



# FASTEST CROSS-BORDER BUSINESS BANKING

TechFin venture enables instant cross-border payments for SMEs by connecting real-time domestic rails into a global network.

# KEY CHALLENGES FOR SME IMPORTERS & EXPORTERS



## Cash Flow Disruptions

Delays of 2-5 days in traditional systems strain liquidity, with 61% of SMEs facing shortages that hinder operations and reduce global GDP by 1-2% in trade-dependent economies.

## Rising Operational Costs

Payment lags inflating costs by 5-10% and causing \$50B annual global trade losses.

## Currency Fluctuation Risks

Lags expose transactions to 2-5% value erosion amid volatility, widening \$2T global trade deficits.

# WHY NOW? FINTECH BOOM IN REAL-TIME PAYMENTS

## Instant transactions:

13% of EU electronic payments by 2025  
via SEPA Instant & IPR mandate.

## PSD3 boosts open banking:

cross-border surge to \$290T by 2030  
amid \$2.5T trade finance gap.

## SUPA:

Timely for SMEs in volatile trade with  
compliant, efficient RTD solutions.

## WHY FRANCE?

Europe's top fintech hub

EU access via PSD3/IPR, La French Tech (€10B+ funding),  
sandboxes for innovation.

Ideal for SUPA's PSP HQ

Leverage SEPA Instant for scalable  
cross-border facilitation.

# HOW SUPA SOLVES THESE CHALLENGES



## Cash Flow Disruptions:

SUPA eliminates delays with instantaneous cross-border settlements via domestic real-time schemes and local integrations, freeing up capital immediately and boosting liquidity for SMEs to sustain operations without the 1-2% GDP drag.

## Rising Operational Costs:

By enabling rapid fund transfers, SUPA prevents logistical hold-ups like demurrage fees, reducing inflation in costs by 5-10% and mitigating the \$50B annual global trade losses through seamless, on-demand efficiency.

## Currency Fluctuation Risks:

SUPA's real-time processing and "Always Better FX" features minimise exposure to volatility, preserving transaction values with native currency options and stabilising profits against the \$2T global trade deficits.

# SUPA'S REAL-TIME

SUPA is a pioneering TechFin venture prioritising technology to enable real-time deposits (RTD) for SMEs worldwide. By connecting to established domestic payment schemes and seamless integrations, we facilitate instantaneous cross-border transactions without disrupting existing systems—allowing your clients to pay in native currency while accessing funds faster than ever.



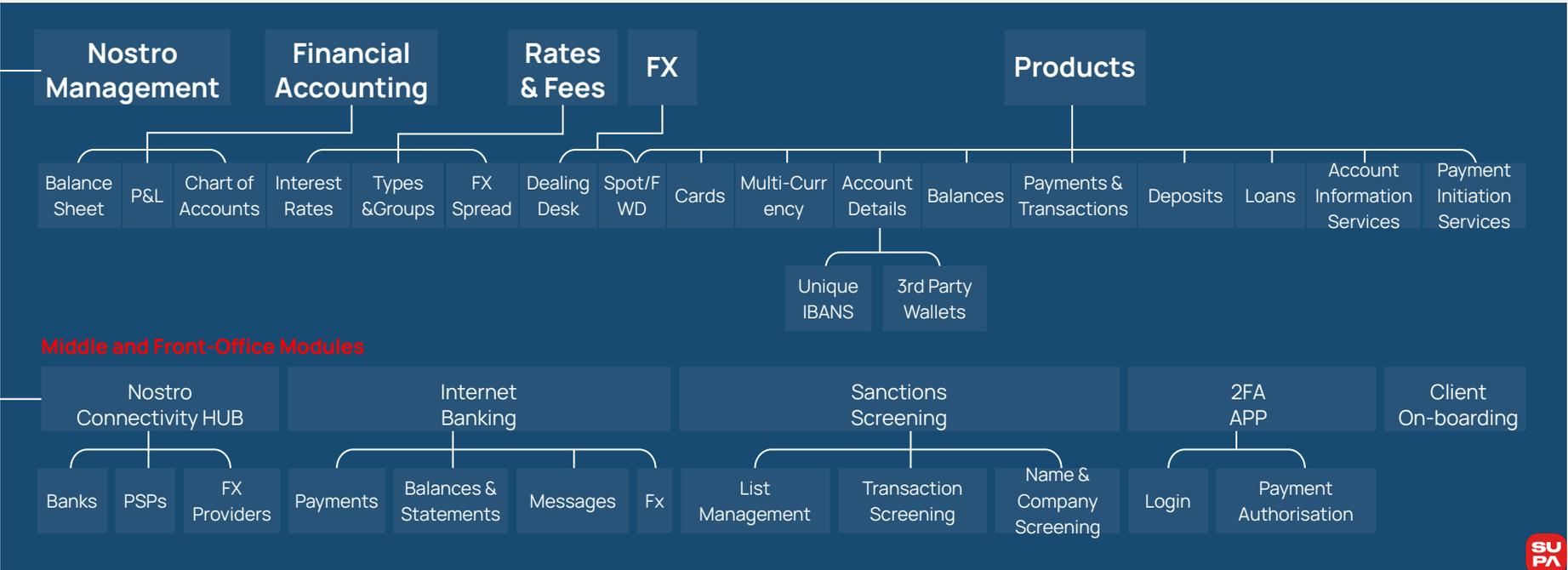
## Key Benefits:

- Faster FX rates for optimised currency handling.
- Crypto-native support for modern assets.
- Every transaction matters—instantly delivered with efficiency and reliability.

# TECHFIN PLATFORM

Let Your Clients Pay In Native Currency.

# LEDGER



# TECHNOLOGY OVERVIEW

At the heart of SUPA lies a robust, technology-driven architecture comprising four core modules, designed to prioritise seamless integration, security, and compliance:

## Integration Hub

This central component enables multi-directional connectivity with diverse financial infrastructures, supporting international payments, online transaction processing, and future expansions into in-store (card-present) schemes, ensuring versatile and scalable operations.

## Ledger Module

A secure repository that meticulously records and stores all transaction data and information, providing immutable audit trails and real-time visibility for enhanced transparency and accountability.

## User Interface Layer

Featuring a user-friendly web-based personal dashboard for desktop access, intuitive mobile applications, and flexible API endpoints, this module facilitates effortless interaction and integration for SMEs across devices and systems.

## Compliance Integration Block

Seamlessly connected to essential third-party vendors, this ensures rigorous adherence to regulatory standards through automated tools for KYC (Know Your Customer), KYB (Know Your Business), KYT (Know Your Transaction), address verification, reliability and creditworthiness assessments, ongoing monitoring of changes, PEP (Politically Exposed Persons) screening, and sanctions lists checks—safeguarding operations with proactive risk management.



# CRM



Client Groups

Companies

Individuals

Document



Mandates

UBO(s)

Users

2FA

Messaging

Text Alerts

# Compliance

Key Profile

Client on-boarding queue

Payment queue

Payment Screening

External Service

FX Rates

PEP & Sanctions List Providers

Video Ident



# GLOBAL PRESENCE & ASSETS

## France

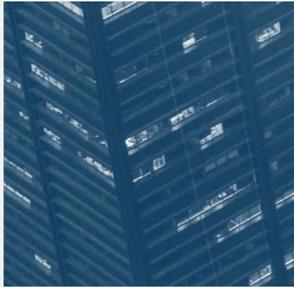
PSP HQ (TBC) – Intention to obtain financial licence for seamless EU access via PSD3 and SEPA Instant.

## Hong Kong

MSO (in process) – Existing company with one financial licence, enabling robust Asian integrations.

## Canada

MSB – Established company with proprietary financial licence, integrated into the SUPA group for North American operations.



Strategic integrations with local financial institutions enable rapid, secure balancing using pre-positioned funds

No utilisation of client funds for loans, collateral, or other purposes—fully accessible 24/7.

Automated tools ensure full compliance with PSD2 (open banking), GDPR (data protection), and DORA (operational resilience).

Innovation Assets: Submitted two patent applications—one in the UK and one in Abu Dhabi (UAE)—on core technology; founder as author of these innovative developments.

# KEY EMPHASISES



# MARKET OPPORTUNITY

## Explosive Growth in Cross-Border Payments

Market projected to reach

**\$320B**

by 2030, driven by fintech innovations and rising global trade.

**\$2.5T**

annual trade finance gap hinders SMEs,

who drive up to

**80%**

of trade in key corridors like South America-EU.

## Fintech Trends Fueling RTP Expansion

Real-time payments (RTP) surging:

**67%**

growth in network participation in 2024, transforming liquidity for businesses.

Targeting importers/exporters with coverage in

**100+**

countries for seamless, instant settlements.



"Access Your Funds  
Faster Than Ever."

Source:

<https://finance.yahoo.com>

<https://www.grandviewresearch.com/>

<https://www.galileo-ft.com/>

<https://gfmag.com/>

<https://www.oecd.org/>



# 3D EXPANSION

## Unstoppable Growth

Number of clients

Monetary volume

Range of services

# BUSINESS MODEL



SUPA leverages hybrid integrations—combining proprietary licences with strategic partners—to deliver seamless real-time payments without replacing existing systems.

## Revenue Streams

### Transaction Fees (Primary Income)

Earn a percentage on each cross-border transfer and settlement, capitalising on high-volume SME trade.

### FX Margins

Profits from optimised currency exchanges and arbitrage in multi-currency transactions.

### Value-Added Services

Fees for consulting on regulatory adherence (e.g., SEPA/EPC schemes) and custom integrations.

"Every transaction matters – instantly."

# STAGES OF DEVELOPMENT

SUPA's evolution is structured across three progressive phases, each building on the last to enhance capabilities, scalability, and regulatory integration while maintaining a technology-first approach:



## SaaS (Software as a Service) Phase

The inaugural stage focuses on launching the core software platform. By identifying high-priority trade corridors—such as food exports from specific South American countries to the European Union—SUPA will initiate targeted integrations based on client demand. At this juncture, operations will rely exclusively on partner infrastructures, without deploying proprietary financial licences, to establish a solid foundation for rapid market entry and iterative refinement.



## PaaS (Platform as a Service) Phase

Building upon the SaaS foundation, this phase incorporates SUPA's existing financial licences while securing additional ones in emerging jurisdictions to expand global presence. Services will be delivered through a hybrid model, leveraging both proprietary licences and those of strategic partners, enabling a broader spectrum of financial offerings with heightened efficiency and compliance.



## BaaS (Banking as a Service) Phase

In the ultimate ambition, SUPA aims to acquire a full banking licence or credit union authorisation. This will unlock an expanded suite of financial services for clients, foster deeper integrations with established banking institutions via comprehensive correspondent networks, and position SUPA as a versatile, end-to-end TechFin powerhouse in global trade facilitation.

# EARLY TRACTION IDEA STAGE



## Team Expertise

Extensive experience launching similar TechFin projects, with proven track record in building comparable systems; strong connections to correspondent banks across Asia, North America, UK, Middle East, Caucasus, and EU.

## Vendor & Institutional Relationships

Clear vendor list for procuring essential components; direct ties with Visa, MasterCard, SWIFT, and other core banking institutions from prior collaborations.

## Licences & Investments

Proprietary licences secured in Canada (MSB) & Hong Kong (one licence active, MSO in process); invested in establishing legal entities there, with developed AML policies, client servicing guidelines, corporate client frameworks, and a vast document library—80% ready for new licence submission in France.

## Partner Momentum

Growing interest for integrations; high-priority corridors (e.g., South America-EU) identified for pilots.

## Strong Foundation for Growth

Limited but scalable, with established assets enabling efficient expansion and quick market entry.

# HELP US WITH

## Regulatory & Mentorship Support

Guidance on PSD3/SEPA compliance and licence acquisition (e.g., France PSP) to accelerate our EU expansion.

## Network Access & Introductions

Connections to EU local/global financial institutions and partners for integrations, collaborations, and ecosystem growth.

## Acceleration Resources

Assistance with initial development, SaaS launch, strategic advice, and investor intros—we're open to tailored proposals.



**Kosta Du**

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# THANK YOU!