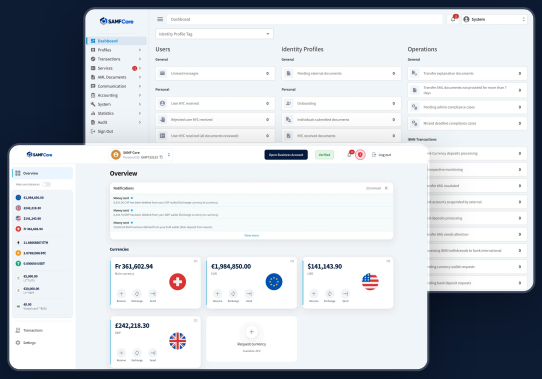
SAMFCore

SAMFCORE OVERVIEW · SWISS AMF AG

A Powerful, Comprehensive Financial-Services Software Platform — Without Giving Up Long-Term Control.

SAMFCore, developed and commercialised by **Swiss AMF AG**, brings customer accounts, balances and transactions, payments, cards, digital assets, onboarding, compliance and back-office operations together in **one software environment** — deployed on your infrastructure and connected to the providers you choose.

Built for financial institutions, EMIs, payment companies, neobanks, fintechs and digital-asset businesses.



Actual SAMFCore screens: customer panel and administration dashboard.

LONG-TERM CONTROL

Perpetual Software Licensing

Secure permanent contractual usage rights to SAMFCore without depending on an indefinite recurring software subscription simply to continue using your platform.

Permanent usage rights · Customer-controlled deployment

Full Source Code Available

Under qualifying licences, inspect, maintain, modify and further develop your licensed SAMFCore deployment using your own technical team or appointed developers.

Control your development roadmap · Independent maintenance

Usage and source-code rights are contractual. The underlying SAMFCore intellectual property remains owned by Swiss AMF AG unless expressly agreed otherwise.

COMMERCIAL ECONOMICS

No Per-Transaction Fees. No Revenue Share.

Grow customer numbers and transaction volume without increasing SAMFCore software licence charges based on usage or giving SAMFCore a percentage of transaction revenue. Third-party provider and infrastructure costs remain separate.

Unlimited End Customers	No Per-Transaction Fees	No Revenue Share
within the licensed scope	on SAMFCore software	on your transaction revenue

PROOF

In Operational Use Since 2021

SAMFCore has been deployed in live financial-services environments since 2021, with continuous development since 2018.

2018 development began	2021 live operational use	Today actively developed

Independent Swiss Legal Opinion

Independent Swiss legal counsel has reviewed SAMFCore's legal foundation, including Swiss AMF's IP ownership and commercialisation rights, perpetual and Full Source Code licensing, customer-controlled deployment, provider independence and data portability.

Available to qualified prospective buyers during advanced due diligence, subject to confidentiality.

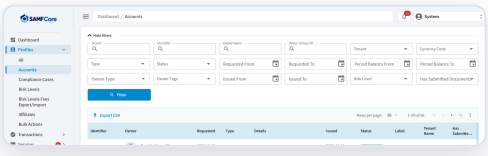
Overall Enterprise Technology Readiness: SAMFCore is an enterprise-oriented financial technology platform built for the demanding requirements of modern financial institutions. Its architecture encompasses advanced cybersecurity, financial integrity, scalability, resilience, engineering maintainability, technical independence and AI extensibility — supported by extensive testing, real-browser customer journey verification and rigorous technical assessment across 12 core technical pillars. *Full framework: samfcore.com/technical-assurance*

CORE OPERATING CAPABILITIES

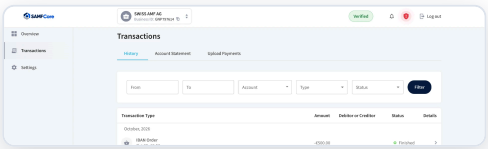
01 Accounts, Balances & Transaction Ledger

Built-in customer accounts and an internal transaction ledger are designed to preserve transaction and balance integrity across debits, credits, balance movements and complete transaction histories, with consistent balance updates, traceable records, internal transfers, supported reversals and provider reconciliation.

- Individual and corporate customer accounts
- Account-balance management
- Transaction accounting and histories
- Reconciliation
- Multi-currency account structures
- Internal account-to-account transfers
- Fees and balance adjustments
- Account and transaction reporting



Administration: customer accounts across currencies.



Customer panel: transaction history and statements.

Long-term control, predictable economics and proven operation — in one software platform.

CORE OPERATING CAPABILITIES · CONTINUED

02 Fiat & Digital Assets Together

Multi-currency fiat and digital assets operate in one environment, with multiple fiat-to-crypto and crypto-to-fiat pathways—including exchange, buying and selling crypto, funding cards and accounts, fiat wallets, transfers between internal customer accounts, and withdrawals to external bank accounts through integrated providers.

Custody, liquidity, banking and payment services are supplied through your selected external providers.

03 Compliance Built Into Operations

KYC/KYB onboarding, AML workflows, transaction monitoring, customer and country risk scoring, case management, role-based permissions and audit trails—all built into daily operations.

Beneficial-owner information · Document collection · Compliance reviews · Transaction flagging · Ongoing reviews · Administrative permissions · Activity history

Identity verification and sanctions, PEP and other specialist screening services can be connected through selected providers.

04 Freedom to Choose Your Providers

Connect banking, payment, card, custody and compliance providers through APIs, supplement or replace integrations as your needs evolve, and operate SAMFCore alongside existing core banking systems where required.

Customer-controlled deployment: you choose the hosting and infrastructure. Each provider integration is scoped to your deployment and the provider's capabilities.

05 Physical & Virtual Card Workflows

Support physical and virtual card ordering, activation, PIN/ePIN management, freeze and unfreeze, top-ups and card transaction visibility while connecting to the issuing provider appropriate to your programme.

Card issuing, processing and programme sponsorship are provided by your selected external card provider.

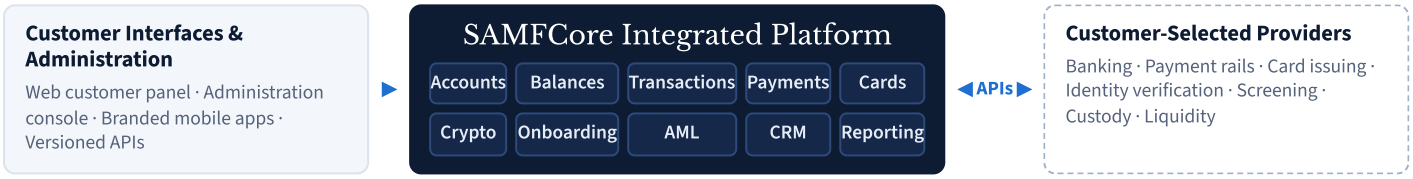
06 Progressive Cutover Migration

Move customers and agreed data to SAMFCore progressively, validating each stage before continuing rather than relying on one all-at-once cutover.

Account structures, balances, transaction histories and provider connections can be transitioned progressively where technically feasible.

Included only with a direct upfront Enterprise Global purchase, within the agreed implementation scope; not via the Monthly SaaS upgrade.

HOW IT WORKS TOGETHER · ONE COMMON SOFTWARE ENVIRONMENT



LICENCE OPTIONS

Monthly SaaS · Global	Annual Licence	Perpetual Licence	Perpetual + Full Source Code	Enterprise Global
From €8,000/month	€80,000/year	€325,000 one-time	From €620,000	€790,000 one-time

Monthly SaaS includes all 18 modules, unlimited customers, no transaction fees and 1 white-label brand (the licensee's); 100% of the first 6 months is credited toward a Perpetual Global Licence—upgrade when ready, never required. Details: samfcore.com/saas

Enterprise Global combines perpetual usage rights, Full Source Code, global deployment rights, unlimited white-label brands for one licensed legal entity and Progressive Cutover Migration within the agreed implementation scope (direct upfront purchase only, not via the Monthly SaaS upgrade).

IMPLEMENTATION & ONGOING SUPPORT · OPTIONAL SWISS AMF SERVICES

Keep the Control. Let Us Handle the Technical Work If You Want.

Provider Integration

Scoping, API mapping, sandbox testing and go-live with your selected providers.

Customisation & Support

Modify SAMFCore under your licence rights—your team, independent developers or ours. Maintenance optional.

Compliance & Certification

Support for ISO/IEC 27001, 27701, VAPT, SOC 2 Type II, PCI DSS and GDPR programmes—target approximately 90 days.

You do not have to choose between long-term independence and hands-on technical support. Run it yourself, use us per project, or as an ongoing partner—your choice.

ROADMAP **AI Operations in the Admin Panel** — nine compliance enhancements and a Policy Help Assistant · target release before February 2027

See Whether SAMFCore Fits Your Business

Tell us what you want to launch, the providers you need and the functionality, integration, support or compliance requirements involved. We'll show you what SAMFCore already provides, what can be configured and what additional services may be appropriate.

SCHEDULE A CALL →

REQUEST SANDBOX ACCESS →

samfcore.com · Swiss AMF AG, Zug · Updated 5 November 2026. Prices in EUR; payment accepted in EUR, CHF, USD or GBP; final pricing and rights are set in the applicable licence agreement. Perpetual and Full Source Code rights are contractual; underlying IP remains with Swiss AMF AG. SAMFCore is licensed software, not a bank or regulated financial-services provider: banking, payment, card-issuing, custody, liquidity, identity-verification and screening services are supplied by the regulated providers each customer selects. Provider, hosting, implementation and support fees are separate. Services are separately scoped and priced. Certificates are issued by independent auditors; no outcome is guaranteed and SAMFCore holds no ISO, SOC 2 or PCI DSS certification.

ENTERPRISE EXCELLENCE PROGRAMME · 12 CORE TECHNICAL PILLARS + 1 OVERARCHING ASSESSMENT

Enterprise Excellence & Technical Assurance

SAMFCore is an enterprise-oriented financial technology platform designed to meet the demanding requirements of modern financial institutions. Its architecture encompasses advanced cybersecurity, financial integrity, scalability, resilience, engineering maintainability, technical independence and AI extensibility. Supported by extensive testing, real-browser customer journey verification and rigorous technical assessments, SAMFCore combines comprehensive financial services functionality with security, operational flexibility and long-term infrastructure control.

2018	2021	12 + 1
Development began	First in operational use	Core pillars and overarching assessment

THE 12 CORE TECHNICAL PILLARS

01 Cloud Testing Infrastructure
The environments and infrastructure used to test platform behaviour, validate changes and support repeatable technical assessment.

02 Cybersecurity & Security Architecture
Security design, access controls and the protection of sensitive information across the platform and its connected services.

03 Financial Integrity & Transaction Controls
The consistency of balances, transaction records and financial controls, including how exceptions and reversal workflows are handled.

04 Enterprise Software Architecture
The structure of the platform, the boundaries between its functional areas and how those areas work together as an enterprise application.

05 Code Quality & API Excellence
Code clarity, interface consistency, API documentation and the handling of inputs, responses and errors.

06 Engineering Maintainability
How readily the platform can be understood, maintained and extended, with attention to documentation and controlled software changes.

07 Financial Services Integration Architecture
The architecture connecting platform workflows to customer-selected banking, card, compliance and digital-asset providers, subject to their APIs and technical requirements.

08 Financial Domain Quality & USER Functionality
The customer-facing account experience across balances, transactions, currencies, crypto, IBAN accounts and cards, alongside the financial logic supporting those journeys.

09 End-to-End Functional Verification
Real-browser customer journey verification and the consistency of complete workflows, including their interactions across platform functions.

10 Scalability, Performance & Operational Resilience
Platform behaviour under workload, responsiveness, operational continuity and recovery considerations for the intended deployment.

11 AI Extensibility & Governance
The platform's capacity to accommodate AI-enabled extensions and the governance of their access, data use and operational boundaries.

12 Technical Independence & Infrastructure Sovereignty
Customer control of deployment and infrastructure, provider independence and the technical implications of available source-code licensing options.

13 OVERARCHING ASSESSMENT

Overall Enterprise Technology Readiness

The overarching assessment brings together the 12 core technical pillars to evaluate SAMFCore's suitability for institutional use, long-term reliability, engineering maintainability, security, scalability and the customer's ability to retain control over its technology infrastructure.

Full framework and methodology: samfcore.com/technical-assurance · Pillars describe the scope of evaluation; they are not certifications. Assessment scores are published only after final verification.