



Financial Infrastructure for International Business

One Operating Layer for Global Accounts,
Payments, Treasury, Cards and Settlement

CLIENT PLATFORM OVERVIEW

Not a Bank. The Upgrade.



Receive, move and control business funds through one unified operating layer



Financial access

Global accounts, payment rails, cards and corporate wallets.



Financial execution

Convert currencies, pay suppliers and accept payments.



Operating control

Manage entities, users, approvals, records and reporting.

One platform for financial access, execution and control.



One financial platform across three connected layers

01

Operating core

Visibility, workflows, permissions, records and reporting.

02

Financial rails

Global accounts, FX, treasury and stablecoin settlement.

03

Client products

Corporate card programs and online payment acceptance.



Three connected layers in one unified financial environment.

Central control layer for financial operations

Unified view

Companies, balances, wallets, cards and payment activity.

Flow coordination

Payments, FX, cards and settlement in structured workflows.

Roles and approvals

Access rights and approvals across teams and entities.

Records and reporting

Transaction records, statuses, reports and reconciliation.

One environment for visibility, control and execution.



Account infrastructure for banking operations

Global accounts

Named multi-currency accounts, local account details and IBANs.

Core currencies

USD, EUR, GBP, AED, CNY and 20+ additional currencies.

Payment rails

SWIFT, SEPA, ACH, FPS and supported local payment systems.

FX and treasury

Convert currencies and manage liquidity across entities.



One environment for accounts, FX, treasury and global payments.

Stablecoin settlement for fiat execution

Supported assets

USDT, USDC and EURC across approved settlement flows.

Network coverage

TRON, Ethereum, BNB Chain, Solana, Avalanche, Polygon.

Corporate wallets

Open company wallets and connect unlimited Ledger wallets.

Fiat conversion

Convert stablecoin liquidity into fiat for business payments.



One controlled flow from stablecoin liquidity to fiat execution.

Card issuing programs for spend governance

01

Card formats

Company, employee, virtual, physical and premium cards.

02

Card funding

Fund cards directly from approved company balances.

03

Spend controls

Set limits, budgets, merchant controls and approvals.

04

Program oversight

Track transactions, expenses, receipts and reconciliation.



One controlled card program across companies, teams and budgets.

Online payment acceptance with controlled settlement

01

Payment channels

Online stores, platforms, mobile apps and payment links.

02

Payment methods

Cards, bank transfers, digital wallets and local methods.

03

Recurring payments

Subscriptions, recurring billing and invoice payments.

04

Payment control

Track payments, refunds, disputes and settlement status.



One operating environment for online payments and settlement.

One operating layer across regulated infrastructure



Client origination

Direct B2B clients • Trade, brokerage & factoring partners



Compliance oversight

KYB/KYC • UBO verification • AML & sanctions • Monitoring



Novolut platform

Operational ledger • Orchestration • Routing • Reporting



Regulated execution



Banking infrastructure

Global accounts • Global payments
Card issuing • Payment acceptance



Custody infrastructure

Corporate custody wallets
Ledger wallet connections



Settlement infrastructure

Institutional OTC • On/Off-Ramp
Prefunded T+0 liquidity

Novolut orchestrates regulated execution, with principal status limited to settlement.

Recurring financial operations across four core business scenarios

01

International Trade

Supplier payments, FX and import/export settlement.

02

Group Treasury

Balances, FX, liquidity and control across entities.

03

Workforce & Expenses

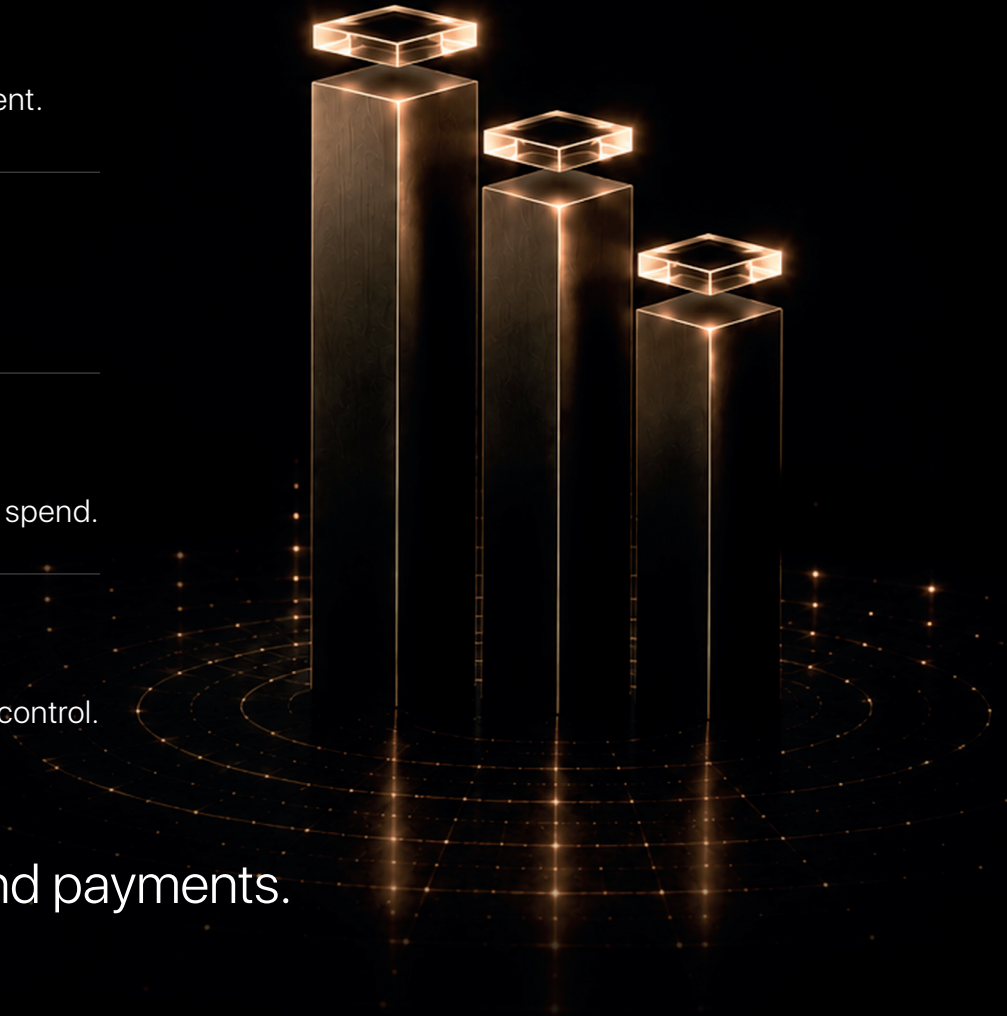
Payouts, corporate cards and controlled company spend.

04

Payment Acceptance

Online payments, recurring billing and settlement control.

One platform for trade, treasury, workforce and payments.



International Trade & Supplier Payments

01

Invoice validation

Verified invoices linked to approved payment instructions.

02

Trade execution

Accounts, FX and payment rails coordinated in one workflow.

03

Supplier settlement

Supplier payments with status tracking and reconciliation.



Client



Novolut



Financial Rails



FX



Supplier Settlement

One controlled workflow from invoice to supplier settlement.

Group Treasury & Liquidity Management

01

Balance visibility

Multi-currency balances across companies and markets.

02

Liquidity rebalancing

Allocate and convert funds across entities and currencies.

03

Treasury execution

Execute approved payments from available liquidity.



Group Treasury



Novolut



Liquidity & FX



Treasury Execution

One controlled treasury workflow across entities and currencies.

Workforce Payouts & Corporate Expenses

01

Payment requests

Create workforce payout and corporate expense requests.

02

Approval controls

Apply roles, limits and approvals before execution.

03

Workforce payouts

Execute approved payouts and controlled company spend.



Company



Novolut



Approvals



Payouts & Cards



Workforce

One controlled workflow from payment request to workforce payout.

Online Payment Acceptance & Settlement

01

Checkout access

Cards, transfers, digital wallets and local methods.

02

Payment routing

Route payments by market, currency and payment method.

03

Merchant settlement

Track settlements, refunds, disputes and reconciliation.



Customer



Checkout



Novolut



Merchant Settlement

One controlled workflow from checkout to merchant settlement.

Structured onboarding from application to activation

01

Access request

Company profile, business purpose and transaction profile.

02

Compliance & risk review

KYB/KYC, UBO, AML, sanctions, PEP and fraud risk screening.

03

Infrastructure approval

Eligibility review by applicable infrastructure partners.

04

Platform activation

Entities, permissions and workflows configured for launch.



One governed path from qualification to live operations.

Risk control framework for regulated financial operations



Controlled access

Permissioned roles, approval controls and transaction limits.



Transaction monitoring

AML, sanctions and risk monitoring across platform activity.



Safeguarding boundaries

Client funds remain with approved banking and custody partners.



Liquidity separation

Novolut's T+0 liquidity remains separate from client funds.



Defined controls, clear boundaries and auditable execution.

One operating layer across markets, currencies and rails



Market coverage

Access for approved businesses across 60+ jurisdictions.



Currency coverage

USD, EUR, GBP, AED, CNY and 20+ additional currencies.



Payment connectivity

SWIFT, SEPA, ACH, FPS and supported local payment systems.



Stablecoin settlement

USDT, USDC and EURC across approved blockchain networks.

Institutional access to approved fiat and digital financial infrastructure.



Financial Infrastructure for International Business

Novolut Finance Group
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