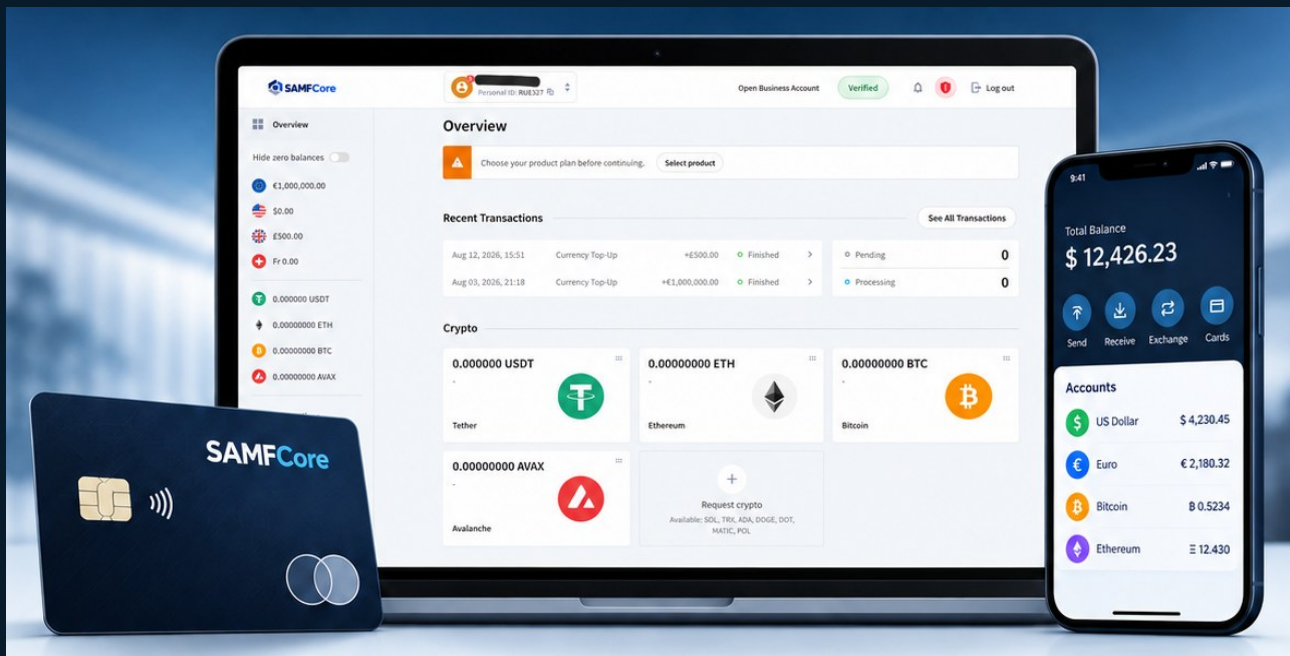


SAMFCore Information Memorandum

Enterprise Financial Software, Perpetual Licensing & Full Source Code

A detailed buyer overview of SAMFCore architecture, functionality, licensing, migration, deployment and Enterprise Global commercial terms.



SWISS AMF AG · ZUG, SWITZERLAND

This document is buyer information, not a confidentiality agreement or binding offer. Final rights and scope are governed by executed agreements.

A buyer's view of SAMFCore

One modular environment for financial products, operations and provider orchestration.

SAMFCore is a modular financial-services software platform covering banking, payments, cards, crypto, compliance and operations. It is available with perpetual licensing, Full Source Code options, customer-controlled deployment and provider-independent architecture.

WHAT A BUYER ACQUIRES

A licensed SAMFCore deployment and contractual rights defined by the selected package—from annual use through permanent usage rights, Full Source Code and global enterprise scope.

WHY THE MODEL MATTERS

Reduce indefinite access dependency, control deployment, choose providers and grow without SAMFCore licence fees scaling simply because user or transaction volumes increase.

DESIGNED FOR ORGANISATIONS THAT ARE

- Launching a new financial-services platform
- Seeking perpetual software licensing
- Reducing dependency on a single software vendor
- Seeking customer-controlled deployment and provider flexibility
- Replacing incumbent or legacy financial software
- Seeking Full Source Code and greater technical independence
- Consolidating fragmented financial infrastructure

BUILT, OPERATIONAL AND READY FOR ENTERPRISE DEPLOYMENT

- In operational use since 2021
- Individual and corporate customer workflows
- API-driven integration architecture
- Current customer-selected provider framework
- Real customer and administration interfaces
- Accounts, payments, cards, crypto, compliance and operations
- Customer and administrator environments
- Public technical API documentation

AT A GLANCE · COMMERCIAL AND OPERATIONAL SIGNALS

Annual, Perpetual, Full Source Code and Enterprise Global licensing · Customer-controlled deployment · Provider-independent integrations · Progressive Cutover Migration for applicable packages · No SAMFCore per-user or transaction-volume licence fee scaling

The buyer problem

Enterprise financial software decisions are commercial-control decisions, not only feature comparisons.

Indefinite access dependency

Recurring licence obligations can become a permanent condition of retaining access to critical software.

Fragmented product stacks

Separate systems for accounts, payments, cards, digital assets, compliance and operations increase integration complexity.

Restricted technical autonomy

Without source-code access, inspection, maintenance, modification and future development remain vendor-dependent.

Migration concentration

A single all-at-once replacement can concentrate operational risk and make validation harder.

Deployment constraints

A vendor-controlled environment can limit infrastructure, security and operating choices.

Provider dependency

A tightly bundled stack can make it harder to change banking, payment, card, KYC/KYB, AML, custody or liquidity providers.

THE SAMFCORE RESPONSE

A modular software and orchestration layer with multiple licence structures, optional Full Source Code, customer-controlled deployment, customer-selected providers and a staged migration method for qualifying packages. The objective is greater contractual, technical and operational control—not a claim that implementation is risk-free.

What SAMFCore does

Customer and administrator workflows in one modular financial-services environment.

- Individual and corporate customers
- Onboarding and KYC/KYB workflows
- Bank accounts and account operations
- Payments and instant money transfers
- Multi-currency exchange
- Cards and card-management workflows
- Crypto wallets and digital assets
- Fiat-to-crypto and crypto-to-fiat workflows
- AML, compliance and transaction controls
- Reporting, administration, CRM and back office



PROOF IN THE PRODUCT

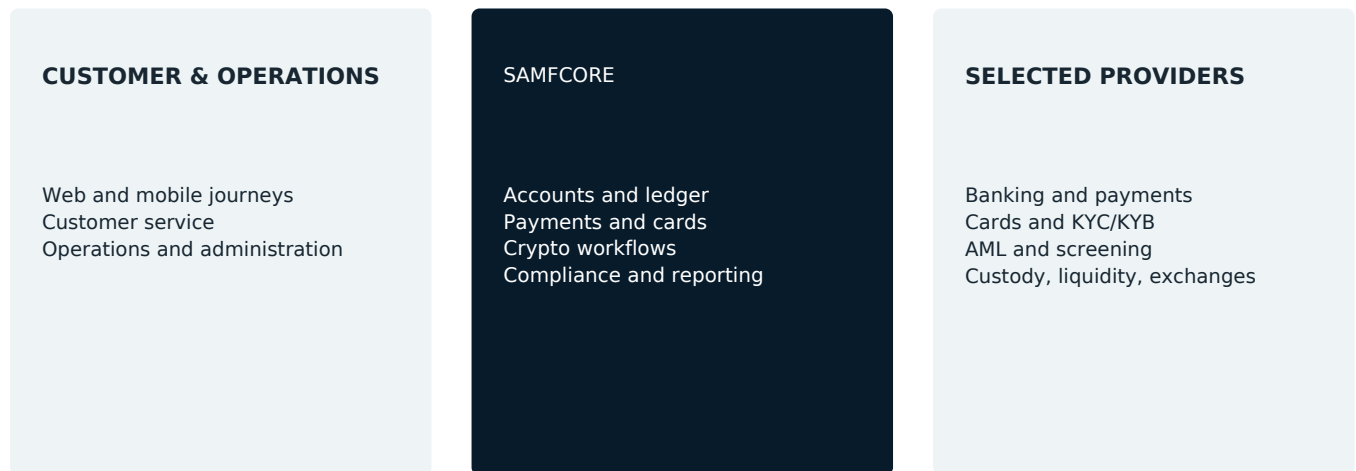
The interfaces shown throughout this memorandum are actual SAMFCore customer and administration environments. They evidence operational workflows across customer onboarding, accounts, payments, cards, digital assets, compliance, reporting and administration—not a concept-only presentation.

Consolidation value

SAMFCore brings customer journeys, financial-product operations, compliance workflows and internal administration into one modular environment. A buyer can connect selected external providers through a common software layer and administer the licensed deployment through unified customer and back-office interfaces.

How the platform is structured

SAMFCore supplies the software, workflow, integration and orchestration layer.



BOUNDARY · WHAT SAMFCORE IS—AND IS NOT

SAMFCore is software and infrastructure. It is not itself the bank, issuer, processor, BIN sponsor, acquirer, custodian, exchange, liquidity provider, KYC provider, AML provider or another regulated third-party service provider. Regulatory licences and third-party provider contracts are separate.

Provider connections are deployment-specific. Customers select and contract with the providers appropriate to their business, jurisdiction and operating model; integrations and continuity depend on technical feasibility and the agreed implementation scope.

Six reasons SAMFCore is different

Each difference is framed around the buyer outcome.

01 · Perpetual software licensing

Why rent critical financial software indefinitely? Acquire permanent usage rights within the licensed scope and gain greater long-term cost certainty, while growing customer and transaction activity without SAMFCore licence fees increasing simply because the business scales.

02 · Full Source Code

Gain the technical independence to inspect, maintain, modify and further develop your licensed deployment with your own team or appointed developers. Reduce long-term dependency on one vendor and control development priorities.

03 · Progressive Cutover Migration

Replace an existing platform in controlled stages rather than one all-at-once event. Validate the new environment as migration progresses and sequence data, users, integrations and providers where technically feasible.

04 · Provider-independent, customer-controlled

Run SAMFCore on infrastructure you control and connect the banking, payment, card, KYC/KYB, AML, custody and other providers that fit your business. Add or change providers as the operating model evolves.

05 · One modular platform

Operate individual and corporate accounts, payments, transfers, multi-currency exchange, cards, crypto wallets, compliance, reporting and administration from one modular environment—not separate core systems for each product line.

06 · Enterprise control without the full upfront burden

Begin acquiring Enterprise Global with CHF 395,000 upfront and spread the remaining balance over scheduled, interest-free instalments. A practical path to perpetual rights, global scope, unlimited white-label brands for one legal entity and Full Source Code once fully paid.

BUYER OUTCOME

Defined software rights, technical independence, controlled transition and operating-model flexibility in one enterprise software proposition.

Why rent when you can own a long-term software asset?

Permanent contractual usage rights can replace indefinite dependence on recurring SAMFCore licence access.

CONCEPTUAL ILLUSTRATION — NO COMPETITOR PRICING OR SAVINGS ASSUMPTION

Recurring SaaS access



SAMFCore perpetual licence



Support, maintenance, infrastructure and third-party providers may be separately contracted. This illustration does not imply zero future costs or guaranteed savings.

COMMERCIAL TAKEAWAY

The difference is not simply when you pay. It is whether continued access to your core software depends on an indefinite recurring SAMFCore licence.

- Permanent usage rights within the licensed scope.
- A one-time SAMFCore licence fee for the perpetual package.
- The licensed deployment can continue to be used within the agreement scope.
- SAMFCore licence fees do not increase simply because more users are added or more transactions are processed.
- Customer-controlled deployment and no mandatory maintenance contract; separately contracted services remain available.

Legal clarification. “Own” and “software asset” refer to permanent contractual usage rights within the licensed scope and the enduring value of the licensed deployment. The underlying SAMFCore intellectual property remains with Swiss AMF AG unless expressly agreed otherwise. Accounting and tax treatment depend on buyer policies and professional advice.

Full Source Code. Full Technical Independence

Full Source Code changes the buyer's long-term operating options—not ownership of underlying SAMFCore IP.

COMMERCIAL VALUE

The commercial value of Full Source Code is not merely access to code—it is the ability to reduce long-term dependence on one software vendor and retain greater control over the future of the licensed deployment.



- Inspect the licensed codebase and architecture.
- Maintain, modify, further develop and customise the deployment.
- Use an internal engineering team or appointed developers.
- Reduce long-term dependency on a single software vendor.
- Control future development priorities as products, operations and requirements evolve.

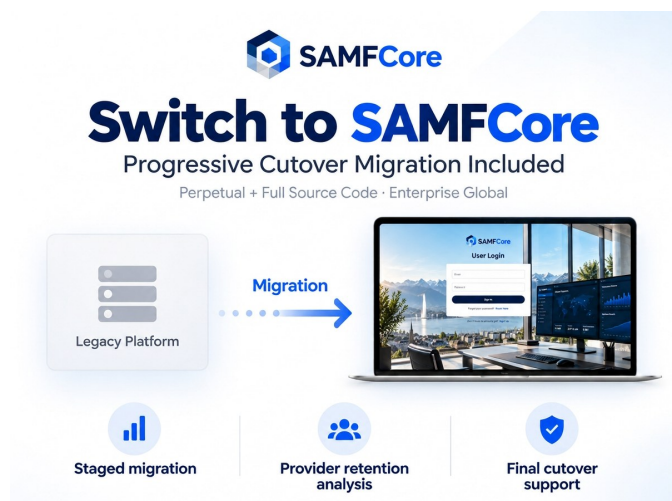
Availability and release

Full Source Code is included with Perpetual + Full Source Code and Enterprise Global. Under the Enterprise Global optional payment structure, it is released only once the full CHF 790,000 licence price has been paid.

The customer receives contractual source-code rights defined by the agreement. Underlying SAMFCore intellectual property remains with Swiss AMF AG unless expressly agreed otherwise.

Progressive Cutover Migration

A staged replacement framework designed to support controlled transition and validation.



1

Current Platform Assessment

Map systems, data, providers, dependencies and operating constraints.

2

Migration Architecture

Define direct, staged or progressive transition design for the agreed scope.

3

Data & Integration Preparation

Prepare data movement and provider transition where technically feasible.

4

Progressive User Transition

Move users or operating segments in controlled stages and validate.

5

Final Cutover

Support final transition and agreed decommissioning activities.

WHY THIS MATTERS TO THE BUYER

A progressive migration can reduce the concentration of operational risk by allowing agreed users, data, integrations and provider relationships to move in controlled stages rather than relying on one all-or-nothing cutover.

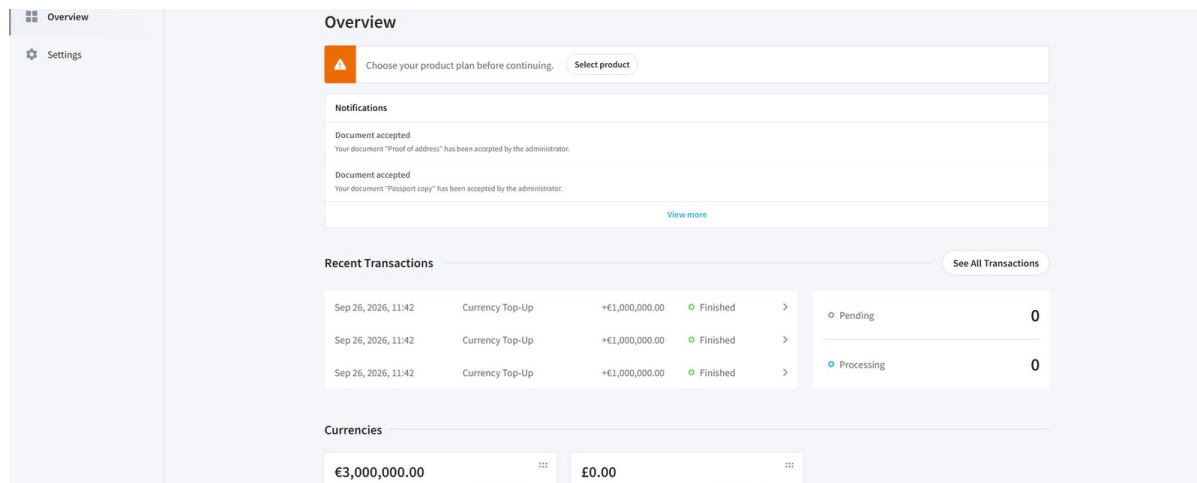
Progressive Cutover Migration is included with Perpetual + Full Source Code and Enterprise Global within the agreed implementation scope.

Included activities can cover migration planning, data-migration support, provider-retention analysis, integration transition, staged user migration and final cutover support. Exceptional third-party charges, proprietary data-extraction fees, or material custom development outside the agreed migration scope may be quoted separately.

No zero-downtime, zero-risk, universal credential-continuity or guaranteed provider-retention promise is made.

Provider independence and customer-controlled deployment

Executive-level architecture for buyers seeking commercial and technical flexibility.



API-driven architecture

A documented integration framework supports deployment-specific connections with customer-selected services.

Customer-controlled deployment

Run the licensed environment on infrastructure the customer controls, subject to deployment design.

Customer and administrator environments

Dedicated interfaces and role-based workflows support customer journeys and internal operations.

Security and continuity controls

Role-based access, two-factor authentication, audit logging and operational controls are supported. Infrastructure choices shape encryption, monitoring, backups, disaster recovery and availability.

DECISION PRINCIPLE

Provider independence means the ability to choose and evolve the surrounding provider set. It does not mean every provider is pre-integrated or that regulated services are supplied by SAMFCore.

Licence options

Four published routes from annual access to the broadest Enterprise Global package.

Package	Price	Term / rights	Source code	Migration
Annual Licence	CHF 80,000 / year	Right to use during annual term	Not included	Not included
Perpetual Licence	CHF 325,000 one-time	Permanent usage rights within scope	Not included	Not included
Perpetual + Full Source Code	From CHF 620,000	Permanent usage rights within scope	Included	Included within agreed scope
Enterprise Global	CHF 790,000	Perpetual; global rights; one legal entity	Included once fully paid	Included within agreed scope

WHICH ROUTE FITS YOUR OBJECTIVE?

Annual Licence

Lower initial commitment and annual software access.

Perpetual Licence

Permanent usage rights and long-term licence-cost certainty.

Perpetual + Full Source Code

Technical independence, source-code access and Progressive Cutover Migration.

Enterprise Global

Broadest rights: perpetual licensing, Full Source Code once fully paid, global rights, unlimited white-label brands for one legal entity and Progressive Cutover Migration.

COMMON COMMERCIAL CONTEXT

Customer-controlled deployment is available across published licence structures, subject to agreement and design. Third-party providers, hosting, infrastructure, integrations, regulatory licences, support and custom work can be separate. Final rights and scope are defined in applicable agreements.

Pricing principle. SAMFCore does not position its published licence fees as per-user or transaction-volume charges. Adding users or processing more transactions does not by itself increase the SAMFCore licence fee. External providers may apply their own charges under separate contracts.

Enterprise Global commercial structure

The broadest published SAMFCore licence, with a limited-time optional payment structure.

FULL LICENCE PRICE

CHF 790,000

The total Enterprise Global licence price remains CHF 790,000.

LIMITED-TIME OPTIONAL STRUCTURE

CHF 395,000 upfront

50% upfront + scheduled interest-free balance payments

CENTRAL BUYER PROPOSITION

CHF 395,000 upfront can begin acquiring SAMFCore's broadest licence structure rather than merely purchasing perpetual usage rights alone.

- Optional and subject to agreement; it is not a reduction in the licence price.
- Remaining balance paid through scheduled, interest-free instalments.
- Early repayment permitted without penalty or additional interest.
- Full Source Code released once the Enterprise Global licence price is paid in full.

ENTERPRISE GLOBAL SCOPE · ONE LEGAL ENTITY

Perpetual usage rights
Full Source Code once fully paid
Global geographic rights
Unlimited white-label brands
Customer-controlled deployment
Provider-independent architecture
Progressive Cutover Migration within agreed scope

The initial CHF 395,000 can be comparable to, or lower than, what some competing enterprise software providers charge for a perpetual licence alone. Comparisons should be made against current supplier proposals and equivalent licence scope.

The same initial capital begins funding SAMFCore's broader Enterprise Global licence; it does not change the CHF 790,000 total.

Legal entities and ideal buyer profiles

Group expansion uses a transparent, non-compounding rule based on the selected primary configuration.

Licensed entities	Relationship to primary configured licence	Illustration
1	Included	100% of primary
2	First additional entity = 40%	140% total
3	+25% of primary	165% total
4	+25% of primary	190% total
5	+25% of primary	215% total

Each percentage is calculated from the primary configured licence and does not compound. Additional entities must be under common ownership or control. Unrelated companies require a separate SAMFCore licence.

BUYER FIT · ORGANISATIONS THAT SHOULD CONTINUE THE DISCUSSION

Regulated fintechs and financial-services businesses	EMIs and payment businesses
Digital banking businesses	Card programmes
Crypto/fiat businesses	Financial-services groups
Businesses replacing legacy financial software	Organisations seeking perpetual, source-code or customer-controlled infrastructure

BOUNDARY

SAMFCore does not itself provide the buyer’s regulatory permission, banking relationship or other regulated third-party service.

Implementation journey

The delivery path is scoped around the selected licence, deployment, integrations and migration requirements.

01 Discovery

Confirm business model, products, operating requirements and licensed scope.

02 Architecture & provider mapping

Map customer-selected providers, interfaces, dependencies and responsibilities.

03 Deployment planning

Define infrastructure, environments, security responsibilities and operating controls.

04 Configuration

Configure products, workflows, permissions, brands and operational settings.

05 Integration

Connect and test agreed providers and external APIs.

06 Migration, if applicable

Prepare data and execute Progressive Cutover Migration for eligible packages within scope.

07 Testing & staged transition

Validate journeys, operations and controls before progressive release.

08 Go-live & support

Complete cutover and establish separately agreed support, maintenance and development arrangements.

No fixed implementation timeline is implied. Timing depends on scope, provider readiness, data quality, customer resources, approvals and testing requirements.

Commercial Scope & Responsibilities

Clear allocation of software, provider and customer responsibilities improves diligence, budgeting and implementation planning.

SAMFCORE / SWISS AMF AG

- Licensed SAMFCore software
- Implementation within agreed scope
- Migration support where applicable
- Integration work within agreed scope
- Optional support, maintenance and development where separately agreed

CUSTOMER / THIRD-PARTY SERVICES

- Regulatory licences and authorisations
- Banking providers and account infrastructure
- Issuer / BIN sponsorship and acquiring
- Custody, liquidity and exchanges
- KYC/KYB and AML/screening vendor services
- Hosting/cloud infrastructure and third-party APIs
- Provider fees and exceptional extraction charges
- Out-of-scope custom development

WHY SWISS AMF AG

Swiss company based in Zug, Switzerland · Financial-services, fintech, regulatory and operational focus · SAMFCore in operational use since 2021 · Software licensing, implementation capability and optional ongoing services.

WHAT HAPPENS AFTER YOU CONTACT US?

1 Sandbox access / self-directed platform review → 2 Requirements discussion with our principal → 3 Licence and architecture review → 4 Migration / provider assessment where applicable → 5 Commercial proposal and implementation scope

No regulator approval, certification or regulated-service-provider status is claimed for SAMFCore. Swiss AMF AG supplies the software proposition; customers remain responsible for their own licences, providers and regulatory obligations.

YOUR NEXT STEP

Decide the next step.

SAMFCore is designed for organisations that want their financial software to become infrastructure they control rather than a service they must continue renting indefinitely.

Request Sandbox Access

Explore the customer and administration environments directly and evaluate SAMFCore on your own schedule.

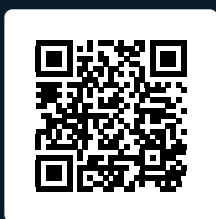
Schedule a Call

Discuss your business model, provider stack, migration requirements, licence structure and next steps with our principal.

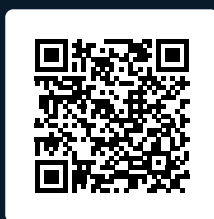
Configure Your SAMFCore Licence

Compare current licence structures and configure scope.

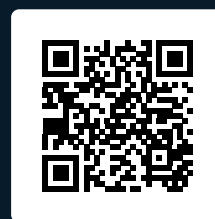
SCAN TO CONTINUE



REQUEST SANDBOX



SCHEDULE CALL



CONFIGURE

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Buyer information only. Commercial terms, rights, implementation scope and services are subject to definitive agreements.