



ZedPay White-Label Platform

1- ZedPay White-Label Platform

A customizable and ready-to-deploy fintech infrastructure for companies, financial institutions, and banks worldwide. We, as ZedPay Financial Systems and Services, are a leading international fintech company that develops international financial platform software, financial applications, digital wallets, and related infrastructures with our experienced and professional technical and development teams.

ZedPay is recognized globally for its innovative payment infrastructure and its financial, banking, and digital card services.

One of our flagship products is the ZedPay platform, a White-Label solution that provides a secure, flexible, and fully customizable infrastructure for banks, electronic money institutions, payment service providers, and other regulated financial entities.

The ZedPay platform is developed entirely in-house—without outsourcing—by the company's own expert team. This allows for complete control over security, product innovation, and customer-centric flexibility.

As part of its B2B partnerships, ZedPay offers a comprehensive platform that includes not only software but also digital wallet management, card issuance (Visa, MasterCard, Troy, etc.), money transfers, KYC/AML modules, API integration, mobile applications, NFT marketplace functionalities, and even SIM/eSIM communication solutions—all fully customizable under the client's own brand.

In order to facilitate access to international financial services for its white-label clients and agents, ZedPay has established partnerships with top-tier global banking institutions and integrates their licensed financial services into its super platform, enabling white-label service delivery under this umbrella.

ZedPay operates on a global scale and provides infrastructure and technical services across multiple regions.

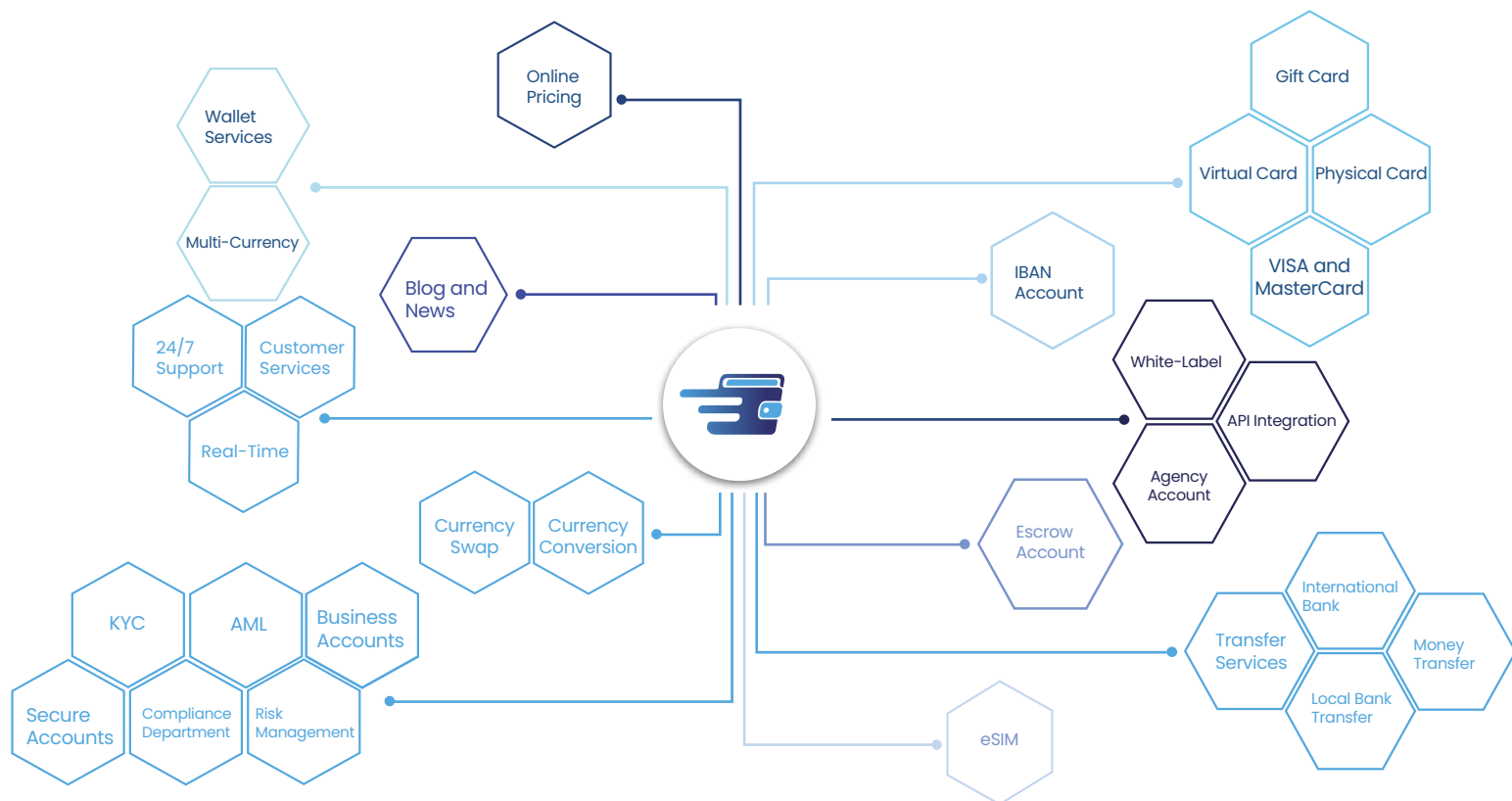
With its highly experienced technical team, the company delivers rapid and effective support to its clients.

2- Infrastructure Capabilities Offered by ZedPay White-Label Platform

- 1 End-to-End Digital Financial Solution Platform
- 2 Fully Customizable Fintech Infrastructure
- 3 Online Payments Infrastructure
- 4 Offline Payments Infrastructure
- 5 Wallet Infrastructure
- 6 Real-Time Accounting Structure
- 7 Card Services Platform
- 8 Money Transfer / Remittance Systems
- 9 IBAN Services Platform
- 10 NFT Services Platform
- 11 Escrow Account Services
- 12 Comprehensive API integration options
- 13 Customized Developer Tools
- 14 Compliance and Security
- 15 Maintenance and Support
- 16 Product and Infrastructure Updates
- 17 White-label applications for iOS and Android
- 18 Real-Time Dashboards for user and Admin portals
- 19 Back office panel for operations
- 20 Monitoring and Analytics System and services
- 21 Analytical Reporting APIs for user behavior and transaction data
- 22 Digital Visibility and SEO Optimization Services
- 23 Market Analysis Tools
- 24 SIM card Services

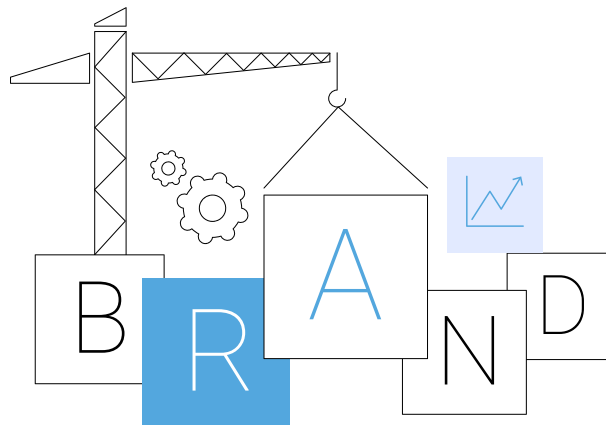
3- ZedPay: End-to-End Digital Financial Solution Platform

ZedPay provides a comprehensive financial technology ecosystem designed to offer institutions a tailored and integrated suite of services. The platform provides a wide array of solutions under one roof, aiming for "unlimited financial solutions". Some of the key services are card, wallet, transfer, payment, IBAN, SIM, swap, escrow, API, and white-label infrastructure. The platform emphasizes Advanced Features & Compliance, including International KYC, Privacy Policy, AML, 2FA Protection, and Passkey security.



4- Key Features of ZedPay White-Label Platform Fully Customizable Fintech Infrastructure

- 1 **Brand Customization:** Tailor logo, color scheme, and UI to your corporate identity.
- 2 **Pricing Setup:** Set fees and commissions according to your business model.
- 3 **Modular Services:** Activate only the features you need; add modules like wallets, cards, transfers, NFTs over time.



5- Online Payments Infrastructure

- 1 Real-time Balance Updates are provided.
- 2 The system supports Multi-Currency Support.
- 3 Users have access to a Transaction History.
- 4 Online transactions are described as Fast Transactions.
- 5 The service offers Global Acceptance.
- 6 Safety Priorities are emphasized.
- 7 Online payments feature Secure Transactions.
- 8 They offer General Acceptance.
- 9 The Online Payment service is integrated with the Integrated Wallet.



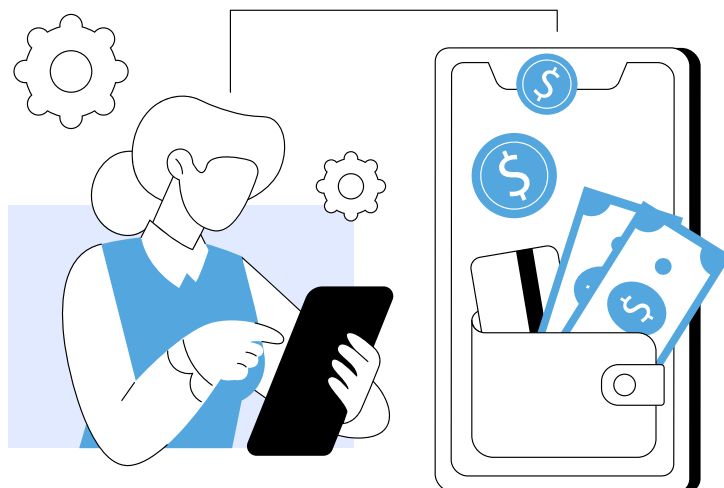
6- Offline Payments Infrastructure

- 1 Offline payments include QR Code Payment.
- 2 Features of Offline Payments include Direct Conversion Accessibility.
- 3 They prioritize Security.
- 4 Offline payments offer Cost Effectiveness.
- 5 They provide Flexibility.
- 6 The service aims for increased Productivity.
- 7 Transparency is a feature of Offline Payments.

7- Wallet Infrastructure

The Wallet acts as a primary interface and operational hub, facilitating access to and integration with a range of ZedPay's financial services. These integrations include:

- 1 Deposit and Withdrawal
- 2 IBAN Account Integration
- 3 Transfers
- 4 Payments
- 5 Card Integrations
- 6 SIM card services
- 7 Secure Technology and Safety prioritisation



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8- Real- Time Accounting Structure

- 1 Real-time Balance Updates in transactions.
- 2 Real-time Spending Notifications: The ZedPay Physical Card provides real-time Spending Notifications, which means users are informed of their expenditures as they occur.
- 3 Transaction History: A Transaction History is available for Online Payments, allowing users to review past financial activities.
- 6 Instant Operations.

9- Card Services

- 1 Issuance of virtual, physical, and gift cards.
- 2 Full integration with Visa, MasterCard, and Troy networks.
- 3 **Tokenized Cards:** Secure mobile and in-app payments.
- 4 **Card Restrictions:** Control usage by region, category, or time.
- 5 **Instant Card Creation:** Issue cards via mobile or web platforms.

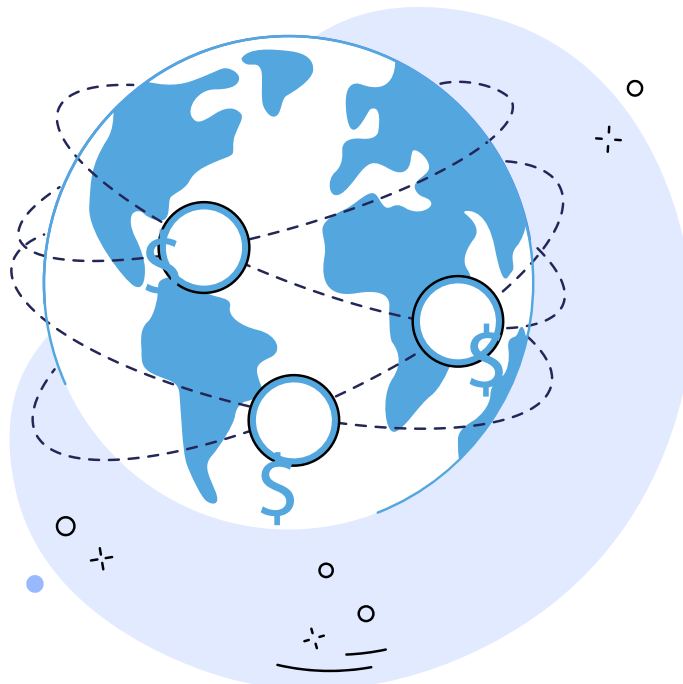


10- Money Transfer / Remittance Systems

ZedPay platform provides infrastructure for Money Transfer and Remittance Systems, particularly concerning international transfers. Key aspects include:

- 1 Support for SWIFT, IBAN, and SEPA is integrated into the Bank Transfer services.
- 2 IBAN Accounts are offered in CN, TR, UK, US, and CA, facilitating International Use and Instant Transfers.
- 3 Transfers feature Multi-Currency Support and Global access via connectivity with over 1696 banks.
- 4 The platform supports Money (Fiat) Transfers, including International Fiat Transfer.
- 5 API capabilities support IBAN and Bank Transfers and Payment and Collection.
- 6 The platform's API provides access to Account Management, User Management, and Payment and Collection functions.
- 7 Reporting capabilities track user transactions and transaction volumes.

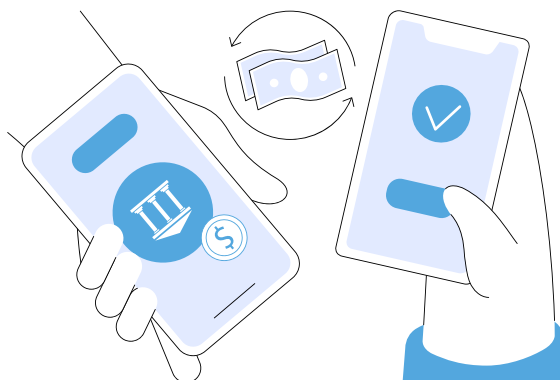
In summary, ZedPay has robust infrastructure for international money transfers via standard banking protocols (SWIFT, IBAN, SEPA) and multi-currency support, with underlying API and reporting capabilities that provide a basis for handling transaction volumes.



11- IBAN Services Platform

ZedPay platform includes IBAN Account Services. Following are the features:

- 1 **Availability:** ZedPay offers IBAN Accounts in specific regions: CN, TR, UK, US (Account Number), and CA.
- 2 **Purpose:** These accounts facilitate International Use.
- 3 **Functionality:** They support Instant Transfers and Multi-Currency Support, aligning with ZedPay's overall support for all fiat currencies and Multi-Currencies.
- 4 **Integration:** IBAN Accounts are integrated with the Wallet and the Bank Transfer services.
- 5 **Access:** They are accessible via the API, which includes support for IBAN and Bank Transfers and Account Management.
- 6 **Roadmap:** IBAN services are a part of ZedPay's focus on International Payment Solutions and open Banking Integration on their roadmap.



12-NFT Services Platform

ZedPay, backed by a highly experienced and professional development and IT team, has designed and launched a cutting-edge global platform equipped with world-class capabilities.

This platform enables partners to obtain a White-Labeled NFT marketplace from ZedPay, allowing them to launch and operate their own branded NFT platform—subject to obtaining the relevant licenses from applicable authorities.

The advanced platform provides features such as the ability to create new global market spaces, manage and list NFTs, and integrate with other major NFT platforms worldwide.

The NFT marketplace is part of the platform's "Advanced Features & Compliance" section and supports full NFT integration through API connectivity.

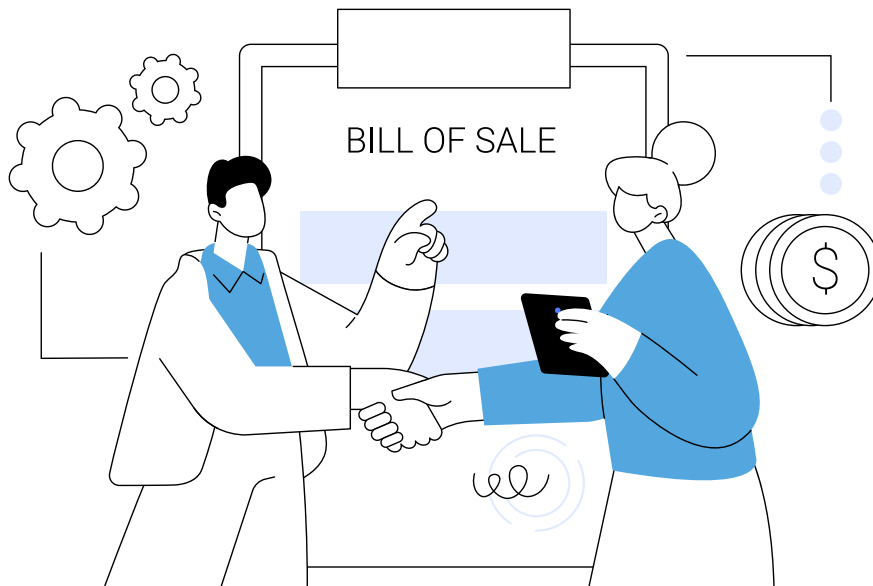
13- Escrow Services Infrastructure

ZedPay includes comprehensive Escrow Account Services. Our platform features Escrow, integrated within the Wallet, providing a Reliable, Fast, and User-Friendly solution with full Transparency and Tracking.

As a neutral facilitator, ZedPay creates a special escrow account specifically for agreed funds or assets involved in a transaction.

The process ensures Mutual Agreement on the terms of the transaction, clearly setting out the conditions that must be met for the release of funds. Fund Placement is a key step, with the buyer depositing the funds into the ZedPay escrow account for Verification. Upon successful Transaction Completion, ZedPay ensures compliance with the agreement, facilitating the execution of the transaction for both parties.

Escrow Transactions are fully supported and accessible via the API.

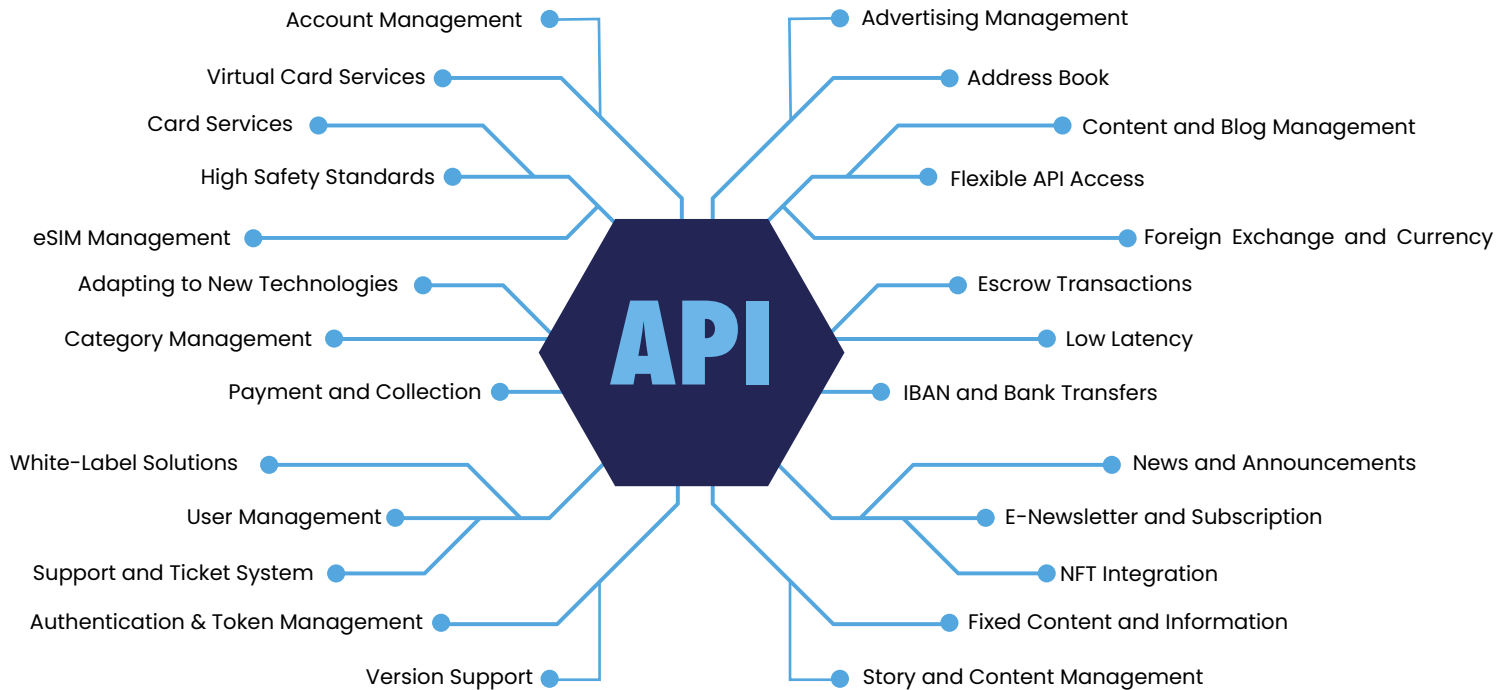


14- Comprehensive API Integration Options

The API provides Secure and Seamless Integration. It features Flexible APIs and offers Reliable Performance. Version Support is available, accompanied by Comprehensive Documentation. Access to Analytics and Reporting is also provided via the API. Through the API, users gain access to and support for a wide range of services:

- 1 Virtual Card Services
 - 2 Account Management
 - 3 Card Services
 - 4 User Management
 - 5 Support and Ticket System
 - 6 Authentication & Token Management
 - 7 Payment and Collection
 - 8 White-Label Solutions
 - 9 Content and Blog Management
 - 10 Category Management
 - 11 Adapting to New Technologies
 - 12 Escrow Transactions
 - 13 Low Latency
 - 14 eSIM Management
 - 15 High Safety Standards
 - 16 IBAN and Bank Transfers
 - 17 News and Announcements
 - 18 Story and Content Management
 - 19 Fixed Content and Information
 - 20 NFT Integration
 - 21 E-Newsletter and Subscription
 - 22 Address Book and Advertising Management
- API Integration is also a key component of the White-Label offering. The platform facilitates seamless Integration with External APIs, services, market data providers, or third-party applications.

15- Comprehensive API Integration Options



16- Customized Developer Tools

Developer Sandbox: Pre-production test and integration environment.

Webhook Support: Real-time event notifications.

Analytics Integration: Report APIs for user behavior and transaction data.

17- Compliance and Security

KYC/AML Module: Identity verification, liveness check, sanction screening.

Secure Storage: Data encryption compliant with GDPR and ISO standards.

Transaction Monitoring: Real-time fraud prevention and reporting.

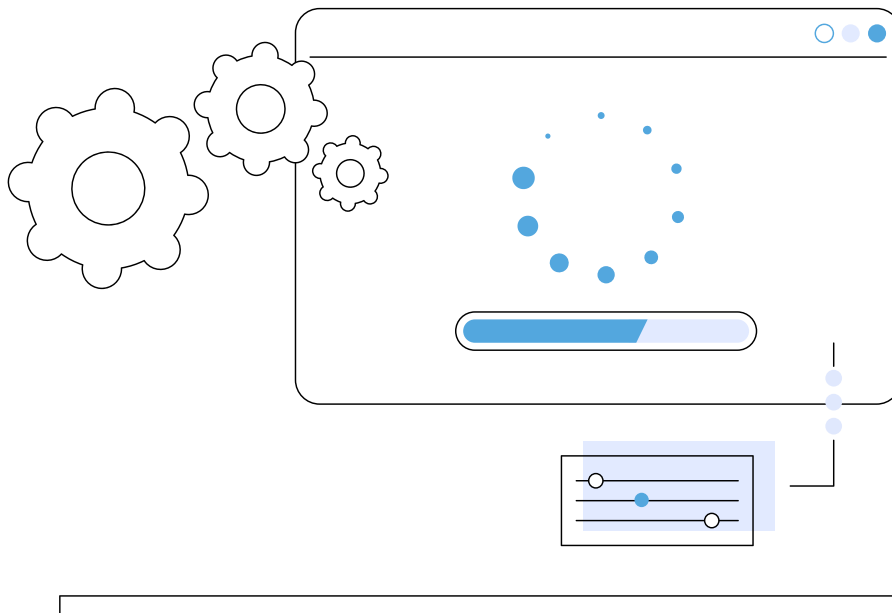
Role-Based Access: Granular access control for users and administrators.

18- Maintenance and Support

Support Channels: Technical support via phone, chat, email, and ticket systems.

Team Training: Onboarding and guidance for technical and operational teams.

Documentation: Comprehensive guides and user education resources.



19- Continuous Product and Services Updates

Continuous Platform Updates: New features and security patches.

New Product Launches

Integration with new international partners

20- White-Label Applications for iOS and Android

Mobile Applications are part of the ZedPay platform and the White-Label offering enables customization of the platform's user interface and branding.

White-Label capability is extended to the mobile application experience, allowing businesses to offer a branded version of the ZedPay mobile platform to their users.

The Flexible Financial Infrastructure and seamless Integration with External APIs, services, market data providers, or third-party applications also support the adaptability of the platform, which would benefit a branded mobile application.

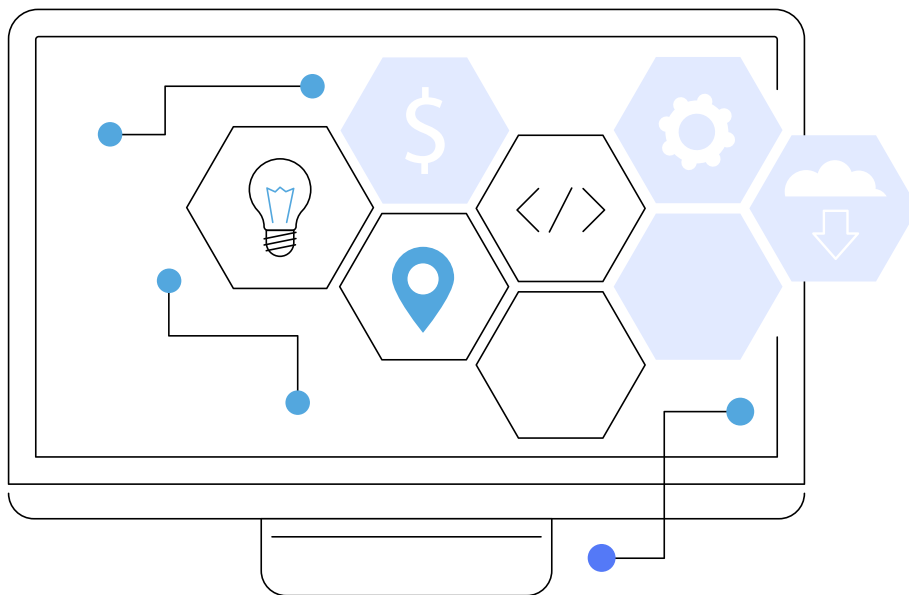


21- Real-time Dashboards for User and Admin Portals

The platform provides users with immediate financial information through real-time Balance Updates for Online Payments and real-time Spending Notifications for the ZedPay Physical Card, alongside a readily available Transaction History for Online Payments that display this information promptly.

For those utilizing the White-Label solution, the platform offers Advanced Reporting capabilities, a brand-specific dashboard for White-Label owners to Track user transactions, transaction volumes and revenue management.

These features give both users and White-Label administrators access to timely and detailed financial information, with Analytics and Reporting also accessible via the API.

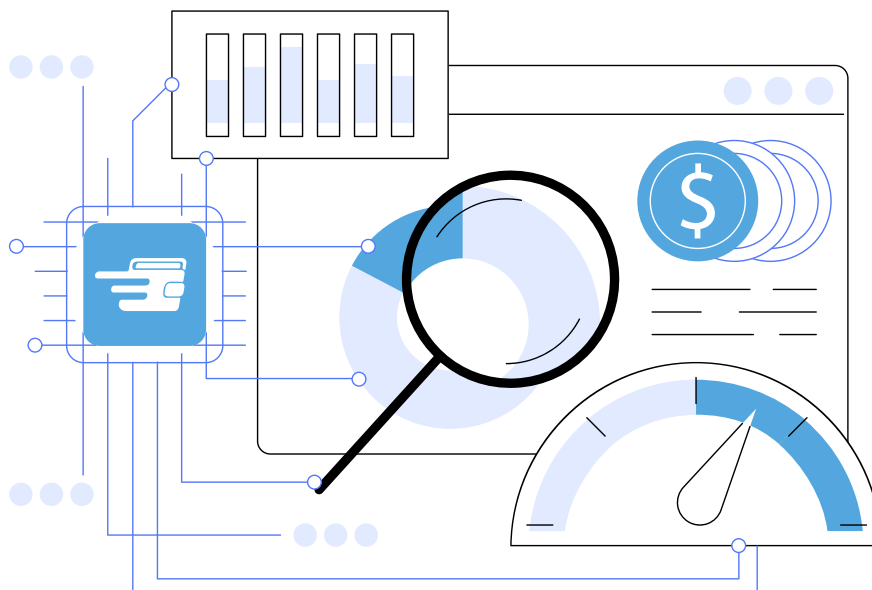


22- Back Office Panel for Operations

Operational functions encompass the management of key services such as Account Management, Card Services, User Management, Payment and Collection, Escrow Transactions, IBAN and Bank Transfers, and NFT Integration, accessible via the API.

For licensees using the White-Label option, operational tasks involve Brand Customization including logo and appearance adjustments, Price and Wage Adjustment, managing Licenses and License Services, overseeing KYC/AML Compliance, and personalizing the User Interface.

Operational oversight and monitoring are supported by Advanced Reporting, offering brand-specific analytics and performance reports for tracking user transactions, transaction volumes, and revenue management through a dashboard. A Support and Ticket System is also available for managing support.



23- Monitoring and Analytics System and Services

The platform offers general Analytics and Reporting. This is available via the API.

Users have access to monitoring features for their own accounts and transactions, including real-time Balance Updates for online payments and real-time Spending Notifications for the physical card.

Users can also view their Transaction History for online payments.

For White-Label owners, Advanced Reporting is available. This includes brand-specific analytics and performance reports.

This advanced reporting allows White-Label owners to track user transactions, transaction volumes, and revenue management. This tracking is done through a brand-specific dashboard.



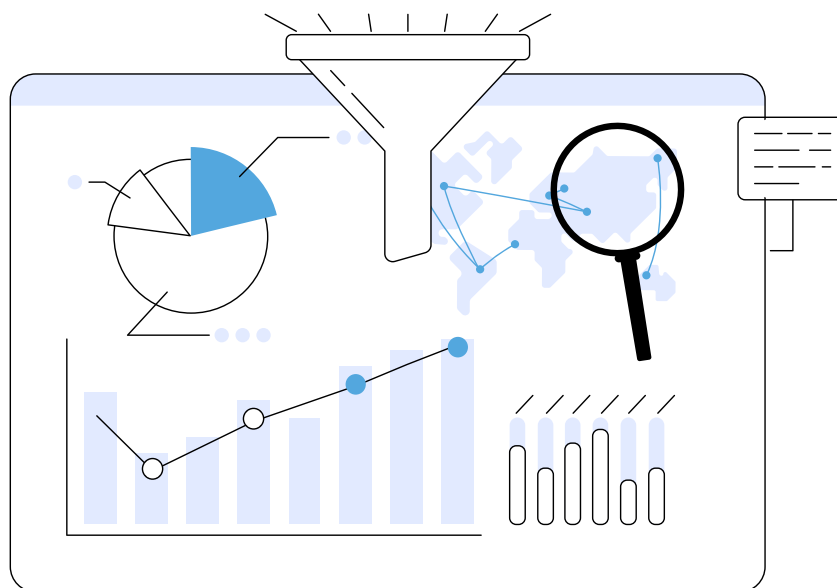
24- Analytical Reporting APIs for User Behaviour & Transaction Data

The Comprehensive API Integration is a core feature of the platform.

The API provides access to Analytics and Reporting. Through the API, users can access and manage various services, including User Management, Payment and Collection, Escrow Transactions, and IBAN and Bank Transfers.

The availability of API endpoints for these services suggests that data related to user actions (via User Management API) and financial transactions (via Payment, Collection, Escrow, and Bank Transfer APIs) is accessible for reporting and analysis.

For White-Label licensees using the platform's infrastructure under their own brand, the Advanced Reporting mentioned earlier provides brand-specific analytics that track user transactions and transaction volumes. This information is made available through their brand-specific dashboard.



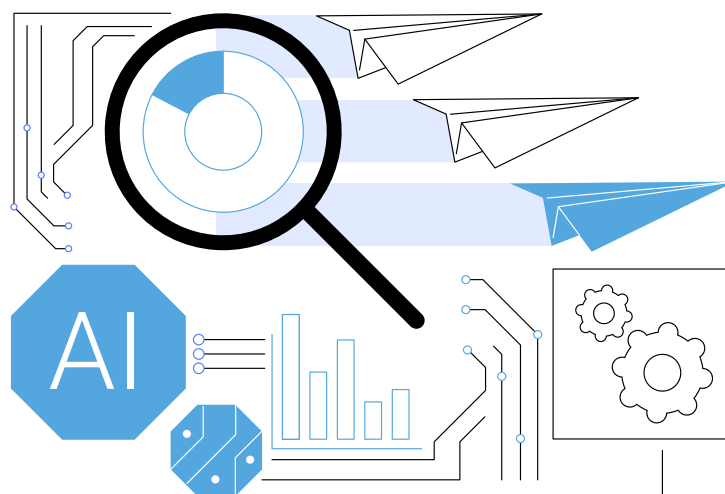
25- Digital Visibility and SEO Optimisation Services

Brand customization and a customizable user interface are offered, particularly within the White-Label solution, allowing users to personalize the look and feel of the platform to match your brand and user preferences. This enhances a specific brand's digital visibility and appearance optimization.

The platform utilizes a Mobile/Web Platform and employs content management features like Content and Blog Management, News and Announcements, and Advertising Management, along with a Social Media Presence, to establish and enhance its digital footprint and communicate information online.

Integration with External APIs, services, market data providers, or third-party applications is facilitated, along with Multi-Language Support and providing Global access and International Use, which broaden the platform's reach and visibility across different digital environments and user demographics.

To leverage these facilities stronger, ZedPay teams provide consultancy services to increase visibility and SEO optimisation.



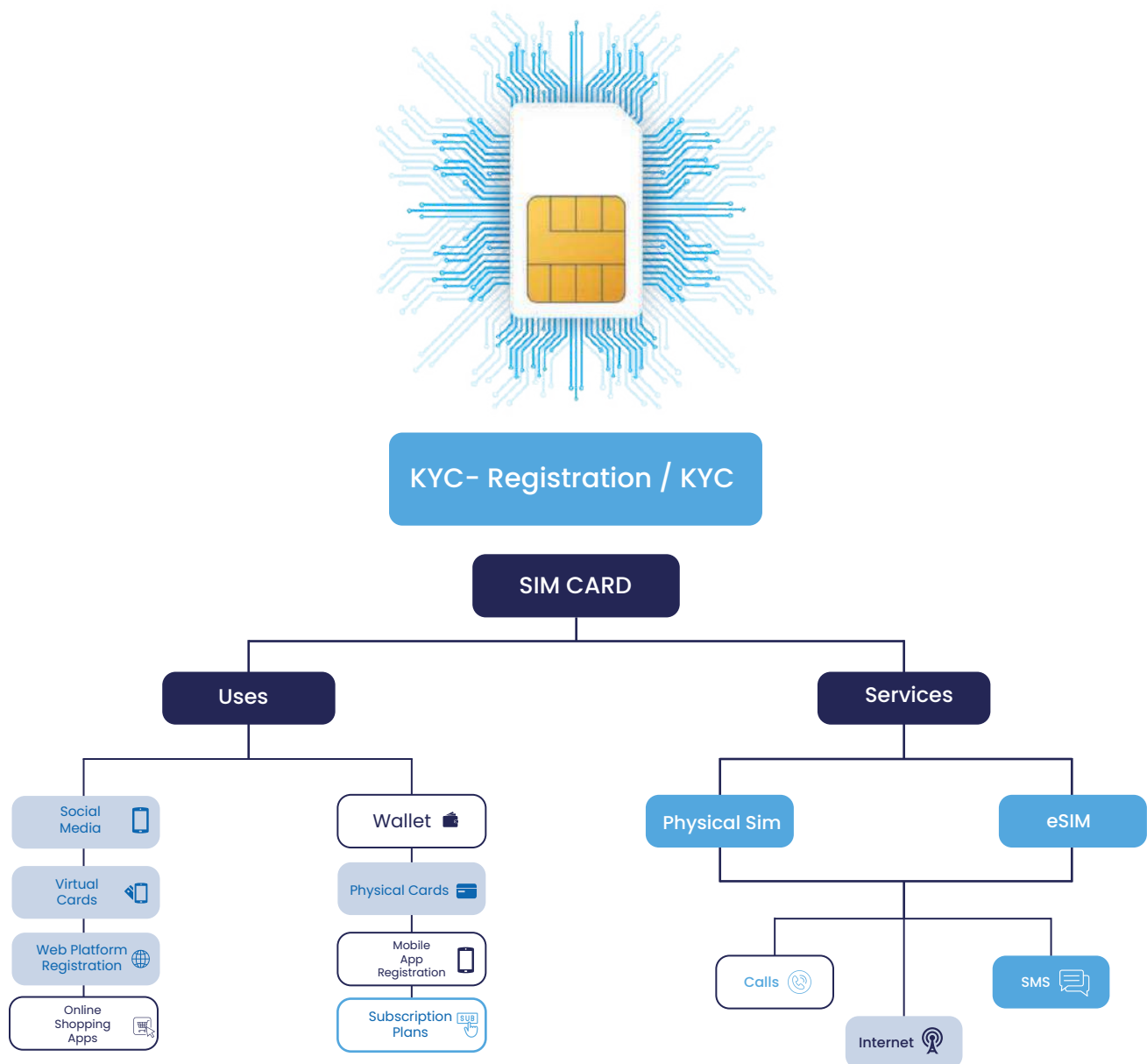
26- Market Analysis Tools

The platform features Integration with External APIs, services, and specifically with market data providers or third-party applications. The platform is designed with the capability to incorporate external market data streams, which is a foundational element for market analysis.



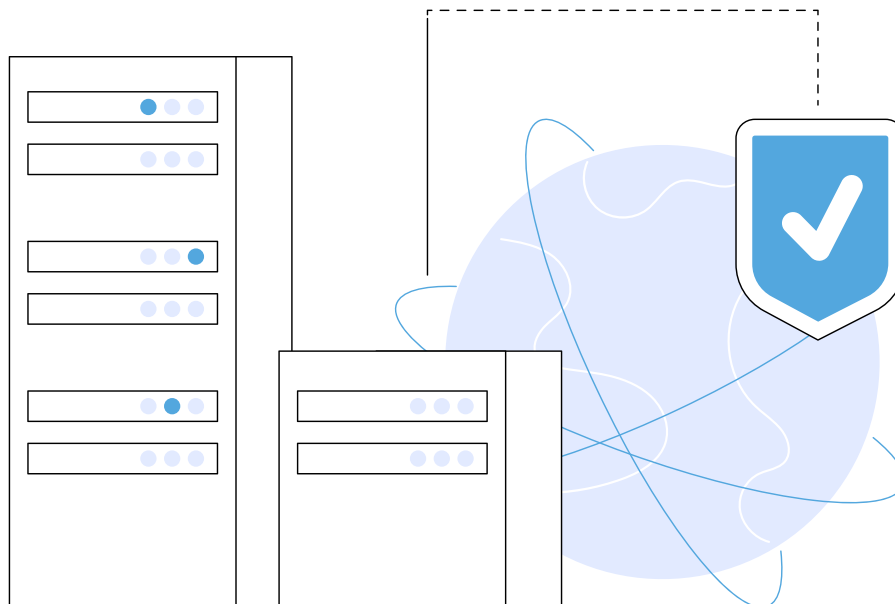
27- ZedPay SIM Card Services

ZedPay provides secure and fast connectivity infrastructure through physical SIM and eSIM solutions for a wide range of use cases including platform registration, wallet and card usage, social media, and shopping apps. These systems, integrated with voice, SMS, and internet services, enhance user experience while maintaining compliance with KYC processes.



28- Channels of Deployment

- 1 White-label applications for iOS and Android (biometric login, push notifications, card integration support)
- 2 Real-time dashboards for user and admin portals
- 3 Back office panel for operations, compliance, customer service, and analytics



29- Use Cases

- 1 Comprehensive platforms for newly licensed neobanks
- 2 Wallet, card, and transfer infrastructure for e-money institutions
- 3 Wallet integration in traditional banks' digital transformation journeys
- 4 Modular infrastructure for fintech startups seeking rapid market entry
- 5 Financial services via eSIM for mobile network operators
- 6 Payment service providers seeking white-label wallet and API infrastructure
- 7 Investment platforms aiming to launch NFT marketplaces and tokenized assets
- 8 Public institutions requiring local solutions for social benefit payments or identity-based services
- 9 Retail and e-commerce platforms offering branded financial products for loyalty and customer engagement

Note on Compliance:

All services mentioned in this document are provided under the regulatory frameworks of our partners or clients who hold the necessary licenses in their respective jurisdictions. ZedPay itself does not collect customer funds nor issue cards or financial instruments directly. All financial services are delivered in accordance with applicable laws and through licensed entities.