



GIFPAY TECH



Introduction of Virtual Currency Acquiring

A secure and convenient digital currency payment solution

Hong Kong Gifpay Technology



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III. Key Features

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Product Positioning: Leading the next-gen global payment revolution

Platform Positioning

- A blockchain-based global payment solution connecting digital currencies with traditional commerce.
- Provides merchants with secure, efficient, and compliant crypto payment acceptance services.

Core Value

Addresses key pain points in traditional cross-border payments: long settlement cycles, high fees, and difficult compliance assurance.

Core Features

- **On-chain payments:** support instant digital currency transfers with funds credited within seconds.
- **Fiat settlement:** support off-chain auto-conversion to local fiat, seamlessly integrating with traditional finance systems.

Technical Assurance

- **Smart contracts:** automate payment and settlement execution to ensure transparency and trust.
- **Multi-signature:** combined with compliance risk controls to jointly secure funds and transactions.



What problems we solve

Ultra-fast settlement and cost optimization

- **Pain point:** Traditional cross-border payments settle slowly (3–7 days) with high fees (3–5%).
- **Solution:** Using an “on-chain instant transfer + off-chain fiat settlement” model, shorten settlement to within 24 hours and reduce fees to 1–2%. Smart contracts automate settlement workflows, fundamentally improving efficiency and reducing costs.

End-to-end security and compliance assurance

- **Pain point:** Insufficient payment security mechanisms and exposure to AML/KYC/CFT compliance risks.
- **Solution:** End-to-end assurance
- **Security mechanism:** payment verification services cover all scenarios, enforcing transaction confirmation and authorization to ensure payment security.
- **Compliance processes:** multi-signature and risk control systems automatically enforce KYC and AML/CFT rules to ensure business compliance.

Unified access standards and interoperability

- **Pain point:** Lack of standards in crypto payments; high merchant integration costs across multiple systems; fragmented consumer experience.
- **Solution:** The platform provides a unified payment API enabling merchants to support multiple cryptocurrencies with one integration. Based on ERC-20 and other common protocols, it standardizes access for merchants and ensures interoperable payments for consumers across merchants.

Automated and simplified user experience

- **Pain point:** Complex traditional settlement workflows and cumbersome crypto payment operations.
- **Solution:** A smart contract-driven “apply—auto-execute” model greatly simplifies merchant settlement and user payment operations, delivering a smooth experience via a unified, user-friendly interface.



Use Cases

Cross-border e-commerce

Consumers can pay directly with cryptocurrencies such as USDC and ETH, avoiding FX conversion and cross-border fees. After payment, the platform automatically settles crypto into fiat, enabling easy merchant collection.

Financial services

Helps financial institutions enable crypto payment and settlement capabilities, offering diverse payment options and achieving seamless integration of digital currency with traditional financial services.

Gaming payments

Players can use crypto to purchase in-game items and virtual currencies. The process is convenient with instant settlement, enhancing in-game spending experiences.

Offline retail

Merchants can accept crypto via “passive scan” and “active scan.” Consumers complete quick payments using digital wallets for a smooth experience.

Paid content

Social media users can tip or pay creators in crypto, with proceeds settled instantly upon payment, helping creators monetize faster.

NFT trading

Users can purchase digital collectibles directly with crypto on NFT platforms. The process is secure and efficient, supporting multiple mainstream cryptocurrencies.

Cross-border trade

Offers enterprises cross-border crypto settlement solutions, significantly simplifying payment processes, lowering transaction costs, and effectively mitigating FX volatility and long settlement cycles.



Key Characteristics

EVM and ERC-20 Token Compatibility

Full support for major EVM-compatible chains such as Ethereum, BSC, Polygon, and Arbitrum, with standardized ERC-20 tokens. Supports payments in USDC, USDT, etc., and enables automatic token swaps via smart contracts. Highly extensible to new chains and tokens.

Multi-dimensional On-chain Risk Control

Based on KYA (address screening) and KYT (transaction monitoring) to identify and block suspicious crypto in real time, preventing illicit funds. The system automatically generates compliance reports to safeguard merchant funds and meet regulatory requirements.

Strict Financial Regulatory Compliance Architecture

Adopts a segregated architecture so payment institutions do not directly touch crypto assets. Smart contracts isolate funds, while licensed OTC or VASP executes conversions. Multi-signature and risk control enable segregation of duties to meet multi-jurisdictional regulatory requirements.

All-Scenario Payment Support

Covers online and offline payment scenarios, including Web/App cashier, QR code payments, and POS terminals. Merchants can flexibly configure to achieve an integrated crypto payment solution.

Multi-mode Merchant Fund Settlement

Supports both fiat and crypto settlement. Settlement time is shortened from the traditional 2–7 days to within 24 hours; crypto can settle in real time. Smart contracts automate processes, supporting both cross-border and domestic settlement with flexible merchant options.





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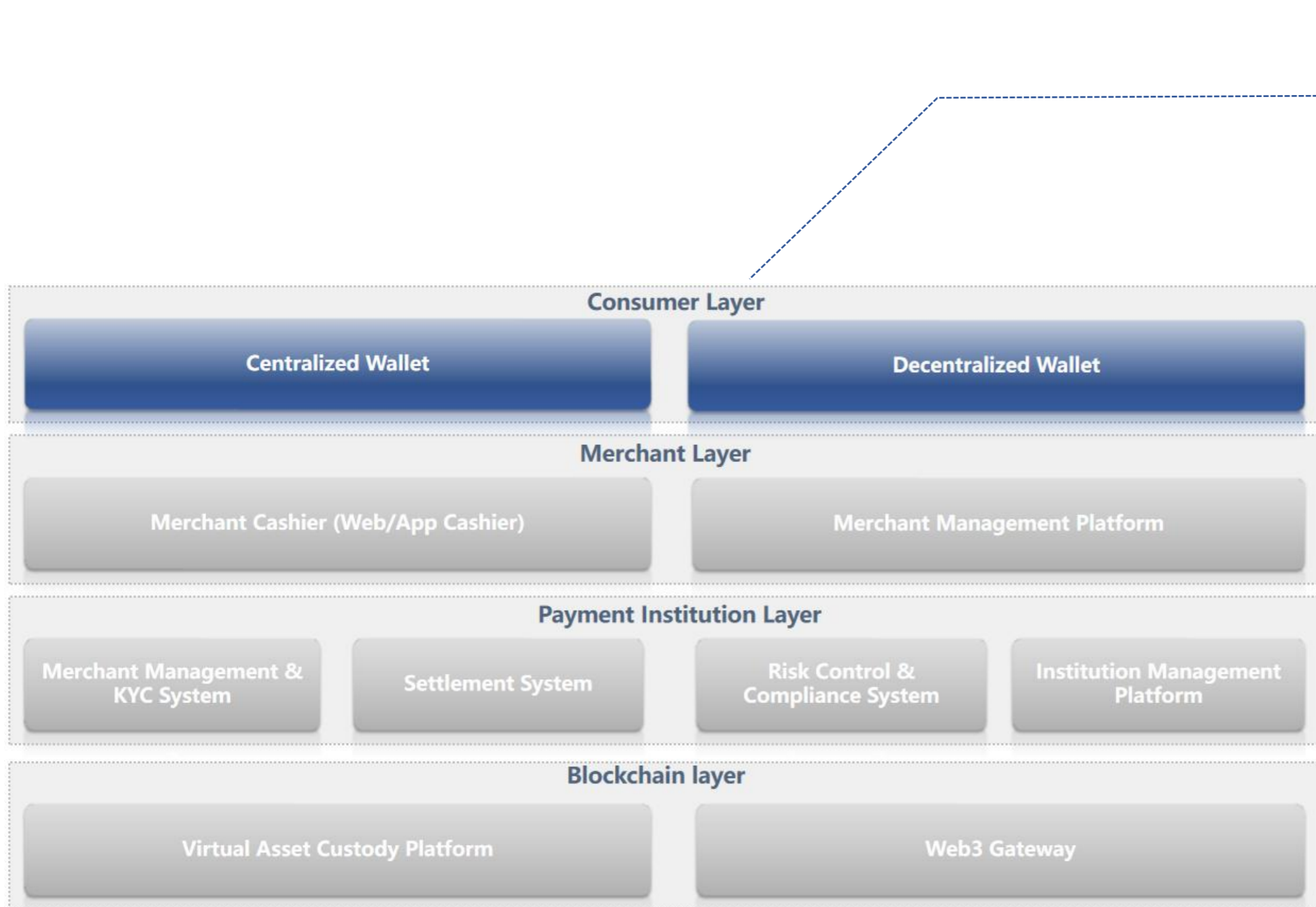
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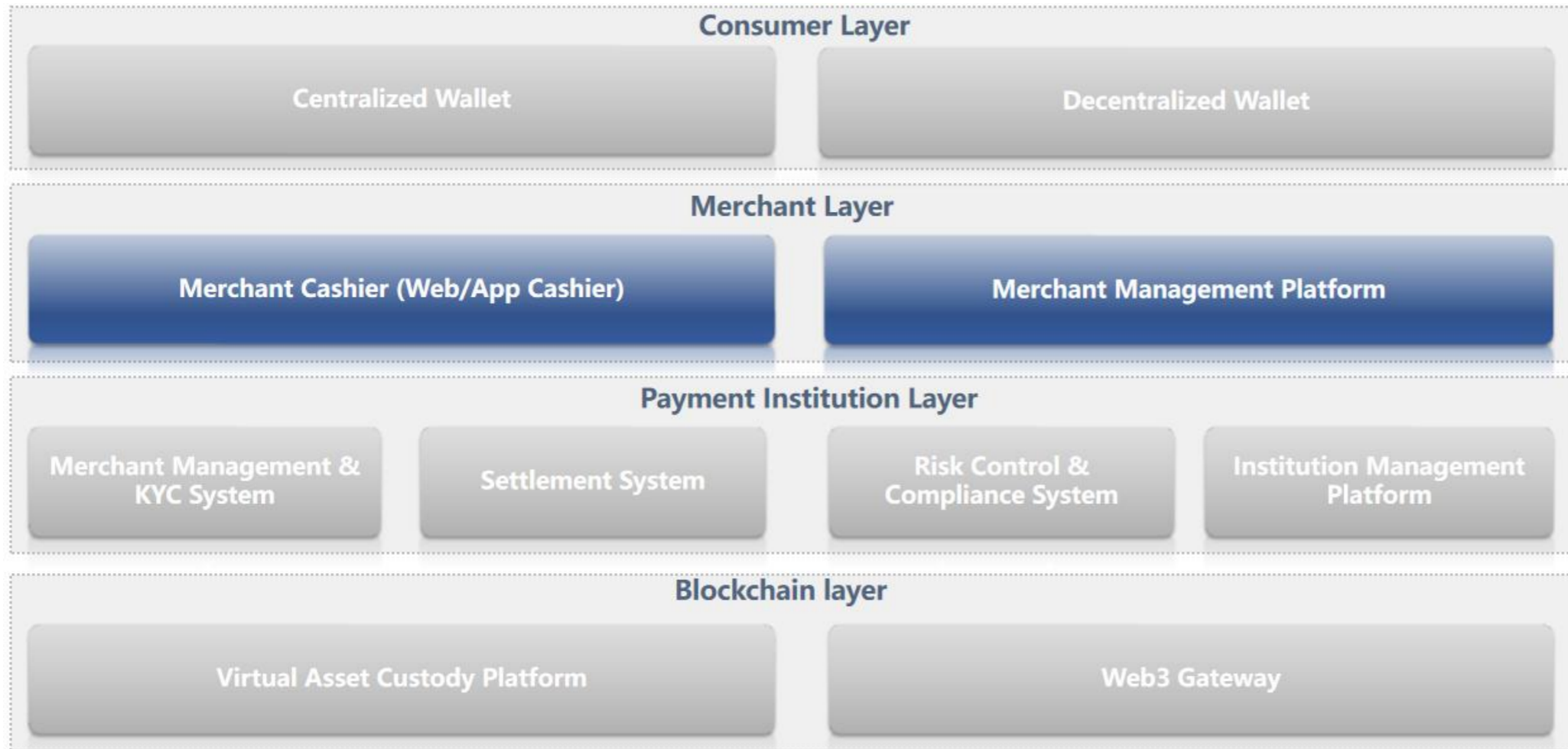
Consumer Layer



Virtual Currency Wallet

The crypto wallet provides crypto holders with secure, convenient digital asset storage and transaction capabilities. The wallet can be a centralized wallet app or a decentralized wallet.

Consumer Layer



Merchant Cashier (Web/App Cashier)

Provides e-commerce websites and apps with crypto payment capabilities, supporting Web cashier, App cashier, and QR payments, meeting diverse merchant payment needs.

Merchant Management Platform

Helps merchants manage transactions, view payment ledgers, and initiate settlement requests; provides wallet balance inquiries, payment ledgers, store collection codes, transfers, and more.

Merchant Cashier (Web/App Cashier)

The Merchant Cashier is the core component enabling crypto payments for e-commerce websites and apps. It is packaged by the payment institution to provide payment services across multiple crypto issuers and exchangers.

Key Features

Web Cashier

Provides online shopping crypto payments for e-commerce websites.

Payment Routing

Intelligently routes to the appropriate crypto issuer or exchanger based on the pay token, purchase amount, and other contextual conditions.

Payment Verification

Invokes payment verification services from crypto issuers/exchangers to ensure transaction security.

App Cashier

Provides mobile shopping crypto payments for e-commerce apps.

Transaction Signing






Signs transactions with the merchant wallet and the payment institution wallet for transaction security.



Merchant Management Platform

The Merchant Management Platform manages crypto payment operations for merchants, including wallet balances, payment ledgers, store collection codes, transfers, and more.

Key Features

-  **Wallet balance**
Displays crypto balances and fiat value in merchant wallets.
-  **Payment ledger**
Records details of every transaction, including time, amount, and payment method.
-  **Store collection codes**
Generates exclusive collection QR codes for each store.
-  **Wallet transfers**
Supports transfers between merchant wallets.
-  **Settlement requests**
Supports merchants initiating settlement requests for off-chain fiat settlement.



Merchant Management Platform Screens

web3商户门户管理系统 首页 / 统计查询 / 钱包余额 **Wallet Balance Page**

首页 收款二维码 钱包余额

币种 请输入币种 币种名称 请输入币种名称 货币标志 请选择货币标志 搜索 重置

导出

币种	币种名称	币种英文代码	货币标志	钱包余额
BON	BON	BON	数字货币	15.000000
MOCK	Mock Token	Mock Token	数字货币	0.000000
MOCK3	Mock Token	Mock Token	数字货币	0.00000000

共 3 条 10条/页 < 1 > 前往 1

首页 / 统计查询 / 支付台账 **Payment Ledger Page**

首页 钱包余额 转账台账 支付台账

商户订单号 请输入商户订单号 支付方式 请选择支付方式 付款钱包地址 请输入付款钱包地址 收款钱包地址 请输入收款钱包地址

交易标题 请输入交易标题 交易时间 2021-11-08 - 2022-11-08 搜索 重置

导出

交易时间	台账ID	商户订单号	支付方式	收款钱包地址	状态	法币交易金额	代币交易金额
2022-10-12 17:26:30	1580127763 7608284160 001	1665566707155	钱包签名WEB支付	0xc6de89...8cd3e9	处理中		0.002900 MOCK

共 1

首页 / 运营管理 / 转账 **Transfer Page**

首页 商户证书 平台证书 收款二维码 转账

币种 请选择

* 钱包地址 请输入收款钱包地址

* 转账金额 请输入转账金额

确定



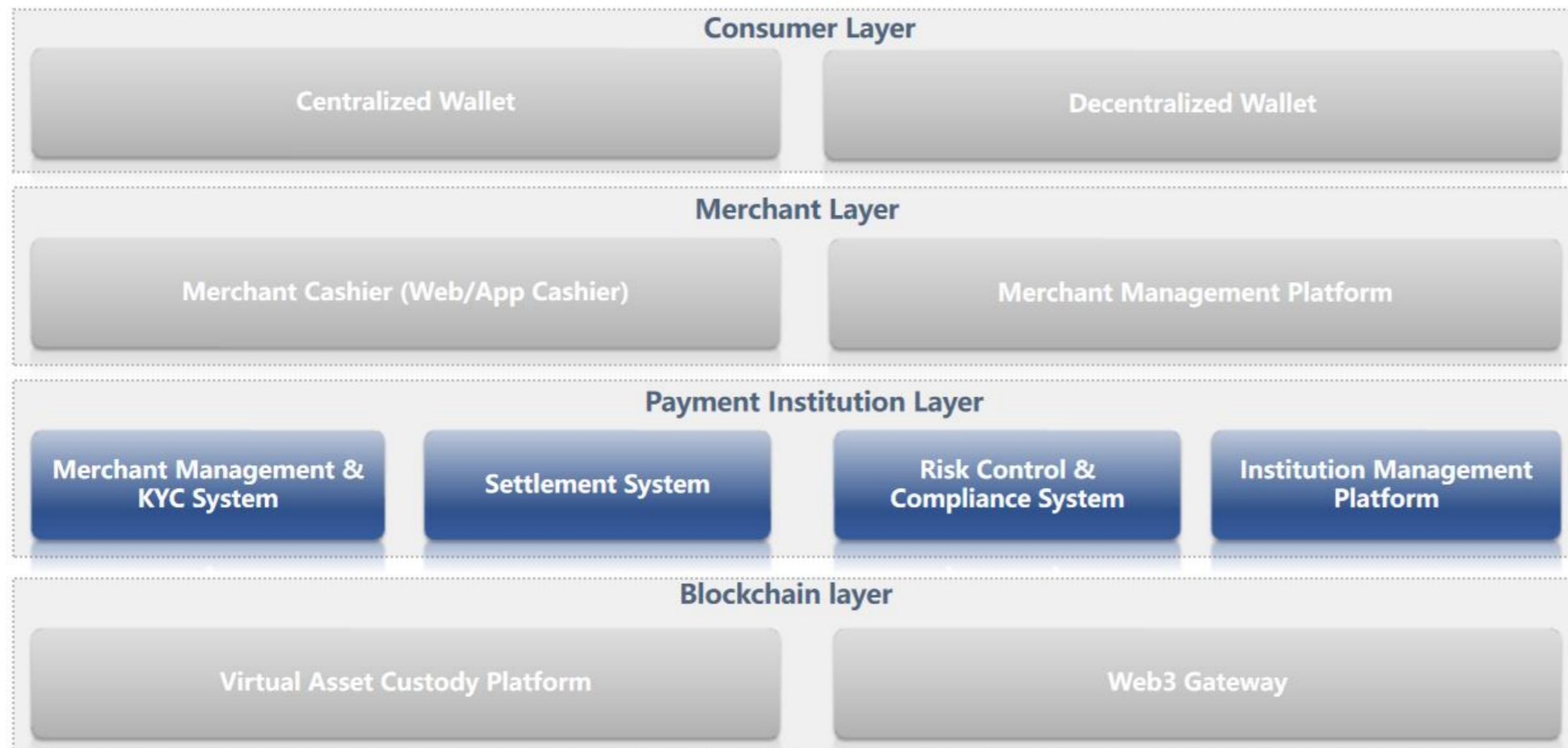
Payment Institution Layer

Merchant Management & KYC System

Registers, reviews, and manages merchants, enforcing KYC rules to ensure authenticity of merchant identities.

Settlement System

Handles cross-border and domestic settlements to ensure smooth processes and provide fiat settlement services.



Risk Control System

Implements AML, CFT, and KYC controls, automatically identifying suspicious transactions and promptly stopping money laundering and terrorist financing activities.





Institution Management Platform

Manage merchant information, payment configurations, settlement reports, etc., ensuring transparency and control over payment processes.

Merchant Management & KYC System

The Merchant Management & KYC System is a core function of the payment institution, responsible for KYC reviews to ensure merchants meet financial compliance requirements.

Key Features

-  **Merchant registration**
Merchants submit registration data including corporate information and contact details.
-  **KYC review**
Perform identity verification and qualification review for merchants.
-  **Risk assessment**
Assess merchant risk levels to determine compliance requirements.
-  **Merchant management**
Manage merchant information such as status and risk level.
-  **Data reports**
Generate data reports related to merchant management.



Settlement System

The Settlement System is a core function of the payment institution, providing compliant cross-border and domestic fiat settlement for merchants.

Key Features

-  **Fiat settlement**
Supports cross-border and domestic settlement, converting crypto to fiat.
-  **Off-chain settlement**
Support off-chain settlement of virtual asset payments.
-  **Domestic settlement**
Support domestic fiat settlement.
-  **Cross-border settlement**
Support cross-border fiat settlement.
-  **Settlement requests**
Process merchants' settlement requests.
-  **Settlement confirmation**
After settlement is confirmed, transfer virtual assets to the issuer/exchanger.



Risk Control & Compliance System

The Risk Control & Compliance System is a core function of the payment institution. Through transaction multi-signature, it implements risk control when the platform connects centrally.

Key Features

Transaction multi-signature

Require signatures on transaction elements by four parties—crypto holder, merchant, payment institution, and crypto issuer/exchanger—to ensure transaction trustworthiness.

AML/CFT/KYC

Implement AML, CFT, and KYC rules.

Risk monitoring

Monitor transaction risks in real time and detect anomalies promptly.

Risk alerts

Issue alerts for high-risk transactions and notify relevant personnel.

Risk reports






Generate risk-related data reports.



Institution Management Platform

The Institution Management Platform is the back-office of the payment institution, including token management, payment ledger, payment configuration, merchant management, and more.

Key features

-  **Crypto currency management**
Manage supported crypto types, including add, delete, and modify.
-  **Payment ledger**
Record detailed information for each transaction.
-  **Transaction configuration**
Configure payment parameters such as fees and payment methods.
-  **Merchant management**
Manage merchant information including status and risk level.
-  **Data reports**
Generate payment-related data reports.



Payment institution management platform Screens

支付机构管理门户 首页 / 统计查询 / 支付台账

Payment ledger page

首页 支付台账 币种管理 商户管理

交易时间: 2022-11-08 - 2022-11-08 支付方式: 请选择支付方式 状态: 请选择状态 搜索

导出

交易时间	台账ID	商户号	支付方式	付款钱包地址	商户钱包地址	状态	法币金额
2022-11-08 10:50:15	15898125134004510720001	999000000000001	二维码主扫支付	0xb15ee2...484ada	0xd8b3de...5afe2	成功	USD 5.0
2022-11-08 10:51:39	15898128690606530560001	999000000000001	二维码主扫支付		0xd8b3de...5afe2		USD 6.0
2022-11-08 10:52:12	15898130056733286400001	999000000000001	二维码主扫支付	0xb15ee2...484ada	0xd8b3de...5afe2	成功	USD 6.0
2022-11-08 10:54:41	15898136296873697280001	666666666666666	验证码WEB支付	0xb53250...701529	0x4df106...1ed411	成功	USD 345.50

首页 / 运营管理 / 币种管理

Token management page

首页 支付台账 币种管理

币种: 请输入币种 币种名称: 请输入币种名称 搜索 重置

+ 新增

币种	币种名称	币种英文代码	小数位
BON	BON	BON	6

支付机构管理门户 首页 / 运营管理 / 商户管理

Payment methods configuration page

配置支付方式

+ 新增

商户号	发行方ID	支付方式
666666666666666	1	钱包签名WEB
666666666666666	1	验证码WEB
666666666666666	1	APP主扫Web

首页 / 运营管理 / 商户管理

Merchant management page

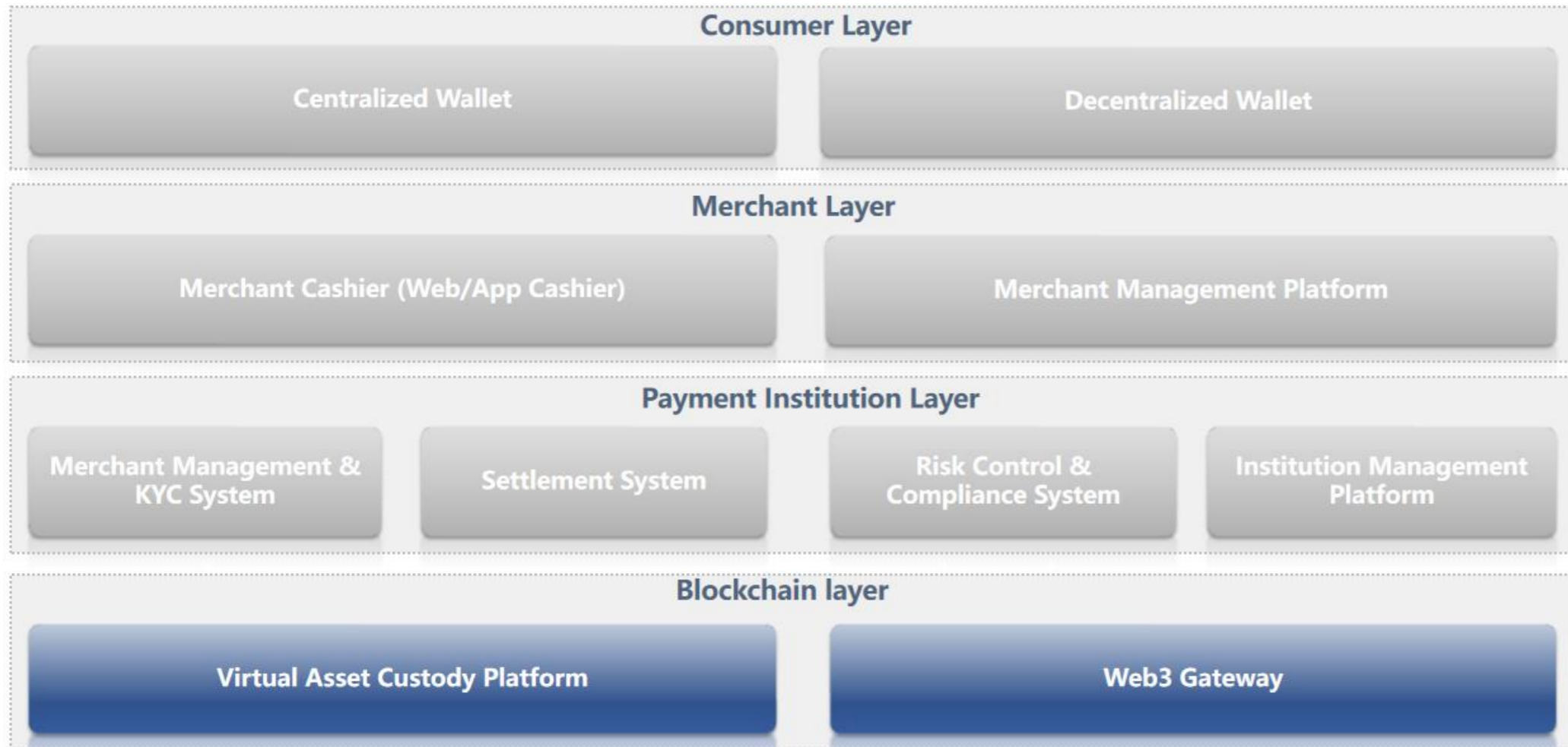
首页 商户管理

商户号: 请输入商户号 搜索 重置

+ 新增

商户号	商户名称	钱包地址	法币币种	Mcc码
1	淘宝	0xc6de89...8cd3e9	USD	5542

Virtual Asset Service Provider layer



Virtual Asset Custody Platform

Manage and issue account-specified cryptocurrencies, provide crypto asset custody services, and ensure the security and compliance of cryptocurrencies.




Web3 Gateway

Provide Web3 payment service interfaces to connect payment institutions with crypto issuers/exchangers, ensuring smooth and secure payment processes.

Virtual Asset Custody Platform

The Virtual Asset Custody Platform is a core function of crypto issuers, managing and issuing account-specified crypto and conducting KYC for crypto holders.

Key features

-  **Virtual asset management**
Manage assets in centralized wallets.
-  **KYA/KYT management**
Conduct KYC for virtual asset holders to ensure compliance.
-  **Data reports**
Generate data reports related to virtual asset management.



Web3 Gateway

The Web3 Gateway is a core bridge connecting users/applications to blockchain nodes. Its node-oriented primary functions are categorized into on-chain write operations and on-chain transaction listening and querying. It fundamentally addresses the key needs of “writing data to the chain” and “reading data from the chain.”

Key features

On-chain write operations

Implement on-chain writes of data and instructions.

On-chain write operations are the “write side” function of the Web3 Gateway, responsible for relaying user or application instructions (e.g., transfers, contract invocations) to blockchain nodes and completing on-chain records.

On-chain transaction listening and querying

Obtain real-time and historical on-chain data.

This is the “read side” function of the Web3 Gateway, responsible for extracting and organizing on-chain data from blockchain nodes to provide real-time monitoring and historical data retrieval for users or applications.





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Uniark

Project background

Uniark is a B2B payment institution holding a full VASP license from the Polish KNF, specializing in cross-border corporate payment services.

It faced challenges including long cross-border payment cycles (5–7 days), high fees (3%), complex multi-currency handling, and high compliance costs.

Integrated core functions of the crypto payment platform:

- 1) Payment Institution Management Platform enables automated payment routing;
- 2) Digital Wallet Access Gateway provides a unified payment API supporting 15 mainstream cryptocurrencies;
- 3) Compliance Risk Control System automatically embeds AML/KYC rules and automates merchant KYC;
- 4) Restructured settlement processes, establishing a standardized flow: “merchant initiates settlement → payment institution reviews → token issuer settles → payment institution confirms.”

Project outcomes

Efficiency gains: cross-border payment shortened to within 24 hours, with a success rate of 98%; transaction throughput increased to 400 TPS.

Cost optimization: fees reduced to 1.2%, saving approximately USD 2.8 million annually; compliance costs down 65%, saving USD 1.5 million per year.

Compliance improvement: risk reduced by 95%; KYC time shortened to 15 minutes; report generation reduced to 2 hours.

Outcome: Uniark significantly improved efficiency, cost, and compliance in cross-border B2B payments, achieving sustainable growth.

LIQUE
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OPOSITION

CONSUMER





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Thank you for watching

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