounts;

- **Fewer errors**, faster payments, **higher conversions**.

Payment flow:

Clicking the wallet button (on a Mobile device) launches the crypto wallet app with the currency, address, and payment amount pre-filled.

EXCHANGE SMARTER

Smarter exchange rate feature is now available for all pairs!!!
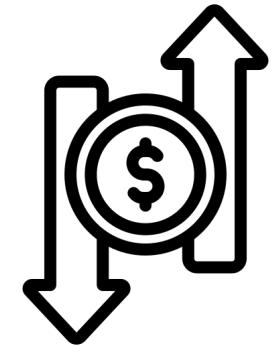
This means your exchanges will now benefit from **more favorable and responsive rates**, automatically adapting to market conditions, making your transactions **more efficient and cost-effective**.

We've increased the **one-time exchange limit for these pairs to €1,000,000 for stablecoins**.
This allows you to enjoy the benefits on larger volumes without requiring a formal request to your manager to increase the limits or manual OTC intervention.

This gives you:

- **Improved currency exchange** experience
- **No** need for **manual OTC handling** on amounts **up to €1,000,000 for stablecoins**
- **Faster** execution with **dynamic pricing** built-in
- Exchange rates **decrease** exponentially **with higher transaction volumes**
- **Real time** exchange rate check via the backoffice

OTC DESK
OVER-THE-COUNTER

We offer OTC executions to **large-scale buyers and sellers** via its Trading Desk. Through our wide network of OTC market participants and other exchanges we are able to provide competitive pricing on large transactions.

Our offer:
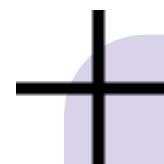
- The **minimum transaction amount** per order is **EUR 1 Mil** (or equivalent for stablecoins)
- Only users with **Owner-level access** can request an OTC transaction
- The **amounts and fees** are agreed with your account manager

Step by Step Guide:
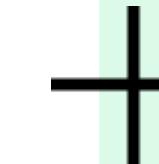
- Before an OTC takes place, an EDD may need to be completed
- To **initiate an OTC exchange**, open the Widget in the backoffice, select "Send a Message" → "Transactions" → "OTC Exchange", then fill in the required info
- You'll receive a **fixed conversion rate valid for 60 seconds** — click "I Confirm the Transaction" promptly to proceed
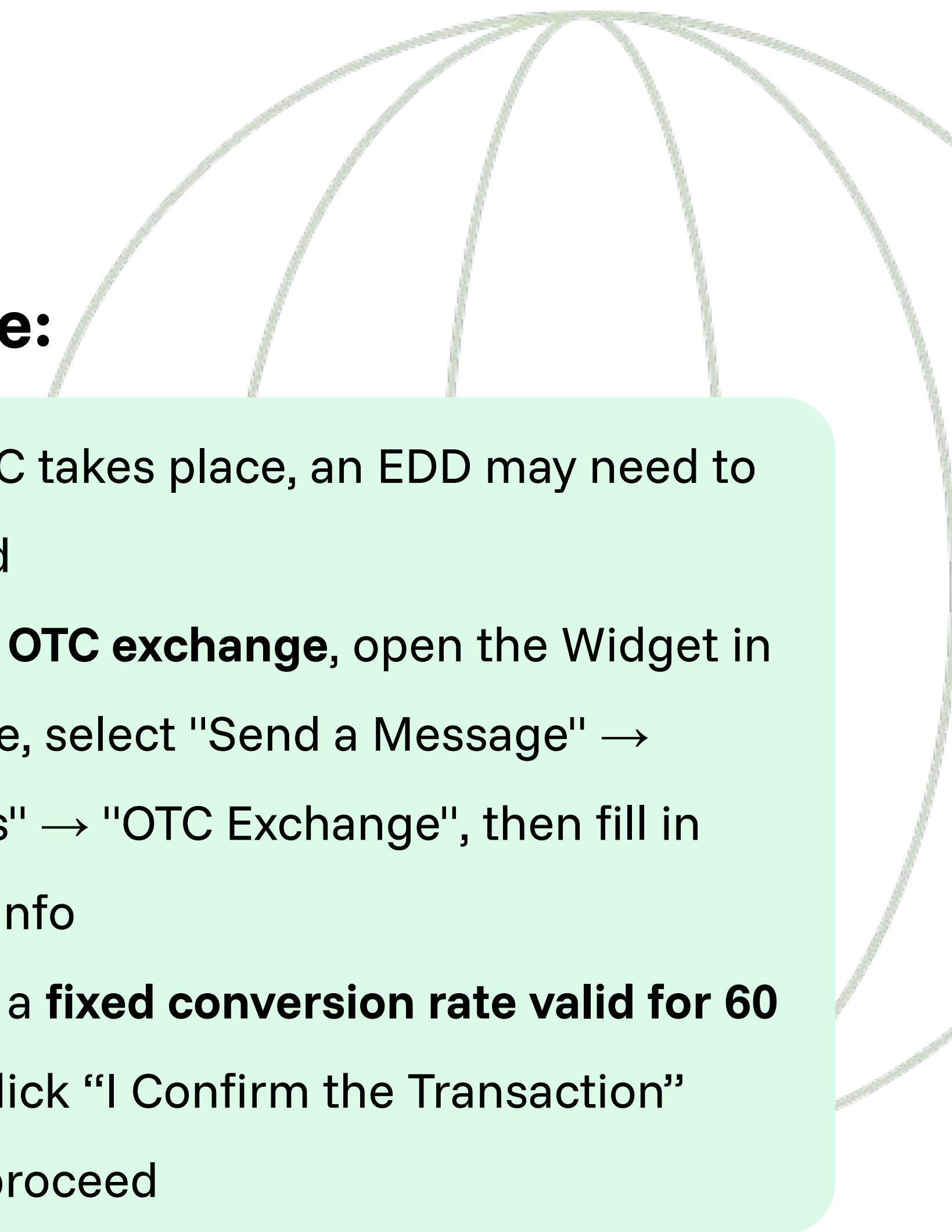
SMART EXCHANGES via THE BACK OFFICE

→ **Always trade at the best available rate:** powered by our network of liquidity providers

→ **Real-time transparency**: compare rates at any moment with instant visibility

→ **Maximized value**: capture the most favorable market price every time

→ **Your voice matters:** don't like the rate? Share instant feedback with our new one-click button

CROSS-CHAIN AUTOMATION

What's New?

- Automatic processing of cross-currency deposits on the same network (e.g., USDC ERC-20 sent to an ETH address)
- Instant crediting to merchant balance — no manual recovery needed
- Accurate and automated system replaces manual fund tracing
- No callback triggered, but transactions visible in Back Office → Transactions → Filters → Cross-currency

Before:

- **FEE**: 10% (max 300 EUR)
- **Processing time:** Up to 60 days
- **Resources**: Multiple teams
- **Credit type:** Balance correction
- **Recovery method:** Manual

Now:

- **FEE**: no additional fee for recovery applied
- **Processing time:** Instant
- **Resources**: Fully automated
- **Credit type:** Direct balance deposit
- **Recovery method**: Automated
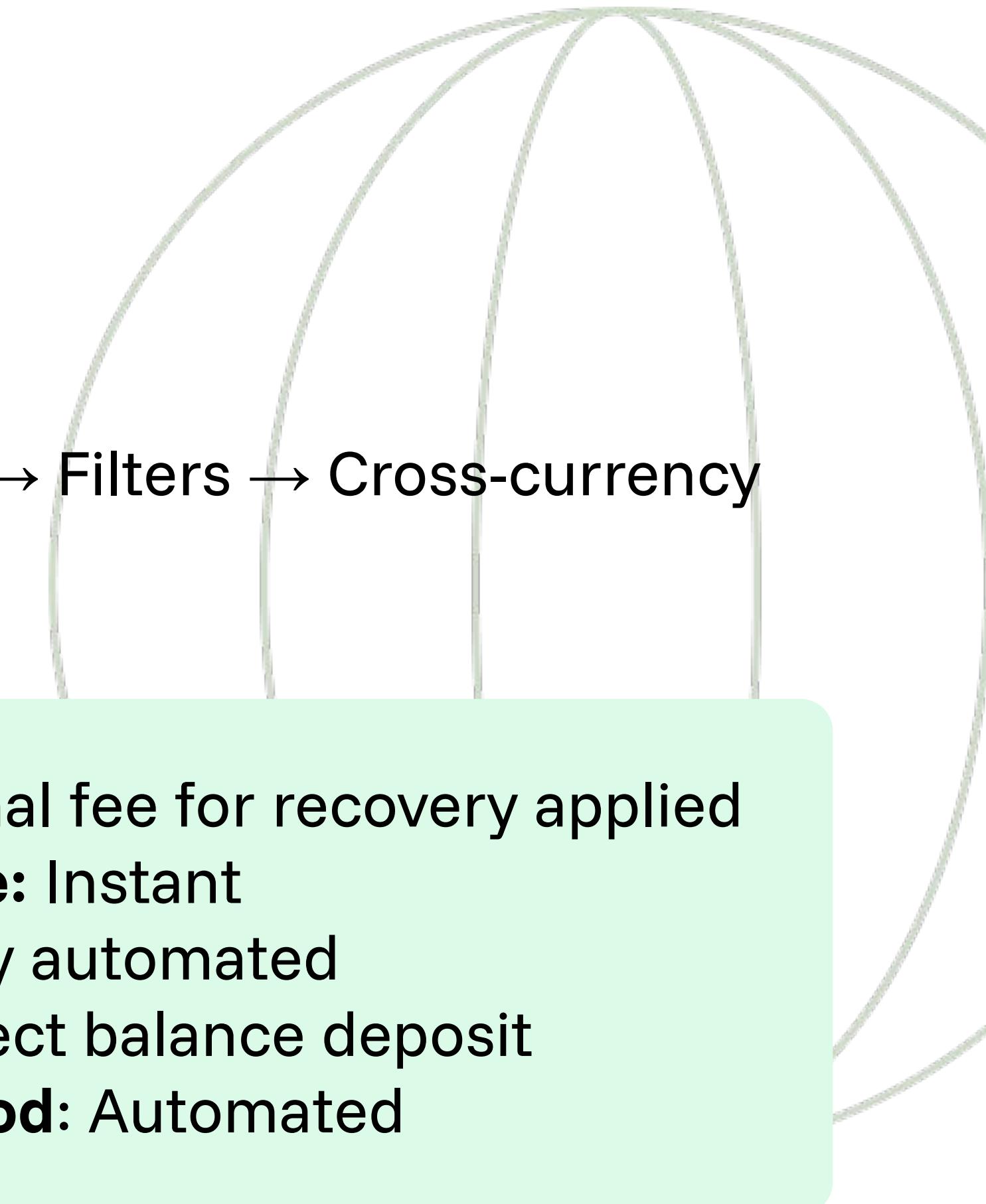
Unlock your business

to people with crypto

Rafael Spiekermann

Account Manager

Telegram: @RafaelSpi