



Moneypark Finance and Hybrid Banking App and ATM's

document outlining the complete design, functionalities and technical specifications of the Moneypark app product, service, ecosystem and performance

1. Functions and Characteristics: What the system and product does
2. Performance: How well the system and product performs
3. Design and materials: The specific components, materials, and aesthetic design
4. Technical and non-functional requirements: Details on the underlying technology, such as programming languages, frameworks, and security measures
5. Constraints: Standards that have been met during the development process

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Moneypark Finance (or Moneypark Wallet)

TECHNICAL SPECIFICATION

Program format: Web & Mobile Application

Development technologies: Node JS, Flutter, React.js

Type of program: Online banking, wallet (a platform where basic banking functions, account management, and integrated crypto features can be performed) and APIs.

Program languages: English (main), with the possibility to add additional languages in the future.

Currency used in the program: MCA (Moneypark Crypto-Asset) (Moneypark's own cryptocurrency) — independent of language and customer location; the stablecoin used is CUSD (Moneypark's own stablecoin), all other cryptocurrencies, and fiat currencies.

Responsive design: also adapted for desktops, smartphones, and tablets.

Mobile app: To be available on AppStore and Google Play Store platforms.

Also currently being built:

- API: Payment Gateway, which should be integrated into the wallet application.
- Online banking wallet.

The program is flexible, secure, and scalable; it operates without defects or bugs, and if any occur, there are fast and easy solutions available.

The program includes tests, trackers, and bug audits internally.

The program is adapted for adding other languages in the future (to be done by importing .pot or .json files through the admin panel).

Cybersecurity and DevOps Level Provisions

The listed cybersecurity and protection provisions are not considered exhaustive and are described as a general preliminary list.

Further provisions to be added will be based on independent audits and analyses conducted during the testing, programming, or warranty service phases and will be considered mandatory for implementation.

As the main cybersecurity provisions and standards, guided by the procedures and tools for these platforms during the testing phase:

- Server-side application security – OWASP
- Mobile application security – MobSF

DevOps and Security Level Management

Code Security Review

- Regular code reviews to identify and fix security vulnerabilities.
- Use of automated tools for code analysis aimed at correcting security flaws.

Continuous Integration Security

- Integration of security testing mechanisms directly into the CI pipeline to detect and eliminate flaws and vulnerabilities early in the development process.
- Automation of dependency scanning to address common usage issues.

Secret Management

- Secure storage and management of confidential and sensitive resources (e.g., API keys, passwords, etc.) using specialized tools.
- Management of hardcoded secrets and confidential information within the program's internal code and file system.

Authentication and Access Management

- Integration of reliable mechanisms for authentication and access control.
- Granting the least privilege possible (PoLP) to program resources, file systems, and system permissions.

Container Security

- Package scanning of containers to detect vulnerabilities.
- Use of toolkits for ensuring container security, such as Docker Content Trust and Kubernetes RBAC.

Infrastructure as Code (IaC) Security

- Application of advanced and modern methods for securing infrastructure as code.
- Regular audits and scanning of IaC formats for security problems.

Logging and Monitoring

- Centralized configuration of logging and monitoring to detect security incidents and respond accordingly.
- Definition of thresholds and statuses for security incident notifications and establishment of response procedures.

Incident Response Planning

- Development and documentation of a security incident response plan.
- Ensuring readiness for security incident response and conducting regular drills.

Vulnerability and Malware Management

- Continuous updates and patches of the software application to fix known vulnerabilities.
- Inventory management of the software application and its dependencies.

Network Security

- Use of network segmentation and firewalls to protect and isolate highly critical resources.
- Deployment of Intrusion Detection Systems (IDS) and Intrusion Prevention Systems (IPS).

API Security

- API security with proper authentication, access permissions, and input validation.
- Integration of security pipelines and rate-limiting mechanisms for APIs.

DevOps Security Culture

- Promotion of security awareness and accountability within the team.
- Organization of training and awareness programs on security issues, covering both application development and subsequent operation.

Encryption

- Encryption of data for storage and transmission using reliable methods and formats.
- Use of SSL and TLS tunnels for web communication and secure storage/encryption of confidential data.

Backup and Recovery

- Frequent creation and configuration of application backups to ensure data recovery in case of loss or security breaches.
- Conducting backup restoration tests and verifications.

Third-Party Risk Assessment and Management

- Evaluation and management of security methods for third-party services and technological libraries.
- Organization of updates and patching work for third-party components.

Penetration Testing

- Regular penetration testing to identify vulnerabilities and weaknesses.

Application Supply Chain Security

- Ensuring security across the entire software supply chain, from code repositories to deployment, as well as synchronization between programming and production modifications.
- Implementation of code signing and artifact (snippet) verification for the software application.

Knowledge Sharing and Documentation

- Regular reporting and documentation of security policies, procedures, security incident logging, and corrective actions taken.

Distributed Denial of Service (DDoS) Prevention

- Preventive measures against DDoS attacks and mitigation strategies, including the use of Content Delivery Networks (CDN), rate limiting, and architectural scalability.

Database “Master-Slave” Replication

- Integration of database “Master-Slave” replication allowing the database administrator to switch, copy, or replicate data across multiple synchronized databases simultaneously.

Security Measures Implemented Directly at the Programming Level

Injection Attack Protection (e.g., SQL Injection and Command Injection)

- Protection: Use of parameterized queries, prepared statements, or ORM (Object Relational Mapping) libraries. User inputs are sanitized and validated to ensure query safety.

XSS (Cross-Site Scripting) Protection

- Prevention: Sanitizing user-submitted content and preventing malicious scripts using appropriate libraries such as Helmet.js, configuring secure headers, and implementing Content Security Policy (CSP).

CSRF (Cross-Site Request Forgery) Protection

- Prevention: Integration of anti-CSRF tokens and verification of the origin of incoming requests.

Vulnerable Dependency Protection

- Prevention: Regular updates of dependencies to the latest stable versions, alongside evaluation of the pros and cons of each version. Use of tools such as NPM and Yarn audit to detect and fix vulnerabilities.

Confidential Data Exposure Prevention

- Prevention: Encryption of confidential data both at rest and in transit using reliable algorithms and encryption standards.

Authentication and Identification Break-in Prevention

- Prevention: Integration of strict authentication and identification mechanisms and use of relevant libraries such as Passport.js for authentication and session management.

Inadequate Logging and Monitoring Prevention

- Prevention: Logging of security-related events, integration of auditing, and reliable monitoring and notification systems for timely detection and response to security incidents.

Dangerous Session Management

- Prevention: Integration of secure session management libraries, setting appropriate session timeouts, and creating additional identifiers for sessions upon system login.

Protection Against Denial of Service (DoS) Attacks

- Prevention: Integration of tools to validate requests and limit request rate, using middleware such as `express-rate-limit` to protect against DoS attacks.

Transmission Buffer Overload and Memory Vulnerability

- Prevention: Avoid mechanical memory management vulnerabilities using appropriate mechanisms and safer alternatives. Use initial protective measures available in JavaScript and Node.js.

XML External Entity (XXE) Protection

- Prevention: Deactivation of processing of external XML entities and integration of secure XML libraries that do not process external entities.

Server-Side Request Forgery (SSRF) Protection

- Prevention: Validation and sanitization of URLs sent by users, using allowlists to restrict outgoing requests only to authorized domains.

File Inclusion Vulnerability

- Prevention: Avoid using user-controlled data for file paths and apply path-cleaning functions such as `path.join`.

Insufficient Input Validation Prevention

- Prevention: Validate and sanitize all input data including query parameters, headers, and cookies to prevent malicious input.

Unvalidated Redirects and Forwards Prevention

- Prevention: Avoid use of untrusted data in redirects and forwards, implement appropriate mechanisms and use allowlists for permitted redirect destinations.

Protection of Confidential Data in Variable Environments

- Prevention: Avoid storing confidential data in environment variables directly (e.g., API keys), and use secure secret management solutions instead.

Prevention of Dangerous (Insecure) Deserialization

- Prevention: Use secure serialization/deserialization libraries and validate all input data before deserialization.

API Rate Limiting and Authentication

- Prevention: Implement rate limiting and proper authentication for APIs to prevent unauthorized access and abuse of authentication mechanisms.

Technical Solution for Security Level: User Balance Hashing Mechanism

For enhanced security of user funds, each user's balance stored in the database will be accompanied by a hashed version of the balance. Upon every update to the balance (e.g., after a transaction), the hashed balance will be recalculated using a custom hashing algorithm.

The hashing algorithm consists of three components combined as follows:

1. The current balance value (numeric).
2. A fixed "developer secret key" — a constant string derived programmatically. This key is constructed by mapping the first 8 Fibonacci numbers (1,1,2,3,5,8,13,21) to English alphabet letters in alphabetical order, yielding the sequence: A, A, B, C, E, H, M, U.
3. An "admin secret key" — a fixed string known only to the system administrator, configurable exclusively via the admin panel.

The algorithm concatenates the balance, developer secret key, and admin secret key, then applies a secure hashing function (e.g., SHA-256) to produce the hashed balance.

This approach allows verification of the balance integrity by comparing stored and computed hashes and provides protection against unauthorized tampering.

Admin Panel Hash Key Update Procedure

In case of technical issues or other administrative needs, the system administrator can update the admin secret key ("admin passphrase") via the admin panel.

The update process is as follows:

1. The administrator accesses the **Settings** section in the admin panel.
2. The administrator enables **Development Mode** by toggling the corresponding setting.
3. Once Development Mode is enabled, the system disables user access and displays a maintenance page informing users of ongoing technical work.
4. The administrator inputs the new admin secret key (passphrase) into the designated input field.
5. Upon submission, the system initiates re-hashing of all user balances using the new admin passphrase.
6. During the re-hashing process, each user balance is verified for integrity by comparing the stored and computed hash values.
7. After completion, a confirmation message is displayed below the input field indicating that the re-hashing process was successfully completed.
8. The system keeps the **main balance** un-hashed; it is dynamically computed as the sum of all user balances.

This procedure ensures that balance hashes remain secure and consistent even after updating the secret key, while maintaining transparency and safety during the update process.

APIs

The Payment Gateway API allows integration of a button (Pay With Moneypark Finance) into other platforms, through which a user can pay from the balance available in their wallet within the application.

This is necessary to establish a connection with other platforms (currently only MarketPlace). When a user chooses to pay via Moneypark Finance on those platforms, they will be redirected to the website or application of the system, where they will be offered two payment options: Standard Payment and Payment With Exchange.

- When using the **Standard Payment** option, the system will offer the user to pay at once based on the payment method created from the invoice generated by that platform, using the amount and currency details entered by the user on that platform.
- When using the **Payment With Exchange** option, the system will similarly offer the user to pay at once based on the payment method created from the invoice generated by that platform, using the amount and currency details entered by the user on that platform. However, there will be a button allowing the user to change the currency details. In this case, the user can pay the amount specified on the other platform in the selected currency, but pay with their funds in a different currency available in their wallet.

Payment Gateway API

A program developed that is highly secure and protected (all modern methods and toolsets must be applied to safeguard this microservice). The API will allow users on other platforms where our API is integrated (such as Marketplace, etc.) to make payments and purchases.

If the user is not logged in, the program forces the user to log in via the Moneypark Account application. Then, using the generated token, the payment is processed after user confirmation, and the user is redirected back to the other platform — either immediately or by showing a button (“Return to the other platform”).

Admin Panel

The menu elements in the admin panel are numbered with “whole numbers” (1, 2, 3, ...), sub-elements use “decimal numbers” with one level of depth (1.1, 2.1, 3.1, ...), and the parts, sections, or tabs of those pages use “decimal numbers” with two or more levels of depth (1.1.1, 2.1.1, 3.1.1, ...).

The administrative panel must be accessible only via a browser and only from a specific IP address representing a VPN server address.

The admin panel must have a separate login page, where the admin will be required to enter a username and password. After filling these, the user must complete the login with a PIN code via an authenticator, after which access is granted.

From a security perspective, when this address and login page are accessed through normal request or link analysis, it should **not** return a 4xx error to the User-Agent but rather a 500 server error response.

At the top of the admin panel is a fixed site header containing:

- On the left side: the program logo (linking to the main page or refreshing the page) or a burger icon in responsive mode.
- On the right side: icons for Language, Background Mode, Jail, Tickets, Notifications, and Profile, each linked accordingly.

Details for the icons:

- **Language:** a language selection list for the admin panel.
- **Background Mode:** an option to change the admin panel’s background color (light/dark mode).
- **Jail:** a notification indicator if there is a new alert in User-Jail, with a link to the User-Jail page.
- **Tickets:** a notification indicator if there is a new ticket, linking to the “Tickets” page.
- **Notifications:** a notification indicator if there is a new notification, linking to the “Notifications” page.
- **Profile:** clicking the icon opens a dropdown menu with the following sub-elements:

- Admin Profile (links to admin profile settings page)
- Admin Activity (links to admin activity logs)
- Settings (links to the settings page)
- LogOut (logs out from the system)

Admin Panel Menu Items:

(Some sections of the admin panel include an **ACCOUNT TYPE** — Personal/Business)

- **Dashboard**

This page provides quick links to all elements and sub-elements of the program. It also contains a brief summary of analytics data, including:

- Total account deposits in the system for the day
- Total account withdrawals in the system for the day
- Total amount of fees collected from all transactions during the day
- Total daily turnover, along with an icon linking to a detailed analytics page
- Percentage comparison of deposits and withdrawals in the system, shown in both USD and MCA (Moneypark Crypto-Asset) currencies
- System fees by type, shown monthly, in USD and MCA (Moneypark Crypto-Asset) currencies
- Number of users in the system, shown as a percentage comparison by user status

Analytics

This page contains analytical data and includes a filter by calendar date. The analytic elements are displayed both graphically and in bar chart format. Elements directly related to monetary values are shown in both MCA (Moneypark Crypto-Asset) and USD currencies (for example, the number of users is not related to currency).

- Number of system users
- Total number of users
- Number of online users
- Number of users with Basic and Premium status, separately for each, shown as a percentage comparison
- Total number of users in the Jail section, also broken down by each incarceration status separately
- Daily turnover
- Total amount generated from fees
- Amount generated from fees, broken down by functions and their types (separately for each):
 - Account functions “Banking” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed by the program using the Moneypark Wallet app (currently only Moneypark Marketplace)}
 - Banking services “Services” — {Funds, Loan, Stake}
 - Special features “Features” — {Mixed, Earn, MagicBox, CoinFlip}

- Total number of operations, broken down by functions and their types (separately for each):
 - Account functions “Banking” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed by the program using the Moneypark Wallet app (currently only Moneypark Marketplace)}
 - Banking services “Services” — {Funds, Loan, Stake}
 - Special features “Features” — {Mixed, Earn, MagicBox, CoinFlip}
- Usage count of external services (refers to account functions like SkyLab, Paypal, Revolut)
- Assets — quantity of currencies and cryptocurrencies included in the system
- Most frequently used asset
- Turnover of those assets, separately for each

Voting

- Number of valid votes in the system
- Number of users eligible to vote (holding 1 MCA (Moneypark Crypto-Asset) or more)
- Number of participants who voted
- Number of votes per each answer option
- Number of positive votes
- Number of negative votes

Tickets

- Number of questions/issues directed to the system admin
- Number of open issues
- Number of resolved issues

Transactions

This section displays the transaction history as a list sorted by date, with the most recent transaction at the top. The table should include the following columns:

- Full name
- Username
- Transaction status
- Date and time
- Type of operation (method)
- Currency type
- Currency
- Amount

The transaction history can be viewed by the admin to obtain detailed information but cannot be edited or deleted.

Clicking on an item in the list provides a link to the **Invoice** containing detailed information about that transaction.

The invoice is available.

There are filters for:

- Time period (admin can select via calendar)
- Amount range (specifying monetary scale)
- Transaction method (Transfer, Deposit, Withdraw, Swap, Exchange)
- Transaction status (Confirmed, Pending, Failed)
- Type of service used and its designation:
 - Account functions “Accounting” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed by a program that uses Moneypark Wallet, currently only Moneypark Marketplace}
 - Banking functions “Banking” — {Funds, Loan, Stake}
 - Special features “Features” — {Mixed, Earn, MagicBox, CoinFlip}

Customers

User Lists – A list of users displayed in a table, allowing the admin to:

- View detailed user data
- Edit user data
- Move users to Jail (a window will open where the admin must select a specific Jail status, choose one of the pre-entered reasons, and additionally add a note beyond the reason snippet)
- Change user status (Basic or Premium)
- View user transaction history by linking to the **Transactions** page filtered for that user

The table displays users sorted by date, with the most recently registered user at the top. The table should include:

- Username
- Full name
- Email
- Date and time
- User status

Filters should be available for registration date (default sorting: newest first) and user status.

Business List – Displays in a table all accounts registered as business accounts.

The table should include:

- Username
- Organization name
- Date and time
- Business user status

Users should be sorted by date (newest first). Filters are available by registration date and business status.

Rich List – Displays in a table users with the highest balances.

Filters are available to sort users by the currency they hold, defaulting first to MCA (Moneypark Crypto-Asset) currency and then other currencies.

Users can be filtered by those with the highest total funds deposited or received in the wallet or by those with the highest amount staked (Stake).

MCA (Moneypark Crypto-Asset) Holders – Displays all users in the system holding MCA (Moneypark Crypto-Asset) currency.

The admin can filter by amount (only in MCA (Moneypark Crypto-Asset)) and voting rights (users with 1 MCA (Moneypark Crypto-Asset) or more).

Each 1 MCA (Moneypark Crypto-Asset) equals 1 vote, and the user's total votes correspond to the amount of MCA (Moneypark Crypto-Asset) they hold (votes cannot be sold).

User Plans – Displays the user status and available tools, which the admin can modify at any time.

User statuses:

- **Basic** – Registered in the system with basic verification but no KYC verification in Moneypark Account. These users can only perform Account functions within limits set by the admin and cannot use Payment, Banking, or Special features, nor access Services, Features, Moneypark Mix sections or perform transactions in other services (payment functions).
- **Premium** – Passed KYC verification in Moneypark Account and can use all functions provided by the system, subject to limits set by the admin.

The admin can fill in additional settings or options in the lower parts or tabs of this page.

Limits for Account Functions — “Accounting” {Transfer, Deposit, Withdraw, Swap}

Separate limits for Basic and Premium users, including daily limits on the number of account function transactions for each status.

Limits for Payment Functions — “Payment”

(Applies if performed by a program that uses the Moneypark Wallet, currently only Moneypark Marketplace)

Limits for Premium users, including daily limits on the number of payment transactions.

Limits for Banking Functions — “Banking” {Founds, Loan, Stake}

Limits for Premium users, including daily limits on the number of banking transactions.

Limits for Special Features — Features {Mixed, Earn, MagicBox, CoinFlip}

Limits for Premium users, including daily limits on the number of transactions for these special features.

Jail – This section contains all information and tools related to sanction packages, suspicious transactions, blocked or deleted users.

User Jail – Here is displayed the list of suspicious, deleted, and blocked users. When users are moved from the User Lists submenu (marked as suspicious, blocked, deleted, or archived), they are transferred to User Jail. Also, users whose transactions are suspicious will be here.

In general, no information can be deleted from the admin panel — it can only be moved to another list or database. This list shows users with a jail status in rows. The admin can view detailed information about each jailed user.

If the user is in jail status, the admin can return them to the User List. If the user was deleted voluntarily or by admin action, they will be notified about any pending financial or asset losses that have not yet been transferred to another system.

If the user did not manage to transfer their funds elsewhere, their asset information will still be stored in the system’s database. The user can also re-register with the same details, filling out their information step-by-step again. In that case, the old data remains, but the new data will be considered the primary record.

If the user was archived by the admin, they cannot register again with their old data, and their assets will be frozen. For this status, the admin can restore the user by changing their status from archived to deleted, or return them from jail status to the User Lists.

The table displays the users sorted by date, with the most recently registered at the top. It should include the date and time, username, full name, user status, and jail status (Suspicious, Blocked, Deleted, Archived). An appropriate search filter must be available.

Suspicious Users

This section lists users whose transactions do not comply with the conditions defined under the “**Suspicious**” status.

Features:

- Filter by:
 - Date of suspicious transactions
 - Service used

- Table columns:
 - User Identifier (ID)
 - Date and time
 - Username
 - Full name
 - User status
 - Threshold exceeded amount (the amount by which the user exceeded a transaction limit, if that is the cause; otherwise this field remains empty)
 - Reason for suspicious status
 - Button to view the user's transaction history, linking to the **Transactions** page filtered by that user
-

Blocking Users

This section lists users whose transactions violate the rules for the "**Blocking status**".

Features:

- Filter by:
 - Amount limit breached
 - Date of transactions causing account deactivation
 - Service used
- Table columns:
 - Date and time
 - Username
 - Full name
 - User status
 - Threshold exceeded amount (the amount by which the user exceeded a transaction limit, if that is the cause; otherwise this field remains empty)
 - Reason for blocking status
 - Button to view the user's transaction history, linking to the **Transactions** page filtered by that user

Deleted Users

This section displays the list of users who have either voluntarily deleted their accounts or have been moved by the admin from the User Lists page.

Functions and requirements:

- **Notification:**
The system must automatically send a notification (e.g., via email or app notification) to the user informing them about their Jail status and the time frame to transfer their resources to another system.

- **Display order:**
The list should be sorted by the date of account deletion, with the most recently deleted users shown first.
- **Data shown in the table:**
 - Date and time of account deletion
 - Username
 - First and Last name
 - Account balance (if the user left funds, show the amount; otherwise, show 0)
 - User status
 - Total transaction volume performed
 - Limit exceedance details (if the reason is exceeding limits, show the amount exceeded; otherwise, leave empty)
 - Reason for deletion (selected by the user from predefined snippets or provided by the admin)
 - Button to view the user's transaction history, linking to the Transactions page filtered by that specific user.
- **Filters:**
 - By user status
 - By reason for deletion
 - By deletion date

Archived Users – This section displays the list of users whose transactions have not complied with the status conditions defined under the "Archived Status" category below, or where the admin has valid reasons to archive the user. The user will receive a notification about their Jail status, and in this status, they cannot transfer their resources until the system decides otherwise.

Here, the list of archived users in the system should be displayed, with the most recently archived user at the top. The table includes the archive date, the reason for archiving, the total turnover performed, the user's status, and whether the user left any funds in the system (if yes, the amount; if no, then 0).

There are filters according to user status, reason, and date.

Following this, a table with the users under this status should be presented, showing the date with time, username, full name, account balance, user status, limit violation details (the transaction amount they exceeded, if that is the reason; if the reason is different, this field should be left empty), the reason specified for the archived status, and a button to view the user's transaction history linking to the Transactions page for that specific user.

Suspicious Transactions – This section displays suspicious transactions that meet the conditions of the "Suspicious Status" category.

Transactions are shown in a list with the most recent suspicious transaction at the top. The list includes: date and time, username, full name, user status, type of suspicious operation, and the amount exceeding the limit.

There are filters for:

- Time period (the admin can select via a calendar)
- Amount range (specifying a monetary scale)
- Transaction method (Transfer, Deposit, Withdraw, Swap/Exchange)
- Transaction status (Confirmed, Pending, Failed)
- Type of service used and its significance (“value” - {meaning}):
 - Accounting functions “Account” – {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” – {if performed through a program using Moneypark Finance, currently only Moneypark Marketplace}
 - Banking functions “Banking” – {Funds, Loan, Stake}
 - From special features, only the Mixed (Moneypark Mix) function.

Jail Policy – Here, the admin can edit the penalty packages for users. Users have four statuses: Suspicious, Blocked, Deleted, and Archived.

Suspicious Status

In this section, the admin can set transaction limits for users with the “Suspicious” status. Transactions of users with this status will be monitored on the Suspicious Transactions page, and those users will appear on the Suspicious Users page.

The admin can specify:

- User status (Basic/Premium)
- Transaction function — Limits apply separately for each of the following functions:
 - Accounting functions “Accounting” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed via a program that uses the Moneypark Wallet app, currently only Moneypark Marketplace}
 - Banking functions “Banking” — {Funds, Loan, Stake}
 - Special functions “Features” — {CoinFlip, Earn, MagicBox} and Mixed (Moneypark Mix) function
- Maximum amount limit (Next to the amount limit, the admin can specify the currency of the limit; the equivalent is pre-calculated in USD)
- Maximum amount by time period — i.e., the time interval during which the maximum amount is counted; the default setting is daily (e.g., if the max amount is 1,000 for one day)
- Transaction status — Pending or Failed. (If the admin sets the transaction status to Pending, the user will be notified that the transaction will be pending for the period set by the admin in the limit’s time frame. If the status is set to Failed, the user will be notified that the transaction was canceled.)
- Transaction execution period — how long the transaction will be pending if the status is Pending
- Name of the reason specified for the suspicious status

Blocking Status

In this section, the admin can set limits for users with the “Blocked” status. Transactions of these users will be monitored on the Suspicious Transactions page, and those users will appear on the Blocking Users page.

The admin can specify:

- User status (Basic/Premium)
 - Transaction function — Limits apply separately for each of the following functions:
 - Accounting functions “Accounting” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed via a program that uses the Moneypark Wallet app, currently only Moneypark Marketplace}
 - Banking functions “Banking” — {Funds, Loan, Stake}
 - Special functions “Features” — {CoinFlip, Earn, MagicBox} and Mixed (Moneypark Mix) function
 - Maximum amount limit (with the ability to specify the currency, pre-calculated in USD equivalent)
 - Maximum amount by time period — default is daily (e.g., 1,000 per day)
 - Transaction status — Pending or Failed. (If Pending, the user will be notified that the transaction will take some time to complete according to the admin’s settings; if Failed, the user will be notified that the transaction was canceled)
 - Transaction execution period — how long the transaction will be pending if status is Pending
 - Name of the reason specified for the blocked status
-

Deleted Status

In this section, the admin can set limits for users with the “Deleted” status. Transactions of these users will be monitored on the Suspicious Transactions page, and those users will appear on the Deleted Users page.

The admin can specify:

- User status (Basic/Premium)
- Transaction function — Limits apply separately for each of the following functions:
 - Accounting functions “Accounting” — {Transfer, Deposit, Withdraw, Swap}
 - Payment functions “Payment” — {if performed via a program that uses the Moneypark Wallet app, currently only Moneypark Marketplace}
 - Banking functions “Banking” — {Funds, Loan, Stake}
 - Special functions “Features” — {CoinFlip, Earn, MagicBox} and Mixed (Moneypark Mix) function

Maximum Amount Limit – Next to the maximum transaction amount, the admin can specify the limit’s currency, which is pre-calculated as an equivalent in USD.

Maximum Amount by Time Period – Specifies over what time frame the maximum amount is calculated. By default, it's set to daily. (For example, if the maximum amount is 1,000, it means per day.)

Transaction Status – Either *Pending* or *Failed*.

- If the admin selects *Pending*, and the user's transaction exceeds the set limit, the user will be notified that the transaction will take a certain amount of time to complete—as specified by the admin for that time period.
- If the admin selects *Failed*, the user will be notified that the transaction has been rejected.

Transaction Execution Period – Defines how long the transaction will take to complete if the status is *Pending*.

Reason for Deletion Status – The specified name of the reason for placing a user in the *Deleted* status.

Archived Status

In this section, the admin can configure user limits for those with *Archived* status. Transactions of such users will be monitored on the **Suspicious Transactions** page, and they will appear on the **Archived Users** page.

The admin can specify:

- **User Status** (Basic/Premium)
- **Transaction Function** – Limits apply individually for the following types of transactions:
 - Accounting Functions “Accounting” — {Transfer, Deposit, Withdraw, Swap}
 - Payment Functions “Payment” — {If performed via a program using the Moneypark Wallet app, currently only Moneypark Marketplace}
 - Banking Functions “Banking” — {Funds, Loan, Stake}
 - Special Features “Features” — {CoinFlip, Earn, MagicBox} and Mixed (Moneypark Mix) function
- **Maximum Amount Limit** – The admin may define the currency of the limit, calculated in USD as the default equivalent.
- **Maximum Amount by Time Period** – Defines over which time frame the max amount is measured; default is daily. (For example, 1,000 per day.)
- **Transaction Status** – *Pending* or *Failed*:
 - If *Pending* is selected, the user will be notified that their transaction will take time based on the configured time period.
 - If *Failed* is selected, the user will be notified that the transaction has been canceled.
- **Transaction Execution Period** – Specifies how long the transaction will be delayed if *Pending*.

- **Reason for Archived Status** – The specified name of the reason for placing a user in the *Archived* status.

Reasons Status Templates

In this section, the admin can create a list of reasons both for user punishment statuses and for users who voluntarily leave the system. This is necessary in cases where, aside from specifying a reason for a given status, alternative reasons need to be used—particularly when the status is not automatically changed.

As mentioned earlier, each status includes a field for specifying the reason. Additionally, if the admin manually changes a user's status, they must select a reason from their predefined list of reasons. The admin can perform this action on the **User List** page when assigning a user to *Jail*.

Reasons for Suspicious Status

In this section, the admin can fill out a list of reasons for the **Suspicious** status. There is:

- A table displaying the list of created reasons
- A button to **Add New Reason**

Reasons for Blocking Status

In this section, the admin can fill out a list of reasons for the **Blocked** status. There is:

- A table displaying the list of created reasons
- A button to **Add New Reason**

Reasons for Deleted Status

In this section, the admin can fill out a list of reasons for the **Deleted** status. There is:

- A table displaying the list of created reasons
 - A button to **Add New Reason**
-

Reasons for Archived Status

In this section, the admin can fill out a list of reasons for the **Archived** status.
There is:

- A table displaying the list of created reasons
 - A button to **Add New Reason**
-

Reasons for Voluntary Deletion

In this section, the admin can fill out a list of reasons for **voluntary account deletion** under the **Deleted** status.

These reasons will be displayed to users who are attempting to delete their account from the system.

There is:

- A table displaying the list of created reasons
- A button to **Add New Reason**

Transactions

This section, similar to the “Transactions” menu item above, should display transactions related to **Accounting** functions:

Transfer, Deposit, Withdraw, Swap ("Exchange")

- A transaction history list is shown, ordered by date, with the **most recent transaction at the top**.
- The table should include:
 - Username
 - Full Name
 - Date and Time
 - Transaction Amount (with currency)
 - Transaction Status (Confirmed, Pending, Failed)

Top Section Tabs or Filters:

- Tabs or filters by transaction method: **Transfer, Deposit, Withdraw, Exchange**
- Clicking on a tab displays transactions of that specific method
- Invoice link for detailed transaction info

Filter Options:

- By date range (selectable via calendar)
- By amount (input range slider)

- By transaction method (Transfer, Deposit, Withdraw, Swap)
 - By transaction type (Swapped, Sent, Received)
 - By status (Confirmed, Pending, Failed)
-

Accounting Policy

This section provides all administrative tools for managing account functionalities. Admins can enable/disable account features for different user statuses (e.g., **Basic** and **Premium**), set limits, and configure access similarly to the **User Plans** page.

For each account operation—**Transfer, Deposit, Withdraw, Swap**—admins can:

- Set **limits** by user status and function
 - Input fields for:
 - **Transaction amount limits**
 - **Service types**
 - **Number of allowed transactions per day**
-

Deposit Policy

In this section, the admin can configure:

- **Maximum total deposit amount** in the system per day (in USD equivalent)
- **Maximum number of deposits**
- **Minimum and maximum deposit amount** for each user type (Basic and Premium)

Integration of assets for deposits:

- Cryptocurrencies, fiat currencies
 - Admin sets **limits per asset, deposit type, and user status**
 - Interface should include **tabs for Spot and Fiat**
 - Limits can be defined by:
 - Daily thresholds
 - Fees by user status
-

Withdraw Policy

Admin can configure:

- **Maximum total withdrawal amount** in the system per day (USD equivalent)
- **Maximum number of withdrawals**
- **Minimum and maximum withdrawal amounts** by user type (Basic and Premium)

Asset integration for withdrawals:

- Cryptocurrencies, fiat
 - Admin sets **limits per asset, withdrawal type, and user status**
 - Interface should include **tabs for Spot and Fiat**
 - Limits and fee structure defined per:
 - Day
 - User status
-

Transfer Policy

Admin can configure:

- **Maximum total transfer amount** in the system per day (USD equivalent)
- **Maximum number of transfers**
- **Minimum and maximum transfer amounts** by user type (Basic and Premium)

Integration of assets for transfers:

- Cryptocurrencies, fiat, valuable assets
 - Admin sets **limits by asset, method, and transfer type**
 - Tabs for:
 - **Spot**
 - **Valuable Assets**
 - **Fiat**
 - Limits and fees defined by:
 - Daily thresholds
 - User status
-

Swap Policy

Admin can configure:

- **Maximum total swap amount** in the system per day (USD equivalent)
- **Maximum number of swaps**
- **Minimum and maximum swap amounts** by user type (Basic and Premium)

Asset integration for swaps:

- Cryptocurrencies, fiat, valuable assets
 - Admin sets **limits by asset, swap type, and user status**
 - Tabs for:
 - **Spot**
 - **Valuable Assets**
 - **Fiat**
 - Limits and fees based on:
 - Daily thresholds
 - User status
-

Banking

This section includes all information and administrative tools related to **Banking** functionalities.

Transactions

As mentioned in the above “Transactions” menu item, this section lists transactions that belong to the **Banking Functionalities**:

Stake, Loan, Funds

A **transaction history list** is displayed, ordered by date, with the **latest transaction at the top**.

The table includes:

- Identifier
 - Transaction Number
 - Date and Time
 - Username
 - Full Name
 - Transaction Amount (with currency)
 - Transaction Status (Confirmed, Pending, Failed)
-

Top Section Tabs or Filter Functionality

There are separate tabs based on the transaction method:

- **Stake** (Investment Deposit)
- **Loan** (Collateral-backed Loan)
- **Funds** (Funds)

Alternatively, this categorization may be placed inside filter functionality, but it should be **clear and visually distinct**, showing the transaction list for each banking function.

Each transaction also has an **invoice link** with detailed transaction information.

Filters

Admins are able to filter transactions by:

- **Date range** (selectable via calendar)
- **Amount range** (using a numeric slider or input)
- **Transaction Method** (Stake, Loan, Founds)
- **Transaction Type** (Swapped, Sent, Received)
- **Transaction Status** (Confirmed, Pending, Failed)

Banking Policy

This section includes all administrative tools for managing **banking functionalities**. The **admin** is able to **enable/disable banking functionalities** for users based on their status (**Basic/Premium**), as well as define **limits for each function individually**.

In the lower section of the page or in separate tabs, the admin should be able to fill out **banking function limits** for:

- **Founds, Loan, Stake**
- For users with **Basic/Premium** status, with separate settings for each function.

There are **input fields and corresponding functionality** to set:

- **Amount limits**
 - **Service type**
 - **Transaction count limits**
 - **Daily transaction limits** for banking functions.
-

Stake Policy

The admin is able to:

- Temporarily **enable/disable deposits** in the system
- Enable/disable this function based on user status (Basic/Premium)
- Add/edit the **list of currencies and cryptocurrencies** available for staking
- Add/edit **supported blockchain networks** and coins for staking

Admin-defined settings include:

- **Total number of stakes** and **total min/max stake amount** by time period
 - **Max number of stakes per user**, and **min/max stake amount** based on user status
 - **Min/max duration** for a stake
 - **Min/max investment amount**
 - **Accrued interest rates**, depending on the staking period
 - **Interest rate calculations**, based on amount, term, and currency
 - Ability to **enter/modify service fees** for staking services
-

Loan Policy

The admin is able to:

- Temporarily **enable/disable collateral loans** in the system
- Enable/disable loan functionality by user status (Basic/Premium)
- Add/edit the list of **currencies and cryptocurrencies accepted as collateral**
- Add/edit the **currencies and blockchain networks** available for loans

Notifications

There are four types of notification settings:

1. **Before repayment date** – Admin sets how many days in advance the user is notified
2. **Overdue warning** – Admin sets notification timing after the due date
3. **Pre-enforcement notification** – Admin sets how many days before collection notice is sent
4. **Enforcement notification** – Admin sets when the user is informed after enforcement

Admin can also define the **notification title and text**.

Enforcement Policy

If the user fails to repay, the debt becomes overdue automatically.

Enforcement steps:

- First, funds are collected from the **current account** of the loaned currency.
- If insufficient, then from **other currency balances**.
- Then from **crypto balances**, and finally from **other accounts (stake, funds)**.

Admin can set **how many days after non-payment** enforcement can be initiated.

Collection Procedure:

1. Collect monthly interest + overdue amount + principal. If the collateral covers the full amount, the loan is closed. Any extra funds are returned to the current account.
2. If the collateral is insufficient:
 - The rest is collected from current accounts.

- If still insufficient, collect from stakes and funds in order of priority.
 - Prefer collecting in the **loaned currency**, then other fiat, then other currencies.
3. If the collateral's current value **does not match** the original loaned amount:
- Collect monthly interest + overdue + principal.
 - **Do not close** the loan line.
 - Assign a **new financial status/history** to the user that is permanent.

Loan Limits

- Max number of collateral loans per user
 - Min/max loan amount based on user status
 - Min/max loan **term duration** (in months)
 - Min/max **loan amount vs collateral value**, using a percentage-based evaluation
 - Set **monthly interest rate** by amount and currency
 - Set **daily overdue penalty rate**
 - Ability to **enter/edit service fees** for loan services
-

Funds Policy

Admin is able to:

- Temporarily **enable/disable fund creation**
- Add/edit the list of **currencies and cryptocurrencies** available for funds
- For crypto funds: Add/edit supported **networks and coins**

Admin-defined settings include:

- Total number of funds in the system and total min/max amount by period
- Max number of funds created per user and min/max fund amount
- Max **retention period per fund**

Fund Types

- **Ongoing**: User can cash out anytime
- **Staged**: Admin defines what percentage can be withdrawn at certain intervals
- **Package**: Withdrawal allowed only when the predefined amount is reached

If a fund reaches its goal and is used, it becomes “**ongoing**” **status** regardless of its original type.

Other Fund Settings

- Ability to create/edit **categories** (e.g., startup, charity, etc.)
- Ability to enter/edit **internal and external service fees** for deposits/withdrawals

Features

Transactions

Just like the *Transactions* menu element described earlier, this section lists all transactions related to the **Features**:

```
{“Earn, MagicBox, CoinFlip, Moneypark Mix”}.
```

Transaction history is displayed in a list format, sorted by date (newest first). The table includes:

- Identifier
- Transaction number
- Date and time
- Username
- Full name
- Transaction amount (with currency)
- Transaction status
- A button to view user transaction history that links to that user's transaction records on the *Transactions* page.

At the top, there are separate **tabs** for each transaction method:

- **Earn** (Mining simulation)
- **MagicBox** (Magic Boxes)
- **CoinFlip** (Coin Flip)
- **Moneypark Mix** (Mixer)

Alternatively, these can be placed in the filter functionality, but they should be clearly visible and distinct. Each feature displays its own respective transaction list.

There is an **invoice link** that leads to detailed transaction information.

Filters include:

- By time period (calendar-based selection for admin)
- By amount range
- By transaction method (Earn, MagicBox, CoinFlip, Moneypark Mix)
- By transaction type (Swapped, Sent, Received)
- By transaction status (Confirmed, Pending, Failed)

Features Policy

This section is for the admin panel that manages all special feature settings.

The administrator can enable/disable special features per **user status** (Basic/Premium), and set **amount limits** per user status for each feature separately:

Features - {"Earn, MagicBox, CoinFlip, Moneypark Mix"}.

Also, the number of feature uses per time period (default: daily) can be specified.

MoneyPark Mix Policy (MCA (MoneyPark Crypto-Asset) Mixer)

Admin can configure the following:

- Temporarily enable/disable access to this feature
 - Enable/disable feature based on user status (Basic/Premium)
 - Set daily min and max limits
 - Set the min and max number of pieces into which the returned mixed amount will be split
 - Choose how returned funds are shown to the user:
 - From a single address (e.g. MCA (MoneyPark Crypto-Asset)x0000000000000000)
 - From a system name (e.g. "System")
 - From temporary addresses (e.g. PMx011504679301)
 - Set the min and max usage amount
 - Set service fee for using the mixer
-

Earn Policy

Admin can configure the following:

- Temporarily enable/disable access to this feature
 - Enable/disable based on user status (Basic/Premium)
 - Set time period and maximum earnable amount during that period (e.g., per day)
 - Define the accumulation formula:
 - Earn amount (e.g., 0.000001 MCA (MoneyPark Crypto-Asset))
 - Time period (e.g., every 1 second)
 - Set **minimum withdrawal threshold** (how much must be accumulated before it can be withdrawn)
 - Set **withdrawal fee** (default: 0)
-

MagicBox Policy

Admin can configure the following:

- Temporarily enable/disable the feature
- Enable/disable based on user status (Basic/Premium)
- Define value range:
 - Overall min/max amount
 - Per-game min/max amount

- Define reward type:
 - Static (fixed amount within range)
 - Dynamic (random amount within range)
 - Set participation frequency format (day/week/month)
 - Example: if the format is daily, a user can participate again after 24 hours; if weekly, after one week
 - Set number of allowed participations per format
-

CoinFlip Policy

Admin can configure the following:

- Temporarily enable/disable the feature
- Enable/disable based on user status (Basic/Premium)
- Set amount range: min and max
- Define reward type:
 - Static (fixed amount within range)
 - Dynamic (random amount within range)
- Set participation frequency format (day/week/month)
- Define free participation limit (how many times per period)
- Define paid participation limit (how many times per period)

Assets

Funds

Displays the funds deposited (top-ups) and withdrawn (cashouts) by the admin.

History

Shows all transactions performed by the admin: top-ups, cashouts, transfers, and currency exchanges.

Cryptocurrencies

This section shows the cryptocurrencies available in the system in a tabular format, with the ability to add new cryptocurrencies and blockchain networks (spot). The cryptocurrency values must be fetched from external service APIs. The main cryptocurrency used as the base for conversion is **MCA (Moneypark Crypto-Asset)**.

Fiat Currencies

Shows the fiat currencies available in the system in a tabular format, with the ability to add new fiat currencies. The currency values must be fetched from external service APIs. The main fiat currency used as the base for conversion is **USD**.

Moneypark Fund

An account funded by admin and accumulated from service fees, held in the primary fiat currency.

Assets Actives

Contains all system assets and their related operations.

Hot Wallets

The admin can input Private Keys for blockchain platforms (3 fields: Bitcoin, Tron, and EVM chains). Admin must also enter blockchain addresses from which funds are injected into the system.

User Actives

Assets deposited by users into the system, used for account funding and withdrawals. Displays the total balance of user assets as well as separately deposited and withdrawn funds.

The admin **cannot** transfer these assets to administrative accounts (since user-deposited funds can only be cashed out or refunded).

Users can use these for swaps between **Swap Pools** only.

Filters must include:

- Date range
- Amount
- Transaction type

Admin Actives

Displays the system accounts that can be funded or withdrawn by the admin.

Intermediate Account

An account intended for admin operations such as fund inflows, outflows, and transfers between system accounts.

The admin enters the amount, asset type, and transaction hash code (for blockchain transfers).

For services like **SkyLab** or fiat services, only amount and currency are entered.

A filterable transaction list should be included, with filters for:

- Date
- Service

- Amount
- Transaction type (Deposit, Withdrawal)

Swap Pools (*Liquidity Pools for Exchange*)

Liquidity pools funded by the admin to enable users to exchange assets.

Admin can only withdraw what they have funded.

If a pool (e.g., Bitcoin) is not funded, users cannot perform swaps into that asset.

Banking

Includes three sections:

- **Stake:** Funds deposited by users in staking. Admin can also add percentage-based bonus funds to this pool.
- **Loan:** Collateral funds deposited by users, and loan funds available for borrowing. Both are maintained separately.
- **Banking Funds:** Funds contributed by users or admin for general banking operations. Admin can only withdraw up to their deposited amount.

Features

Can be funded either by the admin or by users using **Moneypark Mix**.

Admin can withdraw up to the amount they deposited.

Features include:

- MagicBox
- Earn
- CoinFlip
- Moneypark Mix

Fees

Displays revenue generated from service fees.

Top section shows total fees collected; bottom section gives detailed breakdown by feature.

Filters include:

- Date range
- Transaction method (Transfer, Deposit, Withdraw, Swap/Exchange)
- Transaction type (Swapped, Sent, Received)
- Transaction status (Confirmed, Pending, Failed)
- Feature type and description

Types of operations shown:

- **Account operations (Accounting):** Transfer, Deposit, Withdraw, Swap
- **Payment operations:** Payments made through Moneypark Wallet (currently only “Moneypark Marketplace”)
- **Banking operations:** Funds, Loan, Stake
- **Special Features:** Mixed, Earn, MagicBox, CoinFlip

History

Displays all transactions performed by the admin: fund top-ups, withdrawals, transfers, and exchanges.

Cryptocurrencies

Same as above – displayed in a table with the ability to add new cryptocurrencies and spot networks. Values fetched via external APIs. MCA (Moneypark Crypto-Asset) is used as the base.

Crypto Networks

Displays the integrated blockchain networks used for deposits and withdrawals.

Fiat Currencies

Same as above – displayed in a table with the ability to add new fiat currencies. Values fetched via external APIs. USD is used as the base.

Financial Services

Displays integrated deposit/withdrawal services for fiat operations.

Administration

Activity

This section provides a detailed, chronological view of all active steps and actions taken by the administrator within the system.

Logs

This section displays technical information about the system, organized chronologically. The log data is stored in a dedicated database.

Settings

This section includes certain administrative functionalities such as:

- Password change
- Personal information update
- Configuration of two-factor authentication methods

Tickets – User Requests

All Tickets

This section displays all user-submitted requests/messages addressed to the administrator, the general system, or the technical department. The requests should be listed in a table sorted by date, with the most recent submission appearing first. The table includes:

- Identifier (ID)
- Date and time of submission
- Ticket title (subject)
- Indicator for the presence of an attached file
- Ticket category
- Ticket status (Submitted, Replied by System, Replied and Resubmitted to System)
- Ticket claim status (Claim created, Claim in progress, Claim closed)

A suitable search and filtering function is also provided.

Ticket Templates

Here, the admin can create predefined templates for the **Subject** field—e.g., *Bugs or Defects*, *Technical Issues*, *Account Suspension*, *Financial Consultation*, etc.

Ticket Settings

In this section, the admin can assign moderators for each created ticket category by providing their email addresses, names, or support department titles. In addition to displaying all tickets in the admin panel, the admin can also configure forwarding of tickets to corresponding email addresses based on their category.

For example, security-related tickets will not only appear in the admin panel but will also be forwarded to the designated moderator handling those issues.

Voting

Polls

This section displays all polls created by the administrator in a table format. The table is sorted by creation date, with the most recent poll appearing at the top. The table includes:

- Identifier (ID)
- Creation date and time
- Poll title
- Poll category
- Publication date and expiration date
- Active status
- Number of votes cast

- Dominant voting result with a percentage breakdown

A corresponding search/filter function is also available.

The admin can create new polls by navigating to the relevant page.

Voters

This section lists the users who are eligible to vote (those with **1 MCA (Moneypark Crypto-Asset)** or more), displayed in a table sorted by the amount of MCA (Moneypark Crypto-Asset) owned—users with the highest amount listed first. The table should include:

- Identifier (ID)
- Username
- Full name
- Status
- Number of polls participated in

A corresponding search/filter function is also be available.

Voting Templates

This section displays a table of poll templates. The table should be sorted by creation date, with the most recent templates listed first. It should include:

- Identifier (ID)
- Creation date and time
- Template title
- Logic type of the voting template
- Active status

A corresponding search/filter function is also available.

Here, the admin can create new templates by filling in the following fields:

- **Select voting logic type:**
 - **Binary system** – e.g., answers in the form of *Yes–No*, *Agree–Disagree*, etc.
 - **Multiple choice system** – e.g., answers in the form of *Option 1*, *Option 2*, *Option 3*, etc.

After selecting the voting logic type, the admin can create the appropriate buttons:

- For the **binary system**, the admin should create **two buttons**, assigning labels to each.

- For the **multiple choice system**, the admin can create **several buttons**, each with its own label.

Voting Categories

This section displays a list of voting categories in a table format. The table is sorted by creation date, with the most recently created category appearing at the top. The table includes:

- Identifier (ID)
- Creation date and time
- Voting category title
- Number of polls that have been conducted under that category

A corresponding search/filter function is available.

In this section, the admin can create **new voting categories** by filling in the following fields:

- **Create voting template categories:**
There will also be functionality to create categories for future polls (e.g., *Financial*, or *Ecosystem-related* issues).
-

Add New Poll

Here, the admin can create a new poll by filling out the following fields:

- Enter the **poll title**
 - Select the **voting logic template**
 - Choose the **category or categories**
 - Fill in the **poll content/question**
 - **Publish** the poll
-

Notifications

It is preferred that notifications are stored in a separate file or database.

Notifications Table

This section displays all notifications addressed to the admin in a table format, sorted by date with the most recent notification at the top. The table should include:

- Creation date and time
- Notification category
- Notification title
- Read/unread status

A search/filter function allows filtering by:

- Category
- Date range
- Read/unread status

Admins are able to **mark all or individual notifications as read/unread**, or **delete** them. Read and unread notifications are **visually distinct**, e.g., via background color or opacity.

Notifications are available via both **in-app** and **email** methods.

Notification Categories

This section displays a list of notification categories in rows, each with a **toggle switch** (on/off) to enable or disable that category.

Admin can enable or disable the following notification types:

- **Ticket Requests** – Clicking will redirect the admin to the specific ticket page.
- **Poll Completion** – Clicking will redirect the admin to the corresponding poll details page.
- **User Account Blocking** – When a user is automatically blocked.
- **Voluntary Account Deletion Requests** – When a user has voluntarily deleted their account.
- **Liquidity Pool Depletion** – Notifications about resource depletion (e.g., crypto or fiat deposited by admin and consumed by users).
- **Daily Account Function Limit Exhaustion** – If the user has reached their limit of allowed account operations for that day (as configured by the admin).

Additional Notification Categories

- **Daily Limits Exhaustion of Banking Functions** – If the daily limit set by the admin for banking transactions has been reached.
 - **Moneypark Mix Usage Notification** – For transactions involving the Moneypark Mix service, if the admin has defined maximum usage limits and those have been reached.
 - **Suspicious Transactions** – Transactions flagged by the admin as suspicious.
-

User Dashboard for Web & Mobile Application (Front-End)

First Page

After the user downloads the application, they are first shown a **Loading Page**. Then follows the **Introductory Page**, which, in the mobile version, is a single screen that introduces the application via a **sliding tour**.

The user can proceed by tapping:

- **Next** – To continue the introduction step by step
- **Skip** – To skip the introduction entirely

If the user is **not yet registered**, the last slide presents buttons that link to the **Sign In / Sign Up** page.

There are **two main buttons** for navigation:

- **Sign In**
- **Sign Up**

After choosing either, the corresponding authentication page opens.

Sign In / Sign Up

Sign Up

When the **Sign Up** button is pressed, the user is prompted to **choose a registration method**:

- **Create Wallet**
- **Sign up with Moneypark Account**

The **Sign up with Moneypark Account** button is a **link** that redirects the user to the **Moneypark Account platform** — the **KYC (Know Your Customer) Authentication Platform** of the **Moneypark Ecosystem** — opened in a web browser, through which the login, registration, and verification data of users is stored in that platform.

Create Wallet

The **"Create Wallet"** button opens the **"Create a New Wallet"** page within the app. There are five input fields:

- First Name
- Last Name
- Email
- Password
- Confirm Password
- Plus a checkbox for agreeing to the Terms and Conditions of the app.

The user's entered data is sent to the **Moneypark Account** database. After that, the user is redirected to the next page.

Security Verification

On the **Security Verification** page, the user must enter the one-time code sent to their email by the platform. This code is filled in the "**Verification Security Code**" input field. After submission:

Please Complete Your Registration

On this page, the user fills in basic verification details:

- Account Type (Personal / Business)
 - Country
 - State / Region
 - City
 - Address Line 1
 - Address Line 2
 - ZIP Code
 - Phone Number
-

Confirm Our Terms of Use

On this page, the user must read through the app's Terms of Use (by scrolling through the content). Once fully read, the "**Confirm**" button becomes active.

KYC Verification Prompt

After confirmation, a notification appears on the **Wallet Dashboard** (over a transparent background) prompting the user to complete KYC verification. Two buttons are shown:

- "**Got it**" – redirects the user to the **KYC Authentication Platform** via web browser.
 - "**Later**" – dismisses the notification, allowing the user to postpone the verification.
-

Security Settings

After the previous step, the system sends another prompt recommending the user to navigate to **Settings** → **Security** and set up or modify their **two-factor authentication (2FA)** for security purposes.

By default, the user already has **email-based 2FA**, which was filled in during registration.

- Clicking **"Got it"** redirects the user to the respective settings page.
 - Clicking **"Later"** dismisses the notification, postponing this setup.
-

Sign In

The user is presented with a login window containing one input field labeled **"Login"** (where the user can enter their username, email, or ID).

After filling it in and clicking **"Next"**, the password field appears with an animation below the Login field. The **"Next"** button changes to **"Login"**.

Clicking it proceeds to the next page.

Below the input fields, there are:

- A **"Forgot Password"** link
 - A **sign-up suggestion** with a link to registration
-

Security Verification (During Login)

On this page, the user enters their **PIN Code**, which they receive via:

- Email
- Device Authenticator app
- Fingerprint
- Or another 2FA method (depending on their account's chosen method)

Clicking **"Confirm"** logs them into their account.

If they click **"Resend Code"** (shown below), a new verification code is sent.

- The first resend has no time or request limit.
- If the first attempt fails, subsequent requests will be **rate-limited** in terms of number and timing (managed via the **admin panel**).

Forgot Password

On the **Login** page, by clicking the **"Forgot Password"** link, the user is redirected to the **Forgot Password** page.

Here, there is a single input field for entering the user's **Email address**.

After filling it out and clicking the **"Next"** button, the user proceeds to the next page.

Change Password Page

This page contains three input fields:

1. **Current password** – which is sent to the user's email
2. **New password**
3. **Confirm new password**

By clicking the **"Reset Password"** button, the user is redirected back to the **Login** page, where they can now sign in using the new password.

Security Verification Page

On this page, the user must enter a **PIN Code**, which they will receive via:

- **Email**, or
- **Device Authenticator app**, depending on the 2FA method selected in their account.

Clicking **"Confirm"** logs them into their account.

If the user clicks **"Resend Code"** (available at the bottom), a new verification code is sent. Once verification is completed successfully, the user proceeds to the **Change Password** page.

Static Content

The following are the **unchanging elements** present on all pages of the wallet's general interface:

- In the **top-left corner**, there is a **collapsed menu** represented by a **burger icon**.
 - When opened, the **menu elements** appear **vertically from top to bottom** in the **upper-left corner**.
- In the **top section**, from **left to right**, there are:
 - The **logo**
 - The **user's profile picture**, which links to the **profile page**
 - The **currency selector** (default currency is **MCA (Moneypark Crypto-Asset)**, which can be changed to display balances in equivalent values)
 - The **language selector** (default is **English**, but it can be changed)
 - The **user settings icon**, which links to the **settings page**

Icons

Menu

- **Home** – Link to the main dashboard page.
- **Cabinet** – Link to the user's personal services page.
- **Accounts** – Link to wallet accounts and funds.
- **History** – Transaction history.
- **Services** – Services page.
- **Moneypark Mix** – Link to the mixer page.

- **Features** – Link to special ecosystem services.
 - **Settings** – Link to the user settings page.
 - **EcoSystem** – Links to other ecosystem products via WebView integration or browser.
-

Functional Description of Menu Items

Dashboard (Home) – Here the user can see a brief overview of all system services with graphical representation and quick links.

The links are similar to the menu elements, but **Settings** and **Voting** sections are excluded here.

EcoSystem (MarketPlace, CryptoWallet, NFT MarketPlace, Forum, Wiki, Moneypark Scan, Moneypark Finance):

These are only external links that open outside of the app.

Dashboard Elements:

- **My Balance** – (Displayed larger than other elements) The total wallet amount in the default selected currency. Link to the wallet's Deposit page.
- **Cabinet** – Link to the user's personal services page.
- **Accounts** – Link to accounts and monetary funds.
- **History** – Link to transaction histories.
- **Stake** – Link to deposit staking page.
- **Loan** – Link to collateral-backed loan page.
- **Funds** – Link to funds creation page.
- **Moneypark Mix** – Link to the MCA (Moneypark Crypto-Asset) mixer page.
- **Earn MCA (Moneypark Crypto-Asset)** – Link to MCA (Moneypark Crypto-Asset) mining page.
- **MagicBox** – Link to the "Magic Box" game page.
- **CoinFlip** – Link to the "Coin Flip" game page.
- **MarketPlace** – Link to the MarketPlace app (if installed, opens the app; if not, redirects user to PlayMarket or AppStore).
- **CryptoWallet** – Link to the Public Wallet app (same behavior as above).
- **NFT MarketPlace** – Link to NFT MarketPlace app (same behavior as above).
- **Forum** – Link to the "Moneypark Forum" website.
- **Wiki** – Link to the "Moneypark Wiki" website.
- **Moneypark Scan** – Link to the "Moneypark Scan" website.
- **Moneypark Finance** – Link to the main "Moneypark Finance" website.

Cabinet (Personal Functions)

Here the user can perform their personal functions.

The personal functions include:

- **Contacts** – Register other users in their personal cabinet.
 - **Payment Templates** – Create payment templates.
 - **Scheduled Payments** – Create recurring/automatic payment templates.
 - **Voting** – Participate in surveys conducted by the system.
 - **Tickets** – Use request tickets.
 - **Notifications** – Receive and view notifications sent by the system.
-

Contacts

Here the user can view, add, or delete contacts. There are two sections for contact registration: **Profiles** and **Groups**.

- By clicking **Profiles** (which is selected by default), the user will see their registered contacts. If no contacts exist, the user will be prompted to register one.
 - In the contact row, the user's name is shown on the left, and an arrow on the right. Clicking the arrow expands the row into a "drop-down block" view, where the user's main account is displayed with buttons to copy the account or get its QR code.
Below that, on the left side, there are buttons to view or edit the registered profile, and on the right side, buttons to view the transaction history with that contact and to delete the contact.
 - At the bottom, a "+" sign opens a window to register users in the system, where the user can enter the contact's address in an input field.
 - Below that, a table displays user accounts that are not registered as contacts but have transaction history with the user.
 - The **Contact Details Display Window** shows the contact's account, full name, nickname (which the user can assign), display name format, and the group to which the contact belongs.
 - There are buttons to close or edit the display window.
 - The **Contact Edit or Registration Window** contains the same data as the display window, except the profile account is unchangeable. The rest (full name, nickname, display format, group) can be entered or modified.
 - There are buttons to close the edit window or save the new data.
-

- By clicking the **Groups** button, the user will see their registered groups. If there are no groups, the user will be prompted to register one.
- In the group row, the group name is shown on the left, and an arrow on the right. Clicking the arrow expands the row into a "drop-down block" view, showing the number of group members and a button to add a new member on the right.
- Below, on the left, there are buttons to view or edit the registered group, and on the right, a button to delete the group.
- At the bottom, a "+" sign opens a window to create a new group in the system.

- Below that, a table lists user names that are already registered in the system as profiles, with a button in the row to include them in the group.
 - The **Group Details Display Window** shows the names of the contacts registered by the user in their contacts as profiles.
 - There are buttons to close or edit the display window.
 - The **Group Edit or Registration Window** contains the same data as the display window. At the top, the user can enter or edit the group name.
 - Next to each profile, there is a button to remove the profile from the group.
 - Below, there is a field to add new profiles to the group. Clicking the field opens a profile selection row, where the user can choose profiles registered by themselves.
 - Buttons to close the edit window or save the new data follow.
-

Payment Templates

Here the user can create payment templates (e.g., fixed amounts, salaries, or fixed multiple payments). There are two tabs with their functions:

- **Individual Payments** (selected by default) – The user will see their registered individual payments. If none exist, they will be prompted to create them.
- This page contains already registered individual payments.
- A **registered list** and a list for creating **new individual payments** from the user's contacts.

Individual Payments

In the **list of registered individual payments**, each row shows the user's name on the left, and on the right, there is an arrow. Clicking this arrow opens a "dropdown block" where:

- The user's primary account is displayed, with buttons to copy it and get its QR code.
- Below on the left side, the amount of the individual payment is shown, with options to view or modify it.
- On the right side, buttons to view transaction history with that contact and to delete the individual payment are available.

At the bottom, there is a "+" sign which, when clicked, opens the window to create a new individual payment.

Below that, a table displays the names of users already registered as contacts.

Individual Payment Details Window – displays the contact's name, account, the group to which they belong, the currency and amount of the payment, and the purpose/description of the transfer.

There are buttons to close the window and to edit the details.

Individual Payment Editing or Registration Window – contains the same data as the details window, except the profile account is immutable. The contact's name and group are

changed on the Contacts page. The other fields (currency, amount, transfer purpose/description) can be entered or edited here.

Note: To register individual payments, the user must first register the profile account in their contacts.

Buttons are provided to close the editing window and to save the new data.

Bulk Payments

Clicking this button shows the user's registered **bulk payment templates**. If none exist, the user is prompted to create one.

This page contains a list of registered bulk payments and a list for creating new bulk payments from groups in the user's contacts.

In the **list of registered bulk payments**, each row shows the group name on the left, and an arrow on the right. Clicking the arrow opens a "dropdown block" where:

- The number of members in the bulk payment template is shown.
- On the right, there is a button to add new members.
- Below on the left, buttons to view and edit the bulk payment template.
- On the right, a button to delete the template.

At the bottom, a "+" sign opens a window to create a new bulk payment template.

Below that, a table shows the names of users already registered as contacts.

Bulk Payment Details Window – shows the group name (created in contacts), payment currency, total payment amount, profile names registered by the user as contacts, and for each profile, the amount they are to be paid. The currency is common for all.

Buttons are available to close the window or edit the details.

Bulk Payment Editing or Registration Window – same data as the details window, except the group account is immutable. Contact name and group are changed on the Contacts page. The rest of the data (total currency and amount to be paid per profile) can be entered or edited. The user selects the currency once for the entire group.

Each profile has an input field for the payment amount and a button to remove that profile from the group.

Note: To register bulk payments, the user must first register a group in Contacts and add members to the group.

Buttons to close the editing window and to save the new data are provided.

Scheduled Payments

Purpose:

Allows the user to create and manage periodic payment templates, such as:

- recurring payments,
 - fixed amounts,
 - monthly salaries,
 - or fixed multiple-time payments.
-

Features and Functionality

- **“My Scheduled Payments”** — shows the list of already registered scheduled payments. If no scheduled payments exist, the user will be prompted to create one.
 - There is a button “+” to create a new scheduled payment template. Clicking it opens the scheduled payment creation window.
 - In the scheduled payments list, each row shows:
 - On the left side: the profile name registered in the user’s contacts.
 - On the right side: an arrow that expands a “drop-down block” containing:
 - the user’s main account, with buttons to copy and to get a QR Code,
 - a validity date progress bar,
 - the status of activation/suspension,
 - the scheduled payment amount with options to view and edit it,
 - a button to view transaction history with this contact,
 - and a button to delete the scheduled payment.
 - Below the list, a table shows the names of users registered in the contacts from which new scheduled payments can be created.
-

Scheduled Payment Details Window

Displays:

- Contact name,
- Profile account,
- Payment currency and amount,
- Transfer purpose/note,
- Recurrence pattern (weekly, monthly, yearly),
- The corresponding day for the recurrence (weekly: 1–7, monthly: 1–31 depending on the month, yearly: specific month and date),
- Validity date progress bar,
- Notification on/off status,
- Activation/suspension status.

There are buttons to close the window or edit the payment.

Scheduled Payment Edit/Create Window

- The fields are the same as in the details window, except the profile account is fixed, and the contact name can only be changed on the contacts page.
- Other fields such as payment currency, amount, transfer purpose/note, recurrence pattern, corresponding day, validity date progress bar can be entered or modified.
- Notification on/off status and activation/suspension status can be toggled.

Note: To register scheduled payments, the user must first register the profile account in their contacts.

There are buttons to close the edit window or save the newly entered data.

Voting

The user is presented with voting pages created from the admin panel.

- **Eligibility:**
Only users who have at least **1 MCA (Moneypark Crypto-Asset)** token in their account can participate in voting.
 - **1 vote = 1 MCA (Moneypark Crypto-Asset)** token (e.g., 115 votes = 115 MCA (Moneypark Crypto-Asset) tokens).
 - The user does **not** pay for votes; they only need to hold the required amount of MCA (Moneypark Crypto-Asset) tokens.

If there is no voting available:

- The user will be informed that no voting is currently available, as per the design example.
- The page title and subtitle follow the design example.
- A message window is displayed on the page.
- The “**Start Voting!**” button is shown but is **inactive**.

If voting is available:

- The user will see:
 - The page title and subtitle as per the design example,
 - A field showing the voting category,
 - A field showing the voting message,
 - The “**Start Voting!**” button which is **active**.

If the user has already voted:

- The user will see:
 - The page title and subtitle according to the design example,
 - A message thanking the user for participating in the vote,

- A message window on the page,
 - The **“Start Voting!”** button shown but **inactive**.
-

If the user cannot participate (not enough MCA (Moneypark Crypto-Asset) tokens):

- If the user has less than 1 MCA (Moneypark Crypto-Asset) token, they cannot participate in voting. The user will be informed as per the design example.
- The page title and subtitle follow the design example.
- The message clearly states:
“You do not have enough MCA (Moneypark Crypto-Asset) tokens to participate in the voting. Please recharge your main MCA (Moneypark Crypto-Asset) account to obtain voting rights. No fees will be charged; the system only verifies that you hold the required token ownership status.”
- A message window is displayed on the page.
- The **“Start Voting!”** button is shown but is **inactive**.

Tickets & Support

Here, the user can contact the program’s support administrator by generating a support ticket.

Page navigation and content:

- If the user has never used this feature before, they will see a text message:
“If you have questions or issues related to the program, please contact us by creating a support ticket. We will gladly respond and resolve your issue.”
 - Below the message are two buttons:
 - **“My Tickets”**
 - **“Create New Ticket”**
-

My Tickets

- When the user clicks **“My Tickets”**, they are taken to a page displaying all tickets they have submitted in a table.
- The table shows:
 - Ticket number
 - Date
 - Topic (managed from the admin panel)
 - Title
 - Ticket status (waiting, answered, etc.)
- Tickets that have been answered by support are visually highlighted to attract the user’s attention.
- Clicking on a ticket row opens the detailed ticket page:

- If the ticket is still **pending**, the user can cancel it or create a new ticket.
 - If the ticket is **submitted**, the user can view it or add a new ticket.
 - If the ticket is **answered** by support, the user can comment on the answer by clicking the **“Comment”** button.
-

Create New Ticket

- Clicking **“Create New Ticket”** takes the user to a page to create a new support ticket.
 - The user is asked to:
 - Select a ready-made topic snippet,
 - Fill in a title, message,
 - Upload a file (JPG, PNG, PDF),
 - Below is an information button explaining file upload requirements and formats.
 - Then, there is a checkbox confirming the user has read and agreed to the privacy policy related to contacting support.
 - Finally, a **“Send Request”** button submits the ticket.
-

Notification

The user is presented with the notifications page. Notifications are sent via both push and email.

Static Content:

- The page title and text content follow the design example.
-

Search Filters:

- On the left: a date filter opens a calendar view with two parts—start date and end date—allowing selection by clicking without typing.
 - On the right: category filter.
 - In the opened filter window, the user can select all or choose specific notification categories.
-

Notification Categories:

- **Transactions:**
Displays brief info about transactions related to any financial operations (account, banking, special, payment).

Notifications inform the user about their transactions according to their status: Confirmed, Pending, Failed, and by function.

- **Access Security:**
Shows info about logins from other devices, IP addresses, browsers, and geolocation.
Information is gathered from User Agent String, IP address, OS, geolocation, device OS and browser data compared with screen size, etc.
 - **Tickets:**
Related to user support tickets (see Tickets section).
 - **Scheduled Payments:**
Displays upcoming automatic periodic payments a few days in advance.
 - **Banking Services:**
Notifications about banking operations such as deposit maturity, collateral loan installment due dates, or validity expiration, sent well before the deadline.
 - **News:**
Notifications about news and privacy policy updates. When opened, these notifications link to the program's website page through a web browser.
Note: The wallet program itself does not have a news section but pulls news published on the ecosystem brochure website via RSS or similar syndication, and sends notifications to the user.
-

Notification Snippet/Field:

- Displays on the left: month/day/time
 - On the right: notification category
 - Below: a short summary or part of the notification content
-

Expanded Notification Snippet:

- Displays on the left: month/day/time
 - On the right: notification category
 - Below: detailed notification content
 - The background behind the expanded notification is semi-transparent, and read notifications appear visually different from unread ones.
-

Pages:

No Notifications Yet:

- If there are no notifications, the user is informed accordingly as per the design example.
- The search filter is inactive.

Notifications Available:

- If notifications exist, the user will see:
 - An active search filter
 - Snippets ordered so the newest notification appears first
-

Notification Opened:

- When the user opens a notification snippet, a notification window opens on that page, and the background becomes semi-transparent.
- The snippet shows: month/day/time, category, and the full textual content of the notification.
- An **OK** button is present to close the snippet.

Accounts

Here, the user can view their accounts, open a new account, close an account, deposit and withdraw funds, exchange currencies between accounts, or make transfers outside of accounts.

At the top, the user is presented with Account Functions — “**Account**” — including:

- Transfer
- Deposit
- Withdraw
- Swap

Clicking on any of these functions will take the user to the corresponding function page.

Below that are the accounts.

When the user enters an account and clicks on the currency or token, a brief functional overview is shown from left to right:

- Account number (with options to copy it or get a QR code)
 - Below are the account functions
 - On the right, the transaction history for that account and an option to delete the account (only if the balance is zero)
-

Types of Accounts:

- **Fiat:**
Fiat accounts hold inflationary—regular currency units of various countries that the user can add. The user can add currencies that have been integrated by the administrator in the admin panel.
 - **Spot:**
Spot accounts hold deflationary virtual assets (cryptocurrencies). There are two sections here:
 1. **MCA (Moneypark Crypto-Asset) Tokens only:**
 - The user has one main MCA (Moneypark Crypto-Asset) account used for paying transaction fees and performing payment operations.
 - Temporary accounts used when accessing other services (banking operations, special services, mixers). Each service may add a separate temporary account.
 2. **Other Cryptocurrencies:**
 - The user can add other cryptocurrencies integrated by the administrator in the system.
 - **Valuable Assets:**
Deflationary valuable assets (e.g., virtual gold). Users can add these if integrated by the administrator.
-

Other Banking/Function Sections:

- **Stake:**
Redirects the user to the corresponding banking function page for deposits.
 - **Loan:**
Redirects to the banking function page for collateral loans.
 - **Funding:**
Redirects to the banking function page for funds.
 - **Earn:**
Special function page “Earn.”
 - **Mixer:**
Special function page “Mixer.”
-

Additional Details:

- The user always has a **main account**, whose currency is MCA (Moneypark Crypto-Asset).
- Attached to the main account are other accounts the user can add, depending on the types available in the system.
- For each currency, only one account can be initially generated.
- New accounts can be added only via MCA (Moneypark Crypto-Asset) funds, depending on the services provided (deposit, loan, fund accounts, Features, AirDrops, Moneypark Mix).

Account Functions

Account functions represent wallet operations:

- **Deposit** – Add funds to an account.
 - **Withdraw** – Withdraw funds from an account.
 - **Transfer** – Transfer funds outside of accounts.
 - **Swap** – Exchange currencies between accounts.
-

Deposit

Here the user is offered to top up their accounts through external applications. On this page, the user can choose the deposit method:

- Deposit with cryptocurrency
 - Deposit with fiat assets
-

Deposit with Fiat

When choosing fiat deposit, the user fills in the required fields:

- First, enter the amount, and on the right side, select the currency.
 - After that, the next field appears where the user selects the fiat deposit method:
 1. **Deposit via Payment System** – The user can select a payment system integrated into our platform (currently only PayPal and Revolut).
 2. **Deposit via Credit Card** – The user can select credit card deposit systems integrated into our platform (currently Simplex, MoonPay, Transak, itez).
 3. **Deposit via Bank System** – The user can top up their account via bank transfer or instant money transfer systems integrated into our platform (currently Wire Transfer, Instant ACH Bank Transfer).
-

After completing these steps, the user can review the terms of the operation and click **Next** to proceed. On the next page, the user sees the operation's **Quotation** page, where they can review transaction details, agree to the terms, and confirm the transaction. After completion, an invoice for the transaction is presented to the user.

Deposit with Cryptocurrency

When selecting cryptocurrency deposit, the user fills in the necessary fields and chooses the preferred option:

- First, enter the desired amount.

- Then, select the cryptocurrency network. After choosing the network, two options are offered:
 1. **Manual Payment**

Here, the user copies the blockchain network address of our system into their device's transfer buffer. Then, by clicking **Next**, the user fills in their blockchain address from which they intend to send funds to our blockchain address. Upon confirmation, the user receives an invoice for the transaction.

Technical note: This works as follows — we have a blockchain account on the selected network. Using the network's Blockchain Explorer and real-time WebSocket queries, we check if funds have been sent from the user's specified address to our address.
 2. **Web 3 Payment**

The user is offered two methods:

 - Use a Web3 router-wallet (MetaMask, TrustWallet, Binance Pay), which is installed as a browser extension.
 - Use WalletConnect, which allows access to other crypto wallets installed on the user's device.
 3. Clicking on either option will launch the selected application. After confirmation, the user is presented with the transaction invoice.

Withdraw

The user is offered to withdraw their funds to external applications.
On this page, the user can choose the withdrawal method:

- Withdraw in cryptocurrency
- Withdraw in fiat assets

The methods and systems are analogous to the Deposit function, but there are no examples provided because it depends on the external applications' APIs and documentation.

Transfer

The user is offered to send/transfer funds to external accounts within the system.
The user can select the transfer type:

- Transfer in cryptocurrency
 - Transfer in fiat assets
-

Fiat Transfer

- The user fills in the amount field and selects the currency on the right side.
- Then the user chooses the transfer method:

Transfer to Out (External Transfer)

- The user can transfer funds outside their account, to other users of the system, selecting the transfer type:
 1. **Standard Transfer**
Transfers are subject to amount and time limits defined by the admin panel.
 2. **Emergency Transfer** (Available only for Premium users)
Transfers with higher limits and faster processing times compared to Standard Transfer.
 - The user fills in the recipient's address, with one-click options to paste a copied address, select from contacts, or choose from recent transactions.
 - Optionally, the user can enter a transfer purpose or note.
 - Clicking **Next** brings the user to the **Quotation** page.
-

Quotation Page

- Shows detailed transaction data including:
 - Selected currency
 - Transfer type, method, and category
 - Amount
 - Transfer purpose/note (if provided)
 - Recipient address
 - Service fee
 - Total payment amount (amount + fee)
 - A brief description of the service with a link to more detailed info in a dialog window.
 - Checkbox confirming the user has read and agreed to the terms.
 - Two buttons to confirm or cancel the transaction.
-

Transaction Invoice

- Displays transaction execution details:
 - Invoice unique number
 - Confirmation or rejection indicator
 - Sent amount in the selected currency and a secondary preferred currency
 - Text field about confirmation or rejection status
- Below are detailed transaction data:
 - Transaction number
 - Transaction method (Transfer, Deposit, Withdraw, Swap)
 - Transaction type (Swapped, Sent, Received)
 - Transaction status (Confirmed, Pending, Failed)
 - Amount transferred and payment amount

Internal Transfer

- The user can transfer funds between their own accounts, only in one currency at a time.
- First, the user fills the amount and selects the currency.
- Then selects the outgoing address (Select Your Outgoing Address) from a list of their addresses.
- Then selects the incoming address (Select Your Incoming Address), where the system first shows the main account of the selected currency (if the outgoing account is not the main one).

By clicking the **Next** button, the user is taken to the **Quotation** page of the function, where they can review the transaction details and, after agreeing to the terms, confirm the execution of the transaction.

The **Quotation Page** is intended for reviewing detailed information about the transaction before final confirmation. It includes:

- Selected currency
- Transfer type
- Method
- Amount
- Sender's address
- Recipient's address
- Service fee
- Total payment amount (including both amount and service fee)

Below this, there is a brief description of the service with a hyperlink that opens a dialog window for the user to get more detailed information. Underneath, there is a checkbox requiring the user's acknowledgment that they have read and understood the service terms. At the bottom, there are two buttons for confirming or canceling the transaction.

After the transaction is executed, the user is presented with a **Transaction Invoice** containing:

- Execution details
- Unique invoice number
- A clear indicator of approval or rejection
- Sent amount in the chosen currency and in a secondary preferred currency
- A text field explaining the confirmation or rejection

Below the invoice, a small window displays detailed transaction information including:

- Transaction number
- Transaction method (Transfer, Deposit, Withdraw, Exchange/Swap)
- Transaction type (Swapped, Sent, Received)

- Transaction status (Confirmed, Pending, Failed)
 - Transferred amount and payment amount
-

Bulk Transfer

Here, the user can transfer funds internally in the system via a mass transfer to multiple recipients.

- The user first selects the currency.
- Since this is a bulk transfer, the user cannot specify the amount manually; the system will automatically calculate the total amount based on the sum of all recipients' amounts.

Then, the user selects the transfer type:

- **Standard Transfer**
Transfers are subject to amount and time limits defined by the admin panel.
- **Emergency Transfer** (Available only for Premium users)
Transfers with higher limits and faster processing times compared to Standard Transfer.

After selecting the transfer type, the user clicks the button to add recipient addresses. The user is offered help, allowing them to select a pre-made template or group created from their contacts.

- Clicking the help button opens a window where the user can either select an existing group/template or create a new transaction.
- The user will see their balance in the selected currency and the total amount to be sent, which is calculated as the sum of amounts specified for each recipient.
- The user fills in each recipient's address and the amount separately.

Once completed, the user can generate a template or click **Next** to proceed to the next step.

After selecting and confirming recipient addresses, the **Select Recipient Addresses** button changes to **View Recipient Addresses**, allowing the user to review the completed fields. Confirming the transaction brings up the **Quotation Page**, where the user can review detailed transaction info, including:

- Selected currency
- Transfer type, method, and category
- Total amount
- Recipient addresses and individual amounts
- Service fee
- Total payment amount (amount + fee)

Following this, a brief description of the service is presented with a hyperlink to open a dialog box for more detailed information. Below that, a checkbox requires the user's

acknowledgment of having read and understood the service terms.
Finally, two buttons allow the user to confirm or cancel the transaction.

After completing the transaction, the user is presented with the transaction invoice, which includes execution details, the unique invoice number, a clear indicator of approval or rejection, the sent amount displayed both in the selected currency and a secondary preferred currency, and a text field about the confirmation or rejection.
Below, a small window shows detailed transaction information including:

- Transaction number
 - Transaction method (Transfer, Deposit, Withdraw, Exchange/Swap)
 - Transaction type (Swapped, Sent, Received)
 - Transaction status (Confirmed, Pending, Failed)
 - Transfer amount and payment amount
-

Transfer with Exchange

Here the user can transfer funds within the system by exchanging currencies in a single transaction.

- First, the user selects the currency and enters the amount to transfer.
- Then, they select the currency into which the amount will be exchanged and sent to the recipient.
- The system calculates the equivalent amount in the exchanged currency based on the current exchange rate from the admin panel and shows the amount the recipient will receive in the exchanged currency.
- The user fills in the recipient's address, either by manual entry or using assistance features, and optionally specifies the purpose of the transfer.

Confirming the transaction brings the user to the **Quotation page**, where detailed transaction information is displayed, including:

- Transfer type and method
- Selected currency and exchanged currency
- Current exchange rate
- Amount sent and amount transferred
- Recipient address
- Total service fee, transfer fee, exchange fee
- Total payment amount (including amount and fees)

Below this, a brief description of the service is provided with a link opening a dialog for detailed information, and a checkbox requiring user acknowledgment of the terms.
Two buttons at the end allow the user to confirm or cancel the transaction.

After execution, the user sees the **transaction invoice** with all previously mentioned details (execution info, unique invoice number, approval/rejection indicator, amounts in two currencies, confirmation/rejection text field), and below, the transaction summary window.

Transfer via Crypto

Crypto transfers do not occur on real blockchains but simulate networks (e.g., Ethereum, Binance, or other networks listed in our system).

- The user selects the crypto transfer option and fills in the required fields, first choosing the crypto deposit method:

Transfer to Out

- The user can send funds out of their account to other system users.
- They enter the amount and select the cryptocurrency.
- Then enter the recipient's address, assisted by a one-click paste feature, contact list selection, or recent transaction history.
- Optionally, they may add a purpose or note for the transfer.

Clicking **Next** takes the user to the **Quotation page** to review details and agree to terms before confirming the transaction.

Since it's a deflationary/volatile cryptocurrency, the user is given 10 seconds to confirm the transaction.

The Quotation page shows:

- Selected cryptocurrency
- Transfer type
- Amount
- Purpose/note (if provided)
- Recipient address
- Service fee
- Total payment (amount + fee)

Below, service information with a link opens a dialog for details and a checkbox for acknowledgment.

Finally, two buttons allow confirming or canceling the transaction.

After execution, the user sees the transaction invoice with execution info, unique invoice number, approval/rejection indicator, sent amount in both currencies, confirmation/rejection text, and the detailed transaction summary window.

Internal Transfer

Here, the user can transfer funds between their own accounts within the system, but only with one cryptocurrency at a time.

- The user enters the amount and selects the cryptocurrency.
- Then selects the outgoing address from a list of their addresses.
- Next, they select the incoming address, with the system defaulting to the main account for that currency if applicable.

Clicking **Next** brings up the **Quotation page**, where the user reviews the transaction details including:

- Selected cryptocurrency
- Transfer type and method
- Amount
- Sending and receiving addresses
- Service fee
- Total payment amount (amount + fee)

A brief description with a link and acknowledgment checkbox follows. Two buttons at the end allow confirming or canceling the transaction.

After execution, the user is presented with the transaction invoice containing the usual details: execution information, unique invoice number, approval/rejection indicator, sent amount in two cryptocurrencies, confirmation/rejection text, and the detailed transaction summary window.

Swap

This section allows users to exchange their assets between their accounts. The user can choose the type of swap:

- Swap cryptocurrencies
- Swap fiat assets
- Use a swap bridge (cryptocurrency ↔ fiat asset)

Swap Crypto

Users can exchange cryptocurrencies within our system. The exchange does **not** occur on real blockchains but simulates networks such as Ethereum, Binance Smart Chain, or others configured in our system.

Steps for Crypto Swap:

1. **Select Network Swap Method:**
 - **Single Chain Swap:** Exchange cryptocurrencies within a single blockchain network (e.g., swap MCA (Moneypark Crypto-Asset) token to USDT on Binance Smart Chain).
 2. **Choose Network:**
 - User selects the blockchain network where the swap will take place. The list of networks is managed via the admin panel.
 3. **Select CryptoCurrency 1:**
 - On the right side, the user selects the cryptocurrency to exchange.
 - On the left side, the user enters the amount.
 - Available cryptocurrencies are managed from the admin panel.
 4. **Function Controls:**

There are three icons in this section:

 - **Refresh icon:** Updates the exchange rate and displays the updated amount in the “Select CryptoCurrency 2” field.
 - **Swap icon:** Switches the contents of “Select CryptoCurrency 1” and “Select CryptoCurrency 2” fields, recalculating the exchange rate accordingly.
 - **Clear icon:** Resets all input fields on the page.
 5. **Select CryptoCurrency 2:**
 - On the right side, the user selects the cryptocurrency they want to receive.
 - The corresponding amount is automatically calculated based on the entered amount of CryptoCurrency 1 and refreshed every 10 seconds unless manually refreshed by the user with the refresh button.
 6. **Next Button:**
 - Clicking **Next** opens the **Quotation page**, where users can review detailed transaction info, agree to terms, and confirm the swap.
-

Quotation Page Details

- Swap type
- Swap method
- Selected blockchain network
- Cryptocurrencies involved in the swap
- Exchange rate
- Amount sent
- Amount to be received
- Service fee
- Total payable amount (including fee)

Below these details is a brief description of the service with a link to a dialog containing detailed info. The user must check a box confirming awareness of the terms.

Two buttons are provided to **Confirm** or **Cancel** the transaction.

Users have **10 seconds** to confirm the transaction due to the volatile and deflationary nature of cryptocurrencies.

After Transaction Completion

Users are shown the **transaction invoice** containing:

- Execution details
- Unique invoice number
- Clear indicator of confirmation or rejection
- Sent amount in selected and secondary preferred currencies
- Text field about confirmation or rejection status

Below, a compact window displays transaction details:

- Transaction number
- Method (Transfer, Deposit, Withdraw, Exchange/Swap)
- Type (Swapped, Sent, Received)
- Status (Confirmed, Pending, Failed)
- Transfer amount and payment amount

Cross Chain Swap

Users can exchange cryptocurrencies across two different blockchain networks (e.g., swap USDT on Ethereum network to USDT on Binance Smart Chain network).

Steps:

1. **Choose Network 1**
 - User selects the blockchain network of the cryptocurrency they want to exchange from.
2. **Select CryptoCurrency 1**
 - On the right side, user selects the cryptocurrency to exchange.
 - On the left side, user enters the amount.
3. **Function Controls**

This section includes three icons:

 - **Refresh icon:** Updates the exchange rate and shows the updated amount in "Select CryptoCurrency 2" field.
 - **Swap icon:** Switches the values between "Choose Network 1" & "Select CryptoCurrency 1" with "Choose Network 2" & "Select CryptoCurrency 2". The amounts adjust accordingly (e.g., if user initially entered 1000 USDT on BEP20 to get 950 USDT on ERC20, after swap it becomes 950 USDT ERC20 to 920 USDT BEP20).
 - **Clear icon:** Clears all fields on the page.
4. **Choose Network 2**

- User selects the blockchain network of the cryptocurrency they want to receive.
 - 5. **Select Cryptocurrency 2**
 - On the right side, the user selects the cryptocurrency to receive.
 - The amount is automatically calculated based on the input of Cryptocurrency 1 and refreshed every 10 seconds unless manually refreshed.
 - 6. **Next Button**
 - Opens the **Quotation page** showing transaction details for user review and confirmation.
-

Quotation Page (Cross Chain Swap)

Before confirming, users see detailed transaction data including:

- Swap type
- Swap method
- Selected blockchain networks
- Cryptocurrencies involved
- Exchange rate
- Amount sent and received
- Service fee
- Total payable amount

A brief service description with a link opens a dialog for detailed info. Users must check a box confirming they understand the service terms.

Two buttons allow confirming or canceling the transaction.

Users have **10 seconds** to confirm the transaction due to cryptocurrency volatility.

Swap Fiat

Users can exchange fiat currencies within the system.

Steps:

1. **Select Currency 1**
 - User selects the currency to exchange on the right side.
 - User enters the amount on the left side.
2. **Function Controls**

Includes three icons:

 - **Refresh:** Updates the exchange rate and the “Select Currency 2” field.
 - **Swap:** Switches values between “Select Currency 1” and “Select Currency 2” with recalculated amounts.

- **Clear:** Clears all input fields.
 - 3. **Select Currency 2**
 - User selects the currency to receive.
 - Amount is auto-calculated and refreshed every 60 seconds unless manually refreshed.
 - 4. **Next Button**
 - Opens the **Quotation page** showing details for user approval.
-

Quotation Page (Swap Fiat)

Shows:

- Swap type
- Currencies exchanged
- Exchange rate
- Amount sent and received
- Service fee
- Total payable

Users have **60 seconds** to confirm (no warning). If time expires, the user is returned to the previous page.

Users must check a box confirming awareness of the service terms. Two buttons allow confirmation or cancellation.

After Transaction (Swap Fiat)

User is shown an invoice with:

- Execution info
- Unique invoice number
- Clear indication of confirmation or rejection
- Amount sent (primary and secondary currency)
- Text field with status message

Below, a summary window shows:

- Transaction number
 - Method (Transfer, Deposit, Withdraw, Exchange/Swap)
 - Type (Swapped, Sent, Received)
 - Status (Confirmed, Pending, Failed)
 - Amount sent and paid
-

Exchange - Bridge (Buy/Sell Crypto/Fiat)

Users can exchange between fiat currencies and cryptocurrencies within the system.

Swap Fiat Assets to Crypto

1. **Choose a Network**
 - User selects the blockchain network where the target cryptocurrency resides.
2. **Select CryptoCurrency**
 - On the right, select the cryptocurrency to receive.
 - On the left, enter the amount of fiat to swap.
3. **Function Controls**

Includes three icons:

 - **Refresh:** Updates exchange rate and updates “Select Currency” field.
 - **Swap:** Switches only the amounts between “Select CryptoCurrency” and “Select Currency” fields (unlike other pages where entire values are switched).
 - **Clear:** Clears all values.

Select Currency

- On the right side, the user selects any fiat currency they want to receive.
 - On the left side, the user sees the amount equivalent based on the value entered in the **Select CryptoCurrency** field, converted at the current exchange rate.
-

Next button

- Takes the user to the **Quotation page**, where they can review the transaction details and confirm the transaction by accepting the terms.
-

Quotation Page (Crypto to Fiat)

Before final confirmation, the user sees detailed transaction information. Since this involves cryptocurrency (which is deflationary and volatile), the user has **10 seconds** to confirm the transaction.

Displayed details include:

- Type of exchange
- Exchange method
- Selected blockchain networks
- Cryptocurrencies involved in the swap

- Blockchain network and cryptocurrency being exchanged
- Exchange rate
- Amount sent and received
- Service fee
- Total amount payable

Below that, there is a brief description of the service with a link. Opening the link shows a dialog with detailed service information. Underneath, there is a checkbox requiring the user to confirm awareness of the service terms.

At the bottom, there are two buttons: to confirm or cancel the transaction.

After transaction completion

The user is shown an invoice including:

- Transaction execution details
- Unique invoice number
- Clear confirmation or rejection indicator
- Sent amount in the primary and a secondary preferred currency
- A text field with confirmation or rejection details

Below the invoice, a small window shows the transaction summary:

- Transaction number
- Transaction method (Transfer, Deposit, Withdraw, Exchange/"swap")
- Transaction type (Swapped, Sent, Received)
- Transaction status (Confirmed, Pending, Failed)
- Amount transferred and amount paid

Swap Crypto to Fiat Assets

Here, the user can exchange their cryptocurrency for fiat assets. By selecting this method, the user fills in the following fields:

- **Select Currency**
On the right side, the user selects any fiat currency they want to exchange, and on the left side, they enter the amount.
-

- **Function Controls Section**

This line contains three icons:

1. **Refresh icon** — Updates the exchange rate and displays it in the **Select CryptoCurrency** field.
2. **Swap values icon** — Switches only the amount values between **Select Currency** and **Select CryptoCurrency** fields. Unlike other pages, in this

section, the amount in **Select CryptoCurrency** is automatically filled based on the value entered in **Select Currency**, and the corresponding exchange rate is shown in **Select CryptoCurrency**.

3. **Clear icon** — Clears all values in the page fields.

- **Choose a Network**

The user selects the blockchain network where their cryptocurrency, which they want to receive by exchanging fiat, is located.

- **Select CryptoCurrency**

On the right side, the user chooses the cryptocurrency they want to receive in exchange for the fiat currency. On the left side, the corresponding exchange rate based on the amount entered in **Select Currency** is displayed.

Pressing **Next** takes the user to the **Quotation** page, where they can view detailed transaction information and confirm the transaction by accepting the terms.

Quotation Page

Before final confirmation, the user can review detailed transaction data. Since this involves cryptocurrency (deflationary and volatile), the user has **10 seconds** to confirm the transaction.

Displayed details include:

- Type of exchange
- Exchange method
- Selected blockchain networks
- Cryptocurrencies involved in the swap
- Blockchain network and currency exchanged
- Exchange rate
- Amount sent and received
- Service fee
- Total amount payable

Following this, there is a brief information section about the service with a link that opens a dialog with detailed service info. Below, there is a checkbox requiring the user to confirm that they have read and understood the service terms.

At the bottom, there are two buttons: **Confirm** and **Cancel** transaction.

After Transaction Completion

The user is shown a transaction invoice containing:

- Transaction details
- Unique invoice number
- Clear confirmation or rejection indicator
- Sent amount in the primary currency and a secondary preferred currency
- A text field with confirmation or rejection notes

Below the invoice, a small window displays transaction details:

- Transaction number
 - Transaction method (Transfer, Deposit, Withdraw, Exchange/"swap")
 - Transaction type (Swapped, Sent, Received)
 - Transaction status (Confirmed, Pending, Failed)
 - Amount transferred and amount paid
-

History

View recent transactions filtered by type (incoming/outgoing). Transactions are shown in chronological order, with the latest transaction at the top. The list continuously loads more transactions as the user scrolls down.

At the top, there is a search input field allowing users to search by transaction snippet elements, such as wallet ID, transaction ID, or amount.

The input field includes:

- **Find** button — Executes the search query in the input field.
- **All** button — Displays all transactions, resetting any active filters.

There is also an **Advanced Search** icon that opens a dropdown with extended search filters:

- **Advanced Search By:**
 - **Time** — Time slider
 - **Amount** — Price slider
 - **Method** — Dropdown menu with options: Transfer, Deposit, Withdraw
 - **Type** — Dropdown menu with options: Swapped, Sent, Received
 - **Status** — Dropdown menu with options: Confirmed, Pending, Failed

Additional buttons:

- **Apply** — Applies the selected filters to search.
 - **Reset Filters** — Clears all filters.
-

Transactions are displayed as distinct snippets containing transaction info:

- **Type** (Swapped, Sent, Received)
 - **Amount** (expressed clearly for input or output, and equivalent in MCA (Moneypark Crypto-Asset) currency)
 - **Date** (shown by weekday, date, and time)
 - **Status** (Confirmed, Pending, Failed)
-

See Invoice

Clicking **See Invoice** in a transaction snippet opens a separate popup showing:

- Transaction number (title)
- Status icon
- Brief transaction info (e.g., "300 MCA (Moneypark Crypto-Asset) (723.5\$) Successfully transferred to MCA (Moneypark Crypto-Asset)ix001785634879913 (Nickname)")
- Detailed transaction info section with fields like: Transaction ID, Method, Type, Response, Status, Amount, Service Fee, Comment (with respective values)

Buttons available:

- **Print** — Generates a PDF file of the invoice
- **Share** — Opens the system sharing dialog
- **Done** — Returns to the History page

Services Page

The user is presented with banking services: **Stake, Loan, Funds**.

At the top of the page, there are three buttons:

- **Own a Stake**
- **Get a Loan**
- **Create a Fund**

Below these buttons, the user's accounts related to each service are displayed in a table.

Common Features for All Three Services

- **Service Terms Link:**
Clicking this link opens a modal window where the user can read the terms and conditions of using the service.

- **Amount Input Field:**
This field queries the user's main (deposit) account balance and displays it on the right side of the input field. Currently, this feature works only with MCA (Moneypark Crypto-Asset) currency.
Next to the input field is a refresh button to update the balance.
 - **Payment Details Window:**
This window generates a unique transaction account number for the specific service along with other data as required by the service.
It asynchronously calculates based on the entered amount and service terms.
 - **Address of your Wallet:**
A unique account is generated by encoding the user's identifier, date, and service type using (0-9, a-z symbols). The algorithm and number of characters should be proposed by the developer.
The unique account starts or displays the prefix **MCA (Moneypark Crypto-Asset)x**.
 - **Additional Fields:**
Other rows are added according to the service requirements.
 - **Input Window for Notes:**
This applies only to the **Create a Fund** service.
-

Buttons (Per Service)

- **Own a Stake:**
The page contains a **Stake** button, which, after entering the amount, executes the transaction.
 - **Get a Loan:**
The page contains a **Take a Loan** button, which executes the transaction after entering the amount.
 - **Create a Fund:**
The page contains a **Create a Fund** button, which executes the transaction after entering the amount.
-

Accounts Table

The table shows the unique transaction account number related to the service and the user's past usage details, including the account number and current balance.
Previously used services are displayed. If the user hasn't used a particular service yet, the row will indicate so as per the design mockup.

Payment Details Window (Per Service)

Own a Stake

Based on the entered amount, the payment details window displays:

- **Address of your Wallet:** Unique account number
 - **Annual Percentage Rate (APR):** The user's annual profit rate (%) for the stake. The percentage and financial formulas are retrieved from the admin panel.
 - **You will Receive:** The user's profit shown in the currency equivalent.
-

Get a Loan

Based on the entered amount, the payment details window displays:

- **Address of your Wallet:** Unique account number
 - **Loan Interest Rate (LiR):** The user's annual loan interest rate (%) for the secured loan, retrieved from the admin panel.
 - **Monthly Payment:** The user's monthly payment amount in currency equivalent.
 - **You will Receive:** The amount the user will receive in currency equivalent after collateral.
-

Create a Fund

Based on the entered amount, the payment details window displays:

- **Address of your Wallet:** Unique account number
- **About the Goal:** A button that opens a modal window with three input fields:
 - **Title**
 - **Description**
 - **URL link** for the fund platform

Features Page — Unique Ecosystem Services

This page hosts three unique functions of our ecosystem, **currently available only on the mobile app**.

(This exclusivity is intended to enhance the app's uniqueness and promote it in app stores.)

Each function can be **enabled or disabled by the admin panel at any time**.

All earnings/rewards generated by these functions will appear in the transaction history as sent by the system (**SYSTEM**). However, in the admin panel's transaction logs, full detailed

information of each transaction will be available.
Users will see these amounts in their **temporary account**.

For all three functions, an earning scale is defined and managed via the admin panel.
All transactions are exclusively in the **MCA (Moneypark Crypto-Asset) cryptocurrency**.

Available Functions

1. Earn (Be Available and Earn!)

- The user activates the **Earn** button and begins accumulating small amounts continuously or at intervals, simulating mining.
- This can operate in the background if the device OS permits, or only during app usage.
- Accumulated amounts can be transferred to the user's main account once exceeding a threshold set by the admin panel.

2. MagicBox

- Users can open **one MagicBox per day**.
- MagicBoxes currently contain only money prizes.
- After opening, the user sees a visible notification about the MagicBox status.

3. CoinFlip

- Users can play this game **once per day** by flipping a coin to win money.
 - If the user wants to play again the same day, they must buy an additional coin.
 - The coin price, play limit, and winning odds are configurable in the admin panel.
-

Moneypark Mix — The Mixer Page

- Functions similarly to Bitcoin mixers, simulating transaction chain obfuscation.
 - Availability can be toggled by the admin panel.
 - Earnings are shown in the transaction history as sent by **SYSTEM**, with full details in the admin panel.
 - Users see these earnings in their **temporary account**.
 - Admin sets usage limits and amount caps per user via the admin panel.
 - Only **MCA (Moneypark Crypto-Asset) cryptocurrency** is supported.
-

Common UI Elements for All Features

- **Amount Input Field:** Users input an amount; the upper-right corner displays their current balance.
 - **Information Area:** Shows detailed transaction info.
 - **Address of your Wallet:** A unique account number generated per transaction.
 - **Network:** Fixed value displayed as “*MoneyPark Private Network*”.
 - **Service Fee:** The transaction fee for the service, defined by the admin panel.
 - **You will Receive:** Amount user will receive after fee deduction.
-

Interaction Buttons

- **MoneyPark Mix:** Executes the function by transferring earned amounts to the user’s temporary/reserve account.
- In transaction history, the sender is **SYSTEM** for users, but the admin panel stores full transaction details including user data, amount, and service.

Settings

In this section, the user can view, modify, and add their initial settings.

Each setting item row shows the setting element on the left and a “chevron/right arrow” on the right.

Tapping the row opens a dropdown menu or a small popup window, depending on design requirements.

Appearance

Language

- The row displays the language name on the left and the flag icon on the right.
- Tapping opens a small window listing languages alphabetically on the left and flags on the right.
- The user can select their preferred language.

Primary Currency

- The row shows the country and currency on the left, and the currency symbol on the right.

- Tapping opens a small window showing countries and their currencies in order, with symbols on the right.
- The user can select a secondary currency (inflationary currencies), used as an equivalent reference. The primary currency is the deflationary MCA (Moneypark Crypto-Asset) cryptocurrency.

Account Balance Visibility

- The row shows “Account Balance” on the left and an eye icon (open/closed) on the right.
- Tapping opens a popup with the text:
“You can disable this feature if other users use your device, to hide your balance.”
- The user can toggle between showing or hiding their account balance via radio buttons.

Dark Mode / Light Mode

- The row shows “Dark Mode” on the left and a sun/moon icon on the right.
 - Tapping opens a popup with the text:
“Choose the mode that is comfortable for your eyes. You can always revert to the default setting.”
 - The user can toggle dark or light mode via radio buttons.
-

Profile Details

Personal Information

- The user can edit personal details entered during registration: first name, last name, email, and can add username and profile picture.
- The profile picture is displayed within a circle frame.
- Data fields are initially non-editable.
- Pressing the “Edit” button switches the fields to editable mode with input outlines.
- There is a camera icon below the frame for changing the profile picture; tapping it allows selecting a new image from the device.
- Pressing the “Save” button confirms changes and returns the user to the Settings page.

Verification Details

- The user can edit their base registration details required for Basic account verification (e.g., city).
- Fields are initially read-only; pressing “Edit” enables editing.
- There is a checkbox and text stating:
“By editing and saving your details, you confirm that you have read and agree to

MoneyPark Global's Terms of Use and Privacy Policy, and you will need to re-complete KYC verification."

- Pressing "Save" opens a popup with the message:
"You need to re-complete KYC verification because you changed verified data. After verification, you can resume using our unique system services."
 - Two buttons: "Later" (returns to Settings) and "Understood" (redirects to the MoneyPark Account app's verification page).
-

Delete Account

- The user can delete their account from the MoneyPark Wallet system.
- A brief warning text about possible negative consequences of deleting the account is displayed, along with a link to the Privacy Policy for detailed information.
- There is a checkbox for confirming deletion of all data from the entire MoneyPark Ecosystem.
- After deletion, the user's account and data become inaccessible but remain archived in the system database.

Security

Remember Me

This function allows the user to enter the app by only filling in the password.

The user is offered a radio button to enable or disable this feature.

When enabled, a notification popup will warn the user that it is not recommended if others use the device.

The user can choose whether to allow the system to remember their login or not.

Allow Screenshots

The user can enable or disable this feature by toggling a radio button.

A notification popup will warn the user that it is not recommended if others use the device.

The user will decide whether to allow screenshots or not.

Change Password

The page displays input fields for the current password, new password, and confirmation of the new password.

Below, there is a "Forgot Password" link.

Tapping the link does not refresh the page but the "Current Password" field will accept the verification code sent to the user via their chosen verification method.

Below is the "Change Password" button.

Authentication Methods

The user can enable or disable certain authentication methods.

The popup will offer the following two methods to toggle, with a link below for “Terms of Use for this feature.”

Biometric Login

When toggling this radio button on, the user will see a notification popup with the heading: “For security reasons, we recommend enabling this feature. It allows two-factor authentication using only your fingerprint, which authorizes your device.”

Below is a checkbox labeled: “I have read about enabling this feature,” and two buttons: “Enable” and “Cancel.”

After enabling, the user can log in using their fingerprint instead of two-factor authentication.

Two-Factor Authentication (2FA)

The user can enable or disable authentication functions (however, the user cannot completely disable 2FA—at least one method must always be active, according to ZeroTrust standards).

Once enabled, logging in requires additional authentication via one of the three methods below.

Two-factor authentication is also required to authorize transactions above a threshold (the threshold is set by the admin panel).

Currently, there are three authentication methods available:

- E-Mail (default)
- Phone Number (not yet functional but ready for integration)
- Authentication App (optional; the user can enable it if desired)

Notifications

The user will see notification settings displayed in a three-column table, per design:

- The first column lists notification types and categories.
- The second column has radio buttons for E-Mail notifications for each category.
- The third column has radio buttons for Push notifications for each category.

Terms of Use

This page displays the terms of use for the application.

Privacy Policy

This page displays the privacy policy of the application.

EcoSystem

Here the user will see the remaining products of the Ecosystem, linked to their respective pages (except for Moneypark Exchange, Crypto Wallet, Moneypark Website and Forum pages, which are ready; others are still in development).

- **MarketPlace** – Link to the MarketPlace app (if the app is installed on the device, it opens the app; if not, the user is redirected to Play Market or App Store).
 - **CryptoWallet** – Link to the Public Wallet app (if installed, it opens the app; if not, redirects to Play Market or App Store).
 - **NFT MarketPlace** – Link to the NFT MarketPlace app (if installed, opens the app; otherwise redirects to Play Market or App Store).
 - **Moneypark Exchange** – Link to the “Moneypark Exchange” website.
 - **Forum** – Link to the “Moneypark Forum” website.
 - **Wiki** – Link to the “Moneypark Wiki” website.
 - **Moneypark Scan** – Link to the “Moneypark Scan” website.
 - **Moneypark** – Link to the main “Moneypark” website.
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Technical Pages

No Internet Connection

If the user tries to use the system without an internet connection, a notification warns them, and the app disables itself.

If the app is opened without internet access, it shows a dedicated page displaying a clear “no internet” symbol with a message advising the user to check and enable their internet connection.

In this state, the user cannot perform any actions.

Server Error

If the server returns a 5xx error or there is a server-side problem, the user is directed to an error page.

According to the design layout, the page visually displays an error icon and includes a text paragraph apologizing and promising a quick fix.

App Needs an Update

If a design-only or non-critical functional update is available, the app suggests the user update upon opening the app.

However, if the update is critical—affecting core functionalities, financial transactions, or security—the app immediately forces the user to update before continuing to use it.

Technical Works Are Currently Underway

This page informs users about ongoing technical maintenance.

It visually displays a maintenance icon and includes a text paragraph apologizing for the inconvenience and kindly asking users not to leave.

Moneypark Account (or Moneypark Authenticator)

TECHNICAL SPECIFICATION

- **Application format:** Web and mobile app
 - **Development frameworks:** NodeJS and Flutter
 - **Application type:** Authentication app, KYC/KYB platform, and APIs
 - **Languages:** English (primary), with the possibility to add additional languages in the future
 - **Design:** Responsive design adapted for desktops, smartphones, and tablets
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App Description: All-in-One KYC/KYB & Authentication Platform

Overview:

This app is a unified identity verification and authentication solution created and designed for the Moneypark app and our users. It seamlessly integrates KYC (Know Your Customer), KYB (Know Your Business), and multi-factor authentication into one secure and scalable mobile application.

Crypto Terminals (Crypto ATMs)

Moneypark Crypto Terminals: How They Work for Cash-to-Fiat and Fiat-to-Cash Transactions

Physical terminals that allow users to buy and sell cryptocurrencies in exchange for cash (fiat) or convert cryptocurrencies back into fiat currency. They bridge the gap between digital assets and the traditional cash economy. Here's how they work for both directions:

1. Cash to Crypto (Fiat → Crypto)

Process:

1. Select Transaction Type:
 - The user selects “Buy Crypto” on the terminal.
2. Choose Cryptocurrency:
 - The user picks a digital currency (e.g., Bitcoin, Ethereum, USDT, Moneypark own cryptocurrency).
3. Enter Wallet Address:
 - The user scans the QR code shown on the terminal using their Moneypark crypto wallet app.
4. Insert Cash:
 - The user inserts physical cash (USD, EUR, etc.) into the terminal.
5. Confirm Transaction:
 - The terminal displays the current exchange rate and total crypto to be received.
6. Crypto is Sent:
 - Once confirmed, the terminal sends the purchased cryptocurrency to the provided wallet address, minus any fees. The whole process takes a second.

2. Crypto to Cash (Crypto → Fiat)

Process:

1. Select Transaction Type:
 - The user chooses “Sell Crypto” on the terminal.
2. Choose Cryptocurrency and Amount:
 - The user selects which crypto to sell and how much.
3. Send Crypto:
 - The terminal provides a QR code (wallet address). The user scans it using the Moneypark crypto wallet app and sends the specified amount of crypto to this address.
4. Transaction Confirmation:
 - Once the blockchain confirms the transaction, the terminal prepares the payout.
5. Receive Cash:
 - The terminal dispenses the equivalent fiat amount in cash, minus any fees.

Key Positives of Moneypark Crypto Terminals

Global Value Transfer Without Borders

Moneypark’s Crypto terminals empower anyone to convert local cash into digital assets that can be transferred instantly across borders, without relying on traditional banking rails, intermediaries, or high-cost remittance services. Whether it's sending funds to a family member overseas or moving capital for business, our solution enables near-real-time global settlement—often in under a minute, regardless of the amount.

Example: A user in Prague can deposit \$10,000 cash into a terminal, send USDT to a friend in Armenia, who withdraws the equivalent value in local currency via a terminal—all within seconds, with minimal KYC.

Cash On & Off-Ramp for the Digital Economy

One of the most significant advantages of Moneypark crypto terminals is their ability to bridge the physical and digital economies. In many parts of the world, cash remains king—but until now, it's been disconnected from modern finance. Crypto terminals change that by offering:

- **Cash-to-Crypto (On-Ramp):** Instantly turn physical cash into digital currency that can be used, saved, or sent globally.
- **Crypto-to-Cash (Off-Ramp):** Quickly convert digital assets back into local currency—even in areas without banking access.

This functionality is especially impactful in **emerging markets**, where access to banks is limited but mobile phones and crypto awareness are rising.

Financial Freedom & Sovereignty

Moneypark Crypto terminals give individuals control over their wealth and access to a global financial network, regardless of their location, citizenship, or banking status. This democratizes finance in a way never before possible.

- **No bank account required**
- **No SWIFT or IBAN limitations**
- **No exchange hour restrictions**

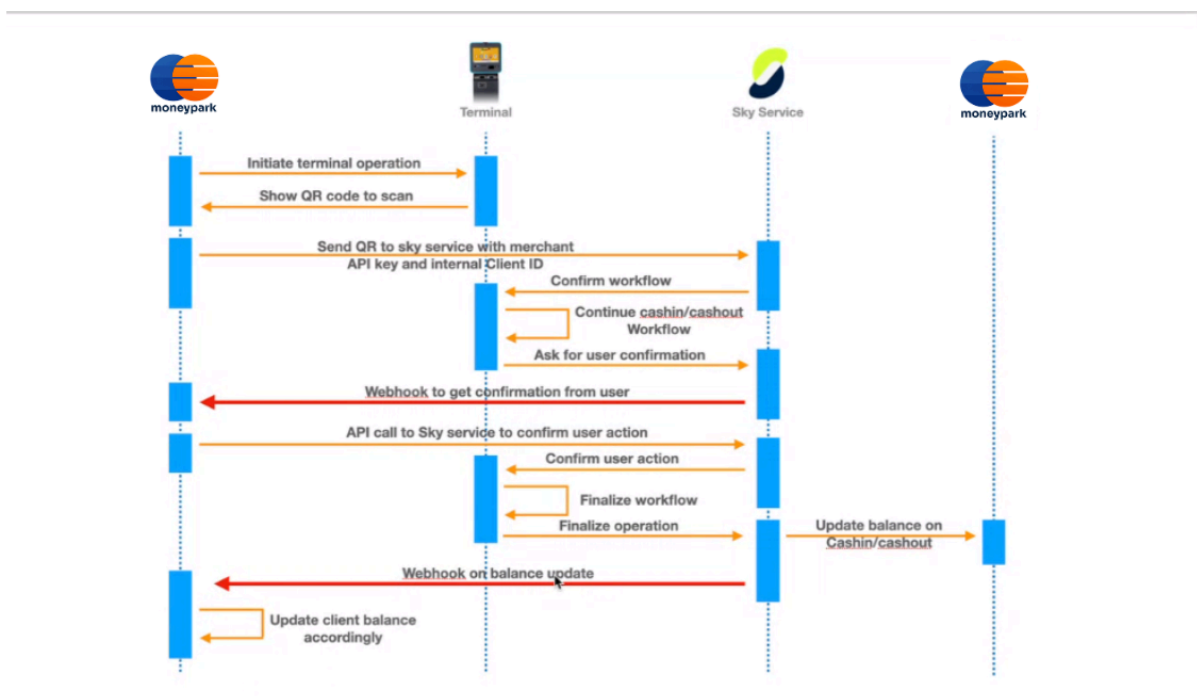
Fast, Secure, and Efficient

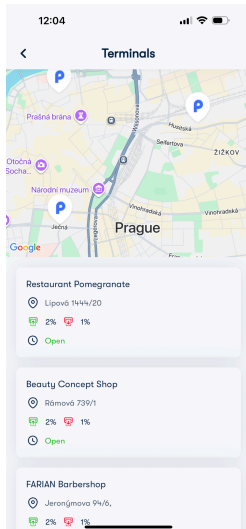
- **Speed:** Transactions settle in seconds.
- **Security:** Blockchain-based transfers reduce fraud, chargebacks, and third-party risk.
- **Low Overhead:** Avoids high fees and regulatory delays common in legacy wire transfers and international banking.

Moneypark crypto terminals technical specification

Additional functionality for communication and operation with crypto terminals has been integrated into the Moneypark Finance application. Users are enabled to deposit and withdraw funds via crypto terminals. As the crypto terminal service provider, **SkyLabs** company was integrated to enable faster turnaround and commencement of operations. Thanks to collaborative efforts, a corresponding API microprogram was created and added into the Moneypark Finance app, enabling users to top up and withdraw cash and crypto funds via crypto terminals.

We have developed the API microprogram based on the scheme provided by SkyLabs.





In the app, users will also have a separate tab where they will be able to see Moneypark Terminals' locations, fee rates, and availability.

Key Features of Moneypark Crypto Terminals

- Dual- business: Not only an exchange business but also a money remittance business.
 - Terminals are installed in secure places such as hotels, casinos, banks, airports. With the rent payable for these places comes guarantee and insurance, otherwise separate insurance can be bought.
 - Terminals can hold up to \$500,000 cash internally and more if required (custom built in safe)
 - Moneypark will sell its own cryptocurrency through the terminals in emerging markets, increasing revenue and market domination/control.
 - Accessibility: Allows unbanked or underbanked users to access digital currencies. This way, Moneypark provides A-Z financial instruments and dominates both digital and physician cash/money.
 - Convenience: Transactions can be completed in seconds.
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