



Reinventing cross-border finance

The global payments and exchange challenge

Slow & costly transfers:

Cross-border payments remain slow, expensive, and prone to delays—especially in emerging markets.

Fragmented regional FX markets:

Currency exchange is inconsistent, with opaque pricing and limited access to competitive rates

Unreliable or inaccessible infrastructure in emerging markets:

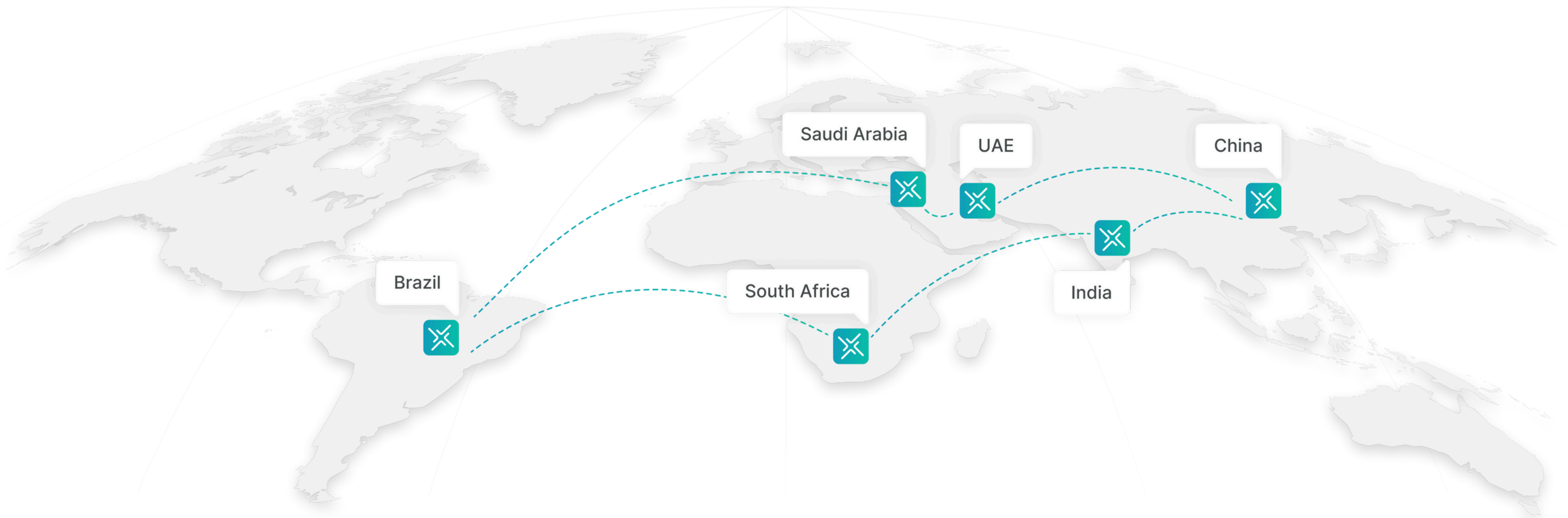
Many regions lack access to global clearing and settlement networks.

Liquidity & collateral risks:

No efficient, trusted way to provision liquidity and manage collateral across borders



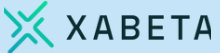


Our vision

To enable seamless, compliant, real-time exchange and clearing across borders using a multi-currency, collateral-backed infrastructure



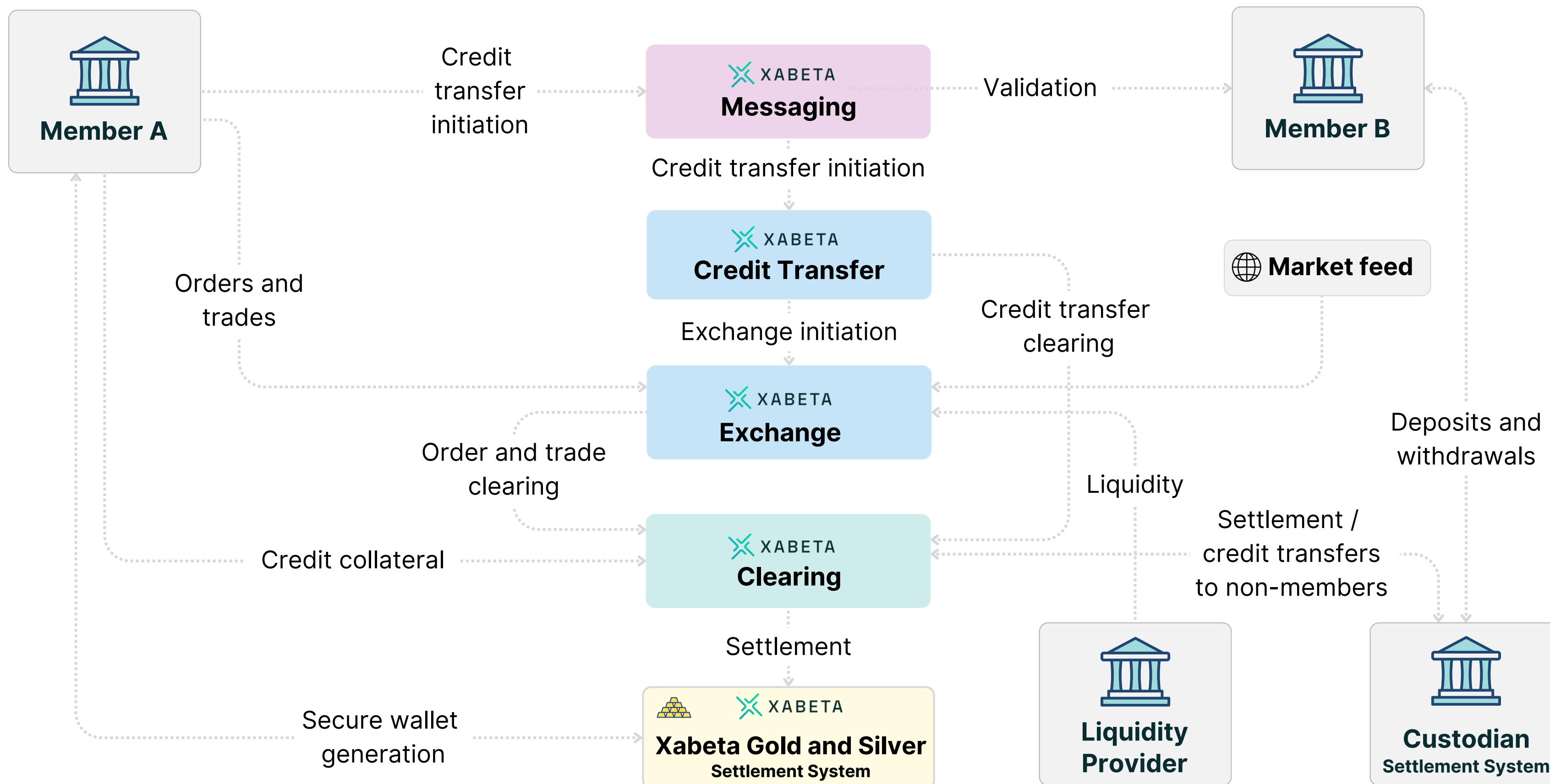
Xabeta solution

An integrated infrastructure enabling secure, compliant, and efficient financial transactions worldwide

 Messaging	ISO 20022-compliant secure messaging network
 Credit transfer	Fast and compliant inter-institution transfers in fiat (local and foreign) and crypto currencies, both domestic and cross-border
 Exchange	Multilateral trading of fiat currencies (local and foreign) and crypto
 Clearing	Multi-currency positions with real-time and deferred net settlement across regions
 Digital assets	Asset-backed stablecoins (gold and silver) on a secure and compliant blockchain

How it works

- **Automated end-to-end workflow:**
Rate inquiry → trade → credit transfer
→ reconciliation
- **Modular services:** Messaging, credit transfer, and FX are available as standalone options
- **Regional settlement:** RTGS and DNS options within own regional settlement network
- **Collateral-backed clearing:**
Secured with gold or approved guarantees
- **Secure ledger:** Auditable, secure common ledger



Unique proposition

Why Xabeta stands out

ISO-standard messaging:

Secure, structured communication using ISO 20022 standards.

Regional regulatory compliance:

Credit transfers with full KYC/AML and data protection across regions

Multi-currency support:

Trade in local and crypto currencies with real-time access to rates.

Governed membership model:

Structured around credit limits, member roles, and reconciliation rules.

RTGS or DNS settlement:

Choose between real-time or deferred-net settlement options.

Gold- and silver-backed liquidity:

Collateralized with physical and digital assets to ensure trust and stability.

Use case: Transforming client offerings with Xabeta

Launch next-generation financial products for your customers

Cross-Border Payments for Retail and Corporates

Enable your clients to send and receive fast, cost-efficient international payments using Xabeta's compliant credit transfer network, with real-time tracking and settlement.

Real-Time FX Conversion Services

Offer transparent currency exchange services with access to dynamic pricing across local and crypto currencies—ideal for freelancers, travelers, and global businesses.

Multi-Currency Business Accounts

Support exporters, importers, and international corporations with accounts that hold, convert, and settle in multiple currencies—backed by Xabeta's clearing and exchange layers.

Gold-Backed Digital Savings Products

Let clients open wallets or accounts denominated in XTG/XTS—each unit backed by physical gold—for stable value storage and optional conversion to local or digital currencies.

Use case: Strengthening internal operations and infrastructure

Enhance your bank's efficiency, liquidity, and regulatory posture

Regional Interbank Clearing & Settlement

Use Xabeta's RTGS or DNS clearing network to settle payments with other institutions in your region—faster and cheaper than correspondent banking setups.

SWIFT Alternative for Targeted Corridors

Leverage Xabeta's ISO 20022-compliant messaging and clearing to reduce costs and latency in defined corridors where SWIFT is unavailable, inefficient, or costly.

Transfer and Settlement of Tokenized Gold and Silver

Move and settle gold/silver-backed digital assets securely between accounts or across borders. Ideal for high-value settlements, collateral movement, or asset-backed remittances.

Multi-Currency Liquidity and Trading

Access Xabeta's real-time exchange to trade local and crypto currencies to rebalance your own liquidity positions. Support internal treasury by holding, converting, and settling across multiple currencies.



Messaging

Exchange

Credit transfer

Clearing

Members

Regions

Services

Business date: October 10, 2024 Current date time (UTC): October 10, 2024 14:00

English

RB Raju Bhasin Xabeta

Xabeta messaging

Search: Search by ClrSysRef, MsgId, TxId, E2EId

Filter

Bulk download

Applied (2) search filters:

Message type: pacs.008

Date range: 01.09.2024 - 08.09.2024

Clear all

Transaction reference (ClrSysRef)	Transaction ID (TxId)	Date time (UTC)	Message type	Sender XMI	Receiver XMI	Status	
XTR0000...72903	20230829ABC	08.09.2024 12:19:11.341	Pacs.008	XERIURT	XERIUFD	Success	Download
XTR0000...72904	88476978ODL	08.09.2024 12:19:11.101	Pacs.008	XERIURT	XERIUFD	Success	Download
XTR0000...72905	62072664LAB	08.09.2024 12:19:11.006	Pacs.008	XERIURT	XERIUFD	Failed	Download
XTR0000...72905	69397080CPZ	08.09.2024 12:19:11.006	Pacs.008	XERIURT	XERIUFD	Failed	Download
-	15839107EDV	08.08.2024 14:12:11.451	Pacs.008	XERIURT	XERIUFD	Success	Download

Show entries: 10

< 1 2 3 4 5 ... 12 >



Messaging

Exchange

Credit transfer

Clearing

Member profile

Services

Business date: October 10, 2024 Current date time (UTC): October 10, 2024 14:00

English

RS Rafael Silva Banco Santander

Credit transfer

Credit transfers Recalls Directory Restrictions

Search:

Filter

Reconciliation report

New credit transfer

Applied (5) search filters:

Transaction type: All

Transaction status: All

Currency: All

Amount: 0 – 999,999.00

Initiation date range: 01.10.2024 - 08...

Clear all

Tx ID	Initiation date time (UTC)	Type	Sender name	Receiver name	Amount	Status	
20250627-ABC...90XYZ	08.10.2024 12:19:11.006	Credit transfer	Banco Santander	Riyad bank	1,560.35 SAR	Completed	Action
20250627-ABC...38XYZ	08.10.2024 12:17:11.006	Credit return	Banco Santander	Banco do Brazil	1,560.35 SAR	Completed	Action

Show entries: 10

< 1 2 3 4 5 ... 12 >



Messaging

Exchange

Credit transfer

Clearing

Member profile

Services

Business date: October 10, 2024

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English



RS

Rafael Silva
Banco Santander



Exchange

Order book

Orders

Trades

Charts

Positions

Order book

Market rate: 0.7369 / 0.7869

Currency pair

BRLSAR



Volume	Bid	Ask	Volume
		0.7918	27,111.00
		0.7909	25,800.00
		0.7899	22,210.00
		0.7888	19,500.00
		0.7882	17,750.00
		0.7880	11,000.00
		0.7869	1,500,000.00
1,700,000.00	0.7369		
63,000.00	0.7360		

New order

Action

Sell



Volume

100.00

BRL

Currency

BRL



Order type

Limit



Execution

Good Till Canceled



Price (exchange rate)

0.7369

Expiration date time, UTC



DD.MM.YYYY hh:mm:ss

You sell 100.00 BRL to receive 73.69 SAR

Sell BRL to buy SAR



Xabeta messaging

Exchange

Credit transfer

Clearing

Member profile

Services

Business date: October 10, 2024

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English

RS

Rafael Silva
Banco Santander

Clearing

Positions Transactions Credit limits Settlement profile

Positions

Account statement

Asset name		Net amount	Reserves	Available balance
Xabeta gold	Settleable mirror	280.23000 XTG	2.23000 XTG	278.00000 XTG
Brazilian real	Settleable payout	-24,861.88 BRL	5,861.88 BRL	-19,000.00 BRL
Saudi riyal	Position only	57,343.50 SAR	7,343.50 SAR	50,000.00 SAR
USDT	Settleable mirror	7,343.50 USDT	1,343.50 USDT	6,000.00 USDT
Bitcoin	Settleable mirror	0.02333 BTC	0.00033 BTC	0.02300 BTC



Messaging

Exchange

Credit Transfer

Clearing

Member profile

Services

Business date: October 10, 2024 Current date time (UTC): October 10, 2024 14:00

English

RS

Rafael Silva
Banco Santander

▼

Clearing

Positions Transactions **Credit limits** Settlement profile

Default credit limit

Collateral value	1,108.86372 XTG 78,200.00 SAR
Default credit limit	887.090976 XTG 51,130.00 SAR

Allocated credit limits

Asset code	Member name	Allocated credit limit	Current credit limit	
BRL	Banco Santander Me	93.00000 XTG	82.86372 XTG	
SAR	Banco Daycoval Indirect	15.00000 XTG	10.08988 XTG	Edit allocated limit
USDT	Banco ABC Brasil Indirect	10.00000 XTG	8.09923 XTG	Edit allocated limit

Key stakeholders

Participants in the ecosystem

Clearing members:

Licensed FIs with collateral provisioning

Traders:

Direct or indirect access to multi-currency exchange

Liquidity providers:

Market makers with dynamic pricing

Settlement agents:

Banks and RTGS operators

Technology and security

Robust infrastructure, seamless Integration

Secure APIs and ISO gateways:

Standards-based connectivity for safe and scalable integration

Resilient transaction layer:

Highly available infrastructure ensures secure, uninterrupted processing.

Comprehensive backoffice tools:

Include vaults, admin tools, and multi-region S3 file storage, and audit trails.

Real-time settlement orchestration:

Automated coordination of end-to-end settlement processes

Business model

How we create value

Fee-based services:

Transparent, usage-based pricing across all services

Incentives for liquidity providers:

Earn through market making, rate spreads, or commissions

SaaS-style licensing:

Subscription-based access to messaging and infrastructure tools

Value-added services:

Customization, integrations, reporting, and support layers

Compliance and trust

Built for regulatory confidence

AML/KYC coverage:

Full compliance with anti-money laundering and Know Your Customer rules across all operating regions

Data protection:

Adheres to strict data privacy and security regulations

Auditable ledger:

A full-fledged common and auditable ledger, transaction records ensure transparency and traceability

Segregated accounts:

Dedicated liquidity and collateral accounts for risk mitigation and regulatory clarity

Xabeta end-to-end integration offer

A turnkey solution that connects your legacy systems to Xabeta's financial infrastructure

We Handle the Integration for You:

Xabeta connects your legacy systems to our platform — end-to-end — protocols converters/etc.

Connect via Your Existing Core:

Whether it's clearing, messaging, exchange, or digital currency—Xabeta plugs into your current systems. No core replacement required.

Standards-Based Gateway for Messaging:

We provide ISO 20022-compliant interfaces and handle all mapping to and from your internal formats.

Full Technical & Regulatory Onboarding:

Our team delivers a working, compliant connection —tested, documented, and production-ready. You focus on using it—we handle the rest.



Join the future of cross-border finance

Become a Xabeta member today –

Access real-time clearing, multi-currency
exchange, and gold-backed liquidity with full
compliance and security

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www.xabeta.com