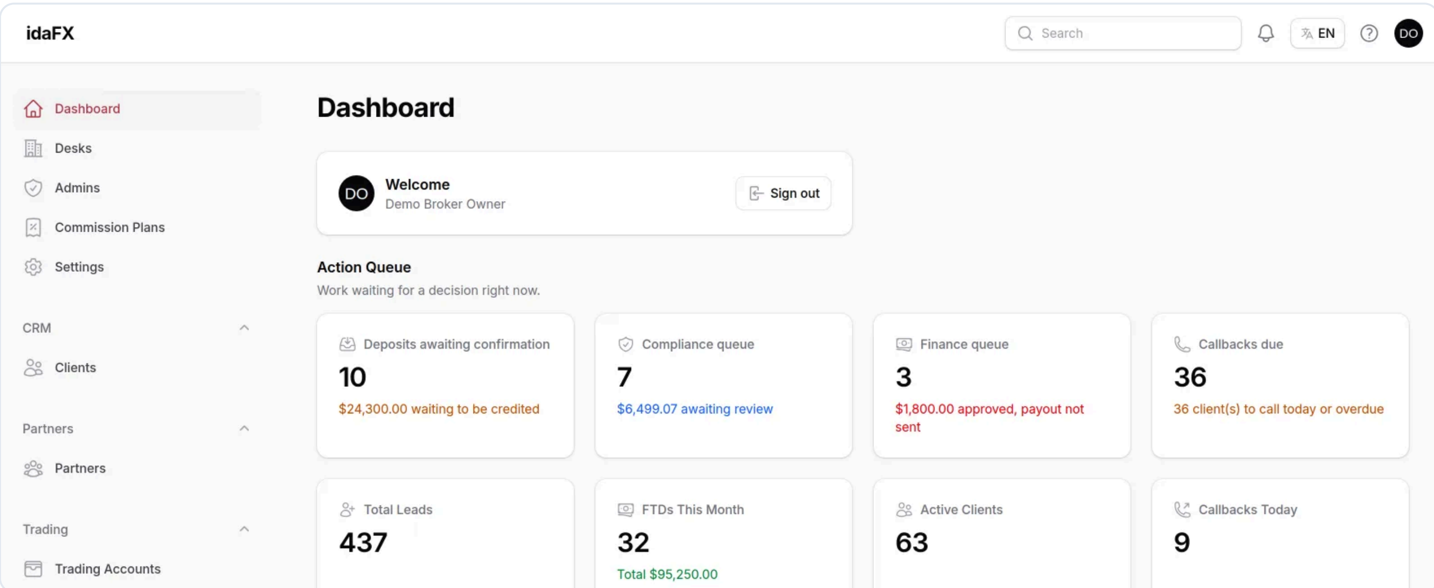
iDA ■ FX IDA LIMITED · MALTA

PRODUCT DOCUMENTATION

Everything that runs a Forex brokerage

CRM, cashier, IB network, partner cabinet, client portal and a storefront that ships in five layouts — in one deployment, under your brand, on your domain, in your database. This document sets out what the product does today, what is **built in code and waiting on setup**, what is on the roadmap and what it costs, with nothing held back.



idaFX 0.11.0

Live demo: demo.idafx.net · Corporate: idafx.net

1 September 2026

IDA LIMITED · Malta

Contents

The rule this document follows

Every screenshot here comes from the running system at demo.idafx.net; none of them are mockups. A capability can be in one of *three* states, and a badge says which: working you can try it today · awaiting setup the code is written, signed and tested; what is missing is your licence and the install of the edge service · roadmap not written yet. Any capability described here without a badge works today.

1 At a glance

idaFX is the back-office software that runs the daily business of a Forex brokerage: it holds the whole chain in one system, from the moment a lead arrives to the first deposit, then on to the trading account, the commission and the withdrawal request.

The party who buys the product **owns the business**. The brokerage licence, the MT4/MT5 or cTrader licences, the exchange accounts and the payment provider (PSP) agreements are all in the client's own name. idaFX wires these connections up using the client's own API keys; the entire operation stays with the client. We are a technology provider — we do not sit on the money path, we only make that path manageable.

8	806	5–10	1:1
Languages across panel and portal, Arabic included, with full right-to-left support	Automated tests and 35,353 assertions; they run before every release ships	Business days: from signature to a running system on your own domain	One isolated deployment and one isolated database per brokerage

Who it is for

The newly launched brokerage

Teams running their first few hundred clients out of a spreadsheet and WhatsApp, who can see it no longer holds.

The firm that outgrew its CRM

Operations where the sales desk and the finance desk read the same screen differently, and withdrawal approvals travel by email.

Prop firm pilot

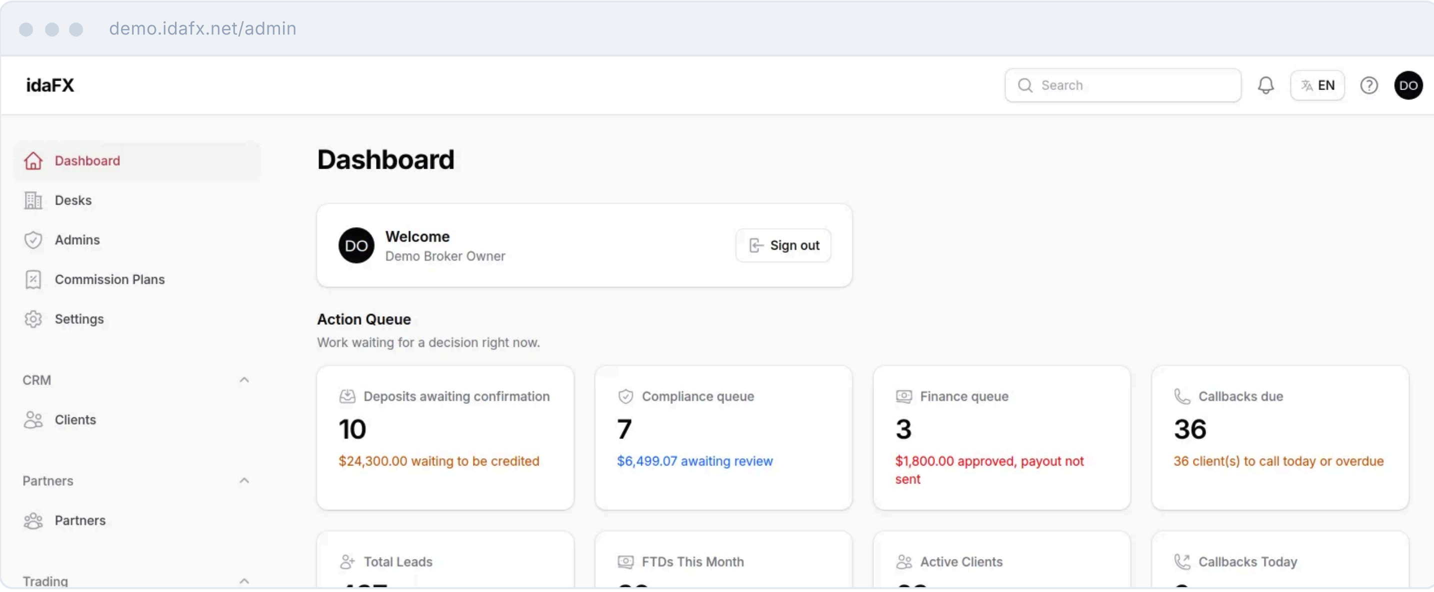
The challenge engine is still in development; the CRM, cashier and portal layers already fit the prop model today.

Why this rather than another CRM

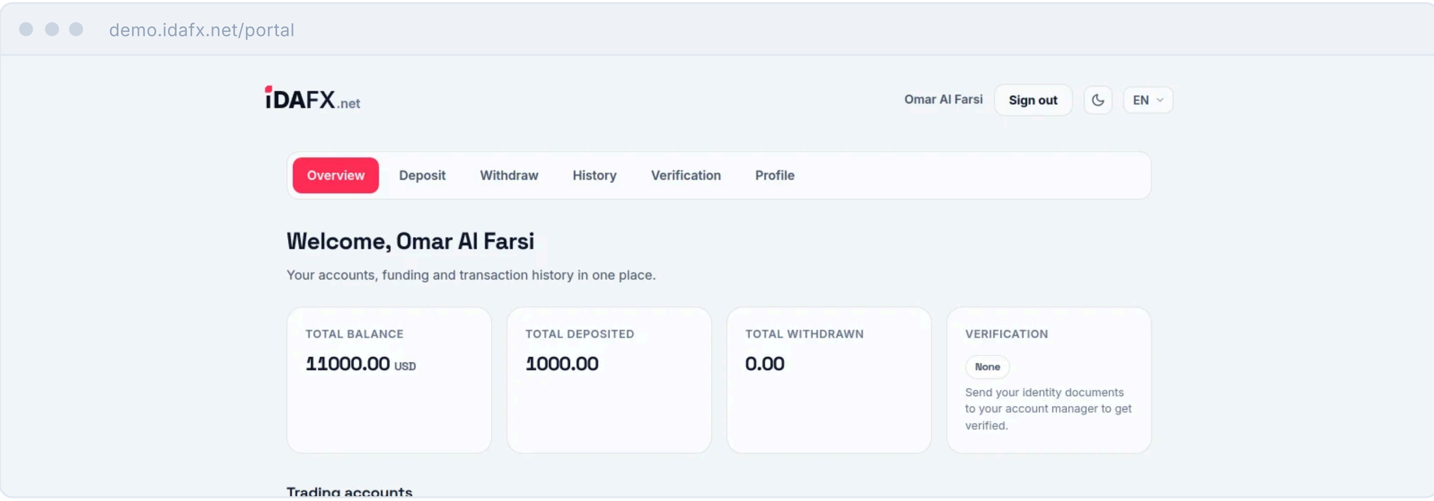
- **The money path is sealed.** Transaction records cannot be altered; a correction is a reversing entry, never a deletion. You will not find this heading in a competitor's brochure — because most of them do not have the discipline (see section 13).
- **Eight languages at no extra cost.** The large providers in this sector bill extra languages as a separate line item; here all eight are standard (section 15).
- **Your partner signs in at their own door.** Your IB and affiliate network gets a portal of its own, and it shows client information *deliberately partially*; section 7 sets out exactly why, line by line.
- **Your data stays yours.** Your own domain, your own database, and on the Enterprise plan the option to run it on your own server (self-host).
- **Prices are published.** Section 18 of this document lists the annual and setup fee for all four plans; there is no "contact us".

2 The three faces of the product

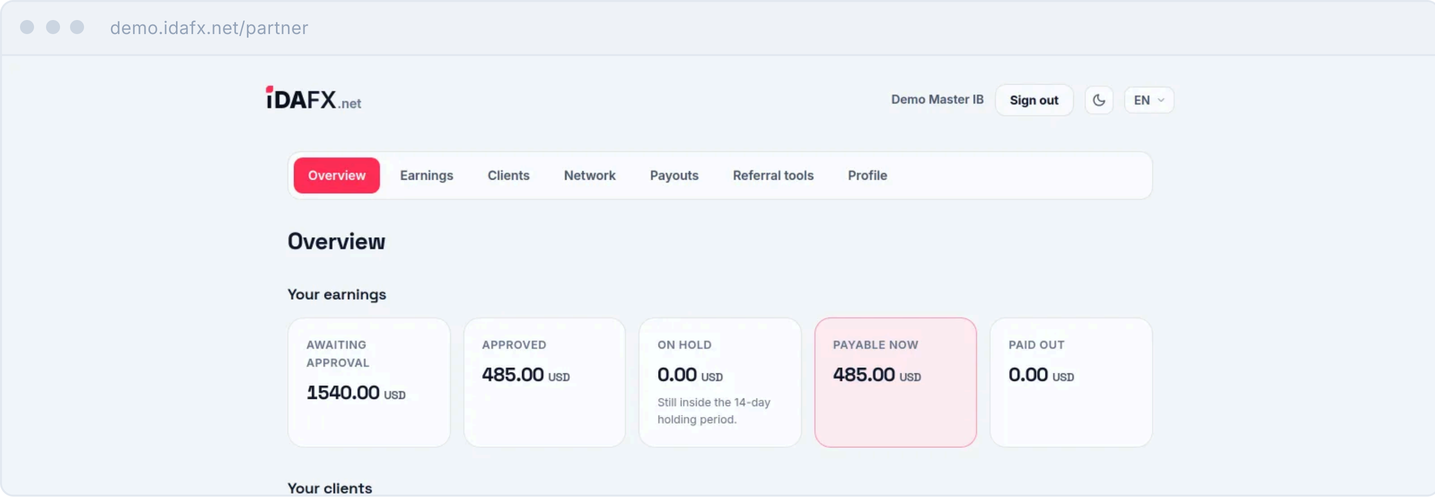
One deployment produces **three separate front doors**: the admin panel for your team, the client portal for your trader, and the partner cabinet for your introducing broker. Sessions, passwords and language preferences are entirely separate across the three, and each runs on its own identity guard.



Admin panel. The dashboard opens on the work waiting for a decision right now, not on history: deposits awaiting approval, withdrawals held in compliance, payouts queued in finance, and today's callbacks. Each tile takes you to the relevant screen with the filter already applied.



Client portal. This is where the trader sees their balance, trading accounts, deposit and withdrawal requests and KYC status. The portal runs on your domain, under your logo.



Partner cabinet. Introducing brokers and affiliates read their own earnings, their own client counts and their own payable balance on their own login — nobody has to open the panel for them. All seven screens, and exactly what a partner can and cannot see about a client, are in section 7.

Separate front doors

The three logins live at different addresses and run on different session drivers. A client account reaching the admin panel is architecturally impossible — they do not even share a table.

Roles and visibility

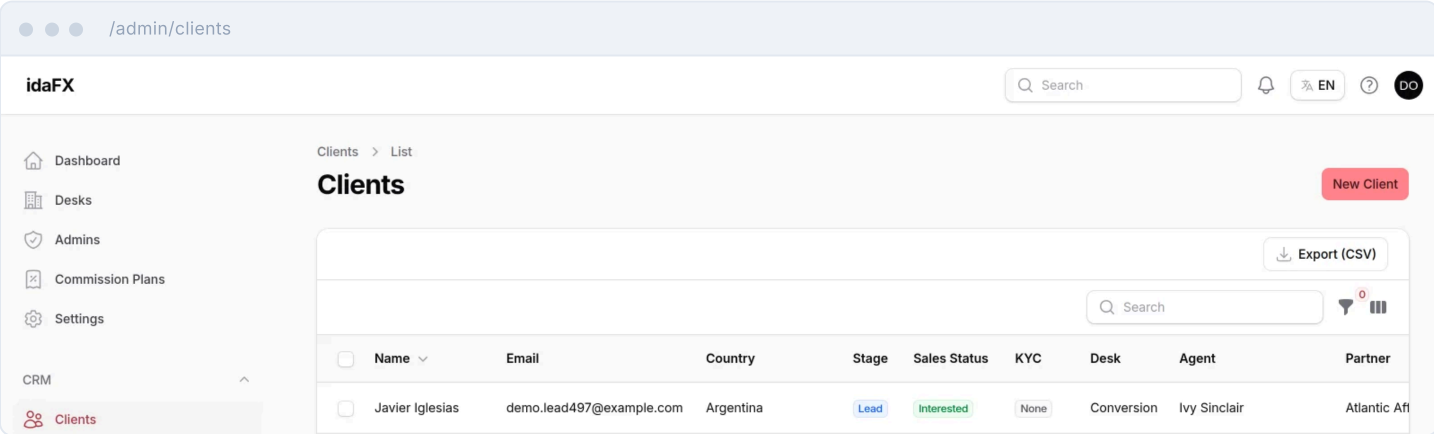
Superadmin, manager and agent roles; an agent sees only the records of their own desk and their own book. The visibility rule is enforced at the data layer, not merely hidden in the interface.

The third identity surface

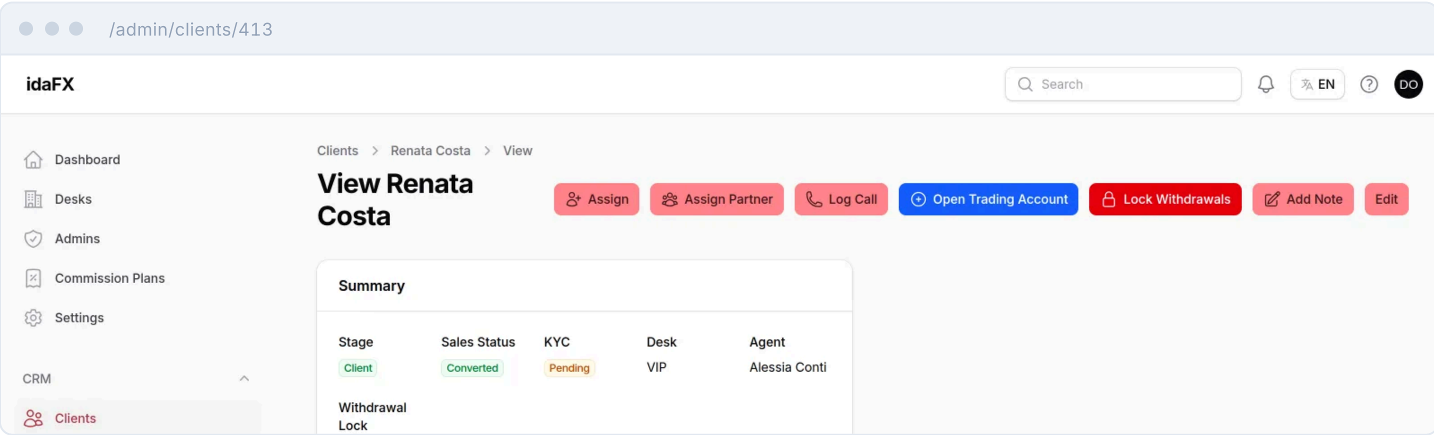
The partner guard is registered on no other route. No address inside the partner cabinet carries a model id — there are only tokens, and those are looked up by their sha256 digest.

3 Client management (CRM)

A person enters the system as a lead, moves through the sales statuses and becomes a client on their first deposit. idaFX models that transition as a **status machine**: which state can follow which is defined in code, and there is no way to mark someone a "client" by hand.



The list: filter by desk, agent, status, KYC state and country.



The client card: summary, timeline, trading accounts, cashier summary, KYC documents.

How the chain works

1. **A lead arrives.** From a web form, a campaign or manual entry. The moment the record is created it is assigned to a desk (conversion) and to an agent; unassigned leads appear separately on screen and cannot be parked in anyone's book.

2. **The agent works it.** Call logs, notes, callback appointments. Callbacks are tracked on the dashboard and by an hourly sweep; an overdue call shows red on the agent's screen.

3. **The first deposit (FTD) lands.** The moment the first deposit completes on the cashier side, the person automatically becomes a client, is handed to the retention desk, and any partner CPA commission accrues at the same instant. The whole chain runs inside a single database transaction — a half-finished conversion cannot exist.

4. **Retention takes over.** The client now falls under a different desk with different targets; the previous agent link stays in the record but drops out of the book.

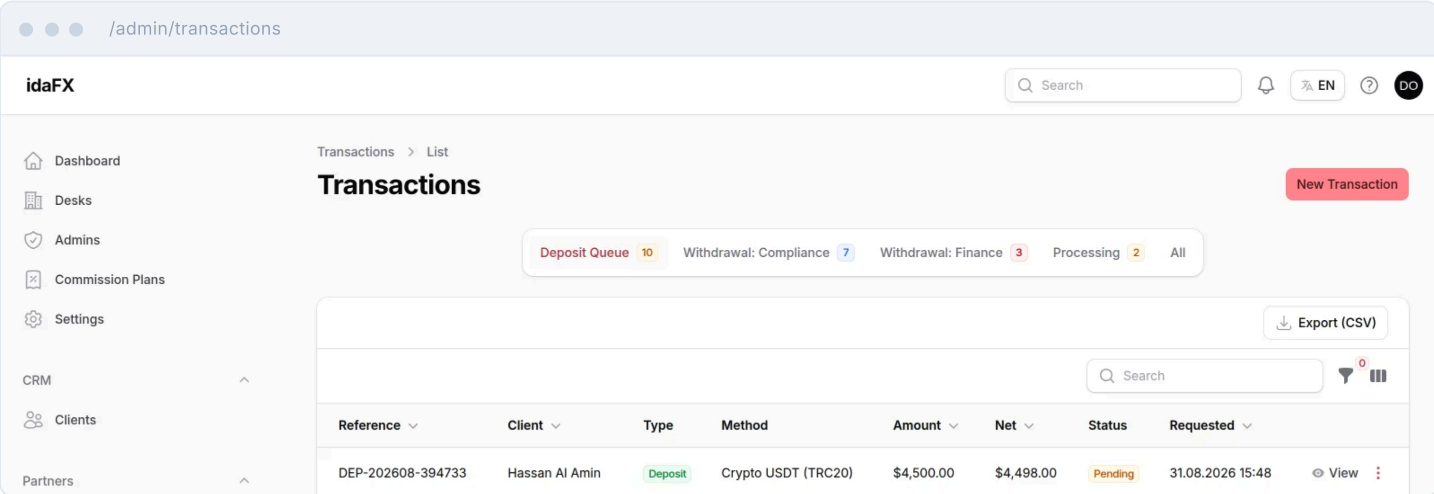
> **Why this matters**
>
> Deciding by hand that someone "became a client" is the single most manipulated point in commission and bonus calculations. Here that decision is derived from one place only — a deposit that actually completed — and nobody can set it manually.

Also included

- Eight sales statuses (new, attempting contact, callback, interested, not interested, unreachable, invalid, converted), each with its own colour.
- Desks (conversion / retention / VIP) and an agent roster per desk.
- A full timeline on every record: who changed what, and when.
- CSV export from the lists — within the scope the user's permissions and filters allow.

4 Cashier: deposits and withdrawals

The cashier is the most carefully built part of the product. Every operation that touches money passes through a single service gateway; no screen can update a balance directly.



The queues are tabbed: deposits awaiting approval, withdrawals under compliance review, payouts queued in finance, and items in flight. Each tab is the screen for the team that makes that decision.

Deposits

The client opens a request in the portal (method, account, amount) and sees instructions for the chosen payment method. A deposit starts in *pending*; once finance approves it, it moves to *completed* and the **net amount** — after fees — is credited to the account on the trading platform. The first completed deposit triggers the FTD chain.

Withdrawals

A withdrawal goes through a longer chain, because getting it wrong is expensive:

STEP	WHO	WHAT HAPPENS
Request	Client	Opened in the portal. The balance does *not* change.
Compliance review	Compliance	KYC and risk checks. Can be rejected.
Approval	Finance	**This is the step where money leaves the account.**
Payout	Finance	The actual transfer. Requires the explicit-intent flag.
Completed	System	Closed; the record can no longer be changed.

The explicit-intent flag

The payout step will not run until the operator types the amount again and ticks a confirmation box. Firing an irreversible action with a single click — especially at the end of a long shift — has been made deliberately hard in this product.

When something goes wrong

If a payout fails or a withdrawal is rejected, the system writes an **automatic reversing entry**: the money goes back to the client's account and two lines remain in the history — the original transaction and the REV- record that cancels it. No line is ever deleted and no amount is corrected retroactively. An auditor arriving six months later can read what happened straight from the history.

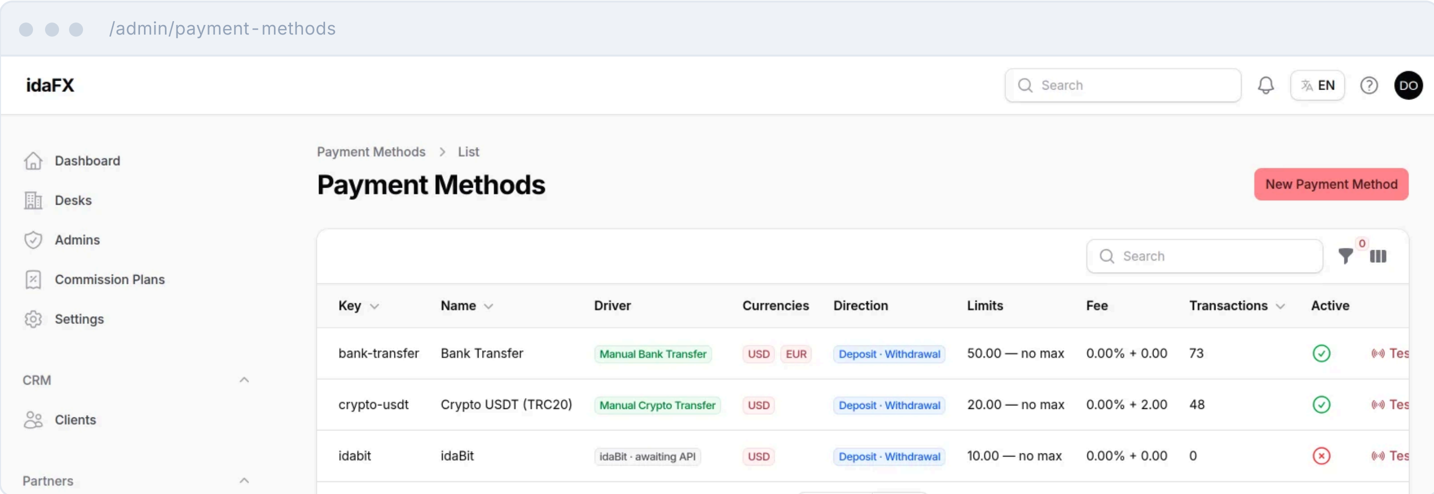
Circuit breakers

- Per-transaction and per-day ceiling amounts, configured in settings.
- A **withdrawal lock** compliance can place on an individual client (a reason is mandatory).

- An idempotency seal that stops the same request being submitted twice — even if the client hits the button twice, only one transaction is created.
- A daily reconciliation sweep: it reports totals, stuck payouts and missing reversing entries. It fixes nothing on its own; it only tells you.

5 Payment methods

Payment providers plug into the product as **adapters**. Each method is switched on or off from the admin panel and its configuration — API keys included — is stored encrypted in the database. The keys belong to the client's own PSP account; we never see them, and payment traffic never passes through us.



Every row is a driver: an on/off switch, the fee definition, limits and encrypted configuration fields.

Drivers that work today

Manual bank transfer · Manual crypto (USDT) · Stripe · PayPal

Drivers on the roadmap

idaBit · Praxis · Skrill · Nuvei · Match2Pay

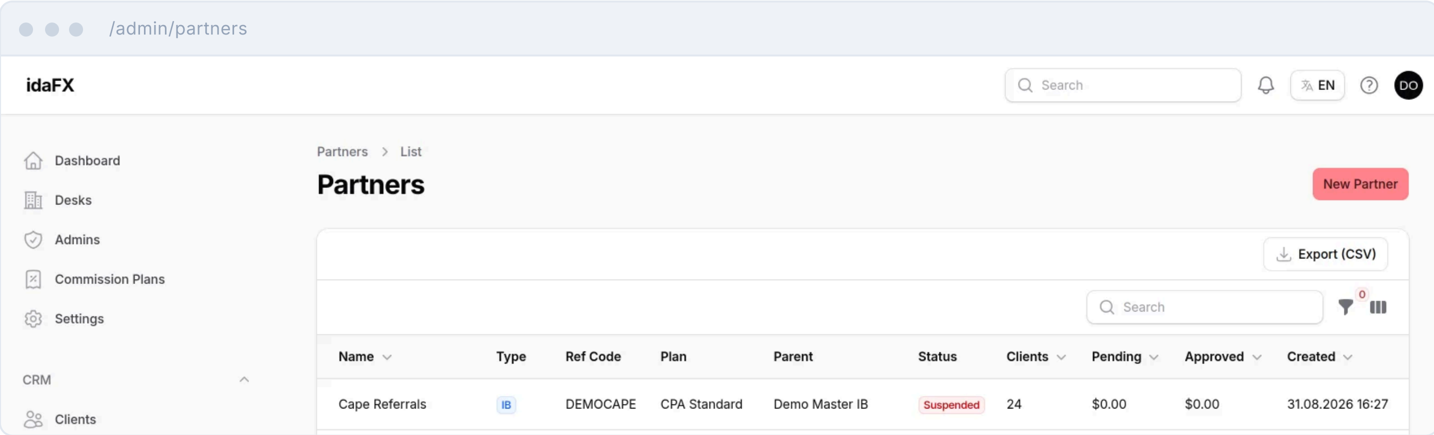
> **An honest note about Stripe**
> Stripe does not accept brokerages selling leveraged products. The driver works technically and can be used for non-leveraged services; if you plan to route leveraged trading volume through Stripe, we need to discuss that before onboarding. We put this line here so you do not find it out after signing.

Adding a new provider

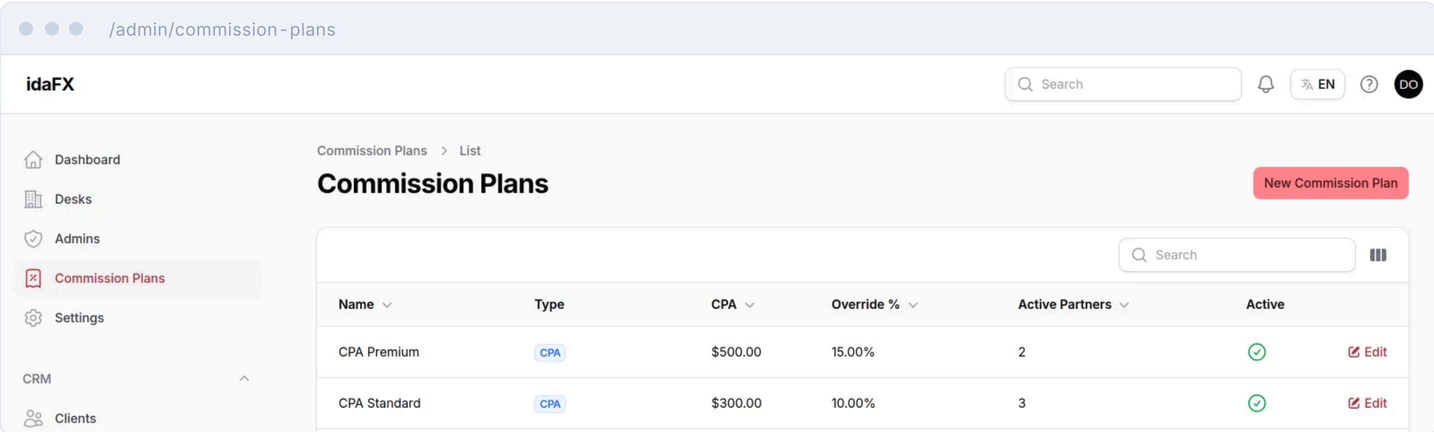
The adapter interface asks for four things: create a request, query status, verify a webhook, send a payout. Adding a new PSP does not touch the core of the product — it is written into the registry and shows up in the panel. If the provider you already have an agreement with is not on the list, the integration is built within your development hours (see section 18).

6 IB network and commissions

The introducing broker, affiliate and business development network is part of the product, not separate software. Partners form a tree; an upstream partner takes a share (override) of what a downstream partner earns.



The partner tree, the number of clients each has brought and their pending earnings.



Plan types and rates; a plan is assigned per partner.

Three plan types

TYPE	WHEN IT ACCRUES	HOW IT IS CALCULATED
CPA	Once, on the client's first deposit	Fixed amount
Revenue share	On every closed deal	A percentage of the revenue the firm earned on that deal
Per lot	On every closed deal	Traded volume (lots) × a fixed amount

On top of these sits the **override**: a percentage of what a downstream partner earns is credited to the partner above them. Tree depth ranges from 3 to 10 levels depending on the plan.

A double payout, caught during development

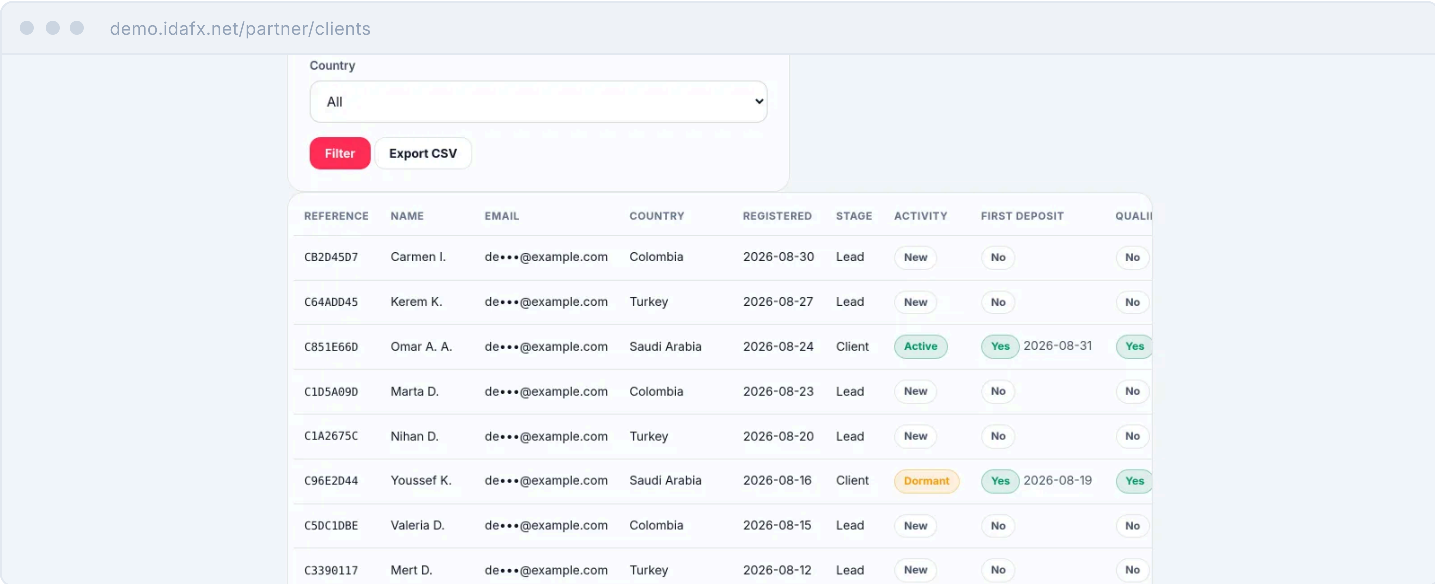
When a plan was set to CPA but still carried a stale revenue-share rate, the engine produced two accruals ($342 instead of $300). After the fix, *the plan type decides*: whatever the type says is what gets calculated, leftover fields are ignored, and the inconsistency is written to the log. A bug like this, unnoticed in production, quietly leaks money for months; the product's test net exists to catch exactly that.

Record discipline

- Every accrual carries a **deduplication key** — commission cannot be written twice for the same deal, even if the sync runs again.
- The partner ledger is immutable as well: a correction is a reversing entry.
- Approving a payout is a separate permission; crediting an earning and paying it out are not one action by one person.
- The **separate partner portal**, where partners read their own earnings, their own clients and their own network, **has been delivered** — the next section is devoted entirely to it.

7 The partner cabinet: the third front door

Your partner no longer looks at your panel; they sign in at a door of their own. At `/partner` they get their own login, their own invitation and password-reset flow and their own language preference. This section is as much about what a partner **cannot see** as about what they can — because that is where the real decision lies.

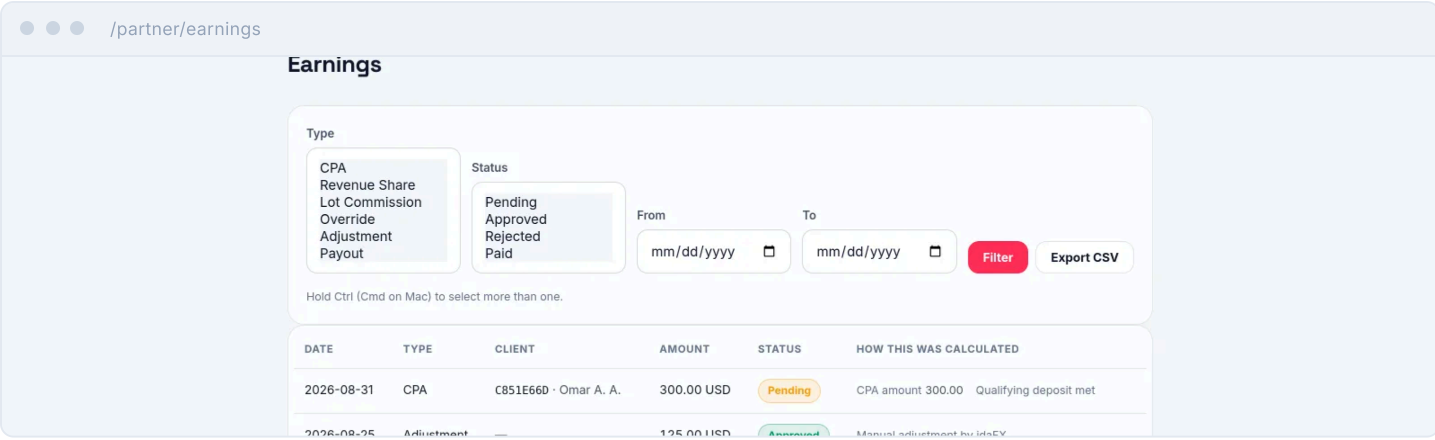


REFERENCE	NAME	EMAIL	COUNTRY	REGISTERED	STAGE	ACTIVITY	FIRST DEPOSIT	QUALI
CB2D45D7	Carmen I.	de•••@example.com	Colombia	2026-08-30	Lead	New	No	No
C64ADD45	Kerem K.	de•••@example.com	Turkey	2026-08-27	Lead	New	No	No
C851E66D	Omar A. A.	de•••@example.com	Saudi Arabia	2026-08-24	Client	Active	Yes 2026-08-31	Yes
C1D5A09D	Marta D.	de•••@example.com	Colombia	2026-08-23	Lead	New	No	No
C1A2675C	Nihan D.	de•••@example.com	Turkey	2026-08-20	Lead	New	No	No
C96E2D44	Youssef K.	de•••@example.com	Saudi Arabia	2026-08-16	Client	Dormant	Yes 2026-08-19	Yes
C5DC1DBE	Valeria D.	de•••@example.com	Colombia	2026-08-15	Lead	New	No	No
C3390117	Mert D.	de•••@example.com	Turkey	2026-08-12	Lead	New	No	No

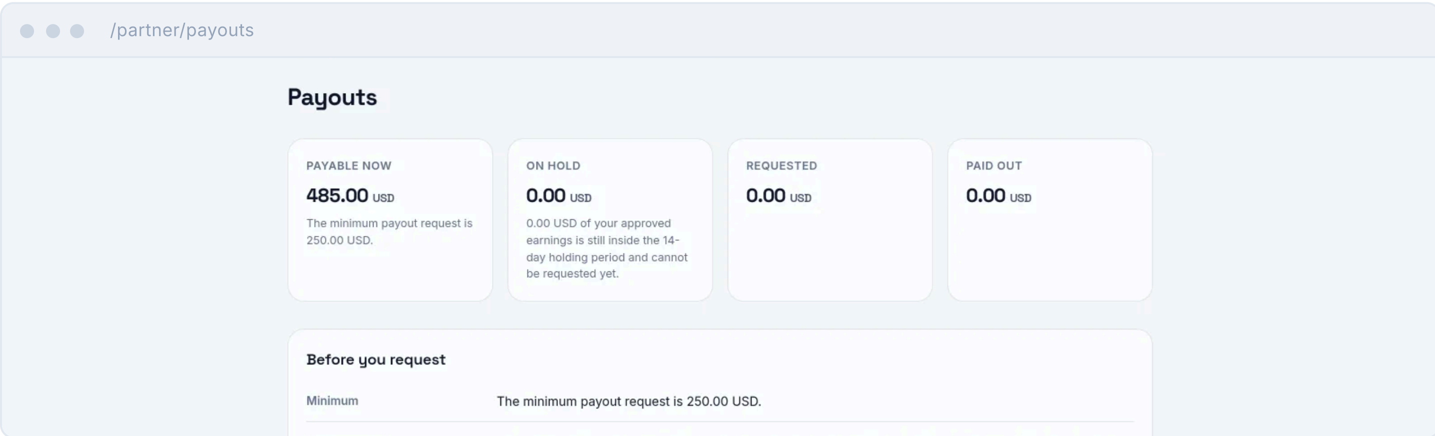
The mask is visible on screen. A partner sees the name of a client they introduced only in *part* (Omar A. A.), sees the address *masked* (de•••@example.com), **never** sees the phone number, and **never sees how much the first deposit was** — only whether it happened and when. The masking sits in the **query layer**, not in the template: the object that feeds the screen simply does not carry a raw name, a raw address, a phone number or an amount. The same object feeds the CSV export, so "Export CSV" is not a back door around the mask.

This is a sales argument, not a limitation

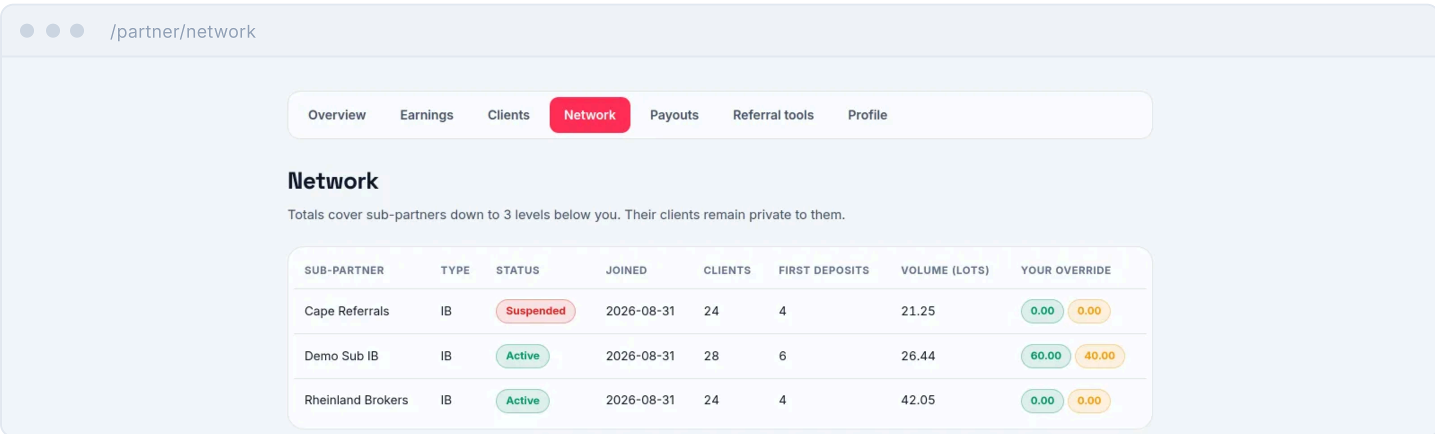
Most competitors hand the IB a client's full name, e-mail address and phone number. The outcome is well known: one day the partner picks the client up and carries them to another firm. In idaFX the partner *cannot reach* the client directly — they reach them through the account manager, and that sentence is printed above the screen itself, not buried in a footnote. We are telling you before you buy because it is a deliberate design decision, and you need to be able to explain it to your partner in the same words.



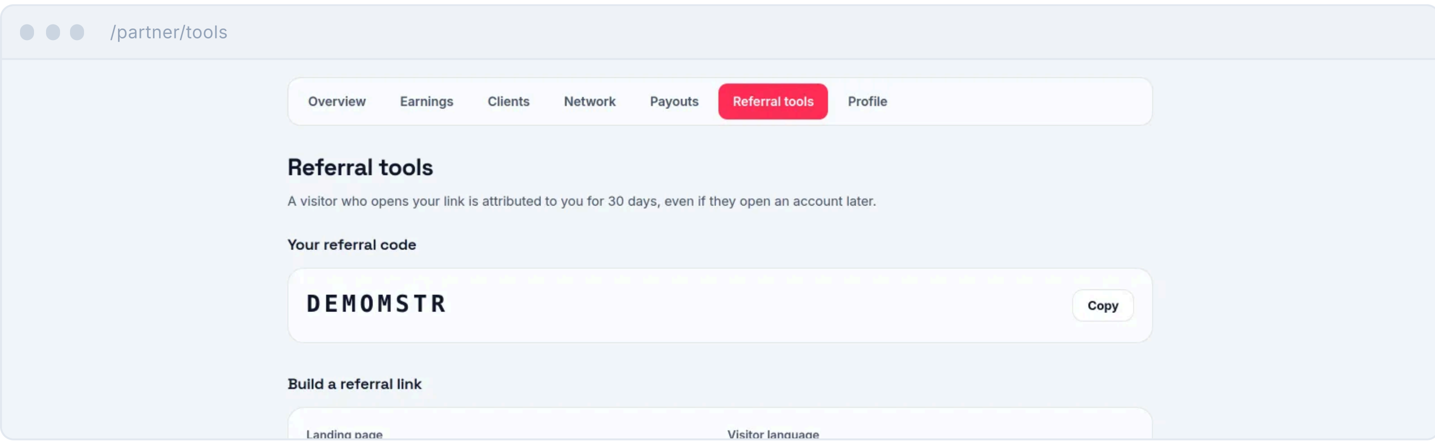
The earnings ledger. Every line states *how it was calculated* in plain words ("CPA amount 300.00 · qualifying deposit met"), so the commission argument never has to move to email.



A payout **request**. The rules are stated above the form: the minimum amount, the holding period after approval, and "one request at a time".



The network visibility rule: an upstream partner sees a downstream partner's **total performance** — client count, first deposits, volume and their own override. **They do not see the downstream partner's clients.** Otherwise the tree would become a ladder for leaking data.



Referral tools: the partner's own code, a link built by picking the landing page and the visitor's language, and how many days the attribution window runs.

Seven screens

- **Overview** — commission pending approval, approved, inside the holding period and paid out; the client funnel (attributed, funded, traded in the last 30 days).
- **My earnings** — the ledger filtered by type, status and date, with CSV export.
- **My clients** — the masked list, filters for activity, first deposit and country, with CSV export.
- **My network** — direct sub-partners, their status and their totals only.
- **Payouts** — payable balance, the rules, the request form and request history.
- **Referral tools** — the referral code and the link builder.
- **Profile** — contact details, language preference and password change.

The money path: the partner requests, an administrator approves

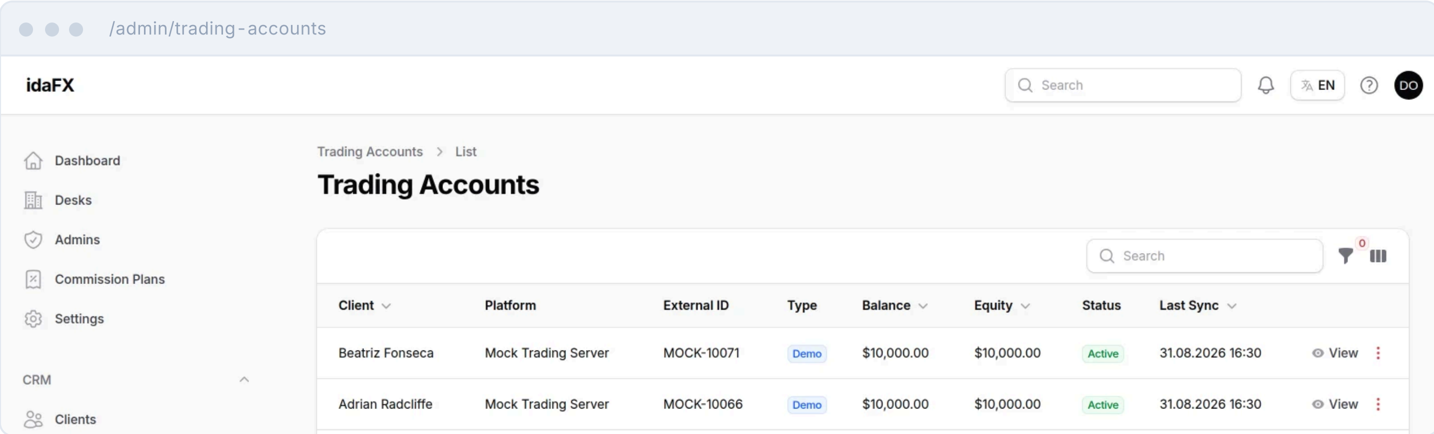
A partner cannot write to their own ledger. A request can only be opened up to the *payable* balance, and only *one* request can be pending at a time — a rule held both in the service layer and in the database by a partial unique index, so even two submissions fired from two browser tabs cannot produce a second record. Approval, rejection and payment are all decisions on the administrator's side, and the ledger rows are immutable under exactly the rule described in section 13.

Deliberately absent in this release

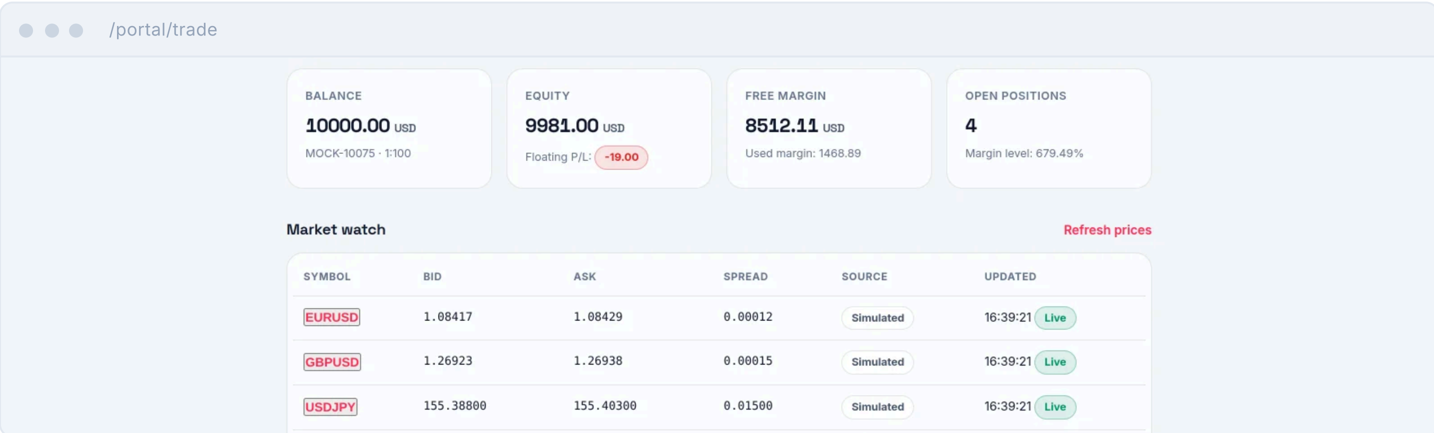
There is no guided tour for partners, no click counter, no campaign or sub-ID tag, no promo banner library and no two-factor authentication on the partner side in this release. Nor are there empty cards saying "coming soon" in their place — because a click counter that does not work is worse than a missing feature: the first one spends your partner's trust on a wrong number.

8 Trading accounts and platforms

Trading platforms connect as adapters too: open an account, sync balances, deposit and withdraw, pull closed deals. The product is platform-agnostic — which platform you run is a configuration record.



Accounts, balance and equity, and the last sync time.



The trading screen in the portal: live bid-ask, margin and open positions.

Working today

Built-in simulator (demo / paper trading)

Built — awaiting setup

cTrader MetaTrader 5 MetaTrader 4

What is waiting is setup, not code

These three drivers are not a sketch or a statement of intent. `docs/sidecar/CONTRACT.md` is written as *version 1.0*: twelve endpoints, fourteen error codes, HMAC-SHA256 request signing and a *60-item conformance suite*. On the code side the shared adapter, the three drivers, the order-executing extension interface, the circuit breaker, the durable sync cursor and the daily `idafx:reconcile-trading` reconciliation command are all in place. There is also a *zero-dependency reference edge service (sidecar)*, and its fake driver runs end to end today — which means *we can demonstrate the integration before you buy a licence*. Two things are waiting, and both are on your side: your *platform licence* and the *installation* of the edge service next to your platform server.

Why cTrader comes first

The cTrader Open API offers order execution and a live price stream **openly**; the MT5 Manager API classically does not. The practical consequence: on cTrader, *real trading* can take the place of today's paper-trading engine. On MT5 you gain accounts, balances and closed-deal history — but not order execution. That is why the order is cTrader, then MT5, then MT4; MT4 sits last because MetaQuotes is no longer developing it and MT4 demand is usually about *moving* an existing installation.

The hidden cost: where the sidecar runs

The cTrader edge service runs on **Linux** and fits on the server you already have. The MT4/MT5 edge service wants **Windows and .NET**, has to sit on the same network as your MT server and has to be on the broker's IP allow list. That is an infrastructure line item, not a software one, and learning about it *after* signing is expensive — which is why it is written here.

The panel reports the connection state as it is

The in-product counterpart of this document's claim is the connection column on the platform list. It carries not two states but **seven**:

- **Connected** — a real platform answered and the last check passed.
- **Simulated (no real platform)** — the service answered, but in fake mode; there is no live platform behind it.
- **Working, needs attention** — the connection is up but one indicator is off (a stale heartbeat, for example).
- **Not connected** · **Paused after repeated failures** — the circuit breaker opened, and the seconds left until the next attempt are shown as well.
- **Never tested** · **Not configured**.

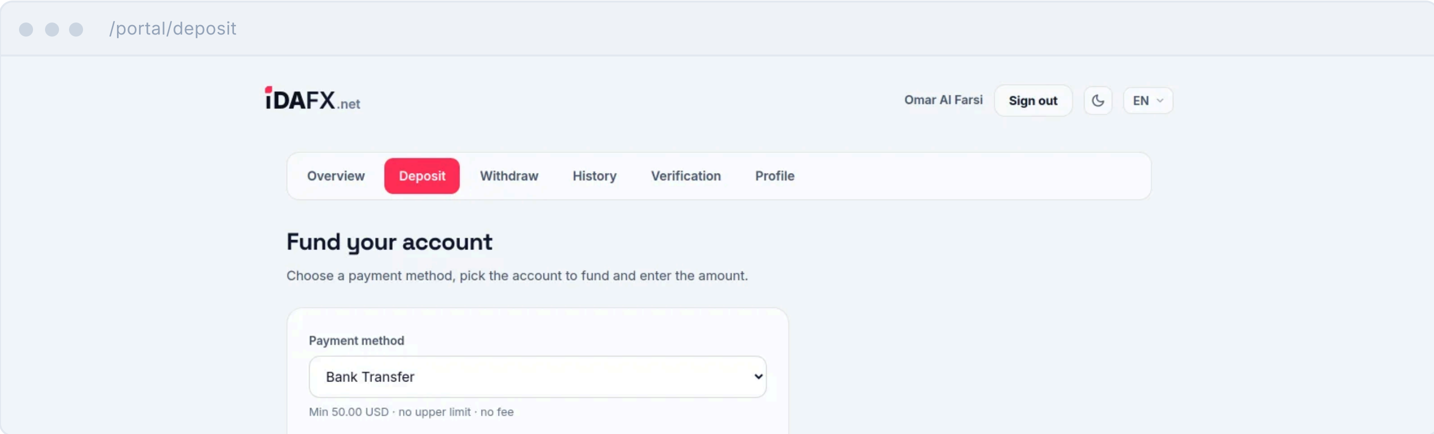
Here is why that distinction matters: **a service running in fake mode is never given a green "Connected" badge.** The product itself, exactly like this document, has to separate what works from what merely looks like it works — the third state exists inside the product too.

What the simulator is for

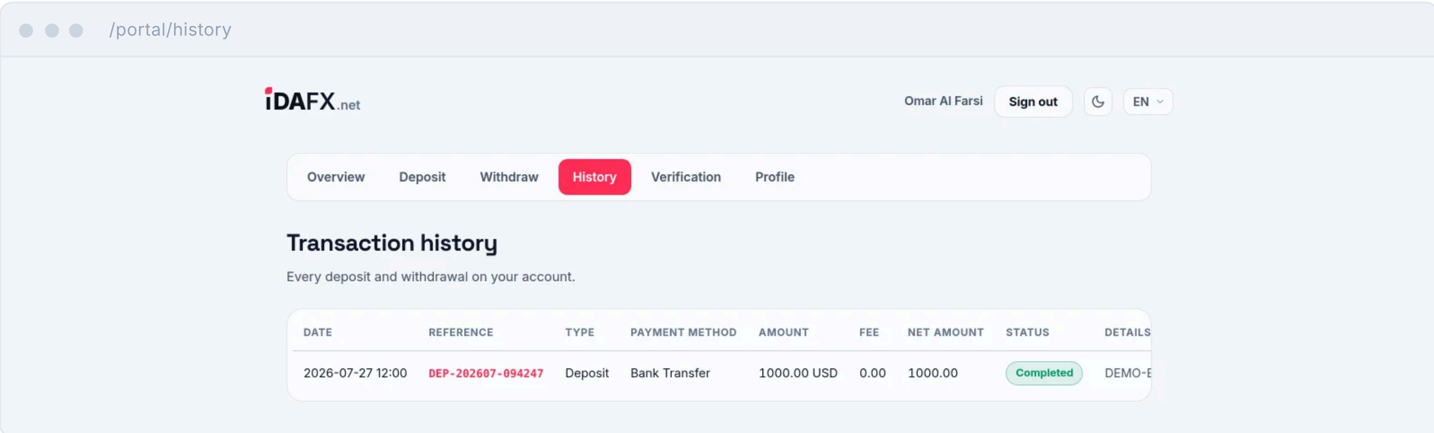
The simulator is not a toy: it runs on a real price feed, enforces margin and free-margin checks, calculates live profit and loss on open positions, and writes a real deal record when a position closes — and that deal drives the commission engine. In other words, you can test your IB commission chain end to end before a real platform is connected. A permanent notice on the portal screen states that this is a demo account and that no order reaches the live market. The same simulator also serves as the reference behaviour in the conformance suite for the sidecar contract: it is what defines the answer a real driver has to return.

9 Client portal

The portal is the face your client deals with: it runs on your domain, under your logo, and in the client's own language.



Deposit: choose the method, the account and the amount.



History: the status and reference number of every request.

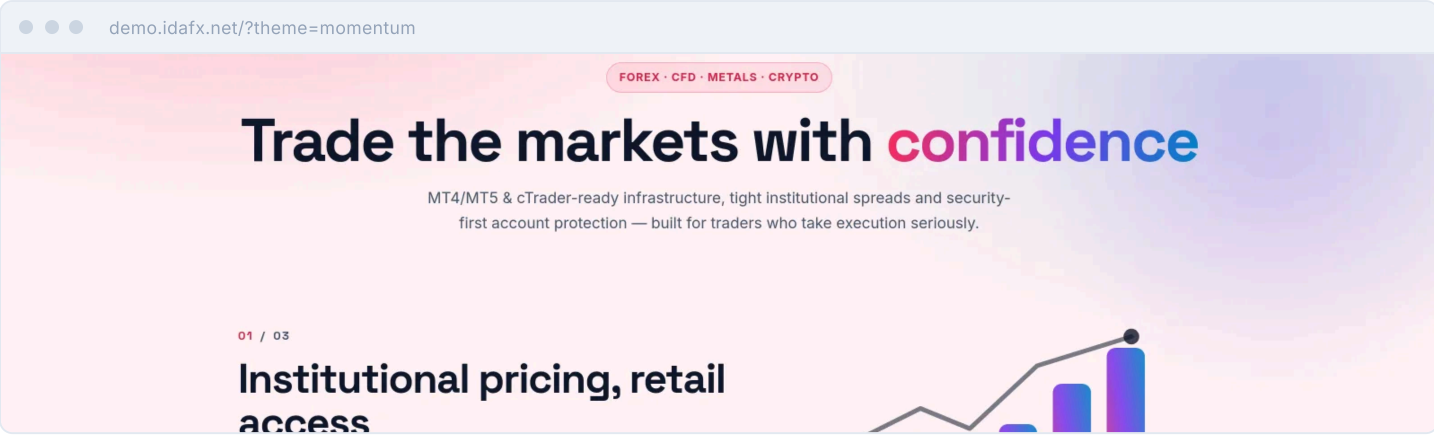
- Overview, deposit, withdrawal, trading, history, KYC and profile screens.
- A persistent language preference: the client picks their language once, and emails arrive in that language too.
- Self-service password reset, through an enumeration-protected flow that does not reveal whether an email address exists in the system.
- Destination account details are masked; a client never sees their full IBAN on screen, only the last few digits.
- Every form has its own rate limit — a client uploading five KYC documents does not lock up the deposit form.

One defect, and how it was found

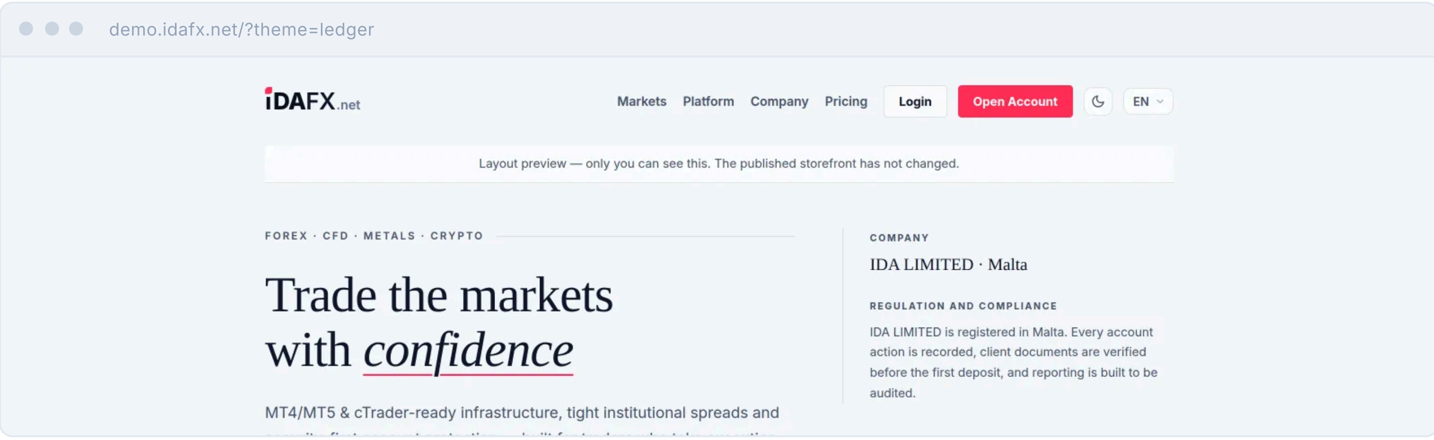
Laravel's rate limiter builds its key from the user ID alone for an authenticated user. The result: every POST form in the portal shared a single bucket, and a client who uploaded five KYC documents got a 429 when they moved on to making a deposit. It was caught during review, and every route was given its own prefix. We do not keep findings like this out of the document — showing how the product is audited is more useful than claiming it is flawless.

10 The storefront: one deployment, five layouts

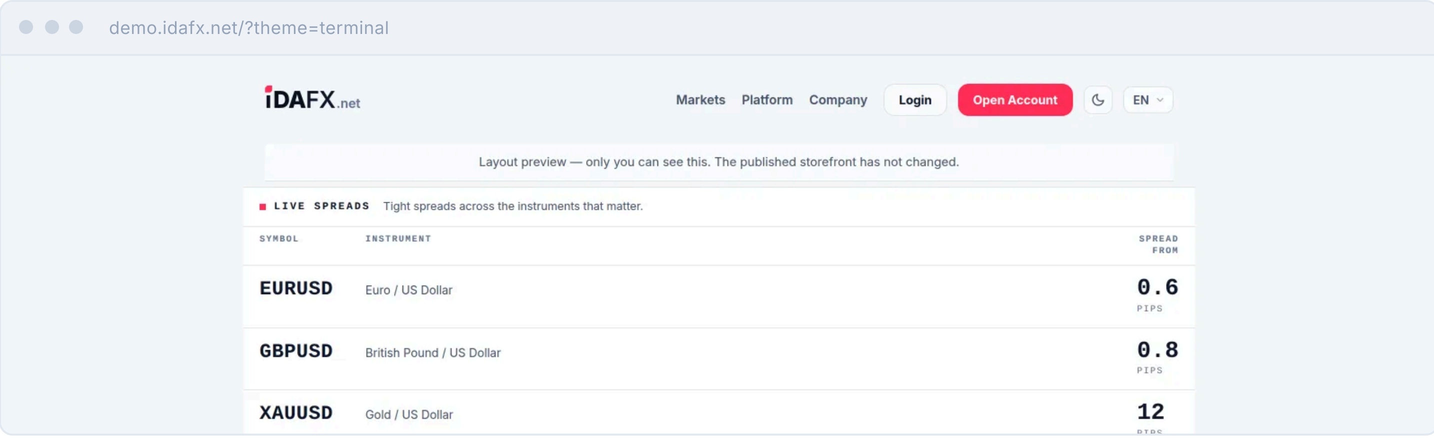
The previous three sections covered the surfaces people sign in to. The storefront is the fourth surface and nobody signs in: it is the public site the broker's **market** sees. Five storefronts ship with the product, and the difference between them is not a palette variation but **a different layout for a different audience** — a different reading order, a different first screen. The default is `classic`.



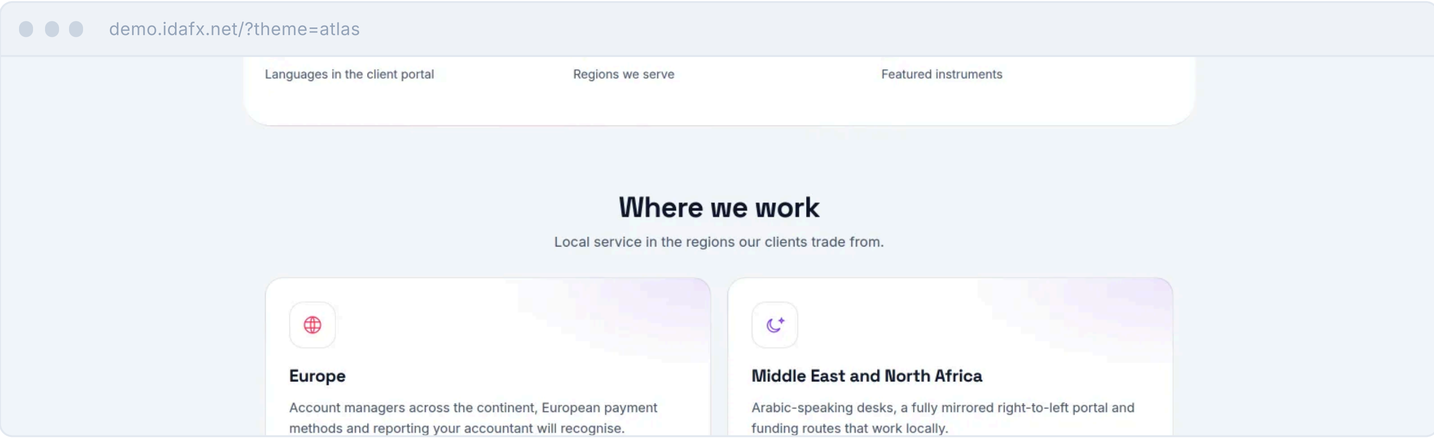
Momentum — for a marketing-led desk. A hero carousel that rotates on a slider, each slide carrying its own promise and its own call to action. For a brand that runs offers and wants the first screen to move.



Ledger — for an institutional audience. Georgia serif, a narrow editorial measure and the regulation and compliance panel pulled forward on the right. For the visitor who reads before clicking.



Terminal — for the professional trader. The price table sits *above* the hero and the type is monospace. The first thing on screen is a spread, not a slogan.



Atlas — for multi-region retail. Soft bands, region cards ("Europe", "Middle East and North Africa"), language badges and a storefront slider. For a desk selling into several markets at once.

The band across the top of these four frames — "this is a layout preview, the published storefront has not changed" — is the product's own warning; the screenshots were taken in preview mode and that band appears on every preview.

What the operator controls

- **Layout choice** — one of five, from the settings screen.
- **Brand colour** — you enter a single colour, and the accent, hover, focus ring and the text colour that sits on top are all derived from it.
- **Section switches** — whole sections of the storefront can be turned off one by one.
- **Seven text overrides across eight languages** — the front page headline, subheading, call to action and company copy become your sentences; any language you leave alone keeps the product's own translation.
- **Slider slides** and a **preview**.
- **No build step.** The product uses neither Node nor Vite: the operator saves, the storefront changes. There is no "wait for a developer" step.

Why a theme picker is a security topic

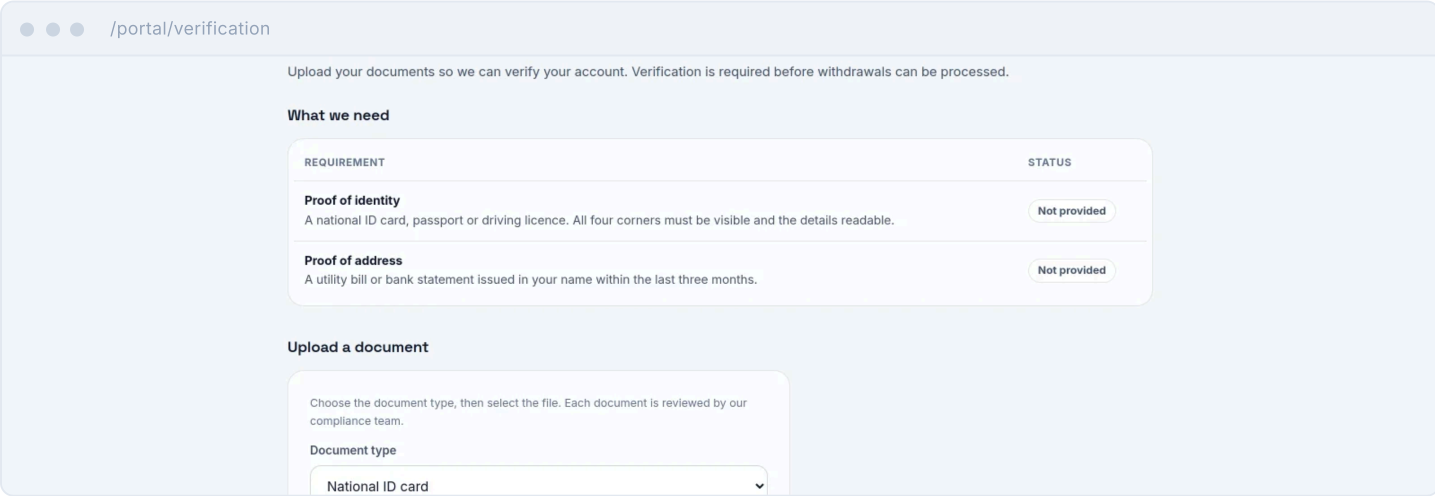
The theme key is *a closed allow-list*; a value arriving from the address bar is never turned into a file path (path traversal and LFI are shut). The brand colour is validated *in three layers* — only `#rgb` and `#rrggbb` are accepted, a value that fails the contrast threshold is not saved, and a value that is not accepted prints *nothing at all*: a colour field written into a `<style>` block without validation can inject script into the page, and pure CSS alone can leak a visitor's IP address to a third party. Preview runs only for a signed-in superadmin or in demo mode, it *writes nothing*, and if the gate itself fails the preview *does not open* — it fails closed.

Not available today

Uploading a logo or favicon from the panel is not in this release. The layout and the brand colour are in the operator's hands; the logo file is still an installation step today.

11 KYC and compliance

The verification flow starts in the portal and ends with the compliance team. A client's KYC status is never set by hand — it is **derived** from the documents that have been uploaded and approved.



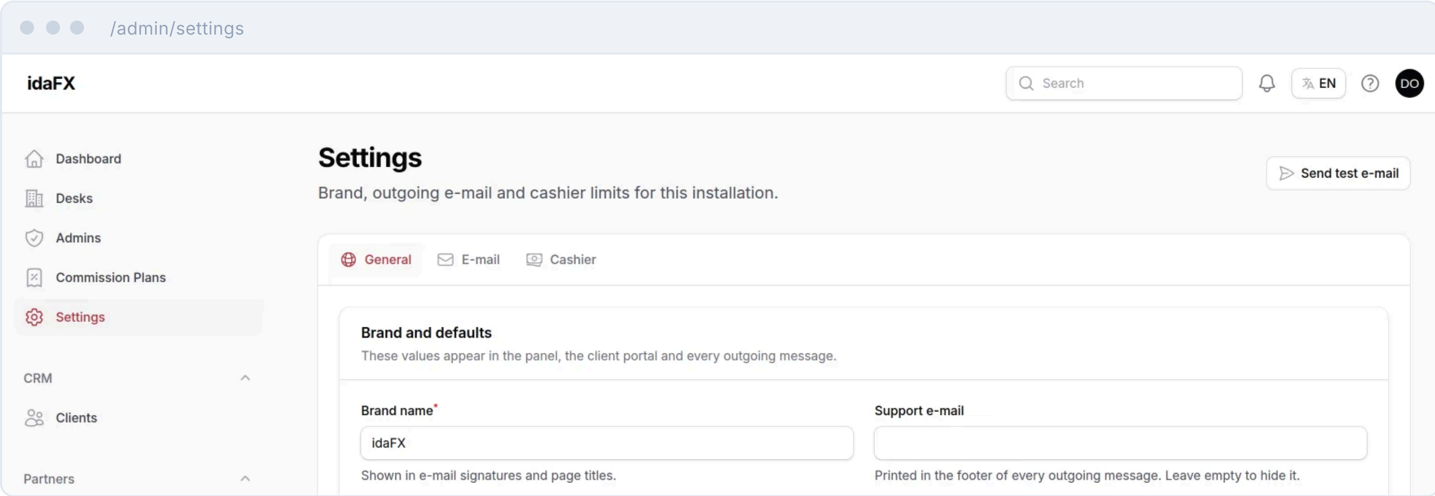
The client uploads documents; each document type is reviewed separately and either approved or rejected with a reason.

- Documents are written to a **non-public disk**. Reaching one by direct URL is architecturally impossible; every download passes an authorisation gate and leaves a trail.
- A manager reaching for a document belonging to a client outside their scope is stopped with a 403; that behaviour is sealed by a test.
- When the identity and address documents are approved, the client's KYC status flips to "verified" automatically; compliance does not tick a separate box.
- Document size and type are limited (8 MB); a rejected document is not deleted, it stays on the record along with the reason for rejection.
- Compliance can place a **withdrawal lock** on a client; a locked client cannot even open a request in the portal.

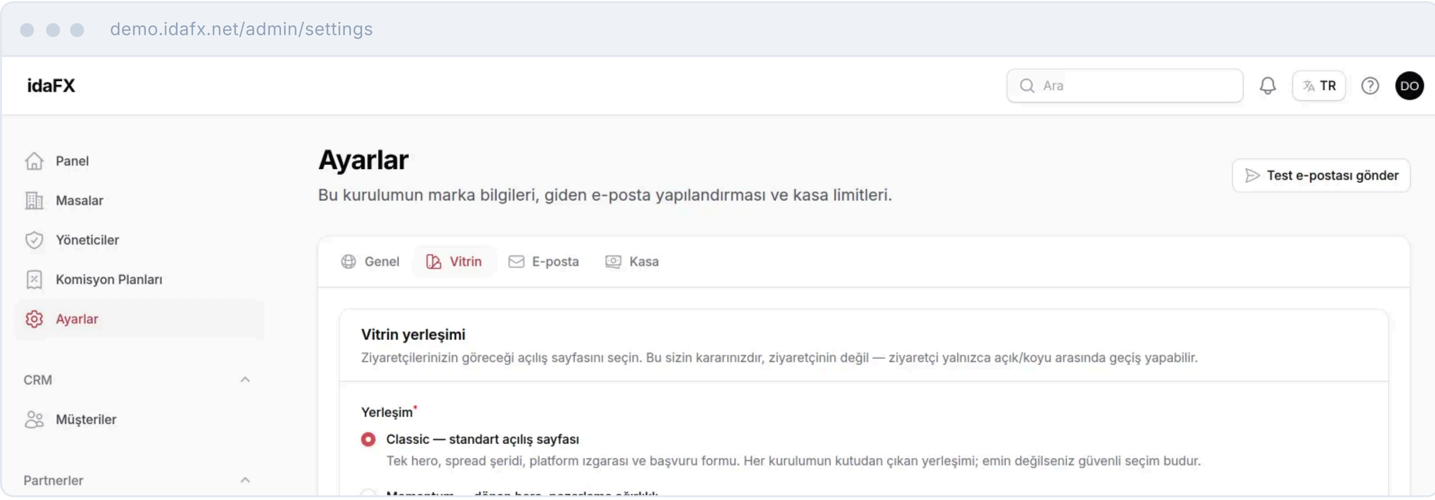
A note on scope

idaFX provides the flow for collecting, storing and approving documents. Automated identity verification (Sumsub, Onfido and the like) and sanctions screening are not in this release; those integrations can be built within your development hours. Regulatory compliance — including which document you require in which jurisdiction — is yours as the licence holder.

12 Settings, email, automation



General settings, SMTP configuration and cashier limits — all behind the superadmin gate.



The **Storefront** tab of the same screen: layout choice, brand colour, section switches, text overrides and the slider. Each layout is listed with *who it suits* beside it — the operator is not left guessing (section 10).

Email

Every email leaving the system passes through a single gateway: it is rendered in the recipient's own language, a delivery trail is written to the database, an hourly send ceiling is applied, and **an email failure never stops the flow of money**. If your SMTP server goes down, deposit approval keeps working and the email waits in the queue.

Onboarding includes a *sandbox* mode: the system runs the entire flow without actually sending anything, recording the messages it would have sent. You can review your templates in this mode before going live.

Scheduled jobs

JOB	FREQUENCY	WHAT IT DOES
Cashier reconciliation	Daily at 06:00	Read-only audit; reports stuck payouts and missing reversing entries
Trading reconciliation	Daily at 06:15	Audits platform balances and the deal sync cursor; read-only, it corrects no column
Trading sync	Every 15 minutes	Pulls accounts and closed deals from active platforms
Callback sweep	Hourly	Notifies the relevant agent of calls now due
Price feed	Every 2 minutes	Refreshes market prices (falls back to simulation if no provider key is set)
Email drain	Every minute	Sends the messages waiting in the queue
Queue hygiene	Weekly	Clears failure records older than a week

Notification centre and reporting

- In-panel notifications: work awaiting a decision, a client assigned to you, a call now due.
- Five charts on the dashboard: deposit/withdrawal flow, sales funnel, conversion, commissions and client acquisition.
- CSV export on the four main lists — the exported scope is limited to what the user is permitted to see.
- A full admin log: which manager changed what, and when.

13 Money-path discipline

This section covers the most distinctive part of the product, and it describes a choice: **on records that carry money, there is no such operation as "edit".**

In most CRMs, when an amount is entered wrongly a manager opens the row, changes the number and saves. The record is now correct, but *the history lies*: the old value, who changed it and why are all gone. Months later, when reconciliation does not balance, there is nothing left to look back at.

The rules idaFX follows

1. Records are immutable

On transaction and partner ledger rows, the amount and the direction are frozen; a row cannot be deleted. This is not a rule kept in the interface but a seal enforced at the model layer — a developer cannot break it even by accident.

2. A correction is a reversing entry

If a transaction has to be cancelled, a new row (`REV-`) is written to cancel it and the two rows are linked. The net effect is zero and the history is complete.

3. Statuses move one way

Which states can follow which is defined. There is no going back from "completed" to "pending"; what is closed stays closed.

4. One gateway

Every operation that touches a balance goes through a single service. No screen, no command and no report updates a column directly.

5. Idempotency

Every request carries a unique key. If the same request arrives twice, the second one does not create a new transaction — network retry, double click or webhook replay, it makes no difference.

6. Explicit-intent flag

Irreversible actions (paying money out) require a separate act of confirmation. Intent is never inferred from indirect signals such as the amount being close to the balance.

The audit tool

`idafx:reconcile-cashier` runs every morning and asks three questions: do the totals balance, is there a withdrawal whose payout started but never finished, and is there a cancelled transaction with no reversing entry written. **It fixes nothing** — because a tool that corrects money automatically will, when it breaks, corrupt money automatically. It only reports; a human makes the call.

> **Two deliberate findings in the demo environment**
>
> On demo.idafx.net the reconciliation tool reports two "stuck payouts". That is not a defect but proof the tool is working — the demo data creates those two cases on purpose, so you can see that the tripwire is not silent.

14 Security and data sovereignty

Identity and sessions

Admin and client identities live in separate tables with separate session drivers. Passwords are bcrypt; session cookies are secure and httpOnly. Unauthorised access attempts hit a rate limit.

Authorisation

A policy class for every record type; visibility is enforced at the data layer. An agent navigating by direct URL to a client outside their scope gets a 404 — not even the existence of the record leaks.

Data

PSP keys and the SMTP password are encrypted in the database. KYC documents sit on a non-public disk. The application environment file has restricted permissions.

Transport

TLS end to end; security headers (HSTS, framing protection, content-type lock) are enforced on responses. The real client IP is resolved safely through the proxy chain.

Where the data sits

A deployment is **isolated per brokerage**: its own domain, its own database, its own file store. One client's data can never appear in another client's deployment, because it is not physically there. On the Enterprise plan the deployment can run entirely on your own server (self-host); in that case we have no access to the data either.

Security of the third identity surface

The partner cabinet runs on its own guard, its own session and its own language key, and that guard is registered on no other route. **No address inside the partner cabinet carries a model id** — there are only tokens, looked up by their sha256 digest, so there is no surface on which someone could walk an id upwards and land on another partner's record. More importantly: **an unscoped query cannot be constructed**, because the constructor of the partner query classes demands a partner object and has no default. A screen that "forgot to apply the filter" cannot be written; the code will not compile.

The test net

806 automated tests, 35,353 assertions; they run before every release ships. The weight of the suite is deliberately on the money path: the reversing-entry chain, the double-submit seal, authorisation gates, reconciliation, role-based visibility and the masking discipline of the partner cabinet. For a feature to count as "working", a test has to prove it.

What we do not do

Two-factor authentication (2FA) is not mandatory on admin login in this release, and a content security policy (CSP) is not yet in force. Both are on the roadmap and we will agree dates for both in your onboarding plan. We write this here because gaps not appearing on a security list does not mean there are none.

15 Eight languages and RTL

The panel and the portal run in eight languages: English, Turkish, German, Spanish, French, Portuguese, Italian and Arabic. All eight are standard; extra languages are not billed as a separate line item.

Full RTL for Arabic

Not just translated text: the panel layout, the sidebar, tables, form labels and icon directions all mirror right to left. An Arabic-speaking client does not get "an English panel with Arabic text in it".

Language per person

Every manager and every client picks their own language, and that preference is stored independently of the device. Emails leaving the system are rendered in the recipient's language too.

How this is guaranteed

No user-facing text is hard-coded; it all lives in language files — in this release **2,588 keys** per language, across eight languages. An automated check before release compares the key sets of all eight, and **the release does not ship unless the missing-key count is zero**. That solves the "translations decay over time" problem structurally.

The same discipline applies to the copy you write yourself: the storefront's seven text overrides (section 10) are held separately in each of the eight languages. Leave one language empty and the product's own translation shows there instead — no visitor ever lands on a half-translated page.

> **Compared with competitors**
> The large CRM providers in this sector generally position multi-language support as an add-on module or a per-language fee. Eight languages plus full RTL being included in the plan is a direct cost difference, particularly for brokerages selling into MENA and Latin America.

16 What works, what awaits setup, what is on the roadmap

This table belongs to the contract, not to the sales pitch. Everything in the second column can be tried on demo.idafx.net today.

That the middle column holds a single row is not a flaw; it is the message. There is exactly one item in this table awaiting setup, and it is the largest piece of the product. No work remains on the code side; what is waiting is your licence and the install of the edge service (section 8).

AREA	WORKING TODAY	BUILT — AWAITING SETUP	ON THE ROADMAP
CRM	Lead-to-client status machine, desks, roles, visibility, timeline, callbacks	—	—
Cashier	Deposit/withdrawal chain, reversing entries, limits, withdrawal lock, reconciliation	—	Automated payout processor
Payments	Manual bank, manual crypto (USDT), Stripe, PayPal	—	idaBit, Praxis, Skrill, Nuvei, Match2Pay
IB / commissions	Partner tree, CPA / revenue share / per-lot plans, override, deduplication	—	—
Partner cabinet	Third identity surface, 7 screens, PII masking in the query layer, request-to-approval payouts	—	Guided tour, dedicated payout queue screen
Trading platform	Adapter interface + built-in simulator (real prices, margin, deal generation)	cTrader, MT5, MT4 drivers — contract v1.0, signed, 60-item conformance suite, end to end against the reference sidecar	—
Portal	Overview, deposit, withdrawal, trading, history, KYC, profile, password reset	—	—
Storefront	5 layouts, brand colour, section switches, 7 text overrides × 8 languages, slider, preview	—	Logo/favicon upload
KYC	Document upload, review, automatic status derivation, protected storage	—	Automated verification of the Sumsub/Onfido kind
Operations	Email engine, notifications, 7 scheduled jobs, CSV export, admin log	—	Advanced report designer
Platform	Webhooks, custom domain, brand colours; the logo is applied at installation	—	REST API, prop challenge engine
Security	Role/policy gates, encrypted secrets, protected document store, security headers	—	Mandatory 2FA, content security policy

Roadmap order

What remains is prioritised as follows: payment automation, then the REST API, then reporting, then the prop challenge engine. The platform adapters do *not* appear in that order, because they have been written — their timetable is set by your licence and your sidecar install, not by our development plan. Tell us during contract talks which item is critical for you and the order can change; this is a negotiable item, not a hidden plan.

17 Onboarding and delivery

The time from signature to a running system on your own domain is **five to ten business days**. What sets that duration is not the software but how quickly your PSP and platform keys are ready.

1. **Deployment and branding**

   We deploy to your domain, install the TLS certificate and apply your logo and brand colours. Domain verification for outbound email (SPF/DKIM) is completed. At the end of this step the panel and the portal are up and your team can log in.

2. **Connections**

   The keys for your own PSP accounts, the manager account for your own platform licence and your SMTP details are entered into the system. These are *your* accounts — we only set up the connection. Payment methods are verified in sandbox first, then switched to live. If a real trading platform is to be connected, the edge service (sidecar) is installed next to your platform server, egresses from a fixed IP and is added to the broker's allow list — on cTrader that means Linux, on MT4/MT5 it means Windows and .NET. What stretches the timeline is almost never our side; it is this permission and licence step.

3. **Team and go-live**

   Desks, roles and commission plans are configured, and we run an onboarding session for your team. Any existing client list is migrated. Before going live, the cashier flow is tested end to end with real, small amounts.

After delivery

- General product updates reach every deployment; release notes arrive in advance.
- Growth and above include a separate **staging** environment: updates are tried there first and reach production afterwards.
- An isolated database per deployment; the self-host option on Enterprise.
- Backups and monitoring are part of the deployment; a restore test is on the go-live checklist.

What we do not do

Obtaining the brokerage licence, buying the MT4/MT5 server licence, applying to a PSP, opening a bank account, providing the server the edge service (sidecar) will run on, and meeting your regulatory obligations are yours. This is not evasion but a requirement of the licensing model: all of these have to be in the licence holder's own name.

18 Pricing

Four plans. What separates them is **capacity** — seats, payment methods, platforms, clients — not modules. A firm on the small plan does not get a cut-down version of the product.

Launch

€4,990/yr

Setup €1,500

A new brokerage moving its first few hundred clients into one system. 5 seats, 2 payment methods, 1 platform, 1,000 active clients.

MOST CHOSEN

Growth

€14,990/yr

Setup €2,500

A firm with separated desks and a growing IB network. 15 seats, 6 payment methods, 3 platforms, 10,000 clients, staging environment.

Enterprise

€39,990/yr

Setup €6,000

Unlimited seats and clients, 3 brands, dedicated database, self-host option, an assigned engineer, 8 development hours a month.

PILOT

Prop

€26,400/yr

Setup €3,500

The prop firm model. The challenge engine is still in development; the CRM, cashier and portal layers work today.

Capacity table

	LAUNCH	GROWTH	ENTERPRISE	PROP
Admin seats	5	15	Unlimited	10
Active clients	1,000	10,000	Unlimited	5,000
Payment methods	2	6	Unlimited	4
Trading platforms	1	3	Unlimited	2
Brands	1	1	3	1
IB tree depth	3	10	Unlimited	3
Partner cabinet (IB portal)	✓	✓	✓	✓
Storefront layouts	5	5	5	5
Portal languages	8	8	8	8
Staging environment	—	✓	✓	✓
Dedicated database	—	—	✓	✓
Self-host	—	—	✓	—
Support	Email	Email + chat	+ phone	Email + chat
Response time	2 business days	8 business hours	4 hours	8 business hours
Development hours / mo	—	—	8	4

Billing model

List prices are in EUR. Billing is *annual and paid up front* — there is no monthly plan and no discount tier. The setup fee is separate and always applies.

Not included in the price

These are your direct costs; we do not mark them up.

- The **brokerage licence** and all legal and compliance costs.
- The **MT4/MT5 or cTrader licence** and its server fee.
- **PSP agreements**, transaction fees and rolling reserves.

- The **liquidity provider** agreement and its spread/commission cost.
- **Third-party usage fees** such as SMS or KYC verification services.
- **Custom development** beyond the hours included in your plan.
- **Data migration** from your existing system, priced separately by volume.

19 Market comparison

The figures below are compiled from the providers' public price lists. The point is not to show that we are the cheapest — it is to show which band we play in.

PROVIDER	PLAN	SETUP	PRICE
idaFX	Launch	€1,500	€4,990/yr
idaFX	Growth	€2,500	€14,990/yr
idaFX	Enterprise	€6,000	€39,990/yr
CloudForex	Start Up	US$1,000	US$250
CloudForex	Expert	US$2,000	US$1,000
B2Core	Starter	—	US$1,000
B2Core	Advanced	—	US$2,500
B2Core	Enterprise	—	US$20,000
Match-Trader	White Label	—	US$2,500
Match-Trader	Turnkey	—	US$4,000

Honest positioning

Where we are ahead

Money-path discipline (a heading absent from competitors' brochures), eight languages plus full RTL included in the plan, data sovereignty and price transparency. Also **five storefront layouts** — elsewhere a "theme" is mostly a change of colour, here the reading order itself changes — and **a partner cabinet with PII masking in the query layer**: an arrangement that does *not* hand the IB the client's full contact details is rare in this sector. And a live demo that opens instantly with no form — nobody else in the sector offers that.

Where we are behind

A real MT4/MT5/cTrader connection has **not been proven in any client deployment**: the code is ready, the field evidence is not. B2Core and Match-Trader have a decade of integration maturity, and taking a driver into the field for the first time is a different job from having written it. There is no REST API. We have few reference clients — the product is new.

Who we are not right for

If you are a mature firm that needs tens of thousands of accounts on a live MT5 server tomorrow, we are not the right answer today. We say this in the sales meeting too — selling to the wrong client costs both sides six months.

20 What white label means — and FAQ

Three models, three meanings

MODEL	WHAT YOU GET	IN WHOSE NAME
White label	The software runs entirely under your brand; your client never sees the provider's name anywhere	The licence, PSP and platform are in your name
Grey label	You use another firm's infrastructure under your own brand; the principal firm is visible in the background	In the principal firm's name
Introducing broker	You bring clients; the infrastructure and the client relationship stay with the principal firm	Entirely in the principal firm's name

idaFX is white-label software. Neither IDA nor the name of any third-party framework appears in the panel, the portal, the emails or anywhere in the source code the user can see.

Frequently asked

Do you provide a brokerage licence?

No. The licence is between you and your regulator. We provide the software.

Does it work with MT5 today?

Not today — but the reason is not the software. The drivers are awaiting setup: the contract was written as version 1.0, sealed by a 60-item conformance suite, and the fake driver of our zero-dependency reference edge service runs end to end — so we can demonstrate the integration to you before any licence is bought. What is missing is your platform licence and the installation of the edge service. Our order starts with cTrader, because the cTrader Open API offers order execution openly and the MT5 Manager API does not.

Can my partners sign in to a cabinet of their own?

Yes, it has been delivered. A partner signs in at `/partner` and reads their earnings, their clients, their network and their payout requests. They see a client's name in part and the address masked; the phone number and the first-deposit amount they never see at all — and that mask sits in the query layer, not in the interface, so the CSV export passes through the same mask (section 7).

Can we choose our own storefront?

Yes — you pick one of five layouts from the settings screen, and there is no build step. The brand colour, which sections stay on and the seven pieces of front-page copy across all eight languages are managed from the same place. Uploading a logo file is still an installation step today (section 10).

Can I use my own PSP?

Yes, that is the model. If the provider you have an agreement with is not on the supported list, we write the adapter within your development hours.

Where does my data sit, and can you access it?

In your own deployment, in your own database. On the Enterprise plan you host it on your own server; in that case we have no access either.

Can I see the product before buying?

Yes — no form to fill in, no credentials to request. You pick a role at demo.idafx.net and go straight into the running system.

How long is the contract?

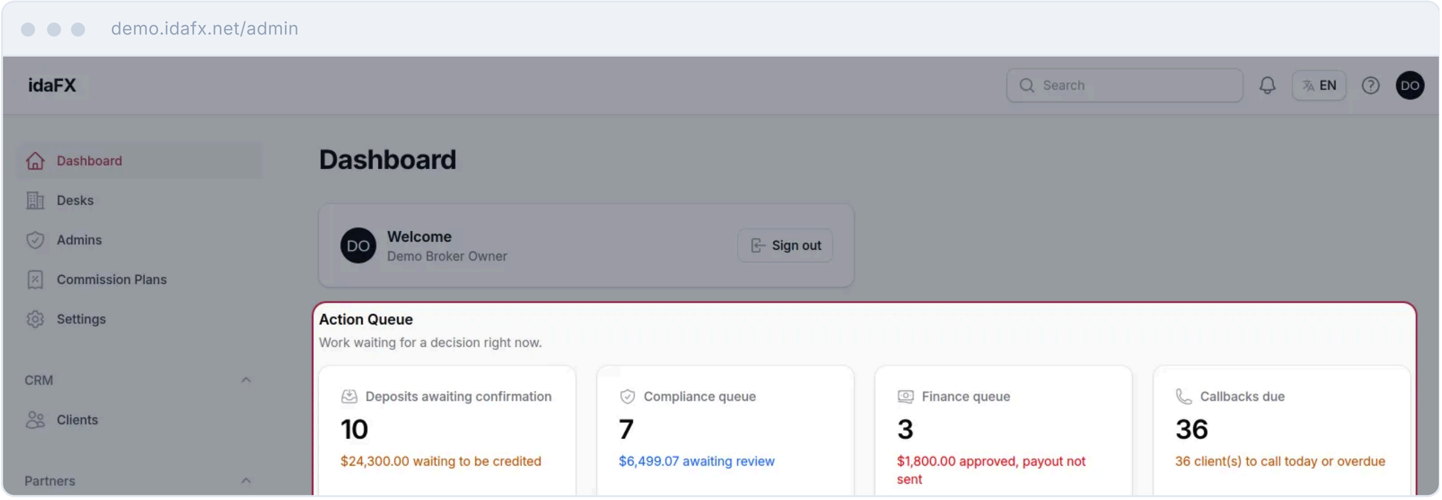
Billing is annual and paid up front — there is no monthly plan and no discount. Your price is fixed for the year you have paid; on exit you receive a full database dump.

Can my own developer work on the product?

On an Enterprise self-host deployment you get access to the source code. So that general updates do not collide with your changes, we recommend a release-tagged way of working; we set that up together during onboarding.

21 Live demo

Every claim in this document can be tried on demo.idafx.net. No form, no password, no sales call required: you pick a role, land on the screen that role sees, and the guided tour starts on its own.



In eight steps, the guided tour explains each screen in the language of the work that screen does — not as a feature list.

SEAT	WHAT YOU SEE
Brokerage owner	Everything: action queue, cashier, partners, settings
Manager	Desks and team performance; settings closed
Sales agent	Only their own book and their own callbacks
Client	The portal: balance, trading, deposits and withdrawals, KYC
Partner (IB)	The partner cabinet: earnings, clients (masked), network, payout request

You can see all five storefront layouts from the same address: `demo.idafx.net/?theme=momentum` — and likewise `ledger`, `terminal` and `atlas`. These links open a *preview* only; they do not change the published storefront and they save nothing (section 10).

About the demo data

The demo environment holds 500 people, 90 days of history, trading accounts fed by a real price feed and working cashier queues. The account behind the IB seat is **the root of a populated tree**: two active sub-partners below it, one suspended partner, clients and ledger rows that have already been decided — not an empty portal but a working cabinet. The data is generated, no real money moves, and the environment is reset regularly — poke at it as much as you like.

See the product running

demo.idafx.net

Corporate site: idafx.net · IDA LIMITED, Malta
This document covers idaFX release 0.11.0 · 1 September 2026