



D&D MARKETING

D I G I T A L M A R K E T I N G A G E N C Y

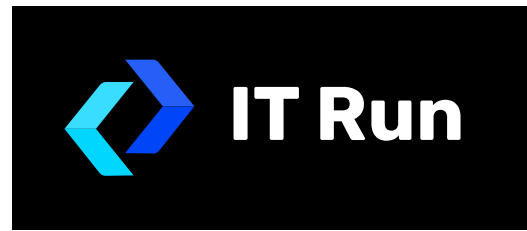
E x p l o r e M a r k e t i n g D i f f e r e n t l y

D&D MARKETING'S PORTFOLIO

D&D Marketing Agency is a full-service digital marketing service provider. Here, you'll discover a collection of our work. It showcases our expertise and passion for impactful solutions that help clients best present their brands.

Our work includes the creation of logos, websites, pitch decks, one-pagers, infographics, presentations, visuals for social media, and more. You name it; we can create it.

BRANDING/LOGO



LOGO REDESIGN



Dumb & Dumber



D&D MARKETING



Dumb & Dumber



D&D MARKETING

BEFORE

AFTER

COMMUNICATION CONCEPT OUR BRAND BOOKS



BRAND GUIDELINES



The Brand Guidelines Book

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Introduction.

Welcome to D&D Marketing Agency's official brand book. This document aims to educate and guide anyone responsible for creating internal and external communication using the D&D Marketing brand. Identity Standards are essential to us.

They allow us to maintain a coherent brand image that is easily recognisable and understandable. We all must share a basic knowledge of how and when to use our identity.

Brand Guidelines 2023

Our Story

D&D Marketing Agency is a professional marketing that provides high-quality services to FinTech organ and small and large businesses operating in various industries.

Each company, brand, and product has a story, we tell it right. To convey impactful messages, we combine innovative ideas with time-tested techniques. We use simplicity to achieve perfection.

Brand

Our Mission & Vision

Our mission is to assist companies in establishing themselves in their respective fields. We see ourselves as trustworthy and competent partners. We're prepared to walk the extra mile for our clients because we care about their brands and business.

Brand Guidelines 2023

Our Logo

Identity Standards are essential to us. They allow us to maintain a coherent brand image that is easily recognisable and understandable. We all must share a basic knowledge of how and when to use our identity.

Brand Guidelines 2023



Icon & Favicon

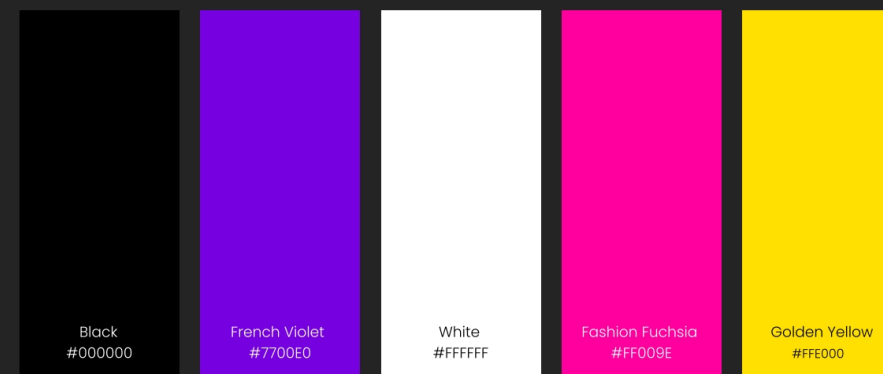
The D&D Marketing icon should only be used as the official Favicon in gradient. It can also be used for social media as a user/company image on both black or white backgrounds.

Brand Guidel

Our Colors

The colours selected by D&D Marketing Agency should not be altered or replaced under any circumstances. They represent the brand and its values.

Brand Guidelines 2023



Brand Guidelines 2023

Our Voice

D&D Marketing Agency's tone of voice is a combination of formal and informal. It's chosen as a medium that educates, motivates, and unites. We're fearless optimists, making positivity a core element in our writing across all platforms.

Brand Guidelines 2023

Our Typography

Br

COMMUNICATION CONCEPT

OUR BRAND BOOKS



Kindlyn

BRAND GUIDELINES

2024

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OUR MISSION & VISION

Our mission is to help clients with their daily financial needs. We see ourselves as trustworthy and competent partners offering a reliable tool that people can use to:

- CREATE AND MANAGE BANK ACCOUNTS
- ISSUE AND MANAGE PAYMENT CARDS
- EXCHANGE FIAT AND CRYPTO CURRENCIES

OUR STORY

Kindlyn is a dependable payment solution providing services to end users worldwide. We aim to facilitate operations and offer clients a comprehensive banking solution catering to their needs.

The idea of Kindlyn came to reality from our desire for kindness, hence our brand's name. After developing software, we decided to help the global community by donating a percentage of our monthly earnings to different causes.

OUR LOGO

Kindlyn Logo should always be used with the gradient comprising #2BF1DF and #9891FB.

Complementing the logo can be done with white or dark blue. The circular and square version logos are used on banners, ads, and social media depending on their size and placement.

The font used for the logo should always be Lato Bold.

Dark Background

Wordmark

White Background

Logomark

LOGO MISUSE

It's crucial to maintain a consistent appearance of our logo. It should not be misinterpreted, added to, or modified.

- Do NOT change the proportions or distort the logo
- Do NOT add contours to the logo
- Do NOT make the logo bolder
- Do NOT underline the logo
- Do NOT change any elements relative to each other
- Do NOT add a drop shadow to the logo
- Do NOT rotate the logo
- Do NOT recolor the logo

OUR COLOURS

The colours selected by Kindlyn should not be changed or replaced under any circumstances. They represent the brand and its values.

Logo Colour	Periwinkle Blue #9891FB
Logo Colour	Celeste #2BF1DF
Background Colour	Patrick's Blue #142180
Background Colour	White #FFFFFF

OUR VOICE

Kindlyn's tone of voice is a combination of formal and informal. It's chosen as a medium that educates, motivates, and unites. We're philanthropists trying to spread kindness and compassion while also offering cutting-edge payment solutions to people worldwide.

OUR TYPOGRAPHY

We use two fonts. The primary is Lato and can be used without styling (body text) or in bold (logo text). Our secondary font is Francois One and is used only in regular (header one and two).

FRANCOIS ONE

Francois One Regular

AaBbCcDd

Traditional sans serif gothic display typeface form. These letterforms have been reshaped for use on the web, such as opening up the counters a little and optimizing the stems for use in bold display typography.

Lato Regular
Lato Bold


LATO

AaBbCcDd

Described as serious but friendly with the feeling of warmth and professionalism, Lato Font's semi-rounded details give it a modern feel. Its strong structure provides stability and seriousness – Professional, Transparent, Warm and Friendly.

COMMUNICATION CONCEPT

OUR BRAND BOOKS



Brand Guidelines

2024

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Introduction

03

Welcome to FinHub's official brand book. This document aims to educate and guide anyone responsible for creating internal and external communication using the FinHub brand.

Identity standards are essential to us. They allow us to maintain a coherent brand image that is easily recognisable and understandable. We all must share a basic knowledge of how and when to use our identity.

Our Story

04

FinHub is a comprehensive self-serviceable financial platform that offers all essential regulatory and financial tools in a single platform. Regulated and non-regulated banks, merchants, financial institutions, and other organisations can rely on FinHub to build their own financial ecosystem.

Mission & Vision

05

Our mission is to assist companies in scaling their operations through automation and digitalisation. We see ourselves as trustworthy and competent partners. We're prepared to walk the extra mile for our clients because we care about their business and success.

Our Logo

06

The FinHub Logo should always be used with the colours #00FFFF and #FF1493.

The text complementing the logo can only be 00FFFF and #FF1493.

The rectangular and square version logos should be used on banners, ads, and documents depending on their size and shape.



06

Icon & Favicon

07

The FinHub icon should only be used as the official Favicon in 00FFFF and #FF1493.

It can also be used for social media as a user/company image on both black or white backgrounds.

Logo Misuse

08

It's important to maintain a consistent appearance of our logo. It should not be misinterpreted, added to, or modified. No attempts should be made to alter it. Its composition, colours, and orientation should remain as described in this document.

- Do NOT change the proportions or distort the logo
- Do NOT underline the logo
- Do NOT add a drop shadow to the logo
- Do NOT change any elements respective to each other
- Do NOT rotate the logo
- Do NOT add contours to the logo

Colours

09

The colours selected by FinHub should not be altered or replaced under any circumstances. They represent the brand and its values.

Magenta	Persian Blue	Periwinkle
HEX #B812D5	HEX #2B2C93	HEX #CACAE4
RGB 184/213/18	RGB 43/44/147	RGB 202/202/228

Gradient

Our Typography

11

We use two fonts. The primary is Space Grotesk it is used mainly for master headings. Our secondary font is Montserrat and is used for body text.

Space Grotesk Bold

Montserrat Regular

AaBbCcDd

AaBbCcDd

Our Voice

10

FinHub's tone of voice is a combination of formal and informal. It's chosen as a medium that educates, motivates, and unites. We're fearless optimists, making positivity a core element in our writing across all platforms.



COMMUNICATION CONCEPT

OUR BRAND BOOKS

Brand Guidelines of SEPA Cyber Tech Group

In this book we've gathered our most valuable recommendations to guide you in the various ways you can use the SEPA Cyber name, logos and language in your materials without having to have your people call our people.

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Introduction

Who we are

SEPA Cyber is a Fintech company, part of a Multinational Group operating in more than 32 countries.

We offer innovative, modular and scalable IT solutions to the banking & financial sector, governmental sector and retail sector.

We say yes when others say no! From diversity we create unity! From straight-forward payments processing to complex core banking services, we have done it all. Our priority is to be a trusted partner for our clients

We love what we do

We offer ground-breaking products and services to continuously support both start-ups and established businesses in maximizing their potential.

The revolution of financial technology started spreading around the world, affecting a high amount of processes in the sector.

FinTech is expected to reshape the economic and social lives of people and to positively impact their financial processes and interactions. We strive to be the answer for each FinTech demand!

Our Logo

Our Logo

Clearspace

Clearspace around the logo is equal to the cap height of S.



Color & Position

These are the only variants for the logo. Whether it is going to be used for product or marketing purposes, the logo may be shown on white or a dark blue color background (preferred).

It may also be used over photos where a suitable clear area exists. Use the reverse light variant when a background is too dark to allow use of the positive logo.

SEPA
CYBER TECH GROUP

SEPA
CYBER TECH GROUP

don't..



Brand Architecture

Choosing us means choosing endless opportunities, because trust is what you pay, and value is what you get!

Our Colors

Our Colours The colours selected by FinHub should not be altered or replaced under any circumstances. They represent the brand and its values.

09

Deep Magenta

HEX #8B12D5
RGB 184/213/18

Persian Blue

HEX #2B2C93
RGB 43/44/147

Periwinkle

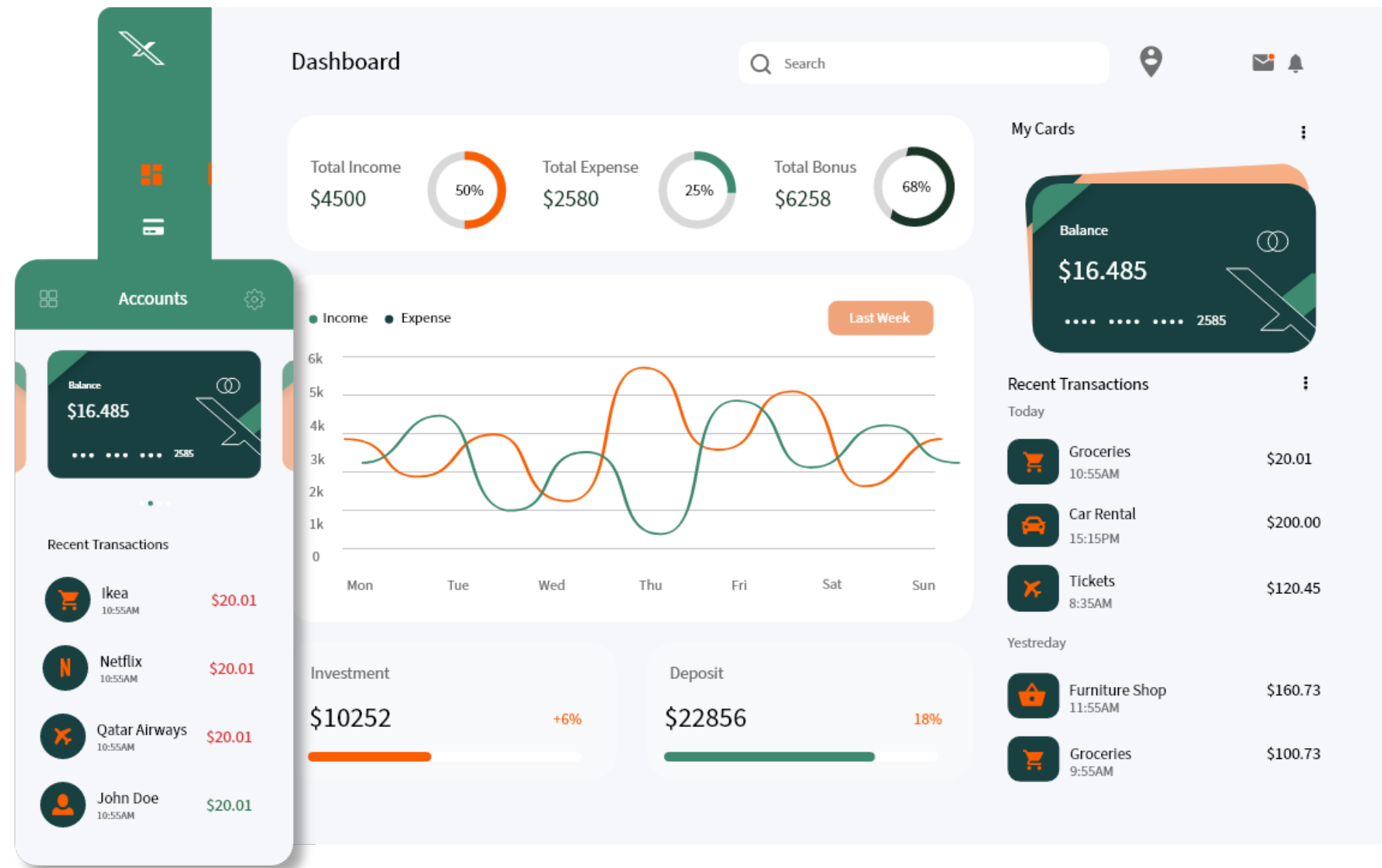
HEX #CACAE4
RGB 202/202/228

Gradient

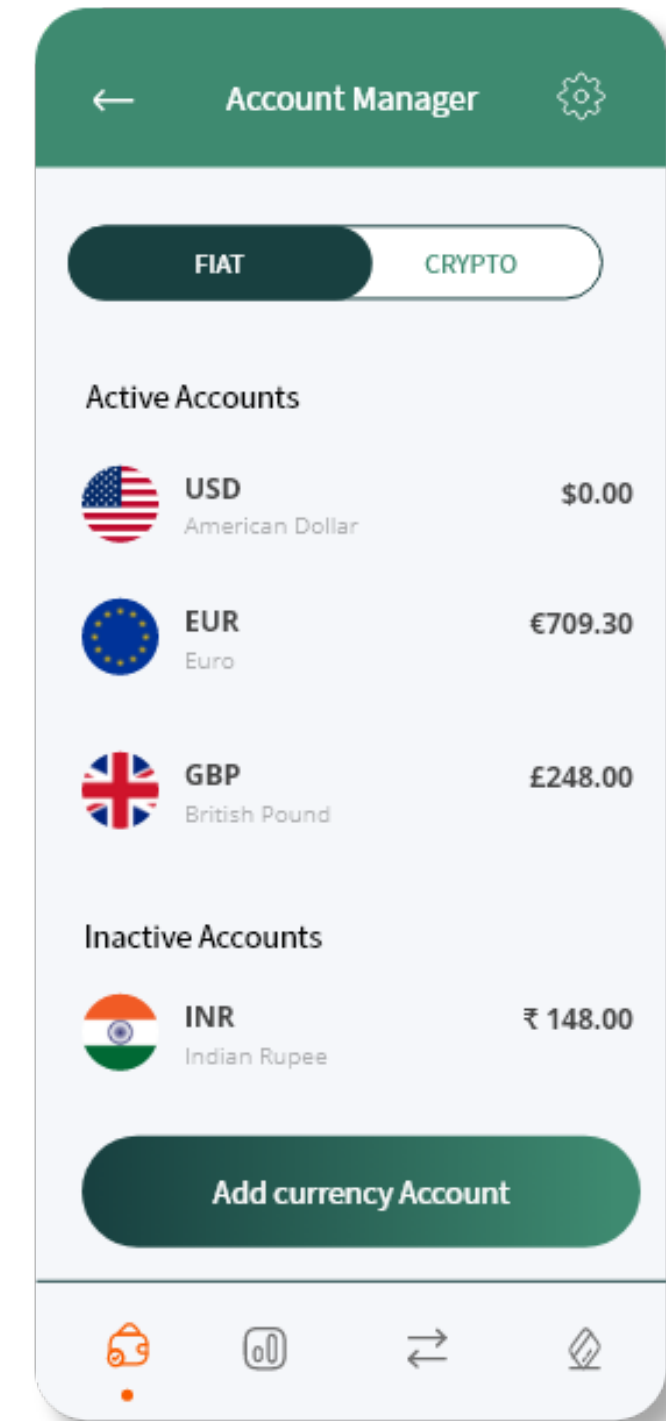


PRODUCT STRUCTURE/MATRIX

OUR PRODUCT MOCKUPS



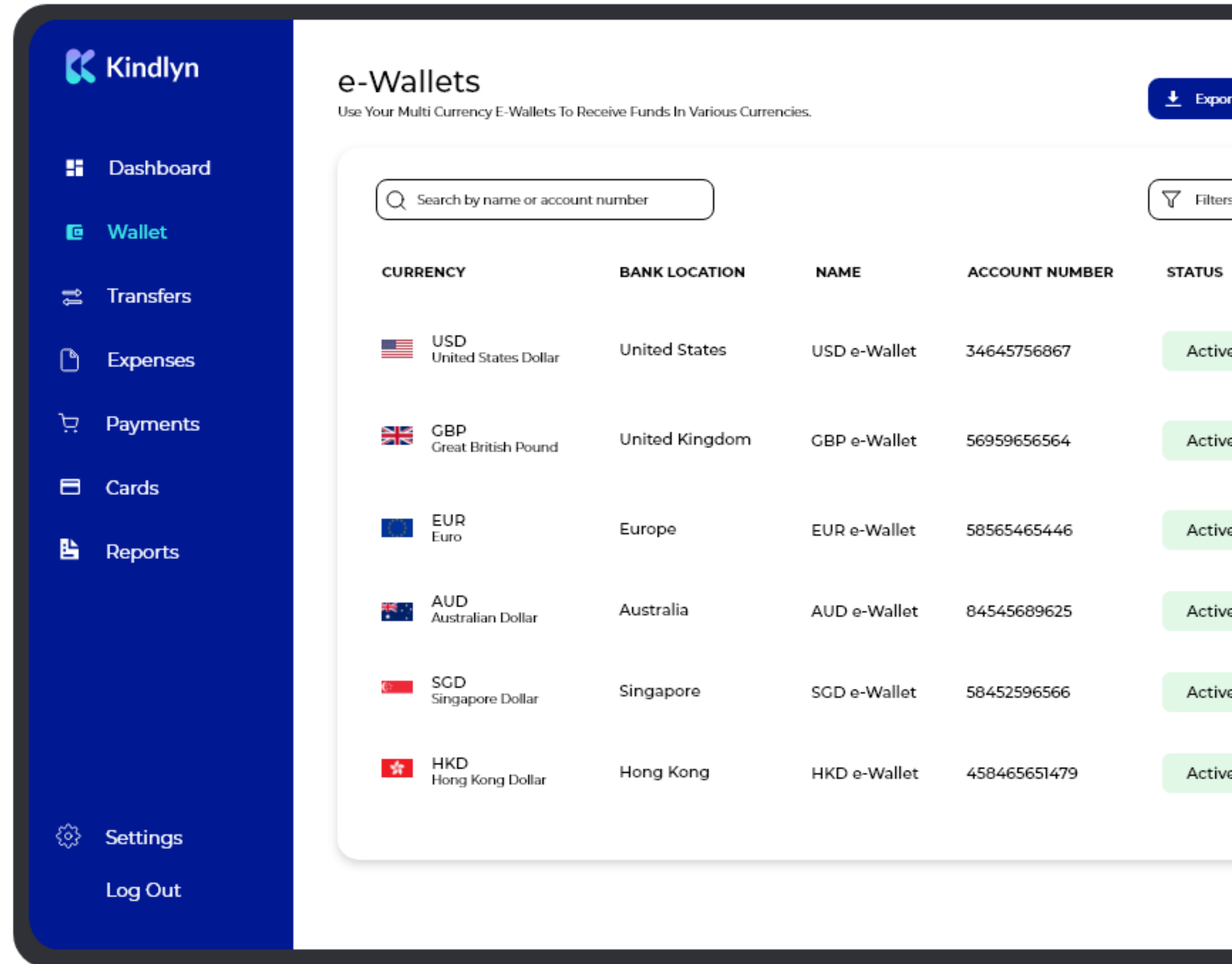
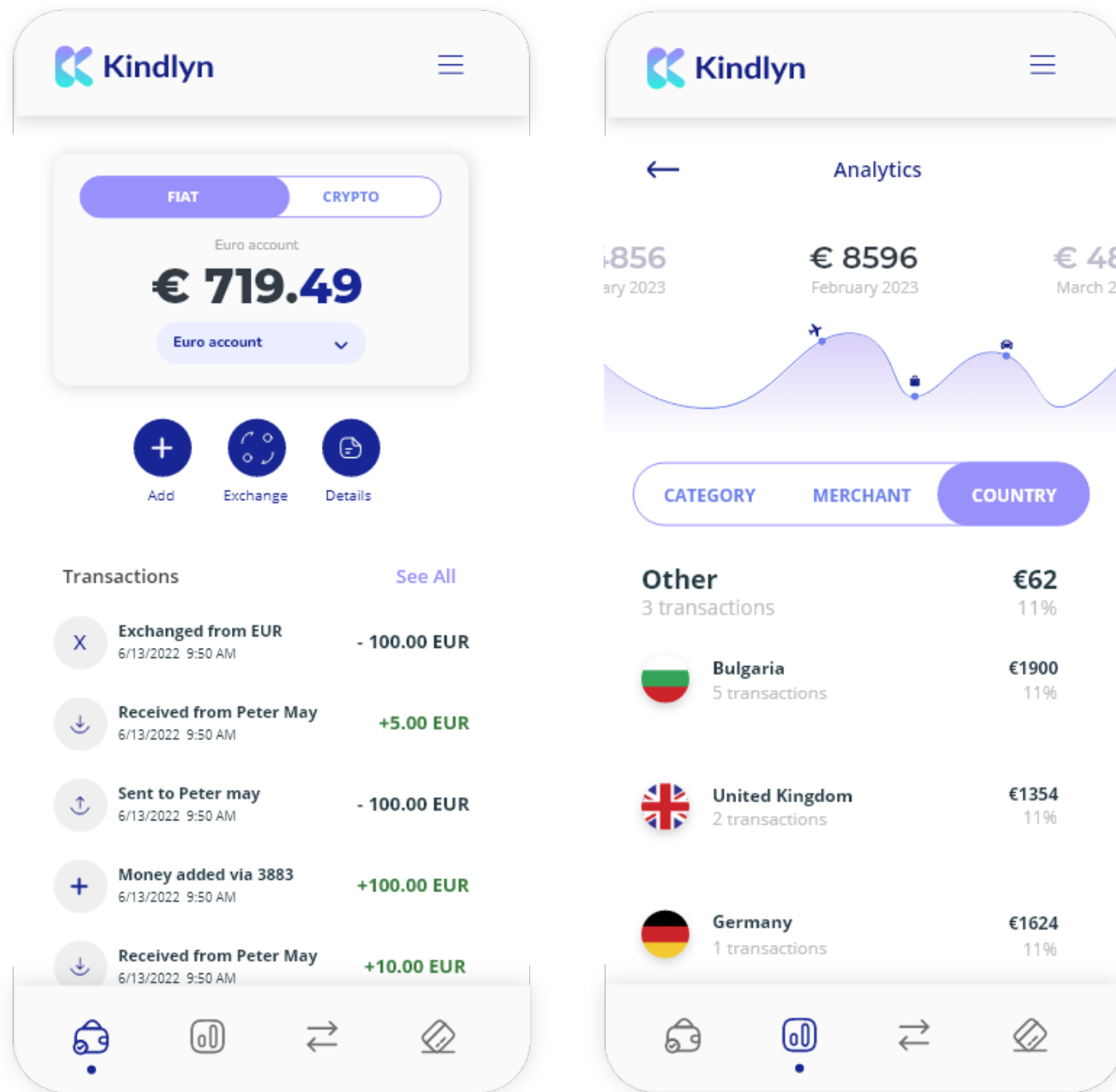
FINTECHXPRESS



PRODUCT STRUCTURE/MATRIX

OUR PRODUCT MOCKUPS

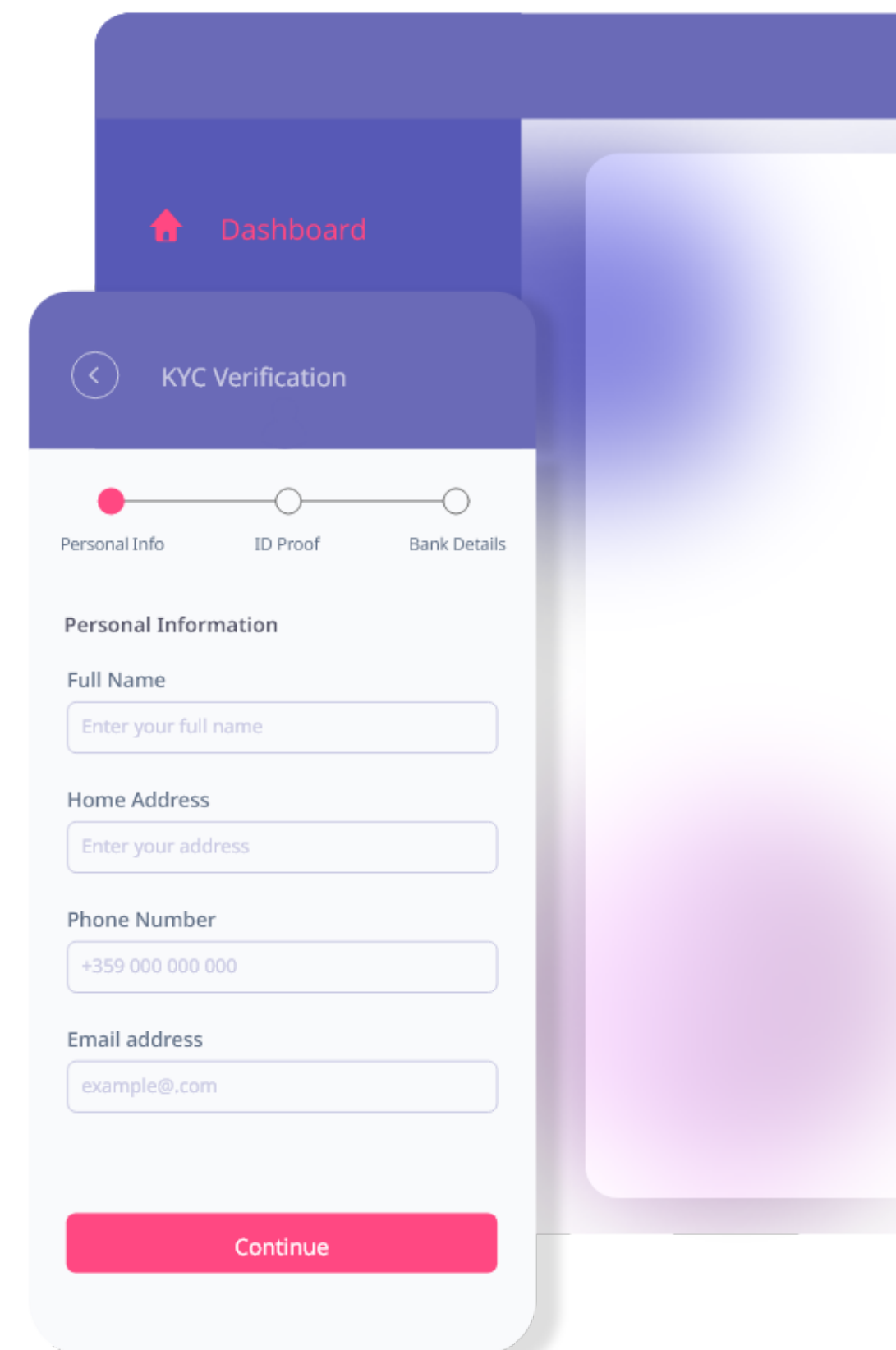
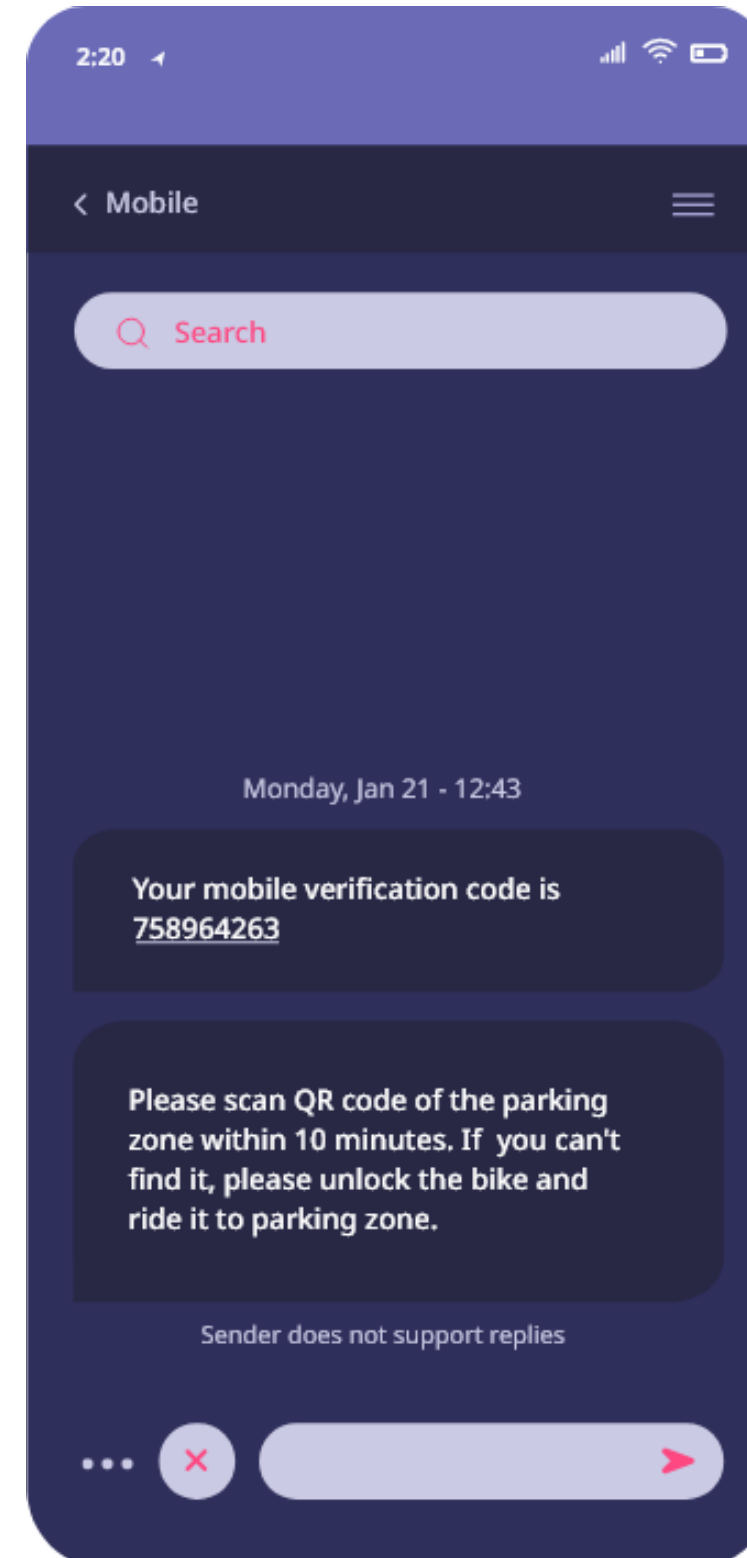
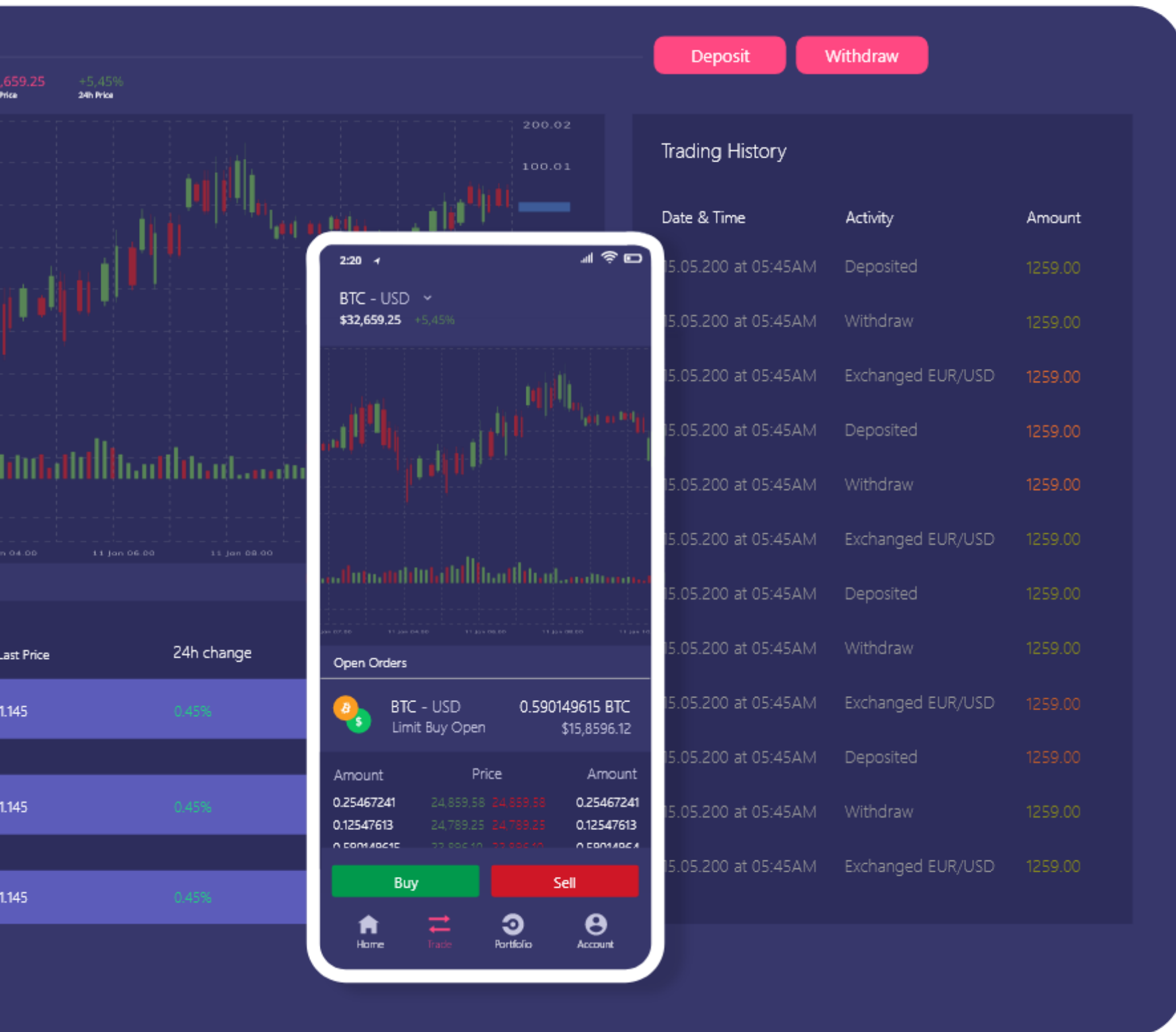
KINDLYN



PRODUCT STRUCTURE/MATRIX

OUR PRODUCT MOCKUPS

SEPA CYBER TECH GROUP



Business Valuation

5 Common Methods

01

Asset Valuation

Tangible and intangible items

02

Historical Earnings Valuation

Gross income, ability to repay debt, and capitalization of cash flow or earnings to determine the current value

03

Relative Valuation

Compare the value of your business's assets to the value of similar assets, giving you a reasonable asking price

04

Future Maintainable Earnings Valuation

Evaluate the sales, expenses, profits, and gross profits from the past three years

05

Discount Cash Flow Valuation

Take any business's future net cash flows and discount them to present-day values

SEPA CYBER TECHNOLOGIES CORE ISSUING PROCESSING

Deploy highly differentiated and innovative card payment options by using our white-label products. Our solutions allow companies from different industries to offer their customers different payment methods that are done with the click of a button.



SCALABLE ARCHITECTURE
React quickly to changing requirements with our platform's scalable architecture



FULL COMPLIANCE
Our core issuing processing solutions are in compliance with all laws and regulations



AUTOMATION
Benefit from a high degree of automation. Keep manual labour to the minimum



INNOVATIVE DEPLOYMENT
Deployment is quick and easy with our flexible SaaS and on-site options



COMPREHENSIVE SUPPORT
Work with Visa, MasterCard, Maestro and V PAY, as well as private label and close loop propositions



LATEST TECHNOLOGIES
Accept EMV, contactless, NFC, and token payments

WWW.SEPA-CYBER.COM

Neobank Solutions to Help Businesses by SEPA Cyber Technologies



"The all-in-one software to trust!"

Our white-label, turnkey NEOBANK solution offers organisations a wide selection of functions. With our software, companies can execute complex processes by pushing a button.

Card Issuing and Management

Banks, FinTech agencies, and prepaid program managers can issue and personalise debit and credit cards with our neobank solution. Our software is compatible with a range of EMV contact and dual interface cards.

Multi-Currency Accounts

Organisations can use our software to accept and issue payments in any currency of their choice. They can also offer their customers the possibility to open multi-currency accounts. With our neobanking product, businesses can target new markets and audiences.



Onboarding

Our onboarding module helps financial institutions abide by local, regional, and global Anti-Money Laundering (AML) requirements. They can use it to conduct KYC, KYB, PEPs & Sanctions, and other essential background checks.

Digital Wallet

SEPA Cyber Technologies takes pride in offering reliable digital wallet solutions. Our product can be used for e-money withdrawals and deposits, instant payments, NFC purchases, and transfers to third parties. It also offers the following functionalities:

- Pay In and Pay Out
- Cashback
- Loyalty and Rewards
- P2P and Analytics



www.sepa-cyber.com/sales@sepa-cyber.com

eWallets

Digital wallets are here to stay! It's an undeniable fact. At SEPA Cyber Technologies, we are dedicated to offering reliable eWallet solutions. Using and storing cryptocurrency can be as easy as counting to three!

5 Reasons to Trust Our Digital Wallets

01

White-Label Digital Wallets

Companies can brand their digital wallets to their liking

02

Intuitive Interface for End Users

User-friendly web and mobile interface to meet and exceed customer expectations

03

Scalability

Add new and additional features to improve user experience

04

Complete Compliance

Our digital wallets are designed and developed per all legal and security-driven requirements

05

Powerful Admin Back-Office

Organisations can easily view, monitor, and manage their customers' eWallets

OUR ONE PAGERS



Auditing Services

Businesses using FinTech products are subject to different audits. These inspections evaluate an organisation's ability to comply with various laws, regulations, and standards. At SEPA Cyber Technologies, we offer auditing services to help

businesses pass their audits with flying colours. We work with companies in a number of sectors, including banking, retail, transportation, gaming, and airline.

With Auditing Solution, you get ...

• Auditing Services

SEPA Cyber independently examines and verifies essential standards across multiple streams. Our audit services aim to identify weaknesses in regulatory compliance procedures and create paths for improvement

• SWIFT Audit

Assisting in the expedited completion of SWIFT CSP audits to ensure that your company complies with all regulations and requirements by guiding according to all mandatory standards.

• Cyber Security

Managing and reducing cyber security risks by providing a suite of policies and procedures whilst conducting risk assessments of our clients' businesses and virtual management when required

• ISO's

Helping in the delivery of ISO 27001, 14001, 9001 and 22301 accreditations, furthermore delivering all required documentation and assisting with the compulsory audits.

Choosing our Auditing Solution

will bring you the following benefits

Scalability

Add new/additional functionalities with ease

A high degree of automation

Keep the manual work to a minimum

Full compliance

Achieve full compliance with all legal and security-driven requirements

+Combine with:

Managed Services Solution

The Managed Services solution can help companies consolidate different aspects of their business into a single, coherent whole.

Reporting & Reconciliation

The intuitive online reporting system for analysis, visualisation and export of complex data such as Visa QOC, Mastercard QMR, Settlement Report, or Custom Reconciliation



Card Management System

Together we craft the right service for you and your clients. Like any other business, the card payment industry has been undergoing a revolution triggered by innovation in technology. Adapting to these changes requires financial

companies to reevaluate their business model and finetune their current strategy to calibrate it to a new world. This is where our Card Management System (CMS) comes in to offer highly innovative payment card propositions.

With Card Management System you get:

End-to-end core issuing processing services such as

- Instant onboarding
- Supporting
- Transaction monitoring
- Multi-tenant management
- Chargeback management
- Card fraud protection

Following card brands:

- 1 Visa, V PAY, MasterCard and Maestro, as well as private label and closed-loop propositions
- 2 All existing and emerging payment technologies - EMV, contactless, NFC, tokenization, 3D secure
- 3 All card types and accounts: debit, credit, prepaid, commercial, and virtual

Choosing our Core Issuing Processing

will bring you the following benefits

Scalable architecture

React quickly and easily to changing requirements. Add new/additional functionalities with a single API integration

A high degree of automation

Keep the manual work to a minimum

Full compliance

Achieve full compliance with all legal and security-driven requirements.

Deployment innovation

Get flexible deployment options (On-premise and SaaS)

+Combine with:

Reporting & Reconciliation

The intuitive online reporting system for analysis, visualisation and export of complex data such as Visa QOC, Mastercard QMR, Settlement Report, or even a Custom Reconciliation.

e-Wallet

White-labelled digital wallet built for fiat and cryptocurrencies that are stacked with other cool features.



IPG

Browse, pick a product, add to cart, hit the checkout, repeat – this has become our routine, our second nature. However, what happens between us entering the credit card numbers and merchants getting paid, is not always a positive experience. Fortunately, this is not the case with

SEPA Cyber Tech Group's IPG. We have developed a turnkey platform for seamless and secure processing and authorisation of payments.

With IPG you get:

- Multiple payment methods
- Multi-channel operations
- Multi-currency processing
- Multi-acquirer integration
- Multi-lingual functionality
- Digital onboarding

That comes together with...

- Admin back office
- Merchant back office
- Fraud Management
- Invoice management
- Merchant interface testing
- Ready-to-use shopping cart plug-ins
- API and SDK Integration

Choosing our

IPG

will bring you the following benefits

Scalability

Add new/additional functionalities with ease

A high degree of automation

Keep the manual work to a minimum

Full compliance

Achieve full compliance with all legal and security-driven requirements

White-label solution

Showcase a sleek, company-branded frontend

Deployment innovation

Get flexible deployment options (On-premise and SaaS)

+Combine with:

PCI-DSS Host

Secure hosting on our multi-layer fail-over data centres, which are PCI-DSS – Level 1 certified. Each merchant data will be isolated from all other data.

WE ARE D&D MARKETING AGENCY

ABOUT US

D&D is an experienced agency set to conquer the marketing industry via established and contemporary methods. Our ambition is to provide value-based solutions to businesses from different sectors and help them achieve their full potential.

- MARKETING STRATEGY
- CONTENT WRITING
- ADVERTISING
- DATA ANALYSIS
- SOCIAL MEDIA PRESENCE
- GRAPHIC DESIGN
- EMAIL MARKETING
- WEBSITE DEVELOPMENT
- BRAND DESIGN
- VIDEO CREATION
- INFLUENCER MARKETING
- API DOCUMENTATION CREATION



CREATIVITY IS INTELLIGENCE HAVING FUN!

WHY CHOOSE US?

Crypto Retail Commerce

The crypto world is growing exponentially. We're keeping up with the times and implementing initiatives that enable us to develop projects in the crypto industry.

Retail includes all activities involving selling goods by a company directly to the consumer. We help companies find the soul of their brand and increase awareness.

The Commerce industry includes companies that provide valuable services to end customers online and in person. We aim to assist all types of service providers.

MISSION & VISION

Our mission is to provide comprehensive, effective, and personalised services/solutions. Helping companies grow their brand, attract new business, and reach their marketing goals. We envision ourselves becoming an essential part of the long-term success of our customers and gaining them as partners.

OUR MARKETING HACKS

Creative Team

Our marketing tips and tricks will increase the performance of your business and help you thrive in today's digital world. D&D Marketing Agency will reveal creative ways to help you hack the online advertising game. Contact us today!

At SEPA Cyber, we focus on productivity and integrity, and D&D represented these two core values in the marketing strategy they created for us. Our experience with them was nothing short of phenomenal because the team exceeded our expectations from the get-go. We recommend working with them if you want to achieve your marketing goals.

SEPA Cyber Technologies

GET IN TOUCH IF YOU'RE MASSIVE

Name * Email * Subject

Message *

I accept the terms & conditions

I'm not a robot

SEND EMAIL

WEBSITE/ OUR WEBSITES AND LANDING PAGES

HTTPS://THEDAD.DIGITAL/

// SEPA
CYBER TECH GROUP

Home Products Suite Company Regions Contact Us [Explore FinHub](#)

Embedded Finance Service Provider Platform by SEPA Cyber Tech Group

Are you a bank, Fintech, or financial regulated company that wants to scale and diversify its business with embedded finance services? We have the ideal turnkey, white-label platform for you.

Our product is compatible with different mobile and web applications, making it the perfect solution for embedded finance service providers of all sizes.

With SEPA Cyber's embedded finance platform you get

- Power and master admin panels
- Dependable sandbox environment
- Complete customisation
- Nostro and Vostro account management
- Fiat exchange management
- Crypto exchange management
- Card management
- Multi-language functionality

Let's talk! [Contact Us](#)

Power Admin

Power admin back office allowing embedded finance service providers to deploy multiple master admins.

Master Admin

White label master admin panel for electronic money distribution to configure, manage and monitor software performance.

Your best solution if you need

- Payment Solutions
- Dependable RegTech
- Core Banking
- Direct Reporting & Reconciliation

More than an embedded finance platform

- Worldwide availability
- Trustful partner
- Deployment innovation
- PCI DSS Level 1 certified

A step ahead of the competition

- Book a meeting
- Get access
- Project scope and offer
- Sign up

Book your FREE meeting if you want a dependable platform for your embedded finance services providers

[Contact Us](#)

// SEPA
CYBER TECH GROUP

Product Suite Company Regions Contact Us

- FinTech
- RegTech
- InsurTech
- GovTech
- Marketing Platform
- Other Services

// SEPA
CYBER TECH GROUP

Home Products Suite Company Regions Contact Us [Explore FinHub](#)

White-label Internet Payment Gateway

Streamline existing online payment flows from your web and mobile applications to a secure, scalable and easy-to-use white-label internet payment gateway. We have the ideal turnkey, white-label payment gateway.

With SEPA Cyber's white-label IPG you will be able to offer

- Digital onboarding
- Virtual back office
- Easy integration with your development
- Seamless integration for providers
- Seamless integration with your fraud management
- Build-to-order
- Monitor your payment platform
- Multi-currency and multi-currency processing

SEPA Cyber's powerful IPG solution supports the following payment methods

Credit cards

- Visa
- MasterCard
- American Express
- Discover
- Other
- Banking
- Mobile Pay
- Mobile Cdn
- JCB
- Other Banks

Checkout experience

- Address
- Invoice
- Receipt
- Virtualisation
- Micro-payment by Micro-Trust
- American Express One Key
- Gift Card Order

Local payment methods

- Adyen
- Alipay
- Apple Pay
- Bank of America
- Bank of China
- Bank of India
- Bank of Japan
- Bank of Korea
- Bank of Mexico
- Bank of New Zealand
- Bank of Norway
- Bank of Singapore
- Bank of Sweden
- Bank of Switzerland
- Bank of Taiwan
- Bank of Thailand
- Bank of United Kingdom
- Bank of United States
- Bank of Vietnam
- Bank of West Africa
- Bank of West Europe
- Bank of West India
- Bank of West Japan
- Bank of West Korea
- Bank of West Mexico
- Bank of West Norway
- Bank of West Singapore
- Bank of West Sweden
- Bank of West Switzerland
- Bank of West Taiwan
- Bank of West Thailand
- Bank of West United Kingdom
- Bank of West United States
- Bank of West Vietnam
- Bank of West West Africa
- Bank of West West Europe
- Bank of West West India
- Bank of West West Japan
- Bank of West West Korea
- Bank of West West Mexico
- Bank of West West Norway
- Bank of West West Singapore
- Bank of West West Sweden
- Bank of West West Switzerland
- Bank of West West Taiwan
- Bank of West West Thailand
- Bank of West West United Kingdom
- Bank of West West United States
- Bank of West West Vietnam

Wallets

- Google Pay
- Apple Pay

Your best solution if you need

- Stability
- Administration
- Performance
- Deployment innovation
- Technical solution

More than a payment gateway

- Worldwide availability
- Trustful partner
- PCI DSS Level 1 certified

Step by step to complete solution

- Book a meeting
- Get access to a sandbox
- Project scope and offer
- Sign up

Added value service to your already existing product or new business - with SEPA Cyber's white-label IPG you are ready in 1-2-3

[Request Now](#)

// SEPA
CYBER TECH GROUP

Product Suite Company Regions Contact Us

- FinTech
- RegTech
- InsurTech
- GovTech
- Marketing Platform
- Other Services

// SEPA
CYBER TECH GROUP

Home Products Suite Company Regions Contact Us [Explore FinHub](#)

beyond technology

Modular and scalable IT solutions to the banking & financial sector, governmental sector and retail sector. We simplified the process with our innovative SEPA CoreX platform.

[Contact Us](#)

- Other Services
- FinTech
- RegTech
- Marketing Platform
- See Solutions
- EduTech
- GovTech
- DeFiTech

// SEPA
CYBER TECH GROUP

Home Products Suite Company Regions Contact Us [Explore FinHub](#)

White-label stock exchange platform

Whether you are an established brokerage business or a startup, there is one thing to make you stand out – a powerful stock exchange platform. Our flawless and easy-to-understand system will give your business an advantage in a highly competitive market. Manage the global trading of stock.

Let us help you lead the brokerage market. Trade in global and local markets with SEPA Cyber.

With SEPA Cyber's embedded finance platform you get

- Power and master admin panels
- Dependable sandbox environment
- Complete customisation
- Nostro and Vostro account management
- Fiat exchange management
- Crypto exchange management
- Card management
- Multi-language functionality

Let's talk! [Contact Us](#)

```

1 {
2   "welcome": "Laura Johnson",
3   "embed": "finance into your products",
4   "start": "right away with our sandbox environment",
5 }

```

WEBSITE /
OUR WEBSITES
AND LANDING
PAGES

[HTTPS://SEPA-CYBER.COM/](https://sepa-cyber.com/)

Home Services FINTECHXPRESS Solution About Us Contact Us

Comprehensive Payment Solutions powered by FintechXpress

The software is trusted and used globally by companies, employers and clients. FintechXpress presents a white-label payment software for your customers individual needs.

Provide opportunities that exceed expectations. FintechXpress offers an easy-to-implement, all-in-one payment platform that is compatible with web and mobile applications. Our product offers a user-friendly experience that makes incoming and outgoing fiat and crypto transactions a breeze.

Make a Solid Impression with FINTECHXPRESS

What We Offer

- WIRE
- APP
- ACCOUNTS
- CRYPTO
- CARDS
- EXCHANGER

Discover new digital horizons while remaining **Fully Compliant**. [Contact Us](#)

Payment Cards

Offer clients branded debit cards suitable for different payment schemes.

Who Do We Serve

FinTech, Online, Retail, E-Commerce

We offer dynamic Digital Solutions.

Everyone at FintechXpress is passionate about enhancing and transforming the global financial landscape. [Contact Us](#)

Security

- Safety**: The users funds are managed and stored in segregated accounts.
- Asset protection**: The users digital assets can be stored in personal wallets, are insured and only the user has access.
- Security**: If security isn't your 1st partner are ISO 27001 certified.
- Data protection**: The users personal data are processed and stored according to the stringent GDPR requirements, additionally, taking other data protection regulations into consideration.
- Safeguarding**: The users funds are insured with a money institution (EMI).

Join As A Corporate Member!

Become Visible With Your Own Brand

Be Professional Towards Your Partners!

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Discover Our Services

- WIRE
- APP
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- CRYPTO
- CARDS
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WIRE Electronic Transfer

We provide WIRE Transfer Services at FintechXpress

- Swift and Secure**: Transfer funds quickly and securely, whether it's local or international.
- Global Reach**: Send Money globally with ease.
- Top-Notch Security**: Your financial data is safeguarded with advanced encryption.

Brand Your Own Financial App

- Your branded mobile app enables your customers to manage their funds on your platform from any device, anywhere in the world.
- Available on iOS and Android platforms. Your branded app displays digital debit cards, e-wallets and crypto wallets clearly laid out.

[Download Demo App](#)

E-wallets

Enable the administration of multiple currencies in one app, which appears in your own corporate design.

- Use EUR, USD, GBP, INR, VND and more
- The user can transfer funds in and out of his e-wallet by using e.g. SEPA, SWIFT or Factor Payments
- 24/7 customer support.
- Export statements in CSV/PDF.

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All you need in one single solution.



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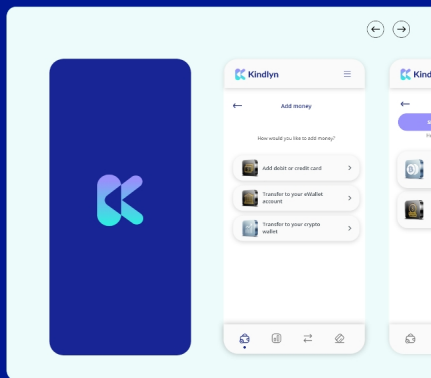
Different Countries. Different Currencies. One Eco-System.

A platform designed for you!

Get App

Many Functions One Application

- Personalised e-Wallets
- IBAN & Swift Payments
- Multiple-Currency Availability
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- State of the Art Functionalities
- Debit Card Payments
- Fiat & Digital Asset Usage
- Transparent Statements
- And so much more



Unlocking a World of Seamless Transactions! Let's Get Started

NOW

Send funds to..

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- Send funds to UAE
- Send funds to VIETNAM
- Send funds to UK
- Send funds to INDIA
- Send funds to SOUTH KOREA
- Send funds to MONTENEGRO
- Send funds to THAILAND
- Send funds to HONG KONG



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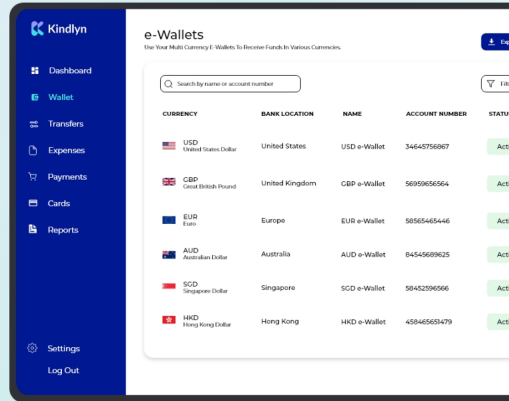
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Multi-currency e-wallets

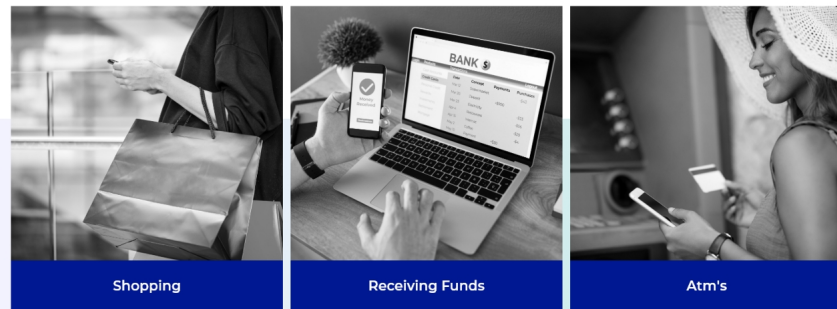
Get multiple currency E-wallets in minutes.

Receive funds and instantly convert them for your day-to-day needs.

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The Kindlyn Experience



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- Apple Pay
- Google Pay
- Contactless Payments via NFC
- Use fiat and Digital Assets
- Transparent statements
- Personalised Security
- Multi language Support
- And Much More

Get Your Card

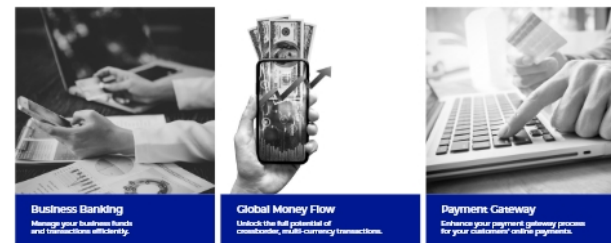
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A financial solution for your global presence.



Our expert team is here to assist you every step of the way, unlocking untapped opportunities for your business

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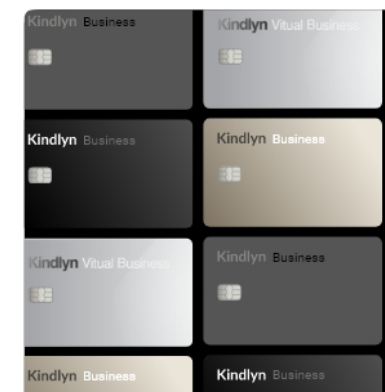
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Streamline company and employee's expenses by staying in control.

Business Borderless Cards are international payment cards that enable your staff to complete transactions in various currencies using funds from your account. Easily pay for goods and services at any location that accepts Debit Card payments, whether it's on the web or at physical stores.

Set Up Cards

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Connecting People
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Company Opening



Real Estate



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Connecting People
and Interests



Company Opening



Real Estate



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Investment Consulting

Tailored Company Formation Services From BC International

We offer business owners the option to open companies in Bulgaria. Our guidance and expertise provide a seamless process from start to finish, saving entrepreneurs valuable time and energy. Discover new, fantastic opportunities with BC International.

Why Base Your Company In Bulgaria

Bulgaria has favourable company establishment regulations and indulgent taxation compared to other countries in the European Union (EU) and European Economic Area (EEA).

10%
Corporate Tax
* Second lowest in Europe

20%
Value Added Tax (VAT)
* One of the lowest in Europe

5%
Dividend Tax
*Only in case of actual payment of dividends

5%
Personal Income Tax
* Dividends are tax-free when distributed among shareholders, and the 5% dividend tax has been paid

More Than That, Everyone Can Start A Business Because

Whether they are EU citizens or not, foreign citizens can register a company in Bulgaria, they don't need permanent residence in the country to start their business, our highly skilled specialists advise and support our clients throughout the entire process.

What We Do

- Legal paperwork and documentation preparation
- Commercial register registration
- Bank account opening
- Company stamp creation
- Logo and business cards
- Landing page development
- Virtual office registration
- Correspondence and secretarial services
- Annual financial report drafting
- Private address registration
- ID card applications

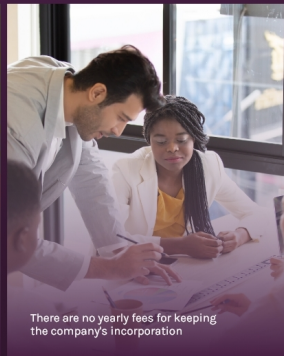


We Recommend GmbH In Bulgaria

GmbH companies in Bulgaria offer their owner/s different advantages such as:



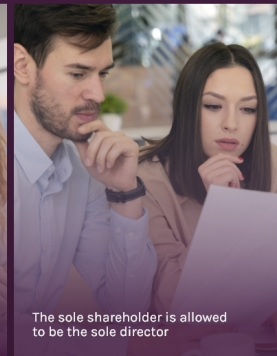
One or several owners



There are no yearly fees for keeping the company's incorporation



No obligatory presence of a Bulgarian shareholder, director, or secretary



The sole shareholder is allowed to be the sole director

Why Collaborate With BC International

We offer simplicity to businesses. Our experienced, friendly, and knowledgeable professionals will draft and prepare the necessary paperwork and navigate you through opening a bank account.

Credit scores exist in Bulgaria but aren't as prevalent as in other European countries like Germany, the United Kingdom, or France. They are rarely taken into account when establishing a company, opening bank accounts, or renting office spaces.

Trusting us means registering a company with as few headaches as possible. And the best part is that you'll visit a marvellous country with numerous wonders while starting your new business.

Benefits Of Opening A Company In Bulgaria

Establishing a company in Bulgaria can be highly advantageous. One of the most notable benefits is the extremely favourable tax policies. The country attracts many individuals from other countries due to its taxation system. You can benefit from the low tax rates regardless of your employment status.

Low Tax Rates

With 10% flat taxation, Bulgaria levies one of the lowest income taxes in Europe. It creates an attractive environment for living and working, as the tax burden is relatively low. Therefore, establishing a company in Bulgaria can be highly beneficial, as income and corporate taxation are only 10%, there is no trade tax, and dividends are subject to only a 5% withholding tax.

Low Establishment Costs

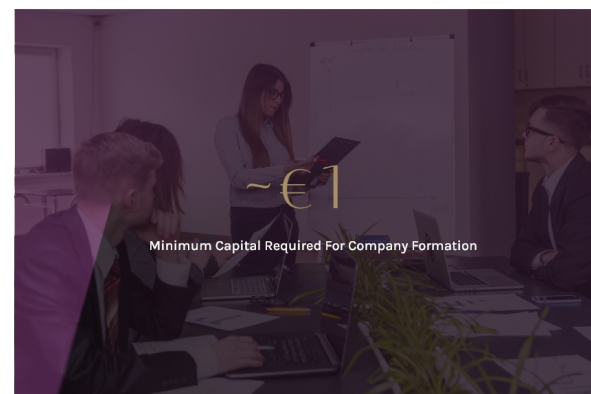
Opening a Bulgarian GmbH is significantly more cost-effective than in other countries such as Germany or the United Kingdom. The minimum capital required for company formation can be as low as 2 BGN (approximately 1 Euro). These minimal capital requirements make the establishment process straightforward and affordable. Additionally, low lawyer and notary fees keep overall costs down.

Favorable Labor Costs

Hourly wages in Bulgaria are currently at 2.85 Euros, representing the minimum wage in the European Union. Social security contributions are significantly lower than in countries like France or Denmark. The higher education level, however, is relatively elevated, giving businesses a fantastic ratio between salaries and quality of work. Furthermore, tax reductions have been introduced in economically weaker areas to stimulate economic growth.

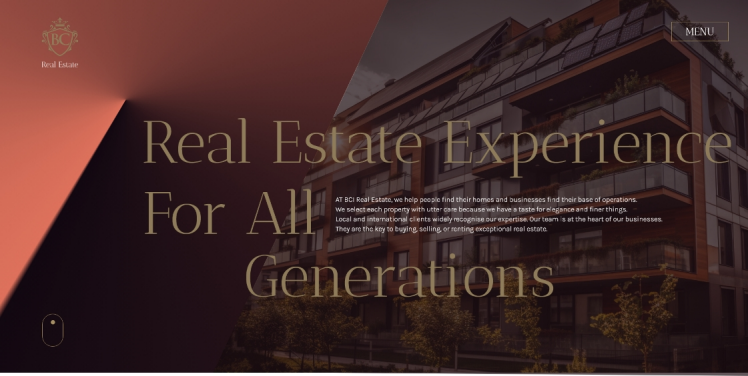
Stable Currency

The Bulgarian currency, the lev (BGN), is pegged to the Euro and regulated by Bulgarian Law. One Euro equals exactly 1936.27 Bulgarian leva. This fixed exchange rate prevents currency fluctuations, and customers can choose between bank accounts in BGN or EUR. Finances are securely stored in a robust system, providing additional stability.



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Why Bulgaria

Bulgaria is regarded as a hot spot destination for international buyers. The country offers some of Europe's best real estate prices and a rich variety of locations - vibrant cities, beautiful countryside, sandy beaches, stunning mountains, and lush valleys.

- ✓ Low real estate taxes and costs of living
- ✓ Bulgaria is only a 3-hour flight away from most European countries
- ✓ Closing fees are approximately 8% of the price
- ✓ Bulgaria is only a 3-hour flight away from most European countries



Why Montenegro

Montenegro's real estate market is still emerging and offers excellent opportunities to investors, developers, and international buyers. The country is quickly becoming a luxury destination due to its scenic coastline, hidden bays, medieval towns, and gorgeous mountains.

- ✓ Montenegro is only a 3-hour flight away from most European countries
- ✓ 20% left of the purchase price for new properties
- ✓ Transfer tax of 3% of the assessed property value
- ✓ Montenegro is looking to join the European Union

Popular Properties

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Grand Residence

Location Space For Sale

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Bulgaria Montenegro



Filter By

Property Type

- Apartment
- House
- Multifamily
- Commercial Property
- Offices

Price Range

- Under \$200K
- \$200K - \$500K
- \$500K - \$1M
- >\$1M
- Under \$200K - \$600K

Bedrooms

- 1 Bedroom
- 2 Bedrooms
- 3 Bedrooms
- 4+ Bedrooms

4,146 (Houses For Sale)

House \$200K - \$600K 3 Bedrooms Clear Filters

Grid of property listings for 'Grand Residence' in Varna, each priced at \$790,000. Includes an aerial map view showing property locations with price tags.

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COMING SOON



The Payment Management and Analytics Platform for the Maritime Industry

Wherever a ship may be, a secure digital wallet with Plioex is the key to cashless payments. Our solution keeps vessels going even in the most unexpected scenarios. Using Plioex enables captains and their crews to tend to the needs of their ships, execute bank transfers at better rates, pay port fees, and handle other crucial operations related to the maritime industry.

Banking Payments

Execute fuel, payroll, and utility payments effortlessly

Learn more

Coming soon

Fleet and Supplier Management

Comprehensive vessel analytics and route planning

Learn more

Coming soon

Crew Management

Enhanced crew onboarding, bank account transactions, and insurance

Learn more

Coming soon

Maritime Community

Dependable maritime industry social media accounts management

Learn more

Coming soon

Making Payments Easy for Maritime Companies

Plioex is created with a single idea in mind - to reshape payments in the maritime industry.



Improve crew safety



Digitise refuelling transactions



Bringing the Maritime Industry to the Digital Era

From predefined spending controls to crew insurance to fleet management, Plioex is a modern platform developed to give maritime businesses the flexibility to sail safely worldwide and toward the future



Digital Financial Transactions



Compliance and Security



Maximised Efficiency



Fraud Prevention



Speed and Quality

Next-Gen Crew Management Platform

Plioex is the ideal platform to attract, develop, and retain capable crew sets for ships of all sizes. Our solution enables maritime companies to recruit and onboard skilled seafarers and coordinate all their needs during voyages.

SCROLL

End-to-End Crew Management Solution

From predefined spending controls to crew insurance to fleet management, Plioex is a modern platform developed to give maritime businesses the flexibility to sail safely worldwide and toward the future



Insurance

Obtain and monitor credit card and P&I insurance for staff members and ships



Payroll payments

Streamline payroll payments monitoring and execution



Travel coordination

Synchronise crew travelling to ensure each staff member arrives on time



Compliance with industry requirements (medical, certificates, visa)

Monitor whether the crew has all the necessary documents to depart



Coordination of crewing

Choose the most suitable seafarers for a specific ship or voyage



Bank account and digital wallet creation

Issue bank accounts and e-wallets to crew members to execute payments at lower rates

The Crew Management Software to Trust

Developed per the highest staff management, IT, and maritime industry standards, Plioex is a reliable, user-friendly platform that helps companies



Enhance staff management procedures



Improve onboarding



Increase crew satisfaction



Reduce staff turnover

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FROM LATIN, "GREAT SOLUTIONS FOR BUSINESSES."

We offer entrepreneurs the option to establish companies in Bulgaria. Our comprehensive guidance and expertise ensures a seamless end-to-end process. We work closely with business owners to determine their specific needs and help them find the most favourable solutions.

GET STARTED



Why Bulgaria

Bulgaria has lax company establishment requirements and tax laws compared to other European Union countries.

10%
CORPORATE TAX

5%
DIVIDEND TAX

Only in case of actual payment of dividends

20%
VALUE ADDED TAX (VAT)

5%
PERSONAL INCOME TAX

Dividends are tax-free when distributed among shareholders, and the 5% dividend tax has been paid



What We Do

- Legal paperwork and documentation preparation
- Commercial register registration
- Bank account opening
- Logo and business cards
- Company stamp creation
- Annual financial report drafting
- Landing page development
- Virtual office registration
- Correspondence and secretarial services



We Recommend GmbH in Bulgaria

GmbH companies in Bulgaria offer their owner/s the following benefits:



One or several owners



No mandatory presence of a Bulgarian shareholder, director, or secretary



No annual fees for keeping the company's incorporation



The sole shareholder can be the sole director



The shareholder/s aren't liable for company debts beyond the company's share capital



Share capital from €1



Why Magna Corporate Management

We offer businesses more than the opportunity to register a company in Bulgarian to benefit from better taxes and regulations. Using our services allows entrepreneurs to not worry about SCHUFA, Creditreform, and other local rating associations. Credit scores exist in Bulgaria but aren't as prevalent as in Germany. They are rarely considered when starting a company, opening bank accounts, or renting office spaces. Working with us enables business owners to get back on their feet in case they're in a tight spot.



PAYMENT PLANS

Set Up Packages

Silver €1000	Gold €1500	Platinum €2000
<ul style="list-style-type: none"> ✓ Paperwork preparation ✓ Commercial register registration ✓ Bank account opening with Visa or Mastercard debit card ✓ Company stamp creation 	<ul style="list-style-type: none"> ✓ Paperwork preparation ✓ Commercial register registration ✓ Bank account opening with Visa or Mastercard debit card ✓ Company stamp creation ✓ Virtual office registration ✓ Logo design ✓ Business card design 	<ul style="list-style-type: none"> ✓ Paperwork preparation ✓ Commercial register registration ✓ Bank account opening with Visa or Mastercard debit card ✓ Company stamp creation ✓ Virtual office registration ✓ Logo design ✓ Business card design ✓ Landing page development

*Virtual offices are subject to monthly fees after registration

Monthly Packages

Silver €250	Gold €350	Platinum €450
<ul style="list-style-type: none"> ✓ Virtual office maintenance ✓ Correspondence acceptance 	<ul style="list-style-type: none"> ✓ Virtual office maintenance ✓ Correspondence services ✓ Cash operation services 	<ul style="list-style-type: none"> ✓ Virtual office maintenance ✓ Correspondence services ✓ Secretarial services ✓ Cash operation services

Annual Financial Report Drafting: €2000

Benefits of Magna Services

- Legal paperwork and documentation preparation
- Commercial register registration
- Bank account opening
- Logo and business cards
- Company stamp creation

Trust Magna Corporate Management to handle the legalities and compliance requirements and focus on your business's core objectives.



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Automotive	Chemicals	Energy	Health	Life Sciences	Public Service	Travel
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Over the years, we've helped businesses automate vital processes, develop new technologies, and create revolutionary solutions for their respective fields. We're eager to add your company to our partners' list and your project to our long record of completed jobs.

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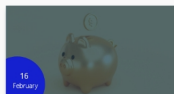
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- General Civil Law
- Banking & Finance
- Criminal Law
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- Real Estate
- Administrative Law

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Address: Address line 1

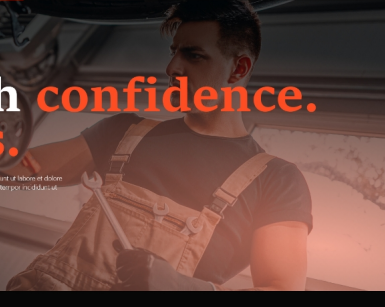
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AutoRepair. Home Services About us Contact us

Drive with confidence. Choose us.


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Makes we serve



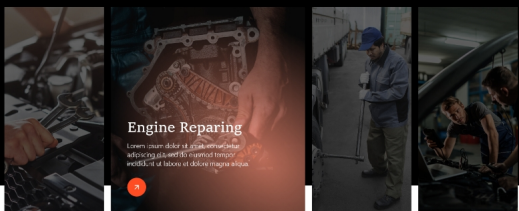
Welcome to our AutoRepair Center

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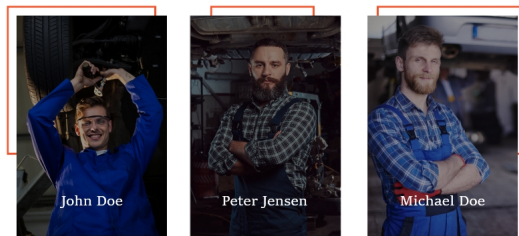
Our services & products

Engine Repairing



Our expert team

John Doe Peter Jensen Michael Doe



Clients saying

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★★★★★

Contact us

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Contact us form with fields for Name, Email, Phone Number, Location, and Message.

AutoRepair. Home About us Services Contacts Opening Hours

Phone: +995 89 54 85 5 96 Monday-Friday 9:00-17:00
Email: email@example.com Saturday-Sunday 9:00-16:00
Address: Address line 1

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PRE-DESIGNED
TEMPLATES FOR
SMES

COMMUNICATION/ OUR INTERNAL AND EXTERNAL PRESENTATIONS

SEPA
CYBERTECH GROUP

Effects of Financial Technology on the Crypto Industry

The cryptocurrency industry has rapidly evolved since its introduction in 2009. It presents a wide selection of challenges and opportunities for individuals and businesses. It's in this narrative that we explore the transformative impact of deploying different financial and regulatory modules within the crypto ecosystem.

Through a detailed analysis of each module's benefits and use cases, we unveil a comprehensive blueprint for the future of cryptocurrency and finance.

The Overall Impact of Crypto

The emergence of crypto has disrupted conventional financial systems, promising decentralised and efficient transactions. However, fragmentation, regulatory concerns, and technological limitations hinder the industry's growth.

We can overcome these challenges by integrating core banking and other financial and regulatory solutions tailored for the cryptocurrency sector and unlock unparalleled possibilities for businesses and end users.

Modules Made to Help the Crypto Industry

We offer a broad range of modules that can take cryptocurrency operations to the next level. Our products are:

Financial Technology

Banking

Core banking solutions act as the backbone, processing transactions, managing accounts, and ensuring regulatory standards. Companies issuing and dealing with crypto can enhance security, improve operational efficiency, and provide users with access to different financial services by integrating comprehensive and dependable core banking systems.

Core banking solutions can help businesses:

- 150% Increase transaction processing by 150%.
- 98% Achieve a 98% compliance rate.
- 200% Augment liquidity depth by 200%.
- 25% Boost user satisfaction by 25%.
- Expand to new markets.

Issuing and Acquiring

Issuing and acquiring modules enable crypto companies to scale their operations. They allow the issuance and acceptance of digital assets through various channels.

Deploying core banking solutions can help businesses:

Payment cards Offer users PVC, eco, hybrid, or luxury cards with your colours and logo.	Digital wallets Buy, sell, and store crypto in a secure e-wallet. Use it to execute transactions to different currency accounts.
Card management systems Issue and manage payment cards. Offer real-time transaction and conversion authorisation based on pre-set rules.	Loyalty cards and eVouchers Enhance client engagement, loyalty, retention, and return rates.
Financial reports Verify and compare crypto recorded crypto operations with a fully automated reporting and reconciliation solution.	

Use our acquiring modules to accept payments via different mediums, such as:

Core acquiring processing Collect and govern crucial user information. Accept payments in various currencies, run FEE, and commission management procedures.	ETMS Accept payments through ATM, POS, mPOS, and SDTRPOS. Automate transaction authorisations and control EMV parameters and merchant data.
IPG Offer clients many payment options with a reliable IPG. Top up credit and debit cards, receive payments anytime in seconds, and provide 24/7 support.	SMS payment Reach a new pool of users by enabling them to pay via SMS without involving a bank.
	Card and payment SWITCH Facilitate global transactions and crypto-to fiat conversions and withdrawals.

How will regulatory software help your company?

- 80% Lower identify verification times by as much as 80%.
- 70% Benefit from a 70% drop in false positive identification.
- 95% Profit from a 95% accuracy rate in regulatory compliance.
- Speed up cross-border compliance.
- 30% Experience a 30% decrease in audits in regulated markets.

Regulatory Technology

In today's business landscape, it's paramount to have dependable tools to traverse the complex and ever-changing regulatory landscape. Ensuring compliance with strict anti-money laundering rules is mandatory for companies of all sizes.

Our solutions are:

Know Your Customer (KYC) Used to verify user identity by comparing passports, IDs, and address registration with databases in 190 countries.	Know Your Business (KYB) Quickly confirm the business owner's identity. Automate and digitise client onboarding.
PEPs and sanctions Check for Politically Exposed Persons and potential sanctions on them by verifying their identity on different watchlists, like OFAC, HM, EU, UN, and more.	Virtual scoring and rating Minimise manual work and offer clients a faster service by automating the evaluation of their credit score and rating. Predict borrowers' behaviour to make informed decisions.

Embedded Finance

Embedded finance solutions empower crypto companies to add financial services and products to their portfolio. Our product suite includes two end-to-end solutions suitable for companies of all sizes.

- 200% Estimated 200% increase in users opening accounts
- 150% 150% growth in load demands
- Improved liquidity pools and yield farming
- 99.9% 99.9% rise in clients' trust

Embedded Finance Service Provider Platform Our software allows businesses to launch and manage digital wallets, fiat and crypto exchanges, payment cards, nostro and vostro accounts, and more. Become a full-scale financial services provider with our assistance.
Embedded Lending Platform Incorporate a cutting-edge Buy Now Pay Later (BNPL) platform into your existing system. Gain the ability to provide debit, credit, and factoring-based financing schemes. Our solution is BCC and BCC-compliant.

What to expect post-implementation:

Why deploy our modules? Let's see what the numbers have to say:

- 300% Enhance trading volumes
Businesses using exchange platforms can increase their liquidity pool by as much as 300%.
- 50% Better trading experience
User engagement metrics are known to increase by about 50% post-integration.
- 200% Efficient crypto payment processing
Boost processed payments by an estimated 200% as clients will use the system for different transactions, including online purchases and remittances.
- 30% Increased users
Automated exchange and payment platforms see a 30% growth in their users.
- 99.9% Strengthened security
Achieve a 99.9% uptime and zero security breaches rate.

Conclusion

Integrating financial and regulatory modules within the crypto industry represents a paradigm shift in how we perceive and interact with financial services. By leveraging these solutions, businesses can overcome existing barriers, unlock new opportunities, and propel the crypto industry towards mainstream adoption.

As we continue to innovate and collaborate, the future of finance will be defined by seamless integration, unparalleled accessibility, and democratised financial services for all, including your clients!

COMMUNICATION/ OUR INTERNAL AND EXTERNAL PRESENTATIONS

Onboarding Manager B2B, B2C (KYC, KYB and Pep and Sanction)

When onboarding a number of standards and strict criteria must be maintained. We shall provide full management of checklists including required documentation to comply with KYC, KYB and PEP/sanction checks. In addition we shall produce a portfolio of policies and procedures to maintain standards. We shall also ensure that all systems used for sanctions use are fit for purpose



Transaction Monitoring and Fraud Officer B2B, B2C

Monitoring transactions is imperative within the payments industry. This is used to detect unusual patterns, potential fraud and suspicions of AML. We shall provide management of transaction monitoring rules, providing bespoke rules settings befitting of each individual client to aid in the prevention of fraud



Back-Office Service/Customer Support 1st and 2nd Level.

Monitoring transactions is imperative within the payments industry. This is used to detect unusual patterns, potential fraud and suspicions of AML. We shall provide management of transaction monitoring rules, providing bespoke rules settings befitting of each individual client to aid in the prevention of fraud



Compliance and KYC

Management of ongoing compliance to regulatory requirements is essential of all businesses. In order to ensure your company maintains compliance we will provide guidance through monitoring programmes. We will also assist you through your KYC and AML processes covering both inception and maintenance through the lifetime of our relationship.

Business Continuity

Business continuity programme is of growing importance, especially after events. We will create and maintain a string business continuity and disaster recovery framework to help cover a multitude of circumstances. We will provide the governance and documentation to support this, backed up by rigorous testing of these procedures.

Incident Management

We shall conduct a thorough review of your organisation's current incident management status, providing analysis and corrections to prevent any re-occurrence of the matter at hand. From this we shall provide a creation of a thorough incident management framework. Ensuring standards are met and maintained.



Cyber Security

We shall assist our clients in the management of cyber security risks by providing a suite of policies and procedures. In addition we shall conduct risk assessments and provide recommendations where required. We will also provide training where required and can provide key roles such as Chief Information Security Officer and management roles when needed.

Data Protection

We will provide assistance to organisations to ensure and maintain data protection standards. We can provide relevant policies and procedures alongside training material. We shall aid in the management of data subject access requests and data protection and can fulfil the role of Data Protection Officer

SWIFT Audit

SWIFT have created a mandatory set of requirements to remain in line with their Customer Security Programme (CSP). We will assist in the completion of SWIFT CSP audits to ensure that your company is in line with these requirements. We will also provide guidance in line with all mandatory standards that are part of this programme.

ISO'S

The International Organisation for Standardisation (ISO) have developed a number of standards that help maintain strong business practices. We will aid in the delivery of ISO 27001, 14001, 9001 and 22301 accreditation. To maintain this we will produce all required documentation and provide assistance with the mandatory audits. To ensure that this is maintained we will provide on-going oversight and management of the ongoing compliance to the standards



Card Scheme Compliance

All acquirers and payment facilitators must comply with card scheme compliance. As such they must adhere to a series of codes that the card schemes have stipulated to maintain these standards. We can aid with the delivery of Global Acquiring Risk Standard in line with VISA requirements and the delivery of Payment Facilitator Audits in line with VISA/Mastercard requirements. Upon the completion of a full review, we shall provide remediation in highlighted areas of concern, whilst assisting in the ongoing management and oversight of all areas of Card Scheme compliance


COMMUNICATION/ OUR INTERNAL AND EXTERNAL PRESENTATIONS



Presenting

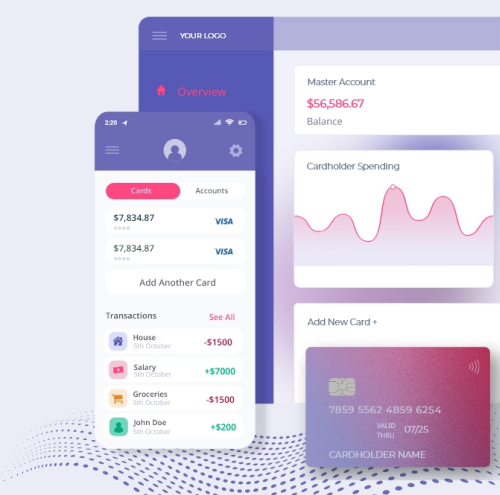
White Label Banking Solution

Premium Partnership



White Label Banking Solution

Suited for Neobanks, Startups and Traditional Banks



Contact Us
SEPA Cyber Tech Group
www.sepa-cyber.com
office@sepa-cyber.com
sales@sepa-cyber.com

The Problem

Global Tendencies in Neobanking

Current Trends

In the digital age, financial technologies are increasingly popular across all ages and backgrounds, and even kids use financial apps for their allowances.

Services like digital wallets, Internet Payment Gateways (IPG), Know Your Customer (KYC), Know Your Business (KYB), and neobanking are highly sought after by financial, payment, retail, and additionally Small and Medium Enterprises (SMEs).

One of the reasons for this change could be the convenience offered by digital products. People nowadays live dynamic lives and, therefore, have little time to go to brick-and-mortar banks and companies to take care of their business.

This behaviour has caused organisations to invest in the digital transformation of their operations and services. The process, however, can be challenging due to the lack of modern digital, scalable infrastructure that facilitates the deployment and distribution of these new, digital financial products.



Emergence of Digital-Only Initiatives Over Geographies

Data: Revenue or customer growth
Source: <https://gomedici.com/neobanking-2-0-global-deep-dive-2020-report-by-medici>



Exhibit 7: Top challenges to fintech growth

What do you perceive as your organization's greatest challenges to implementing a fintech strategy? Please rank the top five, where one is the biggest challenge.

Challenge	Rank
Security concerns and data privacy-related issues	1st
Integration with existing systems	2nd
Regulatory compliance and understanding of the regulatory landscape	3rd
Customer acquisition and retention	4th
Highly skilled talent	5th

White Label Banking Solution

Web and Mobile Interface Fully customisable applications for Web, Android, and iOS platforms with integrated business artificial intelligence specially designed for neobanks.	License Free Get BIN sponsorship from a bank in our partnership program and meet all data security requirements with our PCI DSS-compliant secure hosting.	Consultancy Services You get the know-how and experts in technical, business and compliance fields.
Intuitive UI/UX User-friendly interface designed to appeal to all generations, especially younger tech-savvy end-users.	Shariah Compliant Core Banking Core banking system developed to meet all Shariah regulations and standards that are part of the growing Islamic financial industry.	Card Issuance Comprehensive app with a CMS to issue and monitor cards to keep clients using their cards.
Seamless Integration Flexible deployment both on-premise and SaaS within 6 months.	Applicable to Your Business Model Fine-tuning settings to fit your business and revenue-generating model and ease conversion to a super app when need be.	

Cloud Technology

Availability
Neobank software solutions know no borders. Your users will have full access to your services anywhere in the world.

Scalability
With intuitive design and navigation designed for millions of users and businesses.

Crypto Exchange
Secure fiat and crypto exchange platforms suitable for individuals and professionals.

Payment Processing Tools
Tech Group can provide you with an all-in-one white label acquiring processing solution or with its modules (POS, mPOS, SMS Payment, and IPG).

Easy-to-Use Digital Banking Suite

SEPA Cyber Tech Group provides you with an all-in-one banking solution: your brand colours and your design over our white label platform.

With SEPA Cyber's banking suite, you get customisable solutions with the option to create tailor-made features.

- Client onboarding and verification
- SMS and email services
- Compliance and risk management
- Client relation management
- Bank products
- Payments and transfer processing
- Exchanges
- Fees and tariffs
- System administration
- Reporting
- Archive and data warehouse

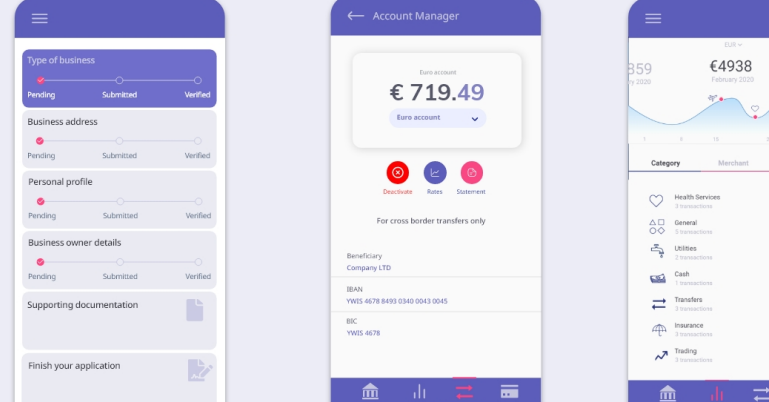


All products and features have a high level of security and are PCI DSS - Level 1 certified.

Neobank Applications for Individuals



Neobank Applications for Business




Reporting Tools and Features

Our white label solutions provide you with powerful reporting tools to help you stream your revenue and prevent high risks, regulatory and scheme non-compliance, powered by business and artificial intelligence.

Our supreme set of tools allows you to automate your reporting processes and focus on generating strategies for increasing your revenue streams.

- Intuitive online reporting system for analysis
- Easy data retrieval from multiple sources
- Visa Quarterly Operation Certificate
- Mastercard Quarterly Member Reporting
- Settlement report
- Customer reconciliation



Fully Customizable & Digital by Heart

To stay up-to-date and be competitive, every business needs to become digital. Our modular solutions are easy to customise with your brand and logo to give you that much-needed digitalisation.

Applicable to traditional and emerging industries

- Electronic Money Institution
- Insurance
- eCommerce
- Taxi
- Banks
- Airline
- Financial Institutions
- Gambling

We strive to understand the specifics of your business structure by evaluating the existing software and identifying room for innovation. Based on our analyses, we can provide you with a tailor-made solution to help you reach your business objectives.

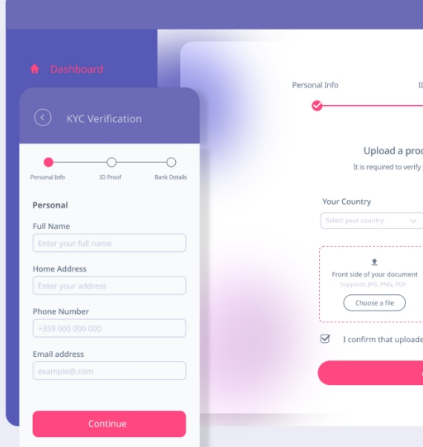

RegTech Products

Know Your Customer (KYC)
Comprehensive checks on individuals and identify documents in real-time through face recognition and liveness detection, providing actionable data in less than 3 minutes.

Know Your Business (KYB)
Fully digital onboarding of business customers with instant real-time access to juridical information from 90+ countries.

PEP & Sanction
Optimise your processes and speed up your onboarding process by checking for politically exposed people and sanctions in world watchlists such as OFAC, HTM, EU, UN, and more.

Virtual Scoring & Rating Systems
A credit decision engine that helps banks and financial institutions improve credit quality and acceptance rates with big data. Removes the risk of human error and personal judgement.

Complete set of tools that help you keep your business running smoothly.

Automated payroll and built-in compliance.

COMMUNICATION/ OUR INTERNAL AND EXTERNAL PRESENTATIONS

Embedded Finance

Discover an all-in-one financial platform

Why rely on different financial providers and solutions when you can have everything you need in a single place?

Embedded Finance

- Seamlessly incorporate financial services into your product offering and channels - IBAN accounts, cards, payments, multi-currency accounts, and more.
- Use our license and technology to navigate financial services' regulatory and technical complexities.
- Create financial products using our powerful APIs.

Built-In Compliance

Compliance is a vital element of all our products. We can help with:

- KYC/KYB/Onboarding
- AML/CTF Monitoring
- Reporting to Authorities

Electronic Money Distributor (EMD) Model

EMD Model

Sonect will allow your platform to assist users by passing on their payment instructions.

It means you can:

- Stop clients from leaving your platform, as its interface and embedded financial services will remain familiar.
- Satisfy safeguarding requirements your platform won't be able to access client funds.
- Relax and not worry about PLAS reaching pledged funds.

A carefree banking experience for all parties

Obtaining your own license and its maintenance, can be challenging, time-consuming, and expensive. Let us do the heavy lifting by connecting our dev-friendly API and integrating the services you want into your portal's interface.

When embedded finance meets compliance

Deploy the financial services you need into your product and enhance the overall user experience.

Quick Transactions Offer business, individual, and segregated accounts for smooth transactions.	Execute inter-bank queries Govern and resolve inquiries between financial institutions and banks.	Inter-ledger transactions Facilitate transactions between ledgers of your own ecosystem.	Execute payments Initiate and fulfil financial operations effectively and securely.	Crypto Enable cross-link external VASP p...
Top-up account Add funds to client accounts for seamless transactions.	KYC/KYB/Onboarding Conduct identity verification and streamline user onboarding procedures.	Execute currency exchange Perform foreign currency exchanges for different currencies.	Fees collection Gather and process transaction and service-related fees.	AML/CTF m Monitor and p... activities
Issue and manage payment cards Business, personal, white-label, and virtual debit cards.	Reporting Submit regulatory reports and compliance data to authorities.	Refund end-users Process and issue refunds to users and clients.		

Responsibility matrix

Governing financial solutions is difficult. We're ready to take over part of your responsibilities with our embedded finance product.

Standard Pricing

The payment card to have

- White-label cards with your functionalities and brand.
- Comprehensive card management solution - order, freeze, close, change PIN.
- Contactless payments and cash withdrawals from ATMs worldwide.

Onboarding

EMD package			
Compliance review			
KYC/KYB model setup			EUR
Contract review and EMD application			
Testing and UAT			
Minimal monthly commitment for accounts and payments			EUR

Onboarding: client application review		Minimum monthly commitment per client	
Type	EUR/application	Type	EUR/per month
Individuals	EUR	Individuals	EUR
Low-risk corporates	EUR	Low-risk corporates	EUR
Medium risk corporates	EUR	Medium risk corporates	EUR
High-risk corporate	EUR	High-risk corporate	EUR

Individuals

SEPA - transferring funds to/from other banks in Europe		SWIFT - transferring funds to/from SEPA area	
EUR per transaction	# of transactions / month	EUR per transaction	# of transactions / month
0	Up to 10 000	0	Up to 10 000
0	Up to 100 000	0	From 10 000
0	From 100 000		

Internal payment: transfer within Sonect	Foreign exchange
EUR	%

Corporates

SEPA - transferring funds to/from other banks in Europe		SWIFT - transferring funds to/from SEPA area	
Customer Type	Price per tx	Customer Type	Price
Low-risk corporates	EUR	Low-risk corporates	EUR
Medium risk corporates	EUR	Medium risk corporates	EUR
High-risk corporates	EUR	High-risk corporates	EUR

Internal payment: between Sonect accounts		Currency exchange	
Customer Type	Price per tx	Customer Type	Price
Low-risk corporates	EUR	Low-risk corporates	EUR
Medium risk corporates	EUR	Medium risk corporates	EUR
High-risk corporates	EUR	High-risk corporates	EUR

Card acquiring for EEA merchants / Low Risk		Card acquiring for EEA merchants / High Risk	
Customer Type	Price per tx	Customer Type	Price
Domestic	EUR	Domestic	EUR
International	EUR	International	EUR
Business	EUR	Business	EUR

COMMUNICATION/ OUR INTERNAL AND EXTERNAL PRESENTATIONS

Questionnaire on the potential Partner/ White label

Date:



Name of the Partner/ White label	Company Name:
Economic activity explanation of the potential Partner/White label-what is the business model?	
Who are the end users?	Corporate Individuals (Users) Both
What countries will the end users reside in or will be registered? Please indicate the exact	
What type of products/services will the end users apply for?	White Label banking (IBAN Issuing) Whit label Card Wallet TOPUP
What currencies will be needed?	EUR GBP other currencies (please indicate the exact currencies)
Expected volumes- how many end users are planning to onboard (per month)	

Why does the potential Partner/ White label needs UAB SONECT Europe products/services?
Please, detail the program concept and main purpose.
Please also include a detailed overview on the customers journey and money flow for your proposition

Client acquisition/marketing- in which jurisdiction will the Partner/ White label be planning to conduct direct marketing?

Data collection - how will the data privacy be ensured on Partner's/ White label's side:
 •Will Partner/ White label collect end users' personal data for its own processing purposes?
 •Will Partner/ White label develop its own privacy policy?
 •What internal processes are/ will be built to ensure personal data is protected?
 •Whether Partner/ White label will ensure that the end users agree that the data will be collected
 •Is a DPO appointed in the Company?

Name of the Partner/ White label

Economic activity explanation of the potential Partner/White label-what is the business model?

Who are the end users?

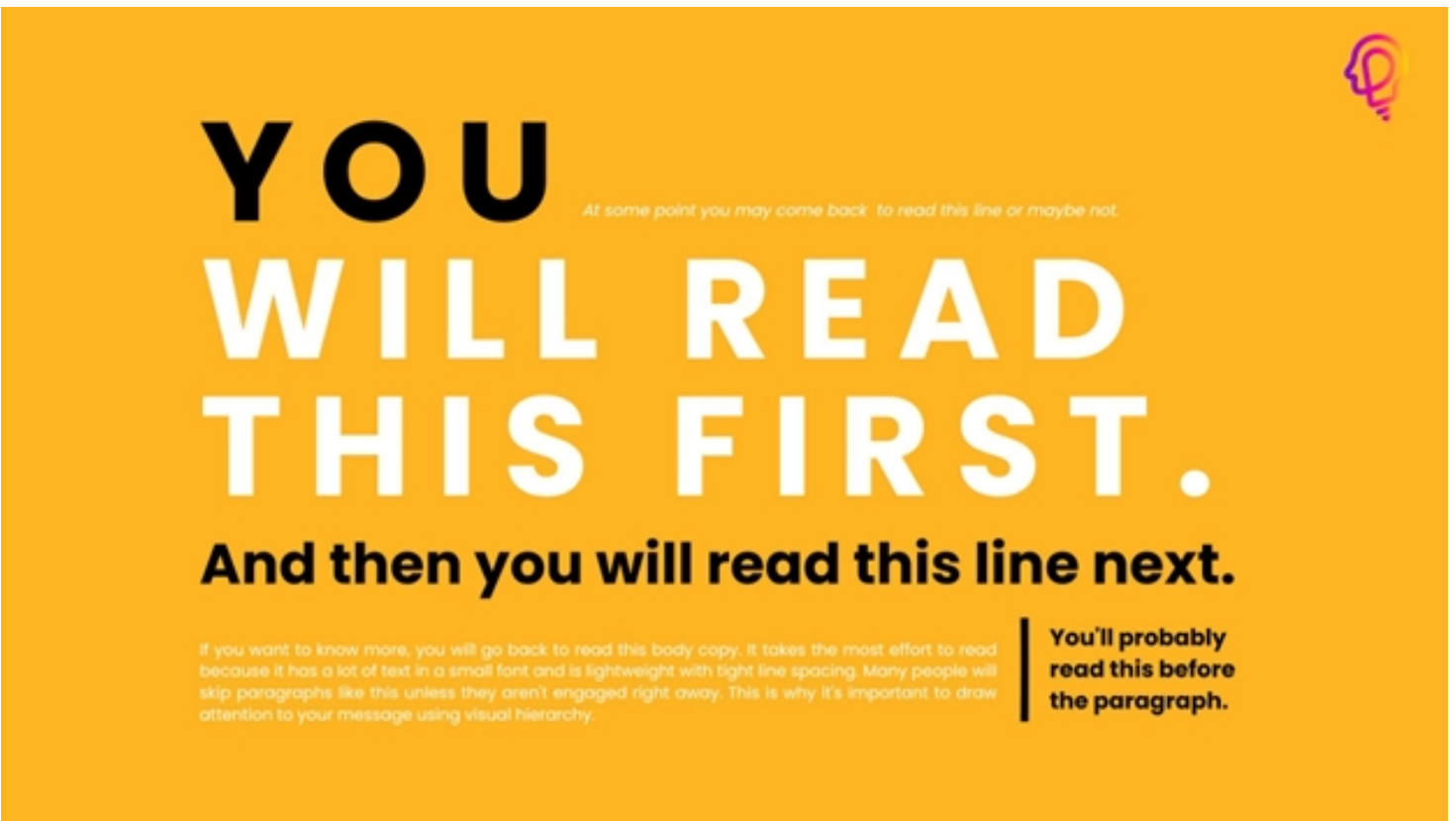
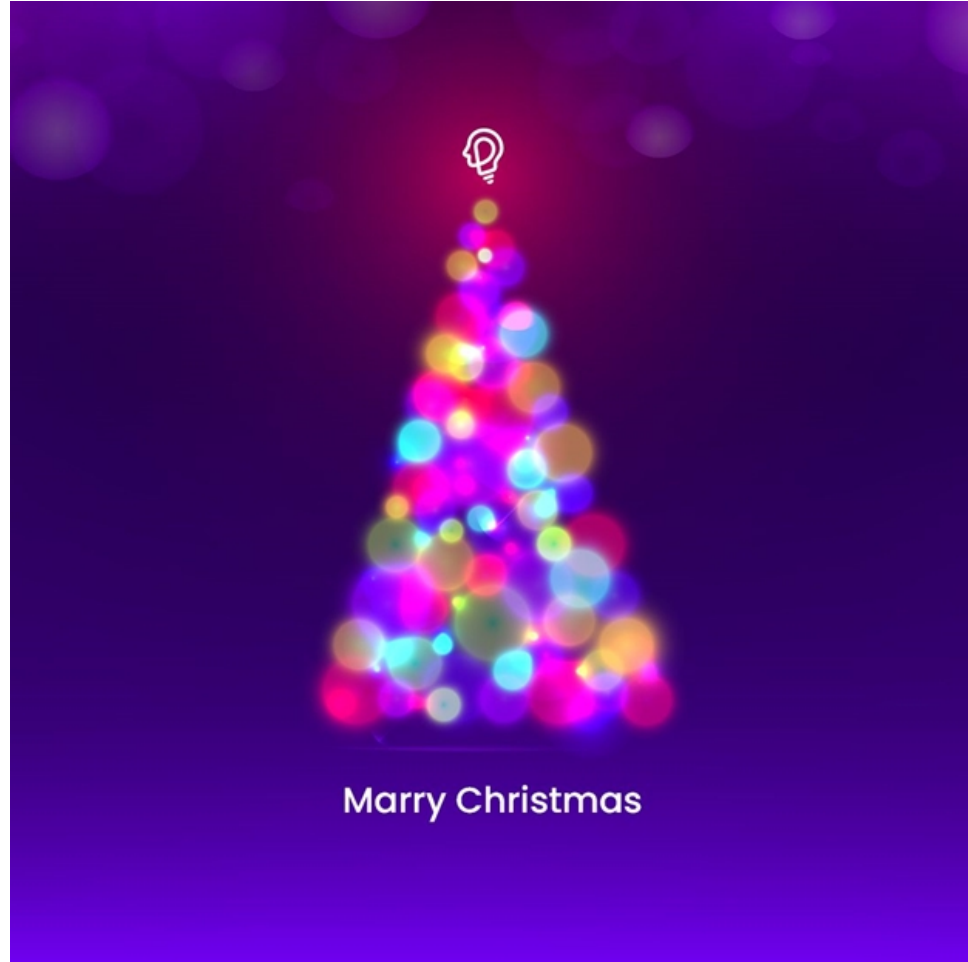
What countries will the end users reside in or will be registered?
Please indicate the exact

What type of products/services will the end users apply for?

What currencies will be needed?

Expected volumes- how many end users are planning to onboard (per month)

KEY VISUALS AND
ADDITIONAL BRANDING MATERIAL



KEY VISUALS AND ADDITIONAL BRANDING MATERIAL



KEY VISUALS AND ADDITIONAL BRANDING MATERIAL



::: SEPA
CYBER TECHNOLOGIES

Full Compliance

Our solutions adhere to all applicable laws and regulations, providing peace of mind.

This graphic features a dark blue background with a central shield icon containing a padlock, surrounded by circuit-like patterns and glowing nodes.



::: SEPA
CYBER TECHNOLOGIES

CARD MANAGEMENT SYSTEM (CMS)

This graphic features a dark blue background with a glowing, faceted card icon and a hand holding it, with light trails and particles.



::: SEPA
CYBER TECHNOLOGIES

This graphic features a dark blue background with the Spanish and Portuguese flags and the SEPA Cyber Technologies logo.



2024

HAPPY NEW YEAR

::: SEPA
CYBER TECHNOLOGIES

This graphic features a dark blue background with fireworks, a glowing Christmas ball, and the SEPA Cyber Technologies logo.



::: SEPA
CYBER TECH GROUP

The future of
global payments

A look ahead to 2024

This graphic features a dark purple background with a glowing globe and the SEPA Cyber Tech Group logo.

KEY VISUALS AND ADDITIONAL BRANDING MATERIAL




sonect

**Digital innovations
to impact the future
of banking**



**WITHDRAW YOUR CASH
QUICKLY AND EASILY
WITH SONECT!**

.....



KEY VISUALS AND
ADDITIONAL BRANDING MATERIAL

