Globiance
Business

Globiance

# Business Overview

**Globiance** is a financial services group consisting of **cryptocurrency exchanges** and **financial institutions**. **Globiance** is situated in **21 countries across the globe** with more countries being added on an ongoing basis. **Globiance** provides financial/payment services for **corporate and retail customers**.
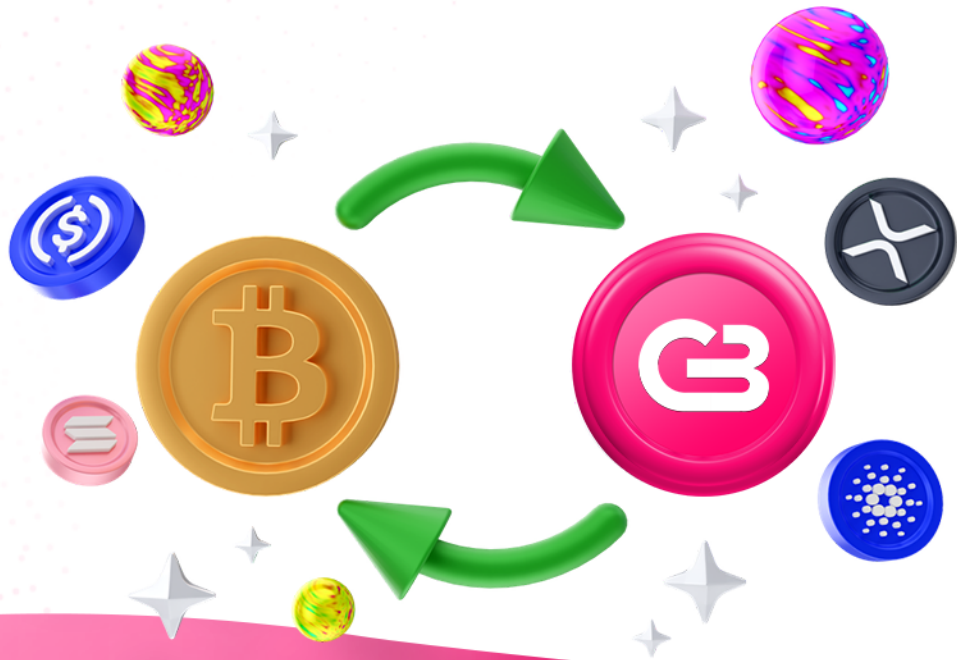
Our platform facilitates the **exchange/trading** of **crypto** and **fiat currencies**, a (DEX), a (CEX) and also offers **payment solutions**. The transfer and the exchange of funds worldwide can be managed **quickly and easily**, using either the Globiance App or platform.

**Globiance** is one of the **few platforms** with a **global approach**. Enjoy the convenience of an individual bank account combined with the ability to withdraw crypto funds in fiat to an integrated account. **Globiance** is a **user-friendly experience** for retailers and customers alike.

** Currencies available for exchange include; USD, EUR, GBP, HKD, SGD and more. Stablecoins in major currencies are also available.

Globiance

# Cryptocurrency Exchange

**Globiance** features integrated wallets, optional bank accounts. It can facilitate the exchange of 'Fiat to Fiat' or 'Fiat to Crypto', through its l**icensed exchange** (CEX). Platform users can instantly withdraw fiat to their integrated wallet or bank account. **Globiance** has **also created a decentralized exchange** (DEX) which enables users who do not require fiat, to swap any crypto currency against another.

**The Globiance Ecosystem is ISO20022 compatible**. ISO 20022 is **predicted to replace SWIFT** as a faster, more cost-effective, data interchange service, around the world.

Our **Global Strategy** is to establish **mutually-beneficial, long-term partnerships** that are built on strong foundations, to attain successful outcomes for all.

**Globiance** is **regulated** and **compliant with all regulations, laws and regional policies**. **Globiance** follows **strict policies** to maintain and **safeguard your digital assets** and user experience.

At **Globiance**, **customer satisfaction** is our priority. Our team of experienced **LIVE customer-service agents** are always happy to answer questions and provide assistance.

**Globiance** | CB

# GLOBIANCE BUSINESS CLOUD ACCOUNT

**PAYMENT IN EUROS**
**GLOBIANCE EU**

**PAYMENT IN USD**
**GLOBIANCE INTERNATIONAL**

**PAYMENT USING USD**
**GLOBIANCE US**

**PAYMENT USING AUD**
**GLOBIANCE AU**

**PAYMENT USING CHF**
**GLOBIANCE CH**

**PAYMENT USING HKD**
**GLOBIANCE HK**

**HOW IT WORKS:**
**STEP 1.** YOUR CLIENT CREATES AN ACCOUNT WITH GLOBIANCE BY SIGNING UP.
**STEP 2.** CLIENT TRANSFERS MONEY FROM THEIR ORIGINAL BANK ACCOUNT TO THEIR GLOBIANCE ACCOUNT.
**STEP 3.** CLIENTS SWAP THEIR FIAT TO STABLECOIN IN THEIR GLOBIANCE ACCOUNT.  EXAMPLE: EUR → EURG (STABLECOIN)
**STEP 4.** CLIENTS CAN NOW USE THE STABLECOIN TO PAY YOUR BUSINESS VIA INTERNAL TRANSFER TO GLOBIANCE BUSINESS CLOUD ACCOUNT.

**EURG**

**USDG**

**USDG**

**GLOBIANCE BUSINESS CLOUD ACCOUNT**

**AUDG**

**CHFG**

**HKDG**

STABLECOINS SENT TO YOUR GLOBIANCE BUSINESS ACCOUNT CAN BE **STORED ON THE GLOBIANCE CLOUD ACCOUNT OR CONVERTED INTO YOUR FIAT OF CHOICE** USING THE 1:1 RATIO.
PAYMENTS AND TRANSACTIONS MAY BE EXECUTED **DIRECTLY** FROM THE PLATFORM.

**GLOBIANCE EU**
PAYMENT SENT
**IN EUROS**

**GLOBIANCE US**
PAYMENT SENT
**IN USD**

**GLOBIANCE HK**
PAYMENT SENT
**IN HKD**

**Globiance**

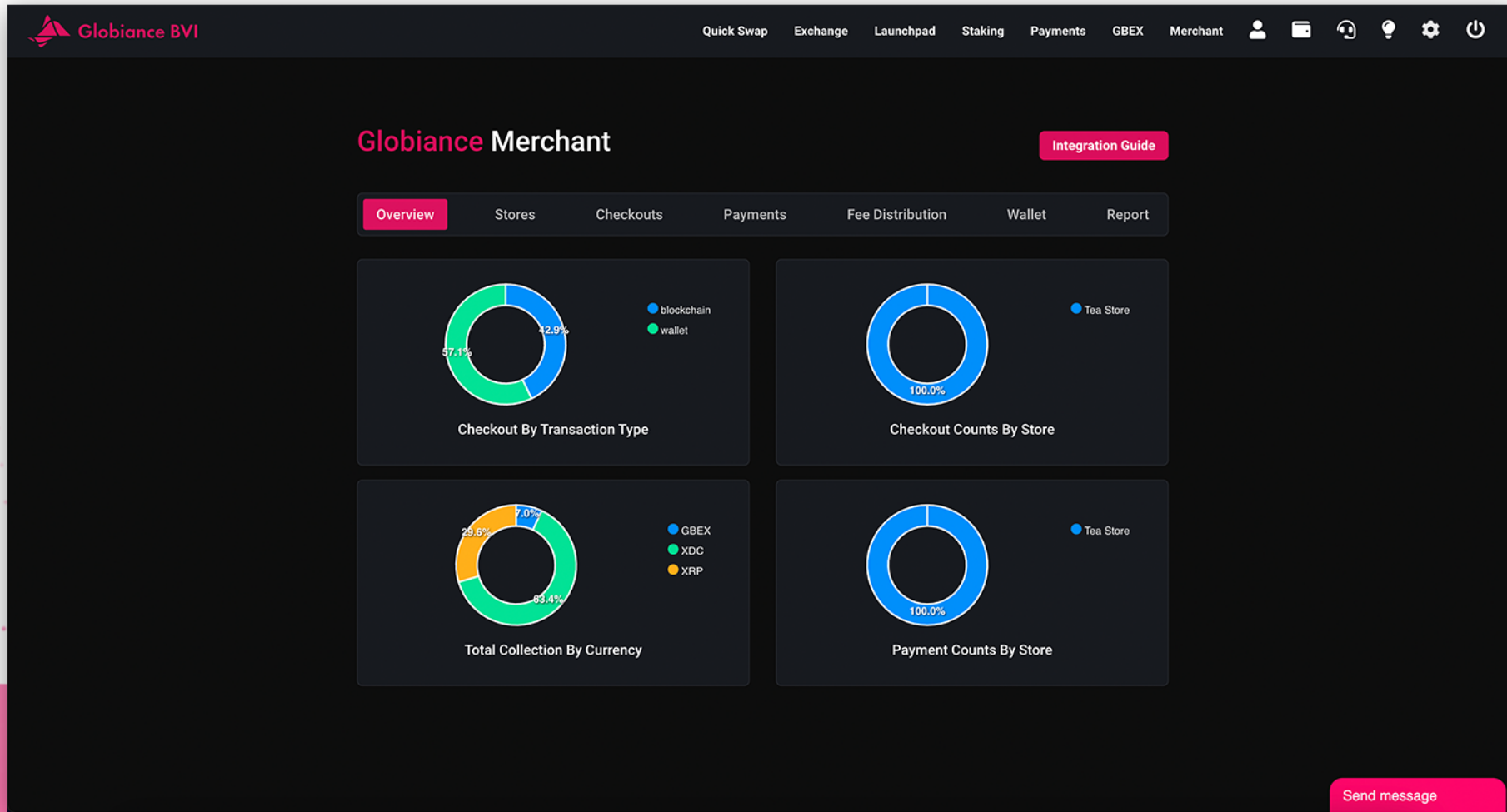# Globiance Checkout
## Crypto Payment Gateway

The **Globiance Crypto Payment Gateway** is a payment platform that provides clients with **multi-currency payment options** through a single interface. It is built for scalability, high transaction volumes and instant settlements. Using the **Crypto Processing Gateway** enables clients to **pay with cryptocurrencies** such as **GBEX**, **BTC** or **XDC** – instead of their **credit cards**. The crypto transaction processing is fast and simple, improves efficiency and is **highly-effective for all businesses** including **high-risk industries**.

Benefits:

- Lower Transaction Fees.
- Instant Settlement – Merchant receives funds instantly.
- Merchant Protection – no risk of 'charge-backs'.
- Definite Transactions – Blockchain technology ensures clients have the funds in their account - before a transaction is completed. Transactions can not be disputed or cancelled.
- Increased Sales – Additional payment options increase sales capabilities and enable international payment solutions.
- Customer Convenience – Clients have access to increased payment options, secure transactions and privacy protection.
- No Rolling Reserves.
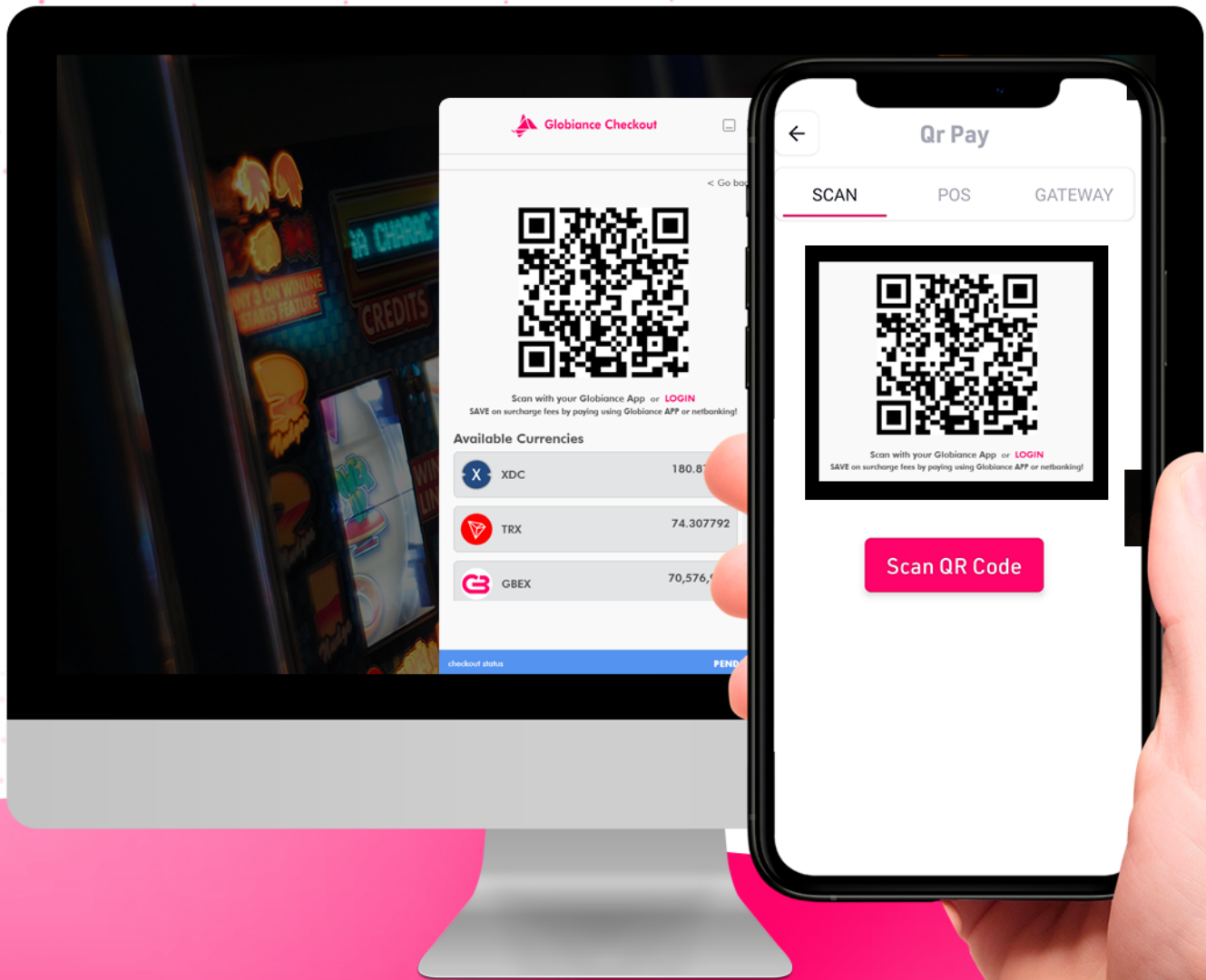- No Risk.
- One Platform – Handles ALL your financial needs.
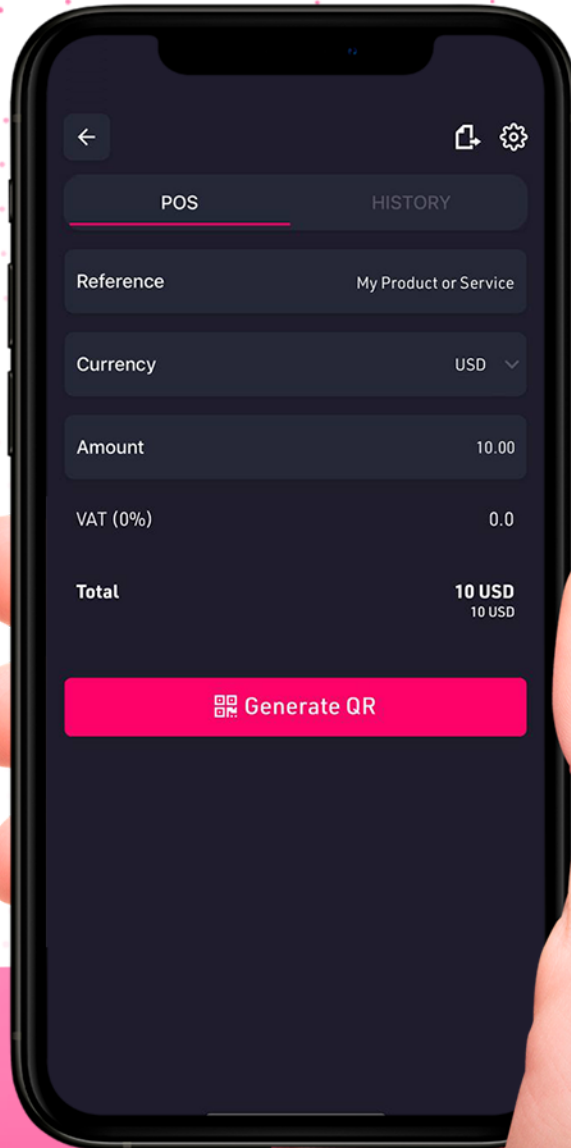
Globiance

# Checkout

# Globiance
# QR Pay

All **Globiance users** can pay for their purchases from **Globiance merchants** using **Globiance QR Pay** by simply scanning the QR code provided by the merchant with the QR scanner on the Globiance App.

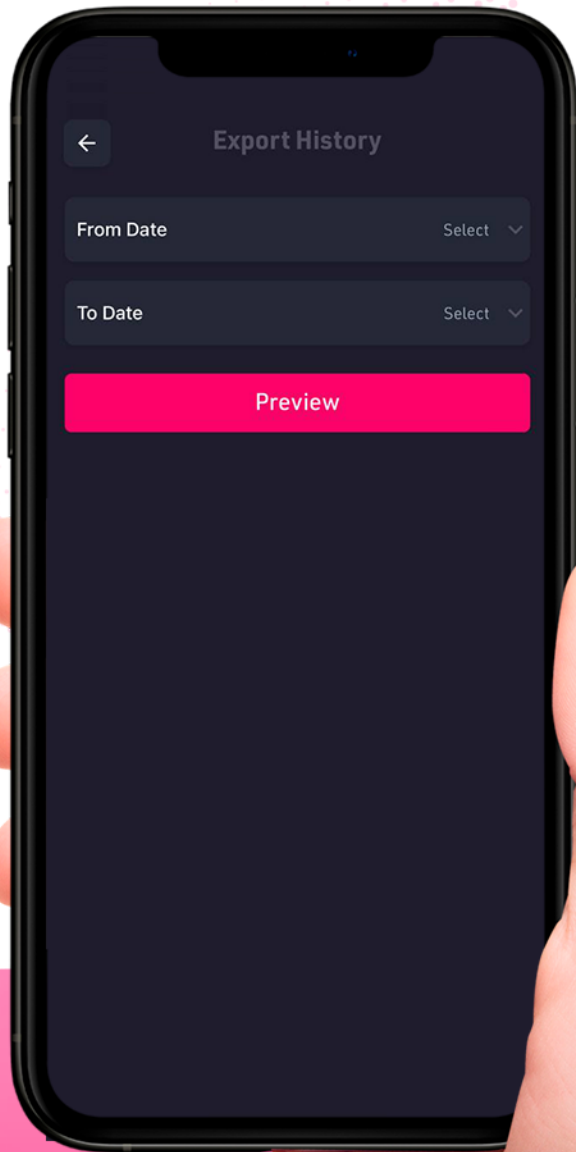The payment is instantly settled into the merchant's **Globiance wallet**.

Globiance

# Globiance QR (POS)

**Globiance QR Pay** and **Point of Sale** (**POS**) offers **payment solutions** to all customers with a Globiance Account.

Instant settlement, fast and secure payments and **low transaction fees** are designed to enhance the user-experience for both merchants and customers.

Benefits:

- **Settlement** - Payment process and settlement is quick and easy.
- **Flexible currency** - Merchant selects the currency they wish to receive payments in (e.g. Euro).
- Client selects the currency they wish to use for payment (e.g. Bitcoin).
- Merchant receives payment settlement in the currency initially selected (e.g. Bitcoin to Euro -automatic conversion. The settlement is then paid in Euros).
- **Globiance Crypto Payment Gateway** 'QR Codes' can also be scanned, making it easier to pay (e.g. online shops, online Casinos etc).

**Globiance**

# Globiance QR (POS)

**Globiance** merchants can generate a QR code for POS transactions.

After initial set-up by the merchant, the merchant can provide a QR code for a POS transaction, then present it to the GlobianceApp user (customer) to scan the code. The payment is then settled instantly. Merchants can view the history of all transactions by using the 'history' tab on their dashboard.

**Globiance**

# GlobianceMETA

**Globiance**, the bank of the Metaverse, **will support Meta-eco-systems** by enabling clients from around the globe to access the Meta Universes. **Globiance** will become the ***Gold Standard* for payment support** within the world's biggest metaverses providing a vast array of support and services. **Globiance** is a revolutionary kind of bank, with the ability to **traverse both virtual and physical boundaries**. This unique feature enables transactions to be processed smoothly and effortlessly, providing an enjoyable experience for customers. The **Globiance** platform is **the bridge between the crypto and fiat worlds**, as well as the relevant VR, AR, and XR platforms. Clients can c**onnect to the metaverse without undergoing complicated payment integrations** and procedures.

All **Globiance** partners can:

- Offer goods and services in a supported Metaverse from day one.

- Display and offer products in VR, AR, and XR platforms using **Globiance** payment services.

- Participate in any **Globiance** land in the Metaverse.

- Gain access to Metaverses via the Globiance "bridge".

- Offer payment options to customers via QRPOS.

- Use the QR code for POS (the **Globiance Payment Gateway** will process the necessary exchange to complete the sale and provide instant confirmation).

- Accept fiat in Metaverses which can then be exchanged into stablecoins or cryptocurrency, to conduct quick and easy    crypto payments.

- Buy and sell goods and services simply, when using **GlobianceMETA** or **GlobiancePay**.

- Relax, as **Globiance** conducts all necessary KYC procedures.

Globiance

# XDC
# Blockchain

The **XDC blockchain** is built on the consortium blockchains (or hybrid networks) model. In reference to blockchain, **the balance between data security and data auditability** is an important consideration. The **XDC protocol** is equipped to satisfy both of these.

The benefits of **XDC blockchain** include:

- ✔ The ability to handle more transactions.
- ✔ Faster confirmation times.
- ✔ Lower fees.
- ✔ Less energy consumption.

In addition to data security, institutions also have auditability requirements. The intrinsic design of the **XDC blockchain** allows for it to meet these requirements effortlessly. This feature distinguishes the **XDC blockchain** from conventional private/permissioned blockchains, as well as public blockchains.

Public blockchain implementations such as Bitcoin or Ethereum are inadequate for financial projects that require **stringent 'data security'**. Notably; Fully public blockchains that store transaction data - even in encrypted form, have previously been compromised - as was the case with the Bitcoin blockchain.

Globiance

# Globiance

**Lithuania –** UAB Globiance LT
**Singapore –** Globiance Pte Limited
**Australia –** Globiance Pty Limited
**Turkey –** Globiance A.S.
**BVI –** Globiance X Limited
**Switzerland –** Globiance CH AG
**South Africa –** Globiance SA Pty Ltd
**USA –** Globiance USA Inc
**Colombia –** Globiance S.A.S.
**Peru –** Globiance Peru S.A.C.
**Chile –** Globiance Chile SpA
**Thailand –** Globiance Thailand Ltd
**Hong Kong –** Globiance HK Limited

**globiance.com**
business@globiance.com
**exchange.globiance.com**