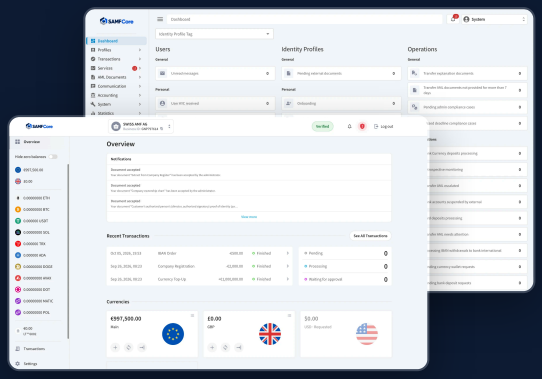
SAMFCore

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.

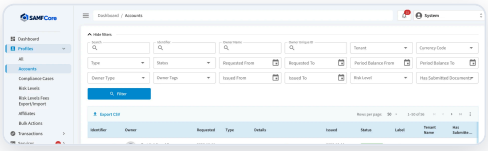
Available to qualified prospective buyers during advanced due diligence, subject to confidentiality.

CORE OPERATING CAPABILITIES

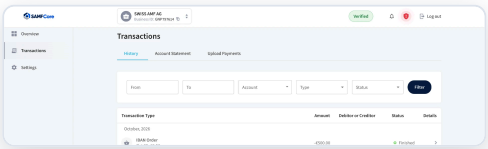
01 Accounts, Balances & Transaction Ledger

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 with Enterprise Global within the agreed implementation scope.

HOW IT WORKS TOGETHER · ONE COMMON SOFTWARE ENVIRONMENT

Customer Interfaces & Administration Web customer panel · Administration console · Branded mobile apps · Versioned APIs

▼

SAMFCore Integrated Platform

Accounts · Balances · Transactions · Payments · Cards · Crypto · Onboarding · AML · CRM · Reporting

▼ APIs ▲

Customer-Selected External Service Providers Banking · Payment Rails · Card Issuing · Identity Verification · Screening · Custody · Liquidity

LICENCE OPTIONS

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

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.

IMPLEMENTATION & ONGOING SUPPORT · SWISS AMF SERVICES

Optional services

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

End-to-End Provider Integration

Technical scoping and API mapping through development, configuration, sandbox testing, reconciliation and production go-live—where suitable APIs, documentation and technical access are available.

Subject to provider cooperation, credentials, testing and commercial and regulatory requirements; separately scoped and priced.

Ongoing Support & Maintenance

Maintenance, troubleshooting, software updates, infrastructure and deployment support, provider changes, additional integrations and further development.

Optional under applicable perpetual licensing structures; not included in the base licence.

Compliance, Security & Certification Support

Coordination and support for ISO/IEC 27001, ISO/IEC 27701, VAPT, SOC 2 Type II, PCI DSS where applicable, and GDPR/CCPA compliance programmes for your deployment.

Target programme approximately 90 days, depending on scope, readiness, remediation and auditor processes.

You do not have to choose between long-term independence and hands-on technical support. Operate SAMFCore with your own team, use Swiss AMF for specific projects, or engage us as an ongoing technical partner—the choice remains yours.

Customisation is part of the deal. SAMFCore can be configured for your brands, products, workflows and customer journeys, and under the rights in your agreed licence the software can be modified and further developed—by your own team or independent developers, or by Swiss AMF's developers, quoted separately.

Certificates and attestation reports are issued by independent certification bodies and auditors; Swiss AMF coordinates and supports this work, no outcome is guaranteed, and SAMFCore itself holds no ISO, SOC 2 or PCI DSS certification. Services and indicative prices: **samfcore.com/compliance-services**.

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 →

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