

Exchange Function User Guide

Buying and selling cryptocurrency through the Piggy Pay client account

Purpose of this document

This guide explains how to use the Exchange section: how to select an exchange direction, create a Pay-in workflow to buy cryptocurrency, create a Pay-out to sell cryptocurrency, and monitor transaction status in Transaction history.

0. Crypto Wallets User Guide

Piggy Pay
EN - English ▼

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My deposit wallets

Your personal crypto wallet in Piggy Pay. Use your wallet addresses to receive digital assets from external wallets and manage your crypto balances.

CURRENCY	NETWORK	DEPOSIT ADDRESS	CREATED
USDT-ERC20	ERC20	0x4d0E2fA9520661582AA00E71D5976d7E54F Copy	04.05.2026 13:18
ETH	ERC20	0x4d0E2fA9520661582AA00E71D5976d7E54F Copy	04.05.2026 13:18
USDC-ERC20	ERC20	0x4d0E2fA9520661582AA00E71D5976d7E54F Copy	04.05.2026 13:18
USDT-BEP20	BEP20	0x4d0E2fA9520661582AA00E71D5976d7E54F Copy	04.05.2026 16:25
USDC-SOL	SOL	9yvs2jZdCUPRz7xweZdxhg5n1Lyyo5bdnjXGR Copy	05.05.2026 23:23

Crypto Onramp

Open a crypto-oriented virtual bank account. Fiat deposits are automatically converted to stablecoins and sent to the wallet address you choose. Nothing is stored in fiat — the virtual account is a pure pass-through.

Add another fiat currency

You are already onboarded for **EUR, USD**. Tick a new currency below to extend your virtual IBAN — you will be redirected to Noah to accept the additional terms (KYC is not repeated).

Fiat Currency *

Pick which fiat currencies your virtual IBAN should support. Deposits in these currencies will be auto-converted to crypto.

EUR (Euro) (already on file) USD (US Dollar) (already on file) GBP (British Pound) (coming soon)

[Add selected currency to my Crypto IBAN](#)

All currently supported fiats are already on file for your account.

The **Crypto Wallets** section is used to activate crypto wallets and connect fiat currencies required for crypto-fiat exchange in Piggy Pay.

This is where the activation of **Fiat → Crypto** and **Crypto → Fiat** exchange functionality begins.

Before using the **Exchange** section, you need to:

1. activate the required crypto wallets;
2. connect the fiat currencies for which your personal bank account details will be opened.

My deposit wallets

The **My deposit wallets** block contains the list of available crypto wallets.

When a client enters this section for the first time, the system offers to select and activate the required wallets. Next to each available wallet, there is a **Get** button.

To activate a wallet, click **Get** next to the required cryptocurrency and network.

After activation, the wallet will appear in the **My deposit wallets** list, where the following information will be displayed:

Currency — cryptocurrency;

Network — blockchain network;

Deposit address — your personal crypto wallet address;

Created — wallet creation date.

The **Copy** button allows you to copy the wallet address.

An activated crypto wallet is used to receive cryptocurrency in Piggy Pay from an external wallet, withdraw cryptocurrency to external wallets, credit cryptocurrency after **Fiat** → **Crypto** transactions, and send cryptocurrency for **Crypto** → **Fiat** transactions.

Important: cryptocurrency must be sent only through the network specified for the selected wallet. For example, if the wallet is opened as **USDC-SOL**, you must use the **Solana** network. Sending funds through the wrong network may result in loss of funds.

Crypto Onramp

The **Crypto Onramp** block is used to connect fiat currencies to your crypto-fiat exchange functionality.

Here you select the currencies for which your personal bank account details will be opened for **Pay-in** transactions.

For example:

EUR — Euro;

USD — US Dollar;

GBP — British Pound, if available.

If **already on file** is shown next to a currency, it means that this currency has already been connected to your account.

To connect a new fiat currency, select the required currency and click:

Add selected currency to my Crypto IBAN

After the currency is connected, the system will be able to open personal bank account details for you in the corresponding currency.

These bank details are used to receive fiat transfers, which are then automatically converted into cryptocurrency and credited to your personal Piggy Pay crypto wallet.

1. Purpose of the Exchange section

The Exchange section is used to convert between fiat currency and cryptocurrency. In the current interface, a client can buy cryptocurrency using fiat currency or sell cryptocurrency and receive a fiat payout to a bank account.

Scenario	Direction	What the client does
Buying cryptocurrency	Fiat → Crypto	Sends a bank transfer and receives cryptocurrency to the client's personal Piggy Pay crypto wallet.
Selling cryptocurrency	Crypto → Fiat	Provides the beneficiary bank details and receives a payout in fiat currency.

2. Where to find the Exchange function

In the left-side menu of your client account, select EXCHANGE and then open Convert Crypto. The page displays the exchange pair selector and the amount field.

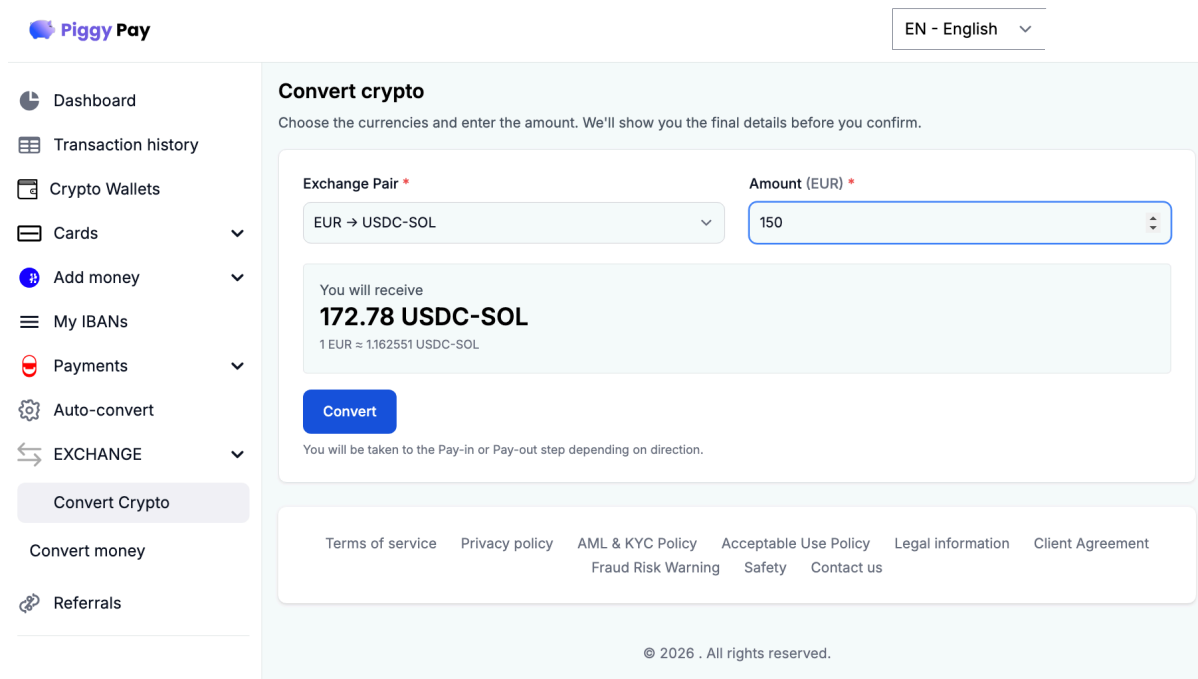


Figure 1. Convert Crypto page with the EUR → USDC-SOL direction

3. Important condition: cryptocurrency is credited only to your personal Piggy Pay crypto wallet

Important

Cryptocurrency purchased through Fiat → Crypto is credited only to your personal crypto wallet in Piggy Pay. If you have not yet activated your crypto wallets, go to the Crypto Wallets menu and activate the required wallet before starting the exchange operation.

For example, if you are buying USDC-SOL, you must have an active USDC wallet on the Solana network in your Piggy Pay account.

The system is not designed to credit purchased cryptocurrency directly to an external third-party wallet as part of a **Fiat → Crypto** transaction. First, the cryptocurrency is credited to your personal crypto wallet in **Piggy Pay**. After that, you may transfer it to your own external wallet at any time.

4. Buying cryptocurrency with fiat: Fiat → Crypto

Use this scenario when you want to send a bank transfer in fiat currency, for example EUR, and receive cryptocurrency, for example USDC on the Solana network.

Step 1. Select the exchange pair

In the Exchange Pair field, select the exchange direction. Example: EUR → USDC-SOL. This means that you send EUR and receive USDC on the Solana network.

Step 2. Enter the amount

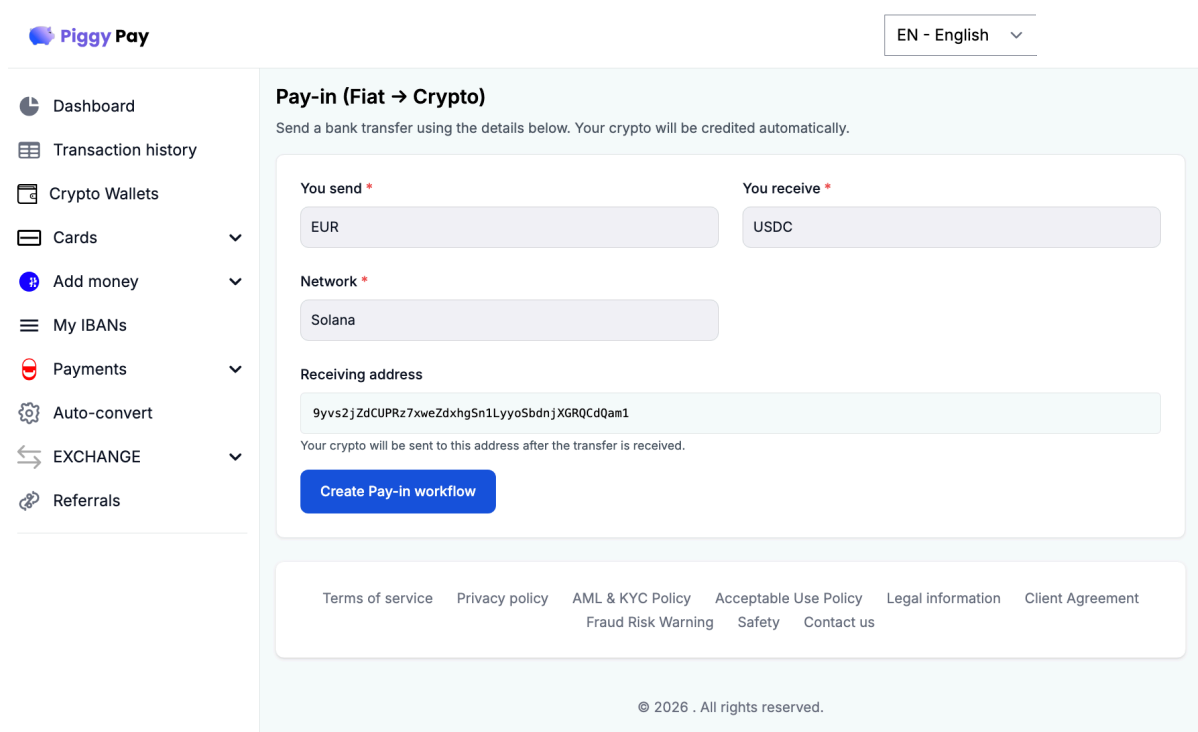
In the Amount field, enter the amount you want to exchange. The system automatically calculates the expected amount to be received and displays an indicative exchange rate.

Step 3. Click Convert

After checking the amount and the direction, click Convert. The system will take you to the next step of the Pay-in operation.

5. Creating a Pay-in workflow

After selecting the Fiat → Crypto direction, the Pay-in (Fiat → Crypto) page opens. This page displays the transaction parameters: fiat currency, cryptocurrency, network and Receiving address.



Piggy Pay EN - English

Pay-in (Fiat → Crypto)
Send a bank transfer using the details below. Your crypto will be credited automatically.

You send * EUR **You receive *** USDC

Network * Solana

Receiving address
9yvs2jZdCUPRz7xweZdxhg5n1LyyoSbdnjXGRQcdQam1
Your crypto will be sent to this address after the transfer is received.

[Create Pay-in workflow](#)

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Figure 2. Pay-in page before creating the workflow

Receiving address

The Receiving address field shows the address of your personal crypto wallet in Piggy Pay. This is the address to which the cryptocurrency will be credited after the bank transfer is received.

Creating the workflow

Check the transaction parameters and click Create Pay-in workflow. The system will create the payment instruction and display the bank details for the transfer.

6. Bank details for Pay-in

After the **Pay-in workflow** is created, the system displays the following notification: **Bank details are ready. Complete the transfer to receive your crypto.**

Below, you will see the bank details to which the transfer must be sent. These bank details are your personal dedicated account details in **Piggy Pay**. If you are registered as an individual, the account details are opened in your personal name. If you have a corporate account, the account details are opened in the name of your company.

Important !

For **individual clients**, funding these account details for a **Pay-in** transaction is permitted only from the client's own personal bank account held in the client's name at another bank. Payments sent by third parties are not accepted and may be frozen pending review and return of funds in accordance with Piggy Pay's internal AML/KYC procedures.

For **corporate clients**, these account details may be used to receive payments from counterparties for goods or services, provided that such payments are consistent with the company's declared business activity, the terms of service, Piggy Pay's internal AML policy, and the acceptable use requirements of the service.

The use of these account details for **P2P trading**, including the purchase, sale or exchange of cryptocurrency between individuals or third parties, is prohibited.

After the payment has been received, matched and verified, the cryptocurrency will be credited to your personal crypto wallet in **Piggy Pay**.

The screenshot displays the Piggy Pay interface for a 'Pay-in (Fiat to Crypto)' transaction. On the left is a sidebar with navigation options: Dashboard, Transaction history, Crypto Wallets, Cards, Add money, My IBANs, Payments, Auto-convert, EXCHANGE, and Referrals. The top right shows a language dropdown set to 'EN - English'. The main content area features a notification: 'Bank details are ready. Complete the transfer to receive your crypto.' Below the notification, there are input fields for 'You send' (EUR), 'You receive' (USDC), 'Network' (Solana), and 'Receiving address' (9yvs2jZdCUPRz7xweZdxhg5n1Lyyo5bdnjXGRQCdQam1). A note states: 'Your crypto will be sent to this address after the transfer is received.' At the bottom, a table titled 'Your latest virtual bank account per currency' is shown.

FIAT	ACCOUNT NUMBER	BANK CODES	BANK	CREATED
EUR	MT02CF [REDACTED]	101 CFT [REDACTED] XX	OP [REDACTED] S	16.05.2026 21:45

Figure 3. Bank details for the EUR transfer

Field	Description
FIAT	The fiat currency of the transfer, for example EUR.
Account number / IBAN	The account number or IBAN to which the bank transfer must be sent.
Bank code / BIC	The bank code / BIC of the beneficiary bank.
Bank	The name of the beneficiary bank.
Bank address	The address of the beneficiary bank.

After the bank transfer is received, the cryptocurrency will be credited automatically to your personal Piggy Pay crypto wallet for the selected cryptocurrency and network.

7. Selling cryptocurrency for fiat: Crypto → Fiat

Use this scenario when you want to exchange cryptocurrency for fiat currency and receive a payout to a bank account. You may use this function both to receive fiat funds to your own personal bank account and to pay for goods or services to any third-party account, subject to restrictions related to Piggy Pay’s internal AML policy.

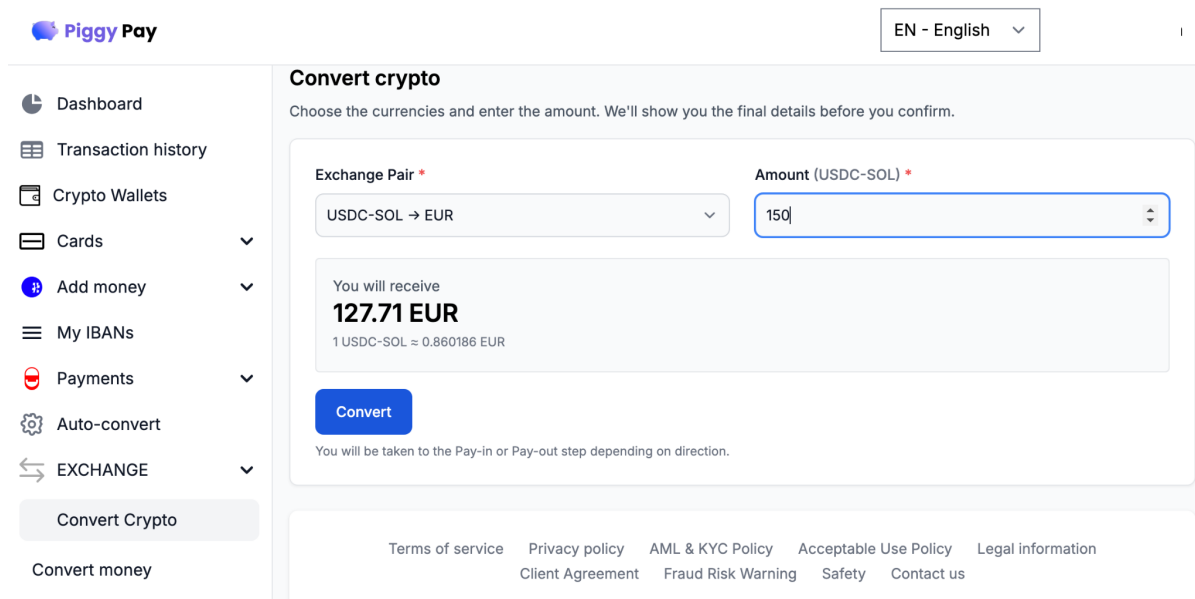


Figure 4. Convert Crypto page with the USDC-SOL → EUR direction

Step 1. Select the exchange pair

In the Exchange Pair field, select the direction, for example USDC-SOL → EUR. This means that you sell USDC on the Solana network and receive EUR

Step 2. Enter the amount

In the Amount field, enter the amount of cryptocurrency you want to exchange. The system calculates the fiat amount to be received and displays an indicative exchange rate.

Step 3. Click Convert

After checking the direction and the amount, click Convert. The system will open the Pay-out (Crypto → Fiat) payout form.

8. Completing the Pay-out form

On the Pay-out (Crypto → Fiat) page, enter the beneficiary bank details and the payout parameters.

Important !

For **individual clients**, **Crypto → Fiat** payouts are permitted only to the client’s own personal bank account held in the client’s name. Payouts to third-party bank accounts are not permitted.

For **corporate clients**, payouts may be sent either to the company’s own bank account or to a counterparty’s bank account for payment of goods or services, provided that the transaction is consistent with the company’s declared business activity and Piggy Pay’s internal AML/KYC rules.

The use of **Pay-out** for **P2P trading** or for transferring funds between third parties is prohibited.

Piggy Pay may delay, reject or request additional information regarding any payout if the transaction raises compliance or AML concerns.

Piggy Pay EN - English

Pay-out (Crypto → Fiat)
Confirm the direction and provide your bank details. We will show a quote for confirmation before any funds move.

Crypto * USDC **Network *** Solana

Fiat * EUR **Country *** — select country —

Fiat Amount * 127,71 **Account Holder Type** Individual

Amount is locked to what you entered on the previous step. Change on Crypto Exchange to adjust.

Payment Rail * SEPA (EUR) **First Name ***

1 USDC ≈ 0.860186 EUR · 1 EUR ≈ 1.162551 USDC

Last Name *

IBAN *

Reference * 0 / 140
Will appear on the receiving statement

Get quote

Figure 5. Pay-out form for an EUR payout

Field	What to enter
Crypto	The cryptocurrency you are selling, for example USDC.
Network	The blockchain network, for example Solana.
Fiat	The fiat payout currency, for example EUR.
Country	The country of the beneficiary bank account.
Fiat Amount	The fiat amount to be received. This field is calculated automatically.

Account Holder Type	The type of account holder: Individual or Company / Business, if available.
Payment Rail	The payment network, for example SEPA (EUR).
First Name / Last Name	The beneficiary's first name and last name.
IBAN	The IBAN of the beneficiary bank account.
Reference	The payment reference, which may appear on the beneficiary's bank statement.

Bank details check

The IBAN must belong to the stated beneficiary. A mismatch between the beneficiary name and the account holder may result in a delay or rejection of the payout.

After completing all mandatory fields, click Get quote. The system will show the final transaction terms before confirmation. Funds are not debited before the quote is confirmed.

9. Transaction history

All created operations can be checked in the Transaction history section. The history shows the transaction date and time, reference, description, amount, status and transaction number.

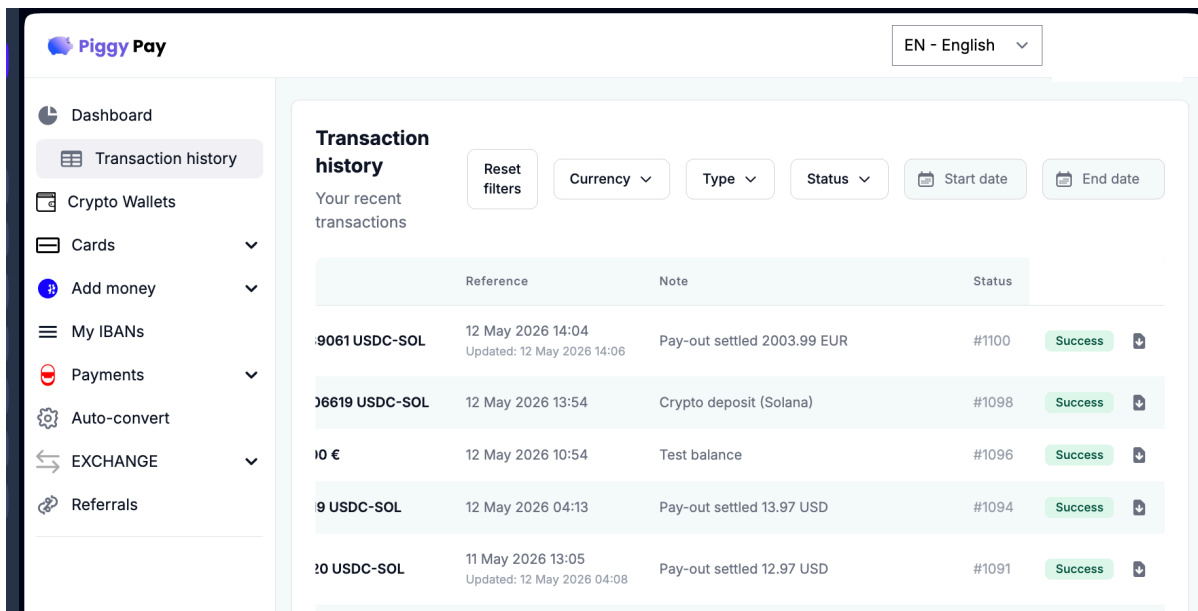


Figure 6. Transaction history section

Status	Meaning
Success	The transaction has been completed successfully.
Pending	The transaction is being processed.
Failed	The transaction has not been completed.
Cancelled	The transaction has been cancelled.

10. Security checks before confirming a transaction

- Check that the exchange pair is correct.
- Check that the blockchain network is correct.
- Make sure the required crypto wallet is activated in the Crypto Wallets section.
- Check the Receiving address and make sure it is your personal Piggy Pay wallet.
- Check the bank details and the match between the beneficiary name and the account holder.
- Check the amount, exchange rate and payment reference.
- Do not use an incorrect blockchain network, as this may result in loss of funds.

11. Exchange process summary

Direction	Process summary
Fiat → Crypto	Select the exchange pair, enter the amount, create a Pay-in workflow, and send the bank transfer using the provided bank details. After funds are received, cryptocurrency is credited to your personal Piggy Pay crypto wallet.
Crypto → Fiat	Select the exchange pair, enter the cryptocurrency amount, complete the beneficiary bank details, get a quote and confirm the payout. After processing, fiat funds are sent to the bank account.

12. Estimated crediting and payout times

Timing notice

The timeframes below are indicative and depend on the selected payment rail, bank cut-off times, weekends, public holidays, intermediary banks and compliance checks under Piggy Pay's AML policy.

For Fiat → Crypto, cryptocurrency is credited only after the fiat transfer has been received, matched and processed. For Crypto → Fiat, the fiat payout time depends on the selected payout rail.

Payment method	Fiat → Crypto: when crypto is credited	Crypto → Fiat: when fiat is credited
Fedwire (USD)	Usually the same US business day after the USD wire is received and matched.	Usually the same US business day after the payout is processed and sent.
ACH (USD)	Usually 1–3 US business days after the ACH transfer is received and settled.	Usually 1–3 US business days after the payout is processed and sent.
SEPA (EUR)	instantly or within a few minutes.	instantly or within a few minutes.
International wire (USD)	Usually 1–3 business days after the international USD wire is received and matched.	Usually 1–3 business days after the payout is processed and sent via international wire.

A transaction may take longer if the bank or payment provider requests additional checks, if the payment details are incorrect, if the beneficiary name does not match the bank account, or if additional AML/KYC review is required.

Fraud and scam prevention notice

Before making any cryptocurrency exchange or transfer, please make sure that you fully understand the purpose of the transaction and personally know who will ultimately receive the funds. Do not use the Exchange function if you are being pressured, instructed or persuaded by another person to buy cryptocurrency, send funds, make an urgent payment, invest in a “guaranteed profit” opportunity, pay unexpected fees, release blocked funds, or transfer money to someone you have not independently verified. Cryptocurrency transactions may be irreversible. If funds are sent to a wrong wallet address, an unknown person, a fraudulent investment scheme, a fake trading platform, or an unsupported blockchain network, it may not be possible to recover them. Piggy Pay may delay, reject, suspend or request additional information for any transaction where fraud, scam activity, suspicious behavior, third-party control, sanctions exposure, money laundering risk or breach of internal AML policies is suspected. If you believe that you are being asked to make a transaction under pressure, or if you are unsure whether the transaction is legitimate, do not proceed and contact Piggy Pay support before confirming the operation.