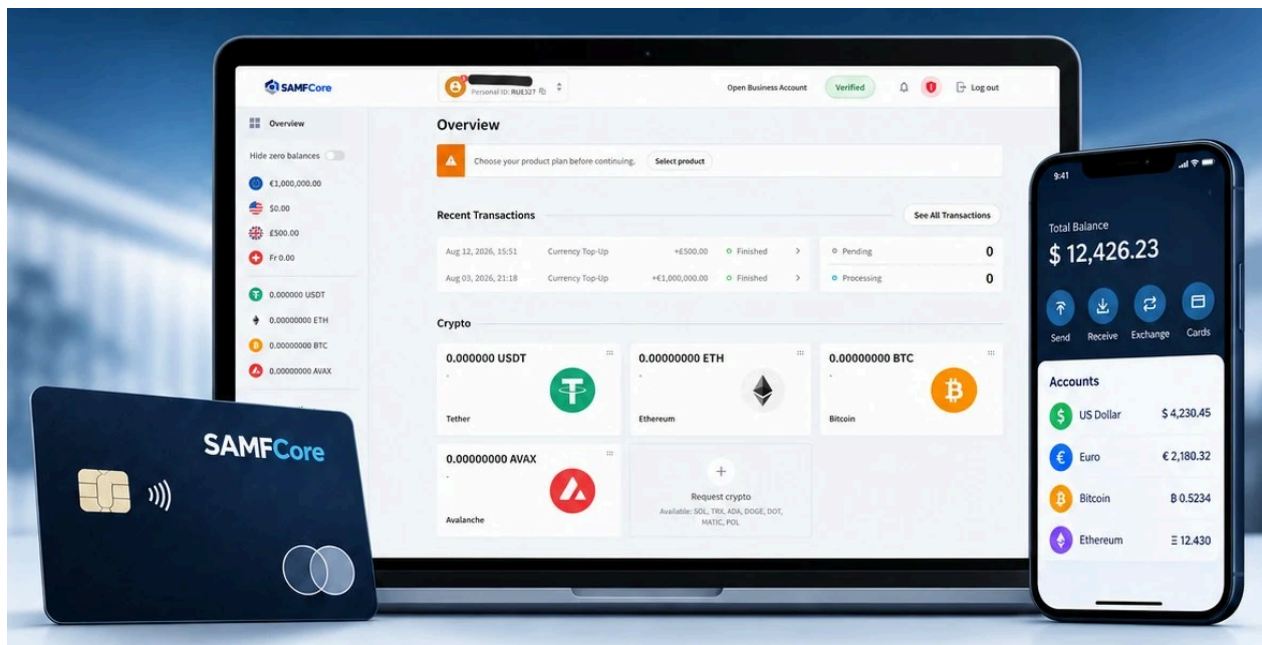


SAMFCore Information Memorandum

Enterprise financial software, perpetual licensing & Full Source Code



SAMFCore product presentation; an illustration, not an independent performance benchmark.

A detailed buyer overview of SAMFCore account and transaction workflows, architecture, functionality, licensing, migration, deployment and Enterprise Global commercial scope.

Swiss AMF AG · Zug, Switzerland

Buyer information, not a binding offer or confidentiality agreement. Final rights, scope and contractual pricing are governed by executed agreements.

A buyer's view of SAMFCore

One modular environment for individual and corporate financial-services workflows.

SAMFCore is a modular financial-services software platform covering accounts, balances, transaction accounting, 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 software deployment and contractual rights defined by the selected package: annual usage, perpetual usage, source-code access and enterprise scope are distinct choices.

Why the model matters

Control deployment, choose providers and obtain long-term software rights. Across all SAMFCore licensing models, no software fee is charged per customer transaction and no share of transaction revenue is taken.

- Launch or replace a financial-services software platform.
- Bring accounts, payments, cards and digital assets into one operating environment.
- Maintain or develop your deployment with your own team under applicable source-code rights.
- Evaluate actual customer and administration interfaces, rather than a concept alone.

Development & operational history

Development began in 2018 in cooperation with a Swiss software development firm. SAMFCore has been deployed in live financial-services environments since 2021.

Progressive Cutover Migration is included with Enterprise Global only, within agreed implementation scope.

The buyer problem

Enterprise software decisions are also decisions about commercial and technical control.

Continuing access

Compare recurring access conditions with permanent contractual usage rights—not merely the launch price.

Fragmented workflows

Separate accounts, payments, cards, digital assets and administration systems can increase integration and operating complexity.

Technical autonomy

Establish who can inspect, maintain, modify and further develop the licensed deployment.

Controlled transition

Plan migration, validation, provider continuity and operating responsibilities before committing to cutover.

The SAMFCore response

A ready-built modular software platform with multiple licence structures, optional Full Source Code, customer-controlled deployment, customer-selected providers and a staged migration framework for Enterprise Global within agreed scope.

No universal ranking, competitor limitation or guaranteed savings is asserted. Compare current proposals, equivalent scope and executed rights.

What SAMFCore does

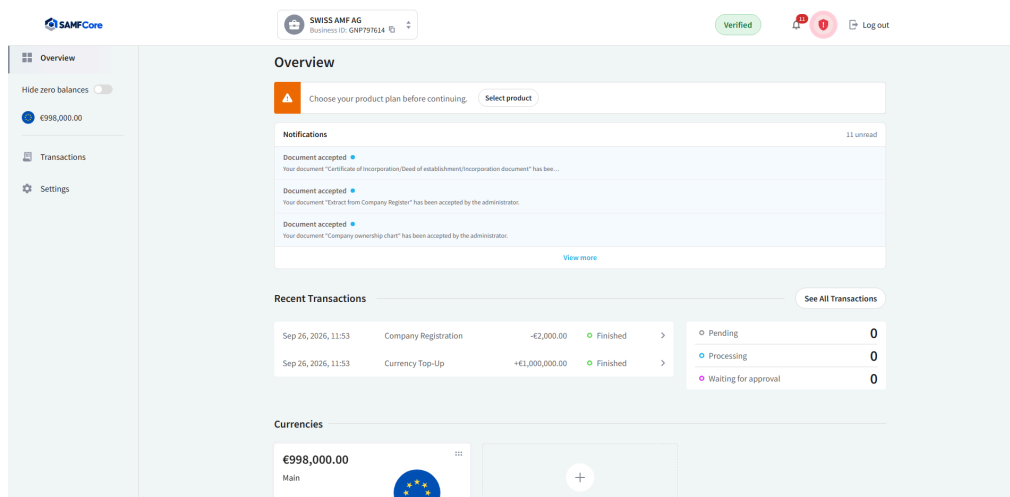
Customer and administrator workflows within one financial-services software environment.

- Individual and corporate customer onboarding and KYC/KYB workflows.
- Multi-currency accounts, account-balance management and transaction accounting.
- Financial transaction recording, internal account transfers and complete transaction history.
- Payments, instant-transfer and card-management workflows.
- Crypto wallets, digital assets and fiat/crypto conversion workflows.
- Fees and FX workflows, AML/compliance controls, CRM, reporting and back office.
- APIs and deployment-specific integrations with customer-selected providers.

Integrated Account & Transaction Workflows

SAMFCore combines account-balance management, transaction accounting, internal transfers, payments, card workflows, crypto-wallet functionality and fiat/crypto conversion workflows within one financial-services software environment.

Its own application services, database models and transaction-processing workflows record financial transactions, maintain and update balances, process internal customer-account transfers and retain transaction histories. External provider integration is separate from these native software capabilities.



Actual SAMFCore business-account interface. Displayed software is not proof of a provider agreement or regulatory permission.

How the platform is structured

Native application workflows connect to external services through an integration framework.

Customer & operations

Individual and corporate customer journeys, customer service, administration and operational workflows.

SAMFCore software

Account balances, transaction accounting, internal transfers, payments, cards, crypto workflows, compliance and reporting.

Selected providers

Banking, payments, card issuing/processing, KYC/KYB, screening, custody, liquidity and exchange services.

Customer-selected providers

Customers select and contract with providers appropriate to their business, jurisdiction and operating model. Connections are deployment-specific; availability and continuity depend on technical compatibility, provider consent and agreed integration scope.

SAMFCore supplies software and an integration framework. It is not itself a bank, issuer, processor, BIN sponsor, acquirer, custodian, exchange, liquidity provider or regulated KYC/AML provider. Regulatory licences and third-party service contracts are separate.

Integration planning defines the providers, interfaces and workflows included in each deployment.

Six reasons to evaluate SAMFCore

Software rights, operating flexibility and retained transaction economics.

01 • Perpetual licensing

Permanent contractual usage rights within licensed scope, rather than indefinite renewal merely to retain access.

02 • Full Source Code

Inspect, maintain, modify and develop your deployment with your own team or appointed developers under agreed rights.

03 • Controlled migration

Enterprise Global includes Progressive Cutover Migration within agreed scope; providers and data are assessed before staged transition.

04 • Deployment & providers

Operate on infrastructure you control and connect providers selected for your deployment, subject to compatibility and scope.

05 • One modular environment

Accounts, balances, transaction accounting, payments, cards, digital assets, compliance and back-office workflows work together.

06 • No transaction deductions

Across all licence models: no per-customer transaction software fee and no transaction-revenue share.

Separate costs remain separate

Provider, infrastructure, implementation, integration and optional support costs remain separate and can scale. No per-end-customer software charge applies under the applicable perpetual licence within licensed scope.

Long-term software rights

A one-time licence acquisition can replace recurring SAMFCore access dependency.

Recurring access model

Where software is provided as a subscription, continued access can depend on renewal. This is a conceptual distinction, not a competitor pricing claim.

SAMFCore perpetual model

A one-time licence acquisition grants permanent contractual usage rights within the agreement scope. The entry Perpetual Licence is €325,000 one-time.

- Permanent usage rights remain subject to licensed entities, territory, brands and permitted business scope.
- No per-end-customer software charge under applicable perpetual scope.
- No software fee per customer transaction and no share of transaction fees or revenue across all SAMFCore models.
- Optional support, maintenance, infrastructure and external provider services remain separately contracted.
- Customer-controlled deployment does not itself require Full Source Code.

Legal and accounting clarification

Usage rights are not ownership of the underlying SAMFCore intellectual property, which remains with Swiss AMF AG. Accounting and tax treatment depend on the buyer's policies and professional advice. No zero-future-cost or guaranteed-savings claim is made.

Full Source Code

Greater control over a licensed deployment—not ownership of underlying IP.



Existing SAMFCore source-code illustration; not a screenshot of source repositories.

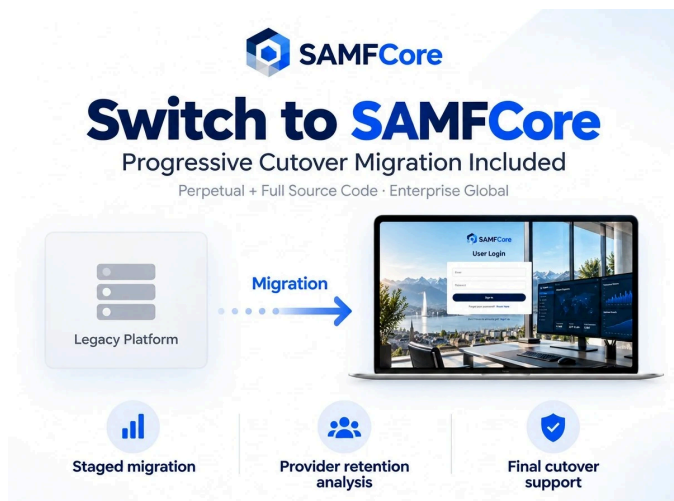
- Inspect the licensed codebase and application architecture.
- Maintain, customise and further develop your deployment.
- Use internal engineers or appointed third-party developers.
- Control development priorities within the rights granted.

Availability and rights

Full Source Code is included with Perpetual + Full Source Code (from €620,000) and Enterprise Global (€790,000). Source-code rights are defined by the applicable agreement. Underlying IP remains with Swiss AMF AG; source-code access does not automatically grant resale, sublicensing, redistribution or unrelated third-party usage rights.

Progressive Cutover Migration

A staged replacement framework supporting controlled transition and validation.



Existing SAMFCore migration illustration; implementation design remains deployment-specific.

- Current platform assessment: systems, data, providers and operating constraints.
- Migration architecture: agreed transition design and acceptance criteria.
- Data and integration preparation: mapping, reconciliation and provider transition where feasible.
- Progressive user transition: move agreed users or segments in stages and validate.
- Final cutover: transition and agreed decommissioning support.

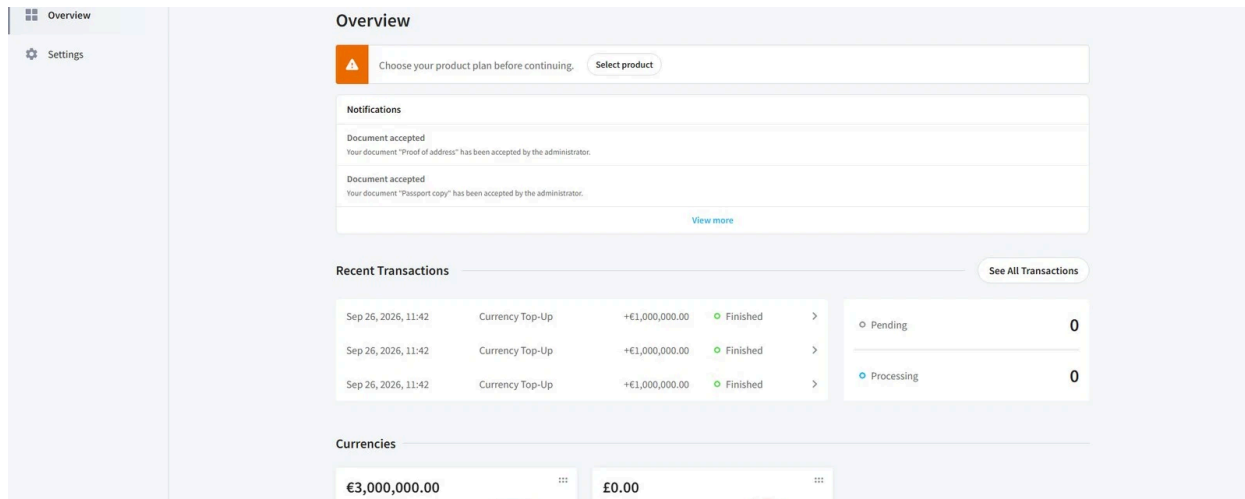
Enterprise Global only

Progressive Cutover Migration is included with Enterprise Global within agreed implementation scope. It is not included with Annual, Perpetual or Perpetual + Full Source Code. Exceptional extraction charges, third-party costs and material custom development outside scope may be separately quoted.

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

Provider independence

Customer-controlled infrastructure and deployment-specific connections.



Existing SAMFCORE dashboard interface; it illustrates software, not provider availability.

API-driven framework

Plan and test agreed connections to customer-selected providers. Provider contracts, compatibility and scope remain explicit.

Customer-controlled deployment

Select infrastructure and operating responsibilities appropriate to your deployment.

Customer & administration

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

Security & continuity

Assess access controls, operational logging, infrastructure, monitoring, backups and recovery responsibilities during diligence.

Decision principle

Provider independence means choosing and evolving the surrounding provider set within technical and contractual constraints. It does not mean SAMFCORE supplies regulated services or that every external provider is pre-integrated.

Four licence packages

Authoritative EUR list prices; packages are alternatives, not cumulative purchase steps.

Package	EUR list price	Source code	Migration
Annual Licence	€80,000 / year	Not included	Not included
Perpetual Licence	€325,000 one-time	Not included	Not included
Perpetual + Full Source Code	From €620,000	Included	Not included
Enterprise Global	€790,000	Included	Within agreed scope

Annual Licence

Usage rights during the annual licence term.

Perpetual Licence

Permanent contractual usage rights within the licensed scope.

Perpetual + Full Source Code

Perpetual rights plus source-code access. From €620,000 is the package price, not a surcharge on top of the Perpetual Licence.

Enterprise Global

Perpetual rights, Full Source Code, global deployment flexibility and unlimited white-label brands for one legal entity.

No Per-Transaction Fees. No Revenue Share.

Across all SAMFCore licensing models, there is no software fee per customer transaction and no share of transaction fees or transaction revenue. External provider, infrastructure and other separately contracted costs remain separate.

Prices are listed in EUR. CHF, USD and GBP amounts on the website are indicative conversions based on the latest available ECB reference rates. Final contractual pricing is confirmed in the applicable licence agreement. Payment can be made in EUR, CHF, USD or GBP.

Enterprise Global commercial scope

The broadest published SAMFCore licence, at €790,000.

Enterprise Global

Enterprise Global includes perpetual usage rights, global deployment flexibility, unlimited white-label brands for one legal entity and Full Source Code under the €790,000 Enterprise Global licence, with no charge per customer transaction and no revenue sharing.

- One licensed legal entity; group entities are priced separately.
- Perpetual usage rights and Full Source Code under the agreement.
- Global geographic usage rights within licensed scope.
- Unlimited white-label brands and end customers within licensed scope.
- No SAMFCore per-user or transaction-volume software licence fee.
- Customer-controlled deployment and provider-independent architecture.
- Progressive Cutover Migration within agreed implementation scope.

The published licence price is €790,000. Payment can be made in EUR, CHF, USD or GBP; contractual pricing and payment arrangements are confirmed in the applicable agreement.

Scope remains defined

Global rights do not automatically license separate companies, third-party redistribution or unrelated operators. Provider agreements, regulated permissions, implementation and separately quoted services remain separate.

Legal entities and buyer fit

Transparent, non-compounding additions based on the primary configured licence.

Licensed entities	Calculation	Total of primary
1	Included	100%
2	First additional entity: 40%	140%
3	Further entity: +25%	165%
4	Further entity: +25%	190%
5	Further entity: +25%	215%

Examples from EUR bases

Annual Licence for two entities: €112,000 / year. Perpetual Licence for two entities: €455,000 one-time.
These examples use the unmodified primary licence price; additional configured scope can change the primary amount.

Every percentage is calculated from the primary configured licence and never compounds. Additional entities must be under common ownership or control. Unrelated companies need a separate SAMFCore licence.

- Crypto banks, EMIs, fintechs, payment companies and BaaS providers.
- Digital-asset businesses and entrepreneurs serving individual and corporate customers.
- Financial-services groups replacing fragmented or legacy software.
- Organisations seeking perpetual rights, source-code access or customer-controlled deployment.

Launch your neobank platform faster

Ready-built software shortens the technology build phase.

Launch Your Neobank Platform in Days, Not Months

A branded software deployment can be established in days where the required provider connections and configuration are already available. Actual go-live timing depends on the customer's providers, licensing, integrations, configuration and implementation requirements.

01 · Discovery

Confirm business model, products, customer types and licence scope.

02 · Provider & architecture mapping

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

03 · Deployment & configuration

Plan infrastructure, environments, permissions, brands, products and operational settings.

04 · Integration & testing

Connect and test agreed providers and validate journeys and controls.

05 · Migration, where applicable

Enterprise Global supports Progressive Cutover Migration within agreed scope.

06 · Go-live & services

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

Software readiness does not supply regulatory approval, licences or instant provider access. No fixed launch date is guaranteed.

Commercial responsibilities

Clear software, provider and customer boundaries.

Swiss AMF AG / agreed delivery

Licensed software, implementation and integration within scope, Enterprise Global migration within scope and optional support, maintenance and development.

Customer / external services

Regulatory permissions; banking, card, KYC/KYB, screening, custody, liquidity and other provider contracts; infrastructure and separate service charges.

Independent Swiss Legal Opinion

Independent Swiss legal counsel has reviewed the legal and commercial foundation of SAMFCore, including IP ownership, perpetual and Full Source Code licensing rights, customer-controlled deployment, provider independence and documented operational history.

A legal opinion may be made available to qualified prospective buyers during advanced due diligence, subject to confidentiality and the terms of the opinion.

Global Partner Programme

Established VARs, banking-fintech integrators, software distributors and financial IT consultancies can apply to resell the existing SAMFCore-branded platform. White-label/OEM is an optional, separately agreed track. Commercial terms and customer-attribution arrangements are discussed privately; independent resellers set their own resale prices. Redistribution, sublicensing and other partner rights depend on contract, with no automatic exclusivity.

SAMFPay is a separate product with separate licensing; SAMFCore rights, prices and fee policies do not extend to it.

See SAMFCore. Discuss your scope.

Start with a live platform demonstration and a direct requirements discussion.

Schedule a Call

Discuss your business model, provider stack, account and transaction workflows, licence requirements and implementation scope.

[Schedule a Call →](#)

Request Sandbox Access

Explore the customer and administration environments, subject to access arrangements.

Configure your licence

Compare EUR list pricing and configure entities, brands, geographic scope and source-code requirements.

[Request Sandbox Access](#) · [Configure Your Licence](#) · [Global Partner Programme](#)

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Buyer information only. Commercial terms, rights, implementation scope and services are subject to definitive agreements. No regulator approval, certification or regulated-service-provider status is claimed for SAMFCore.