

## INDIVIDUALS and BUSINESSES, crypto complete take points list

### 1. Deposits / Withdrawals / Conversion

Take point	Revenue	Comment
Withdrawal of N-coin into EUR	2.5%	Exit to fiat, the coin is returned to Nostro
Withdrawal of N-token into EUR	2.5% + €5	Token is burned, fiat is withdrawn
Conversion of N-token to external crypto	2.5% + €5 + network fee	First exchanged into euros, then used to purchase crypto
Conversion of N-coin to external crypto	2.5% + network fee	Same process — via coin return
Withdrawal of external crypto to EUR	2.5% + network fee	Completes crypto-to-fiat conversion
External crypto transfer to third-party wallet	2.5% + network fee	Offboarding of the crypto asset
Cross-chain bridging	0.5% + network fee	Wrapping between networks (e.g., ETH ↔ BSC)
N-coin unwrapping	0.5% + network fee	Burn of wrapped tokens, coin is restored

### 2. Internal Activity / Exchanges

Take point	Revenue	Comment
Conversion of external crypto to N-token	Spread	Instant conversion with token issuance
Crypto swap (instant exchange)	Spread	Exchange of BTC/ETH/others via liquidity pools or aggregators
N-coin trading on internal market	Spread	Currency pair N-coin/EUR within the internal exchange
Cross-token exchange (e.g., N-EUR → N-USD)	Spread + 0.05%	Exchange between token pairs issued by blockchain members

### 3. Payment crypto cards

Take point	Revenue	Comment
On-demand crypto-to-fiat conversion	Included in spread	Automatic conversion at the moment of payment
Payment via crypto-funded card	Standard card network fee	Fee charged by Visa/Mastercard

### 4. Blockchain onboarding

Take point	Revenue	Comment
Blockchain onboarding (regulated bank)	€100,000	Access to a share of the Nostro blockchain key
Blockchain onboarding (licensed crypto company)	€50,000	VASP or other licensed crypto entity
Blockchain onboarding (unlicensed entity)	€25,000	No reserves held, uses partner bank custody
Coin issuance (N-coin of a crypto pair)	3% (1.5% + 1.5%)	Charged partly in coins and partly in fiat

## 5. N-coin instruments (rent, deals, market)

Take point	Revenue	Comment
Rental of N-coins by businesses	Based on rate model	Based on NFR/NDR/CFR interest rate structure
OTC trading (manual)	Spread + service fee	For deals over €100K with custom execution
OTC trading (automated)	Spread	For deals between €10K and €100K
Custom settlement	From €500	Multi-step or delayed settlement solutions
Custodial escrow	0.2% of notional	Secure OTC transaction escrow
Volume rebate	Up to 30% of fee	For clients with monthly volume over €1M
N-coin promissory note	€25 + 0.01%	Tokenized promissory note issued via smart contract
Promissory note early cancellation	€10	Early closure by mutual agreement
Promissory note unilateral cancellation	€5	Auto-cancellation after 48 hours without confirmation
LockStock issuance fee	0.5% of collateral	Fee for issuing a structured financial instrument
LockStock settlement fee	10 N-coin	Charged for settlements above €50K
Secondary market trading fee	1 N-coin	Fee applied to each secondary market trade
Marketplace listing fee	75 N-coin	For public listing of a financial instrument
LockStock wrapping to NFT	0.25% + network fee	Tokenization of the instrument on an external blockchain
LockStock unwrapping from NFT	0.25% + network fee	Reverse operation to convert NFT back to original form

## 6. B2B merchant functions

Take point	Revenue	Comment
Payment in external crypto (BTC, ETH, etc.)	0.5% + network fee	Via gateway with automatic conversion
Auto-conversion of received crypto to EUR	Spread	Automatically settled to IBAN in euros
Priority settlement to IBAN	€5	Instant T+0 settlement instead of standard T+1

## 7. Additional take points

Take point	Revenue	Comment
Custom wallet creation	€50	For segmented or dedicated crypto storage
Cold storage vaulting	0.1% per month	Offline storage option for institutional clients

## 8. Zero-revenue operations

Take point	Revenue	Comment
Crypto tax reporting export	€0	Export of transaction data for tax reporting purposes
Failed transaction fee	€0 (penalties possible)	Penalties may apply in cases of abuse or repeated failures
Payment in N-token	€0	No acquiring fees
Payment in N-coin	€0	No acquiring fees
Recurring crypto payments (subscriptions)	€0	Scheduled payment handling
Merchant dashboard	€0	Transaction, withdrawal, and tax reporting tools
Pay-by-link (QR/URL)	€0	Payment without integration via link or QR code
Dynamic crypto pricing	€0	Real-time pricing display in tokens and cryptocurrencies
N-token transaction	€0	Internal transfers of tokens within the system
N-coin transaction	€0	Internal transfers of coins within the system
N-token issuance for fiat deposit	€0	Free of charge (important for the “free entry” model)
Why it matters: while these actions don’t generate direct revenue, they reduce costs and increase engagement, fostering behavioral loyalty. Often, they are part of retention models.		

### Summary

Nostro generates revenue from a comprehensive set of crypto-native take-points that cover all stages of user activity, including onboarding, transactions, and advanced structured instruments. The revenue model is structurally aligned with the core principles of the Nostro system, which include zero-cost entry, monetized exits, modular liquidity, and token-based financial mechanics.

#### 1. Fiat and Crypto Entry/Exit

- 2.5–2.5% + fixed fees on all crypto or fiat withdrawals
- Spread-based fees for converting external crypto to Nostro Token
- Network and bridge fees for cross-chain and wrapped asset operations
- Zero-cost issuance of N-token on fiat deposit (systemwide principle: *free in, costly out*)

#### 2. Onboarding and Tokenization

- €100K onboarding fee for regulated banks
- €50K for licensed crypto firms, €25K for non-licensed entities
- 3% fee on X-coin issuance by blockchain participants (1.5% in coin, 1.5% in fiat)

#### 3. Trading and Exchange Flows

- Spread-based revenue from:
  - Crypto swaps (BTC/ETH/others)
  - Cross-token exchange (e.g., N-EUR to N-USD)
  - Internal market trading of N-coin/EUR
- Premium auctions and priority coin sales (with markup on nominal value)

#### 4. Merchant and Business Infrastructure

- 0.5% + network fee for external crypto acceptance via payment gateway
- €5 for priority settlements to IBAN
- Spread-based auto-conversion of incoming crypto
- €0 fees for internal payments in N-token and N-coin

#### 5. Card Payments and Crypto-Fiat Routing

- Embedded spread in on-demand crypto-to-fiat conversion for card use
- Support for dynamic source routing (e.g., from N-token to ETH)
- Standard card network fees passed through to businesses

#### 6. OTC, Structured Instruments, and Advanced Features

- Spread + optional fees for OTC trades (manual or automated)
- €500+ for structured/delayed settlements
- 0.2% for custodial escrow
- Promissory note mechanics:
  - €25 issuance + 0.01% collateral
  - €10 early cancel, €5 auto-cancel
- LockStock smart instruments:
  - 0.5% issuance fee, 10 N-coin for settlement
  - 1 N-coin per secondary trade, 75 N-coin for listing
  - 0.25% fee for NFT wrapping/unwrapping

#### **7. Optional Features (non-core, but monetized)**

- €50 for custom wallet creation
- Cold storage vaulting: 0.1% monthly
- Penalties for abusive failed transactions (configurable)

#### **Total Identified Crypto Revenue Streams: 50+**

Nostro's model monetizes conversion, onboarding, settlement, issuance, and utility while preserving trust through a transparent structure, fair exit mechanics, and strict liquidity control.