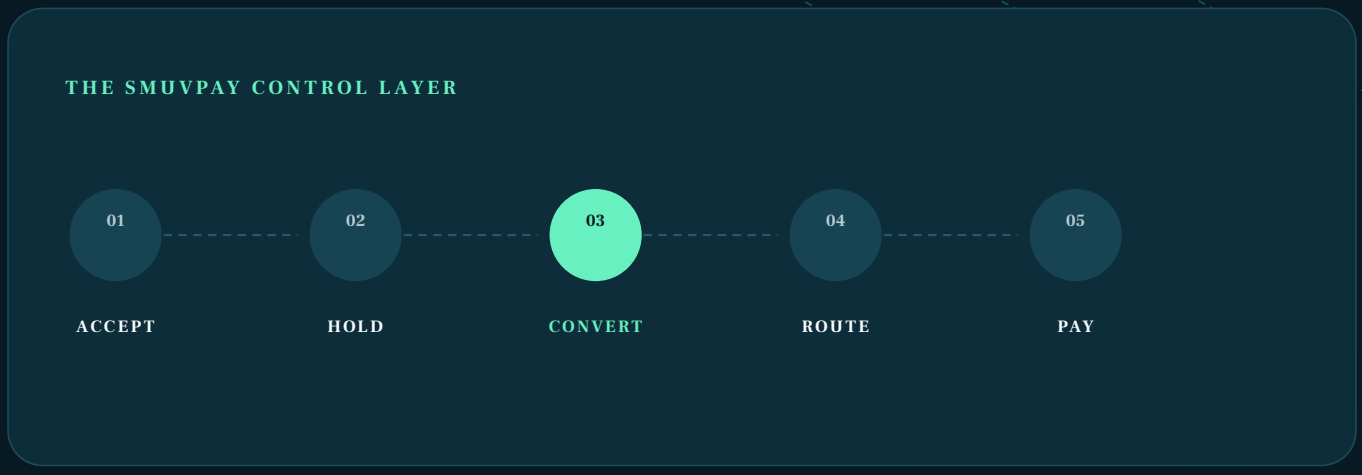
SMUV PAY

2026 CORPORATE BROCHURE

Global Payments, Banking & Financial Infrastructure

One relationship. Multiple financial rails. Global access.



PAYMENTS BUILT TO MOVE.

THE CHALLENGE

Global payments are fragmented.

Businesses are often forced to stitch together different providers for collection, banking, FX, payouts, cards, digital assets, risk and reporting.

ACQUIRING

Different acquirers, gateways and local payment methods across each market.

BANKING

Separate accounts, settlement rails and compliance processes across entities.

TREASURY

FX pricing, liquidity and settlement decisions managed outside the payment stack.

PAYOUTS

Different providers for cards, bank rails, wallets and mass disbursement.

THE RESULT

More complexity. More operational risk. Less visibility.

SMUVPAY is designed to simplify the operating relationship around that infrastructure.

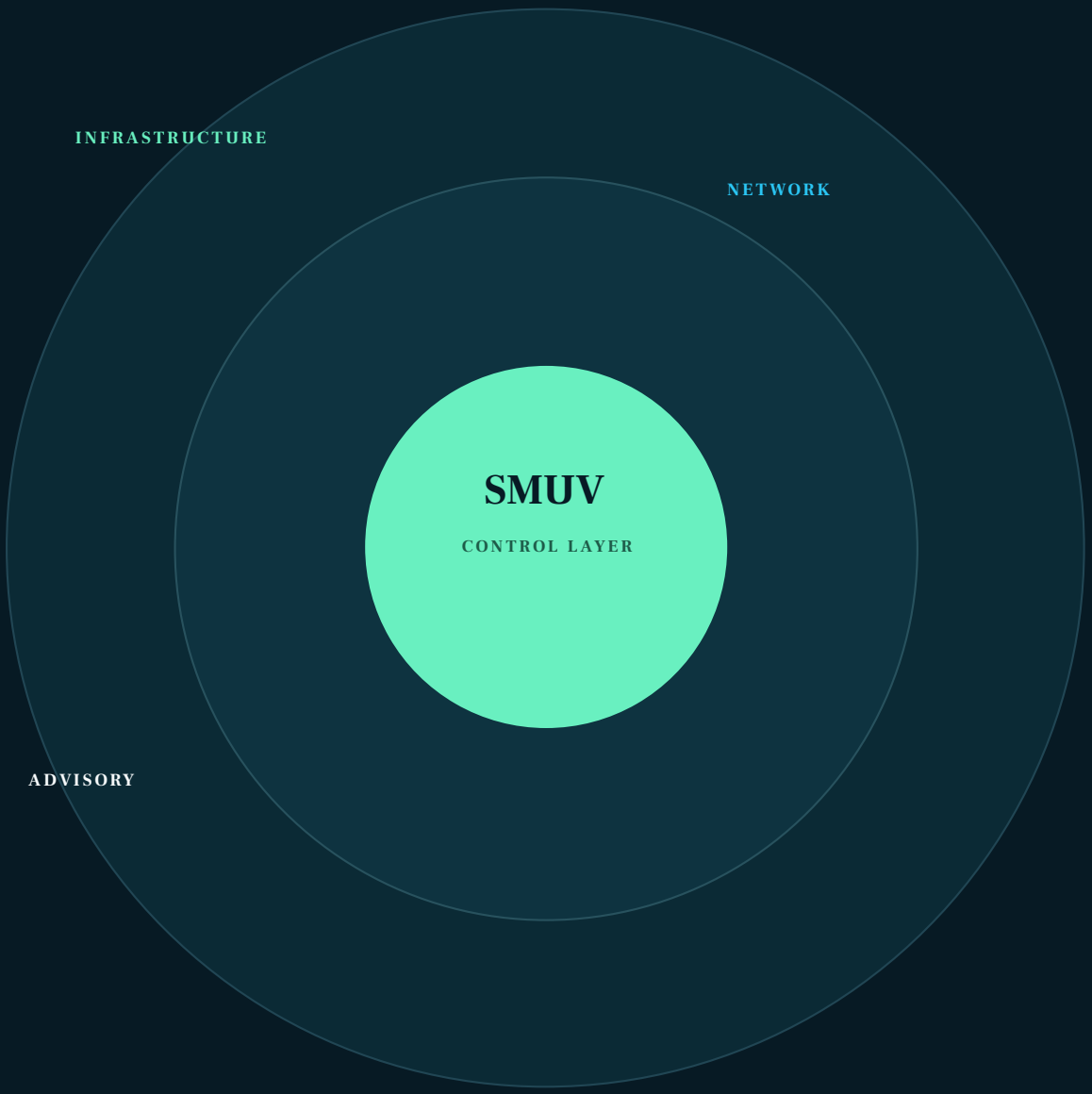
01
Commercial relationship

MULTI-RAIL
Payment architecture

GLOBAL
Partner network

One operating relationship for global money movement.

SMUVPAY helps businesses access and coordinate the infrastructure required to collect, hold, convert, route and distribute money across markets.



Technology, managed services and regulated partner infrastructure come together in a single commercial ecosystem.

Three layers. One SMUVPAY ecosystem.

SMUVPAY combines infrastructure access with network intelligence and ongoing commercial support.

01

INFRASTRUCTURE

Payment acceptance, banking, FX, payouts, cards, digital assets, reporting and risk controls.

02

NETWORK

Banks, EMIs, acquirers, gateways, payment institutions, FX desks, issuers, liquidity and local rail partners.

03

ADVISORY

Qualification, architecture design, provider matching, onboarding support, optimisation and expansion.

The objective is simple: reduce the number of disconnected relationships a business needs to operate globally.

01 PAYMENTS

Payment Acceptance & Acquiring

Accept payments across markets with an infrastructure stack designed around the customer, jurisdiction and transaction flow.

- Global and domestic card acquiring
- Payment gateways, hosted checkout and API acceptance
- Open banking and account-to-account payment options
- Local and alternative payment methods
- Recurring billing, subscriptions and MOTO where supported
- Multi-acquirer routing, failover and approval-rate optimisation
- Chargeback monitoring and processing support

OUTCOME

Collect locally. Route intelligently. Settle globally.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

02

BANKING

Global Banking, Accounts & Safeguarding

Coordinate the account structures required to receive, hold and settle funds across jurisdictions and currencies.

- Corporate and multi-currency account access through banking and EMI partners
- Named, virtual and segregated IBAN structures where available
- Settlement, collection and operating accounts
- SEPA, SWIFT, ACH, Faster Payments and local bank rails
- API banking, reconciliation and real-time reporting options
- Safeguarding, custody and client-money structures through appropriately regulated institutions
- Third-party payment capability where permitted by provider policy

OUTCOME

Make banking part of the payment architecture - not a separate afterthought.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

03 PAYOUTS

Global Payouts & Disbursements

Move money to sellers, employees, affiliates, creators, suppliers and customers using the most suitable available rail.

- Bank payouts and local account transfers
- Card-to-card and card payout rails where available
- Wallet and alternative payout methods
- Mass payout files and API-driven disbursement
- Marketplace seller and gig-worker payments
- Affiliate, creator and commission payouts
- Refunds, merchant settlements and customer withdrawals

OUTCOME

Pay one or pay thousands - across the rails that fit the market.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

04 TREASURY

Foreign Exchange & Treasury

Turn currency movement into an operating advantage with smarter conversion, settlement and liquidity coordination.

- Spot FX and multi-currency conversion
- Corporate and wholesale FX pricing
- Cross-border treasury and supplier settlement
- Multi-provider rate comparison and liquidity sourcing
- Collection-to-settlement currency conversion
- Treasury reporting and reconciliation
- Hedging, forwards and structured treasury solutions through capable partners where appropriate

OUTCOME

Reduce friction between where revenue is collected and where capital needs to move.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

05 DIGITAL ASSETS

Stablecoin & Digital Asset Settlement

Use digital assets as an additional settlement and liquidity rail when they make commercial and regulatory sense.

- Fiat-to-digital-asset and digital-asset-to-fiat conversion
- Stablecoin settlement including supported USDC / USDT corridors
- Institutional OTC and wholesale liquidity access
- Digital-asset merchant processing through regulated counterparties
- Cross-border treasury and supplier settlement
- Crypto-related banking pathways where accepted
- Multi-currency off-ramping and settlement support

OUTCOME

Bank rails when bank rails work. Stablecoin rails when they work better.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

06

EMBEDDED FINANCE

Cards, Wallets & Embedded Finance

Extend the payment experience into programmable accounts, cards and wallet-based products through issuer and programme partners.

- Virtual and physical card programmes
- Prepaid, debit, expense and corporate cards
- IBAN-linked and wallet-linked account structures
- Multi-currency cards and employee spend programmes
- Custom card programmes for platforms and businesses
- Card controls, limits, permissions and reporting
- Embedded finance integration through issuer / BIN sponsor ecosystems

OUTCOME

Turn payments from a back-office function into part of the customer product.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

07 INTELLIGENCE

Risk, Compliance & Payment Intelligence

Protect access to financial infrastructure by understanding the merchant, transaction flow and provider risk appetite before money moves.

- KYB, ownership and licence-readiness workflows
- Jurisdiction, MCC, transaction and business-model assessment
- Fraud and velocity monitoring through supported technology partners
- Chargeback and refund performance monitoring
- Provider and corridor risk mapping
- Approval-rate, false-decline and settlement analysis
- Audit trails, permissions, limits and reporting controls

OUTCOME

Route good business to the right infrastructure - with the right information.

Selected services are delivered through regulated third-party institutions and are subject to jurisdiction, eligibility and partner approval.

ADVISORY

Financial Infrastructure Advisory

SMUVPAY starts with the business problem - then builds the infrastructure blueprint around it.

"We need acquiring in a new market."

"Our current provider is limiting settlement."

"We need local payouts across multiple countries."

"We want banking, FX and stablecoin settlement together."

"We need backup providers before we scale."

"We need cards or embedded accounts for our users."

THE SMUVPAY BLUEPRINT

Acquiring ✦ banking ✦ FX ✦ payouts ✦ local rails ✦ treasury ✦ reporting

One operating plan matched to the business, geography, compliance profile and future expansion strategy.

PRIVATE & CORPORATE

Private Client & Corporate Solutions

For founders, executives and businesses that need specialist access beyond everyday merchant payments.

PRIVATE BANKING

Introductions to suitable private banking and asset-management relationships through specialist partners.

CORPORATE STRUCTURING

Coordination with legal, fiduciary and corporate-service partners for entity, operating and holding structures.

WEALTH STRUCTURING

Access to trustees, administrators and professional advisers for succession, investment and asset-holding structures.

CROSS-BORDER SUPPORT

A coordinated view across banking, FX, settlements, treasury and operating entities.

SMUVPAY coordinates access and introductions; regulated, fiduciary, legal and investment services remain with appropriately authorised professionals and institutions.

Built for businesses that move money across borders.

From digital platforms to regulated industries, SMUVPAY is designed around complex payment flows rather than a single vertical.

FINTECH

Wallets • remittance • payment companies • embedded finance

DIGITAL COMMERCE

E-commerce • subscriptions • marketplaces • platforms

CREATOR ECONOMY

Affiliate networks • creators • gig platforms • payroll

REGULATED SECTORS

Gaming • trading • financial services • digital assets

GLOBAL ENTERPRISE

Travel • logistics • technology • import / export

EMERGING MARKETS

Africa • LATAM • GCC • Asia • multi-jurisdiction expansion

Availability always depends on jurisdiction, licensing, product eligibility and partner risk appetite.

OPERATING MODEL

How SMUVPAY works

A repeatable workflow turns payment requests into qualified, documented and monitored infrastructure relationships.

01 **DISCOVER**

Business, markets, licences, payment flow, currencies and pain points.

02 **QUALIFY**

Commercial and preliminary compliance readiness.

03 **ARCHITECT**

Design the ideal acquiring, banking, FX, payout and treasury stack.

04 **ROUTE**

Match the requirement to suitable counterparties.

05 **PRESENT**

Package the merchant case with complete operating information.

06 **ONBOARD**

Track KYB, commercial terms, integration and testing.

07 **OPTIMISE**

Monitor approvals, cost, settlement, chargebacks and provider performance.

08 **EXPAND**

Add markets, rails and financial products as the business grows.

NETWORK INTELLIGENCE

The right provider for the right flow.

SMUVPAY structures its counterparty network around capabilities and risk appetite - not just introductions.



BANKS

Accounts / rails

ACQUIRERS

Card acceptance

EMIs / PIs

Money movement

FX / LIQUIDITY

Conversion

ISSUERS

Cards / wallets

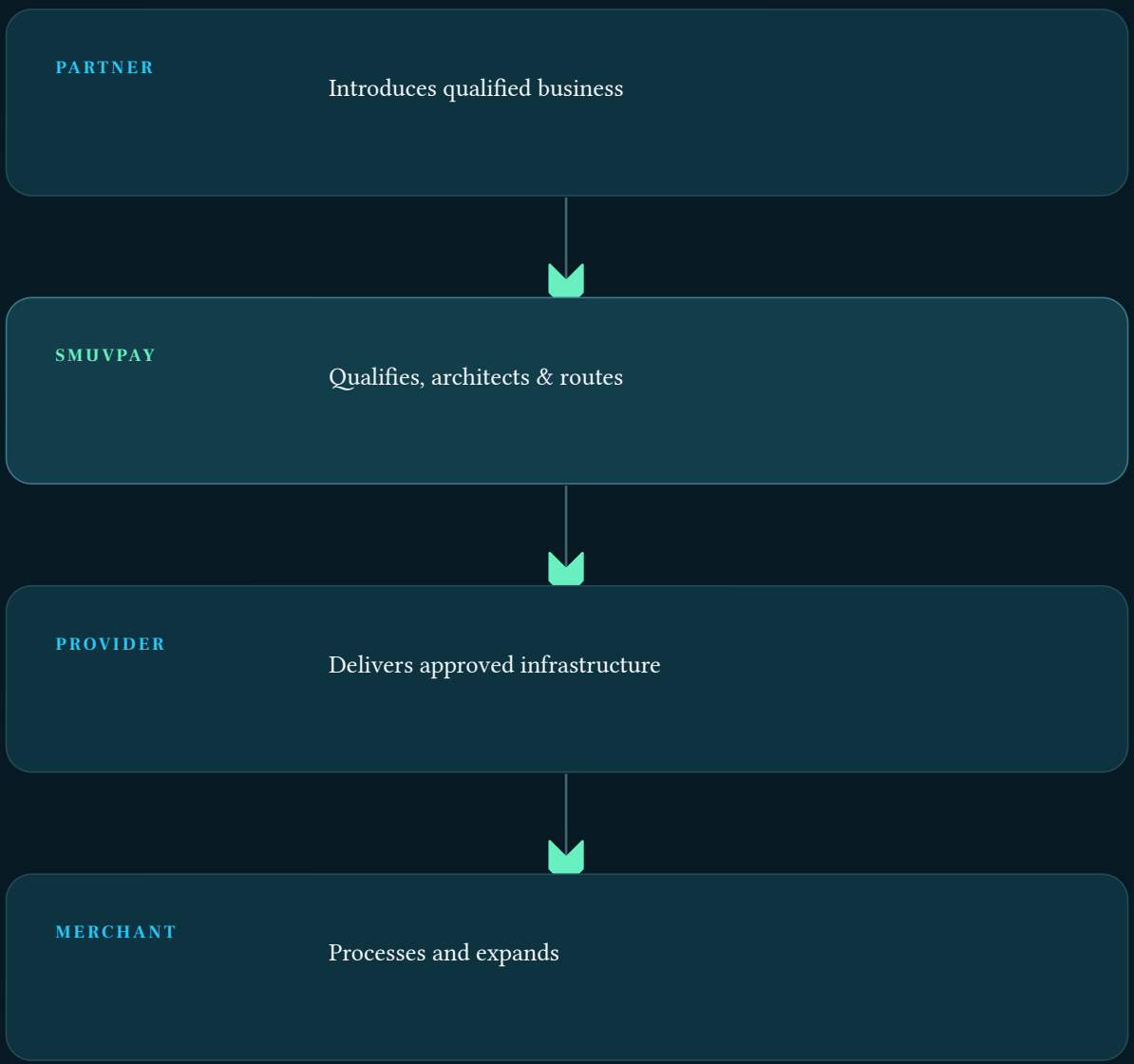
LOCAL RAILS

Market access

DISTRIBUTION

The SMUVPAY Partner Network

A structured referral engine turns trusted relationships into recurring commercial distribution.



COMMERCIAL TRACKING

Merchant • Introducer • Provider • Service • Volume • Buy rate • Sell rate • Margin • Partner share • Commission status

TECHNOLOGY

SMUVPAY OS

The long-term technology layer: orchestration, partner intelligence, reporting and control across the entire payment stack.

CLIENT LAYER

Merchant portal • partner portal • APIs • reporting

ORCHESTRATION

Routing • provider selection • permissions • rules

MONEY MOVEMENT

Acquiring • banking • FX • digital assets • payouts

CONTROL

Risk • KYB • chargebacks • limits • reconciliation

NETWORK

Banks • EMIs • acquirers • issuers • FX • local rails

THE GOAL: ONE DASHBOARD FOR GLOBAL PAYMENT OPERATIONS

RESILIENCE

Infrastructure designed to survive growth.

Scale should increase optionality - not dependency. SMUVPAY is built around diversified rails, partner redundancy and operating visibility.

MULTI-RAIL

Reduce dependence on a single payment method or bank route.

MULTI-PROVIDER

Design backup and alternative counterparties before they are urgently needed.

MULTI-MARKET

Build local market access while retaining a global operating view.

CONTROL & VISIBILITY

Monitor settlements, approvals, chargebacks, FX and provider performance.

Infrastructure, not a single relationship, is what creates durability.

More than a payment provider.

SMUVPAY is designed to become the connective layer between businesses and the financial infrastructure they need to scale.

ONE RELATIONSHIP

Coordinate multiple services without rebuilding the provider search from zero each time.

NETWORK DEPTH

Access a growing ecosystem across acquiring, banking, FX, payouts, cards, digital assets and local rails.

COMMERCIAL INTELLIGENCE

Match product, geography, risk appetite and economics before making introductions.

ONGOING SUPPORT

Stay involved from initial architecture through onboarding, optimisation and expansion.

MODEL-AGNOSTIC

Use the provider that best fits the flow rather than forcing every client into one stack.

BUILT TO COMPOUND

Every new relationship strengthens the network, routing knowledge and pricing leverage of the ecosystem.

SMUV PAY

MOVE MONEY.
BUILD INFRASTRUCTURE.
SCALE GLOBALLY.

SMUVPAY brings payments, banking, FX, payouts, cards, digital assets and financial infrastructure advisory into one operating relationship.

BECOME A CLIENT	Build your payment infrastructure.
BECOME A PARTNER	Refer and grow with SMUVPAY.
BECOME A PROVIDER	Join the counterparty network.

Connect with your SMUVPAY representative.

Important: SMUVPAY may act as a technology, commercial, advisory and/or referral layer. Banking, acquiring, safeguarding, custody, card issuance, digital-asset and other regulated financial services are provided only by appropriately authorised third-party institutions where applicable. Product availability is subject to jurisdiction, licensing, compliance, underwriting and partner approval.