World’s Most Adaptable & Decentralized Cryptocurrency Payment System

Payment · DeFi · Trust
Asia’s First Hybrid Fiat-Crypto Payments

Experienced Global Team

Drive Crypto Adoption

Global Payments

Hybrid Payment System

2 Mil+ Merchants

Over 18 Countries

3000+ Merchants Onboarded

Community Followers: 100K

Vision: Enabling Global Acceptance of Crypto Payments and Driving Advancement of Crypto Payments Technologies
Eco-Building: Enabling Digital Payments Around The World

Business Network:

Coverage: 65 Countries & Region

Merchant Network: Over 2 Million

Community Followers: ~100 Thousand

Market cap of more than $120bn, supporting 1mn+ companies, operating in 175 countries, and holding a 20% global market share;

Leader in online MaaS (Marketplace-as-A-Service) businesses with merchants across 5,000 cities in 130 countries around the world.

Asia’s leading payment technology provider with more than 1.2 million merchants in 13 countries around the world.
Pioneer of Hybrid Fiat & Crypto Payment System

Driving global adoption of digital currency through secure and convenient hybrid fiat-crypto payment solutions

One System, Limitless Options

Crypto Acceptance

Fiat Acceptance

+more  online + offline  +more
Integration-Friendly With Mainstream Systems

Payment Terminals & POS

Online & In-App Payments (SDK/Plugins/API/Gateway)

Mobile Devices (iOS/Android)
Accept From ANY Crypto Wallets

No Integration Required

+ ALL crypto wallets
Alchemy is focused on providing payment protocols and open source development platforms to enable payment institutions use of blockchain to solve payments-related problems quickly and at low cost; Enablement of developers through a set of simple, practical and highly operable blockchain payments protocol and platform; at the same time, connecting synergistic blockchains to establish a blockchain payment ecosystem that can contribute to the industry collaboratively, improve social efficiency, and drive cost efficiencies.

### Our Edge: Ease of Adoption and Pioneering Features

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Alchemy | Graft / COTI | Pumapay | Circle / Bitpay | Ripple / Stellar | Request / Nano | Coingate / CoinPays
---|---|---|---|---|---|---
Target Market | Merchants | Merchants | Merchants | FIs | Merchants / Consumers | Merchants
Core Products | Payment Protocol & Smart Contracts | Payment Processing | Subscription Payments | Wallet/ Payment Processing | Cross-Border Transfers | Smaller-Sized Transactions Processing | Payment Processing
Functionalities | Support Many Cryptocurrencies | Support Multi-Level Accounts | Enablement of Multiple Payment Modes | Supports Complex Payment Transaction Modes | Point-to-point payment support | Provision of Guarantee | Dispute Resolution | Credit Scoring | Security Funds | Anti Risk and Fraud | Cross-Chain Payments | Smart POS Integration
According to Digital Asset Payment Industry Research Report by renowned research house, TokenInsight:

Alchemy Pay excels over PundiX, BitPay, Flexa, COTI etc. on several key factors and stands toe-to-toe with industry leaders such as Ripple/Crypto.com
Product Strengths: Adaptable in All Payment Scenarios

Channels
- Fiat Wallets
  - POS
  - Terminal Integration
- Crypto Payments
  - Blockchain
  - Layer2 Network
    - Lightning Network State Channel
- Merchants
  - Targeting: Offline Retail, Online Entertainment, Large Deals, Supplier Finance, Cross-Border Transactions...

Forms
- APP
- API/SDK
- Plugin
- Gateway
- DAPP
- Wallet SDK

Alchemy Core Platform
- Products & Payment Industry Tech
  - (Cross-Border/Forex/Online...)
- Core Payments Platform
  - (Accounts/Transaction/Settlement/Anti-Risk&Fraud/Operations Management...)
- Blockchain Platform
  - (Adaption Techniques /PULLPAY /Lightning Network + State Channel)

Settlement Currencies
- Fiat
- Stablecoins
- Mainsteam Cryptos

* Business is limited to countries and regions permitted by local laws and regulations.
Product Strengths: Breaking Barriers of Crypto & Fiat

Crypto-Deposit

Consumer → (T+0) Crypto → Alchemy Pay

Fiat (T+0) → Crypto → Merchant

Fiat-OUT

Crypto/OTC Exchange

(Digital Payment Co.)

PAYOUT TO MERCHANTS

(T+1)
Product Strengths: Connecting Traditional & Crypto Payments

CRYPTO & OTC EXCHANGES
- Binance
- Huobi
- Bitfinex

CRYPTO COIN & TOKEN ISSUERS
- + other popular crypto coins & tokens

CRYPTO WALLETS
- + other popular crypto wallets

MERCHANT NETWORKS
- + other leading digital payment companies

ENABLEMENT
- API / SDK / Plugin
- API
- +PullPay by Alchemy
Product/Technical: Proven Hedging Strategies and Risk Management

Hedging Mechanism

- Real-Time Crypto Prices via crypto exchanges for optimal Crypto/Stablecoin rates
- Instant Conversion to Stable coin through API integration
- Lowest Trading Fees via partnerships with top crypto exchanges

Risk Mitigation Strategies

- Free Stable coin Conversion to local fiat at OTCs
- Dynamic Currency Conversion to mitigate FX risks
- Automated safety trigger to halt transactions amidst volatility spikes

Blockchain Fees Optimization

- Blockchain Fees negated for transactions with partnering wallets
  (Alchemy + PULLPAY)
Alchemy Pay — State Channel Network to tackle the following issues:

- How to solve the problem of user funds being locked in a payment channel and being illiquid?
- How to have multiple tokens sharing a single payment channel?
- How do I support large, fast payments?
- How to implement zero block confirmation for BTC, ETH without using Lightning Network, Raiden Network
- How to support subscription/recurring payment?
- Tackling gas fee challenges (such as needing ETH in wallet for ERC-20 token payments)

Three core technical advantages:

- Integrated 2nd layer payment protocols; partners only need to integrate with Alchemy
- Invented PullPay to support multi-mode payments
- Zero-confirmation: BTC/ETH/LTC and other longer block time crypto can be expedited to seconds with anti-fraud technology
Technical Edge：Ease of Deployment for Commercial Use

Blockchain Network Adaptability
- Through the adaptation layer of the blockchain network, the ALCHEMY payment consensus protocol can be deployed seamlessly on various public networks.
- Integrate Lightning Network, Raiden Network, and State Channel Network into an integrated network.

Cross Chain Payments
- Cross-chain lightning payments through Atomic Swap and Payment Channel.
- Utilizing Atomic Swap and Submarine Swaps for a number of currencies that do not support Lightning Networks for fast payment.
- Cross-chain combination payment for multiple blockchain currencies.

Integrated Scaling Solutions
- Fast routing algorithm.
- Multiple tokens reuse the same channel.
- Intelligent balance of Lightning Network Channel funds.
- Support for various payment models, including PULLPAY, combined payment, split, bulk collection/payment, etc.

PULLPAY Protocol
- In favor of blockchain to pre-authorize PULLPAY and Lightning Network PULLPAY to meet the needs of various subscription and repeated payment scenarios.

Multi-Pronged Risk Management
- Anti-fraud payment based on machine learning and AI algorithms to ensure payment network security.
- Secure smart contract based on big data risk control.
- Risk hedging against price fluctuation.

Smart Contract Template Engine
- Visual, streamlined and customized interface of the smart contract, and describes the rules in natural language, so that business personnel can understand and verify the smart contract implementation logic.

Technical Edge：Ease of Deployment for Commercial Use

(Anti-fraud & arbitrage)

(Smart exchange)

(Integration into BTC/ETH/EOS and other layer-1 public blockchains)

(Integration into Lightning Network / Raiden Network and other layer-2 payment protocols)

(Applied for withholding payment)

(Ease of Launch)
Technical Edge: Open-Source and Scalability

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<tr>
<th>ALCHEMY Consensus Protocol</th>
<th>ALCHEMY Product Structure</th>
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<td><strong>Level 5 Access layer protocol</strong> (ALCHEMY Connect)</td>
<td>APP/ Smart POS (SDK)</td>
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<td><strong>Level 4 Solution layer protocol</strong> (ALCHEMY APP)</td>
<td>Building software (plug in)</td>
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<tr>
<td><strong>Level 3 Product layer protocol</strong> (ALCHEMY Component)</td>
<td>Financial software (payment gateway)</td>
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<tr>
<td><strong>Level 2 Core layer protocol</strong> (ALCHEMY Core)</td>
<td>IoT Infrastructure (API)</td>
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<tr>
<td><strong>Level 1 Network layer protocol</strong> (ALCHEMY Net)</td>
<td>Online payment solutions</td>
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<td>Offline payment solutions</td>
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<td>Enterprise payment solutions</td>
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<td>Standard product</td>
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<td>Custom product</td>
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<td>Payment consensus protocol engine</td>
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<td>Transaction core</td>
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<td>Automatic clearing house</td>
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<td>Decentralized operation</td>
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<td>Decentralized exchange house</td>
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<td>Member loyalty management</td>
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<td>Smart Contract Marketplace</td>
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<td>Risk assessment and anti fraud</td>
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<td>Consensus algorithm</td>
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<td>Lightning network</td>
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Some technologies are open-source and can be further scaled upwards by global developers within the payment technology ecosystem.
Hybrid Fiat and Crypto Payment SDK
RPG blockchain games using State Channel Network

PULLPAY: Allow merchants to scan consumers’ wallet
PULLPAY: Allow merchants to directly debit from consumers’ wallet without scanning
PULLPAY: Automatic/Regular deductions

Fiat and Crypto payment gateway for DAPP
Mining fee replacement (e.g. paying with ERC20 tokens without Ether)

Secure and fast fiat and crypto transactions using Alchemy’s Plugin/SDK/API,

White label services to quickly set up payment hybrid gateway services
Using Alchemy’s platform to develop C2C exchanges and more

CRM services such as loyalty programs and points consumption system
With the efforts of global developers and Alchemy’s technologies and support, Alchemy Pay decentralized ecosystem shall continue to advance and prosper.
Ecological Construction：Alchemy Pay Strategic partners

Payment Companies & Merchant Networks

Wallet & Issuers

Exchanges & OTCs

Alchemy Pay Strategic partners

Shopify
Arcadier
Alipay
Midwest Global
Céla
Aldo
Pricerite

Case Study (Global): Creating Use Case for Binance’s BNB/BUSD

- World’s number 1 crypto exchange
- BUSD/BNB Issuer

**Highlights**

- System compatible to Binance’s Trust Wallet and other BUSD/BNB wallets
- Connected directly with Binance for incoming transactions
Case Study (Global): Member of Celo’s Alliance to Drive Token Adoption

- One of the top stablecoin issuer
- Dubbed as Libra’s number 1 competitor

**Highlights**

- Over 50 members in Alliance
- Members include Coinbase Ventures, Grameen Foundation, Mercy Corps, Anchorage, Bison Trails etc.
Case Study (Global): Enabling Payments for Shopify’s Global Network

Shopify is the world’s number 1 SaaS cross-border e-commerce platform with a market capitalization of more than $120 billion.

Alchemy will provide Fiat and Crypto payment solutions to Shopify’s merchants

Highlights
✓ Supporting over 1 million businesses
✓ Market capitalization over $120 billion
✓ Currently operates in 175 countries
✓ Global market share of 20%
Case Study (Global): Serving Arcadier’s clients in 130 countries

- Founded by Dinuke Ranasinghe, a former PayPal executive, Arcadier - SAAS service provider - is the world's fastest growing e-commerce platform, and Arcadier is recognized as a global market leader with users in more than 130 countries.

**Highlights**

- **Widely covered** – including B2B, B2C, P2P, e-procurement, service and leasing, and sharing economy from e-commerce models in more than 130 countries and 5,000 cities, covering the vertical market in retail, consumer goods, goods, industry, and service industries.

- **Product benefits** - no coding, easy to install, feature-rich, customizable.
Case Study (Global): Servicing QFPay’s 1.2M Merchants

- QFPay is Asia’s leader in mobile payment technology, solutions and services
- Since its inception in 2012, QFPay is committed to providing merchants with end-to-end online and offline QR code mobile payment solutions, as well as value-added services including food ordering services and customer loyalty programs

**Highlights**

- Servicing more than **1.2 million businesses** worldwide
- Currently serving **13 countries and regions**
- Invested by Sequoia Capital, Matrix Partners, Rakuten Capital, MDI Ventures etc.
• Singapore's largest taxi payment solution provider with more than 2,500 drivers providing concierge, travel and transportation services.

• The drivers are equipped with a mobile terminal that accepts debit and credit cards.

Highlights

✓ Mixed payment of digital currency and fiat currency - which allows the acceptance of cryptocurrency with the freedom to set surcharges

✓ Fast and flawless execution - Application fully deployed in less than two months.

✓ Integrated Management - A specialized backend has been developed to view consolidated transaction and settlement reports for fiat and cryptocurrency payments.

Case Study (Singapore) – MIDWEST 2500+ Luxury Service Limousines
Listed on the main board of the Hong Kong Stock Exchange, it is one of the largest home furnishing experts in Hong Kong, providing smart home solutions.

It has more than 20 retail stores in Hong Kong, providing a variety of household products, with multi-functional, scalable, modular, convertible and other smart home service features.

**Highlights**

- **Mixed payment of digital currency and fiat currency** - which allows payment in cryptocurrency with the freedom to set surcharges
- **Rapid and smooth deployment** - expanded to 23 retail stores in Hong Kong.
- **Professional customer service** - providing comprehensive training for employees of Pricerite store, including materials, guidelines and hotline
QFPay Case Study – Luxury Entertainment Spots at Global Landmarks

The group is committed to providing luxurious lifestyle, dining and entertainment in world-renowned landmarks such as the Sky Bar, Club and Restaurant at Marina Bay Sands Hotel in Singapore.

Its business has presence in world-class cities, including Singapore, Tokyo, Hong Kong, Dubai, Shanghai and Taipei.

**Highlights**

- **Mixed payment of digital currency and fiat currency** - which allows payment in cryptocurrency with the freedom to set surcharges.
- **Global deployment** – deployed in multiple countries, with settlement ability in local fiat currency.
- **Integrated channel** – Integrated to provide transaction and settlement reports to the entire group.
Compatible With All Wallets; No Integration Required
Alchemy Wallet - Super dApp

Management
- Decentralized & secure storage of digital assets
- Integrated with payment functions

Putting your digital assets to work
- **Lending**: Earn fiat or crypto interest
- **Staking**: Simply hold and get staking rewards

Exchange & Buy
- **Exchange** your crypto for other digital assets in a few taps
- **Buy** crypto using fiat, crypto or stablecoins

Integration
Limitless function and potential via **Integration** to any decentralized applications (dApps)
Deflationary & Mining System

- Consumers
- SaaS Providers
- Payment Cos
- Merchant Network
- Merchants

**Encourage Crypto Payments**
Consumers who pay with cryptocurrencies are rewarded with ACH tokens

**Incentive for Integrating Alchemy**
Partners are rewarded with ACH by integrating with Alchemy & enabling crypto payments at their merchants

**5-Year Incentive Plan**
- Encourage ecosystem growth
- ACH rewards decreases over time as ACH price grows
Consumers using partnered wallets will receive ACH rewards directly.
Consumers using other wallets will be directed to download Alchemy’s wallet to collect rewards.
Enabling Payment Channels For DeFi, DEX & CEX

Providing On/Off-ramp channels
1. Fiat
2. Stablecoins
3. Cryptocurrencies
Asset Certification and Token Issuance

Alchemy works to certification agencies and token issuers to help asset owners tokenize their assets, improving liquidity and improving tradability.
Thank You