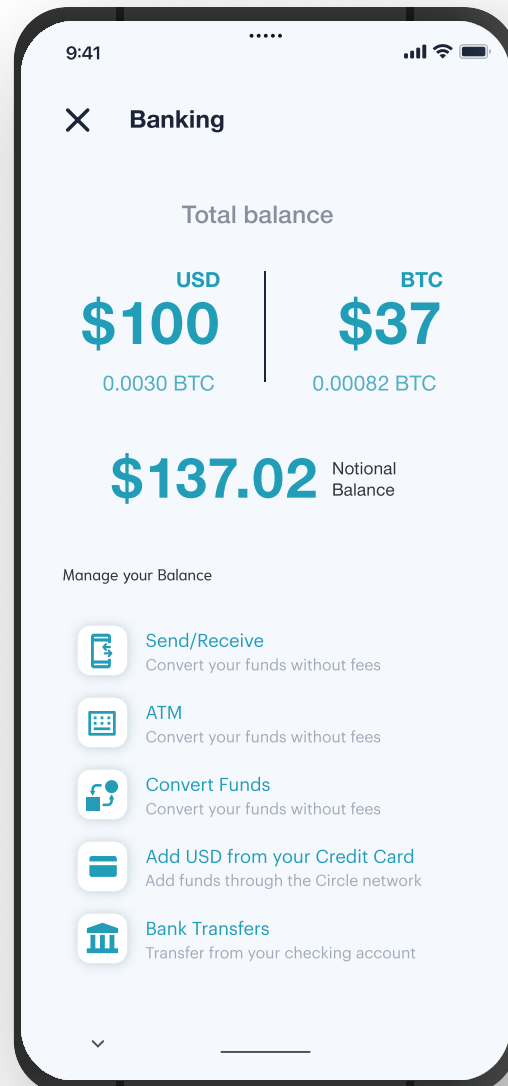
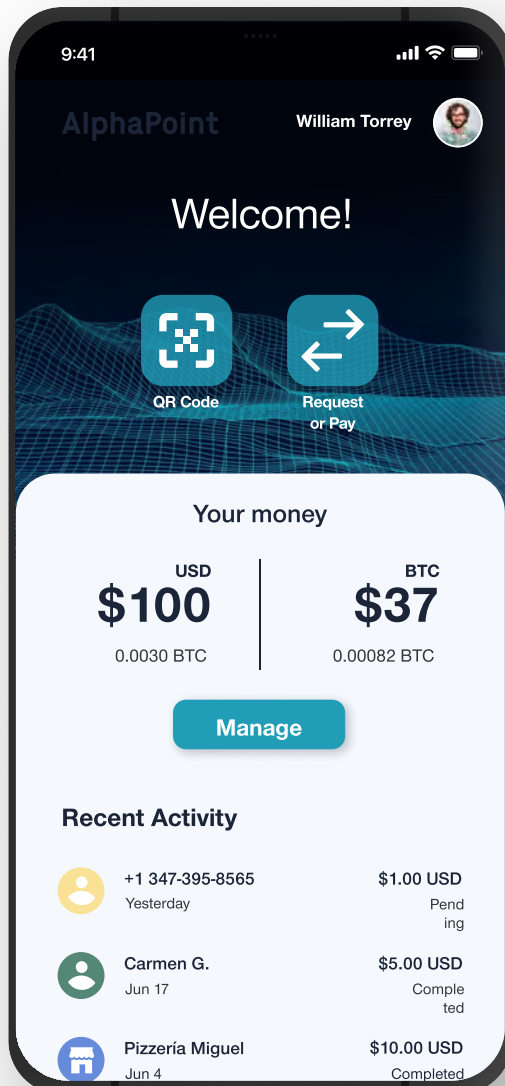


# AlphaPoint Wallet & Merchant Ecosystem

AlphaPoint's digital wallet ecosystem powers financial systems at a national scale, enabling retail and business users to operate in crypto.

Our full-service app offers intuitive instant payments, conversions between currencies, creation and payment of invoices and integration with traditional financial systems including credit cards, ATM's, and banks.

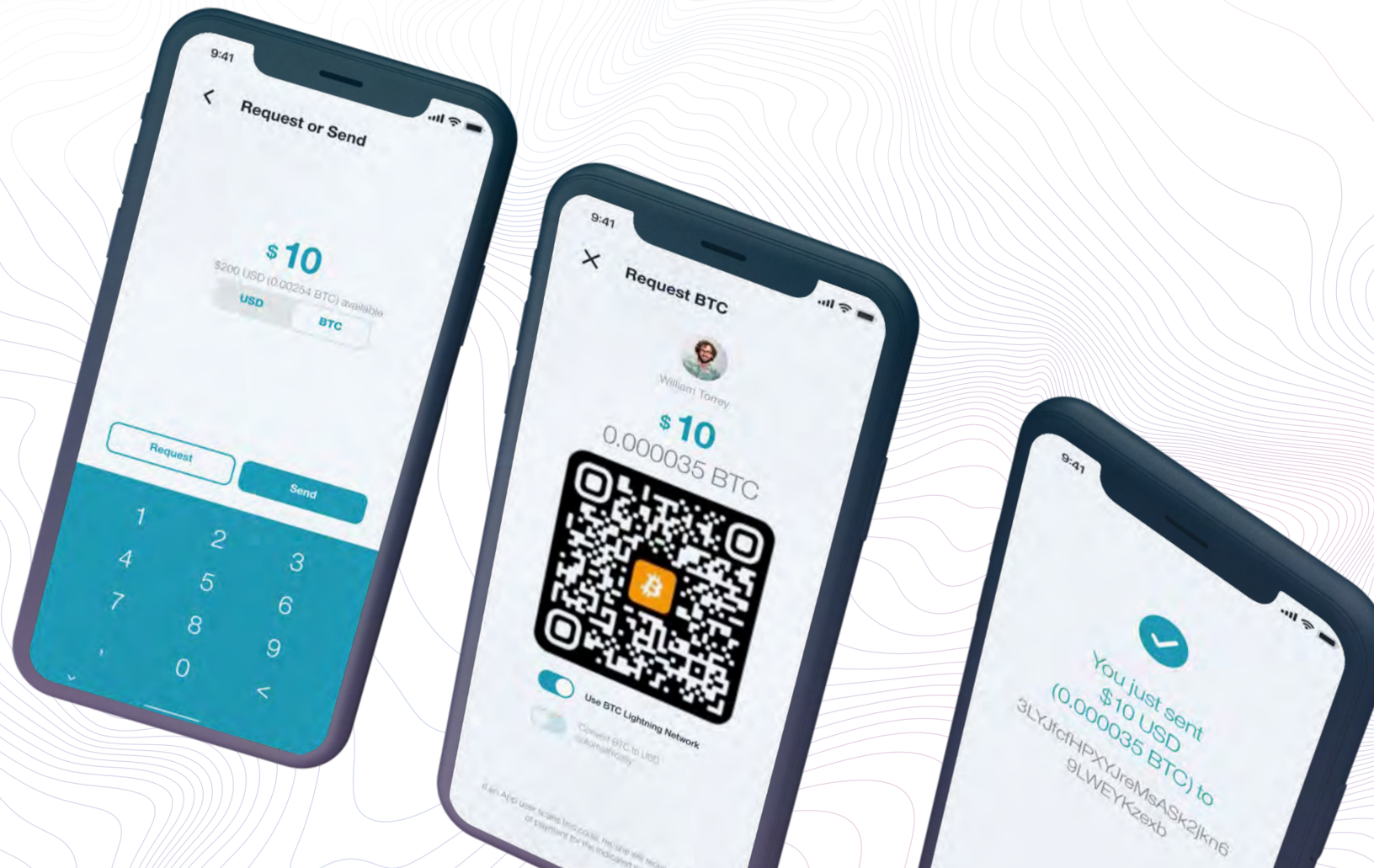


## Retail Mobile App

AlphaPoint's new mobile app enables users to send and receive dollars and bitcoin directly between users of the app, as well as with external systems on-chain for bitcoin and across 3rd party banking rails for dollars. This results in a fully integrated financial ecosystem that allows users to use Bitcoin just as easily as they use dollars for daily transactions.

### Features:

- Send/receive bitcoin via Phone contact/phone number/Government ID, or by scanning a QR code
- KYC using Government ID and facial recognition
- Send/receive bitcoin using external Bitcoin address or Lightning network address
- Add USD using your credit card, via our Circle integration
- Option to auto-convert incoming funds to bitcoin or dollars both per-transaction or for all transactions
- Bitcoin transfers outside of AlphaPoint occur on the blockchain, while transfers inside the AlphaPoint system are feeless and immediate. User experience is the same easy fast transaction in either case.



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## Merchant Mobile App

AlphaPoint's merchant app allows businesses to easily integrate, administer and manage customer bitcoin & dollar payments natively within the business.

### Features:

- Register your business natively on-app with integrated onboarding workflow
- KYC/KYB for verification of business and customer
- Send/receive dollars and bitcoin including via QR code including option to automatically convert bitcoin to dollars, or vice-versa.
- Create invoices for specific amounts, or general payment invoices, depending on the business case.
- Ability to see both dollars and bitcoin balances, including bitcoin notional value
- Merchants can create and manage Point-of-Sale Users to process payments on behalf of their business.
- Transaction Details for each individual transaction including the POS used, customer identifying information, value in USD, requested/received BTC, timestamp, amount converted to USD

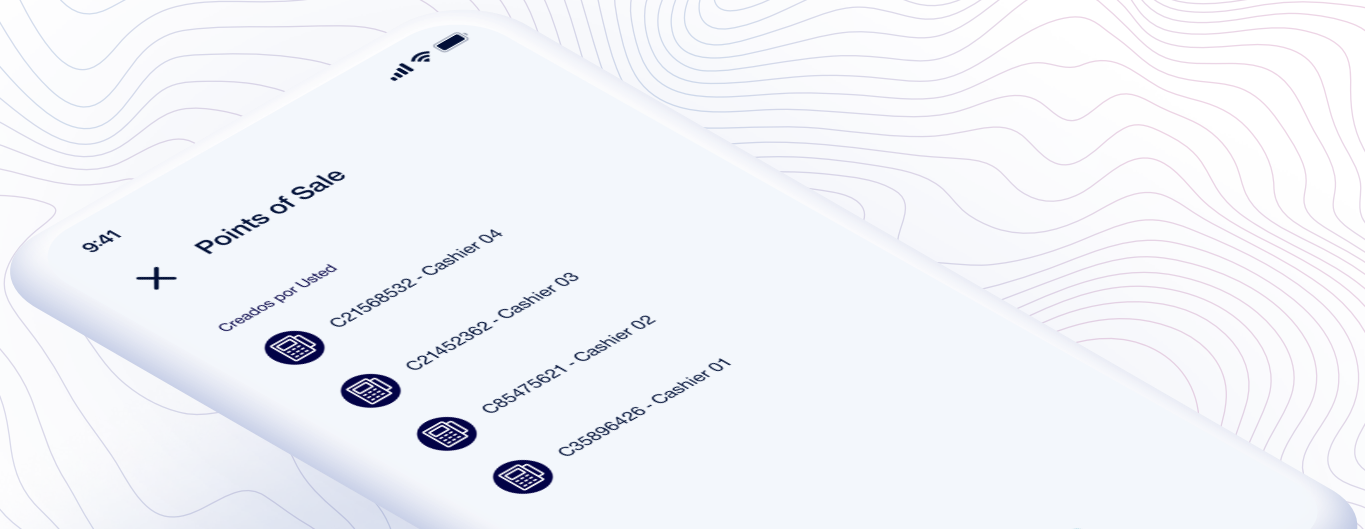
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## Merchant Processing Interface

AlphaPoint's merchant processing interface offers operators a full-suite of processing services for streamlined payment management and customer administration.

### Features:

- Dedicated web and mobile logins for merchants to process payments and administrate their business settings in the system.
- Create invoices for any amount in BTC, with Lightning optional, or in Dollars within the system.
- Create and manage Point-of-Sale logins for employees to process payments on your behalf, without access to balances or conversion details.
- Manage financial records with customizable and downloadable reports of transaction history. Initiate and review withdrawals to your bank account, or manage auto-conversion settings.





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## Point of Sale App

AlphaPoint's Point of Sale feature of the merchant app enables businesses to securely authorize employees to issue invoices and collect bitcoin and dollar payments, while offering the capability to automatically convert the bitcoin to dollars.

### Features:

- Create invoices in either currency for specific amounts, or general payments, depending on the business case.
- Transaction Details for each individual transaction includes the POS used, customer identifying information, value in USD, requested/received BTC, timestamp, and transaction status (pending/processed)
- Obfuscates private business information while allowing operators to process payments on its behalf
- Individually managed access based on provisioning from merchant owner's interface
- Merchant owners can easily see/download reports of individual POS activity

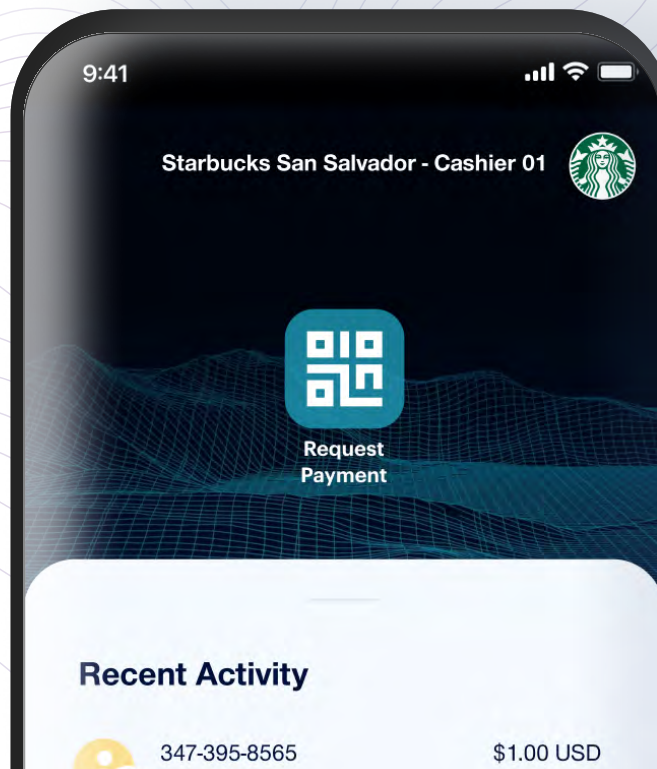
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## Admin Lite

AlphaPoint's Admin Lite streamlines customer support by providing secure access to user information for call center operators and managers.

### Features:

- Lookup user details to support with transaction history, transaction status or user status
- Update user PIN, email or phone number for a quick and easy resolution to the most common issues
- Prevent fraud with unique user-generated and user-verified authentication/security questions



## Chivo - El Salvador's National Bitcoin Wallet

AlphaPoint powers Chivo, the world's first National Bitcoin wallet. Since the law was passed in El Salvador making Bitcoin legal tender, AlphaPoint has been working closely with the government to ensure widespread adoption and daily use of Bitcoin throughout the country. [Click here to view the full Chivo case study online.](#)



# Chivo

### Highlights:

- 85% of the country of El Salvador has Chivo accounts on the AlphaPoint system with millions of transactions
- Currently powering payments at McDonalds, Starbucks, Walmart, Airport and Government offices nationally
  - Capacity to support payment of taxes, utilities, and more
- 1000+ physical ATM's online for cash-to-digital onboarding/offboarding (usable by Chivo and any other Bitcoin wallet)
  - Ability to seamlessly integrate with existing ATM's of 3rd party banks
- Free to use for all Salvadorans, with zero commissions and zero fees
  - Globally accessible and ideal for sending/receiving remittances

