UpFinance

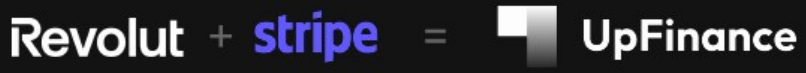
MONEY MOVES SMARTER

The Web3 Bank for Spending, Payments, and Wealth

One Account. All Assets. Borderless.

The Vision

The Revolut + Stripe of the Web3 Era



One Unified Account

Seamlessly manage Crypto, Fiat, and Multi-Asset portfolios within a single, integrated platform.

The Ultimate Bridge

Connecting traditional financial infrastructure with the borderless potential of the Web3 world.

All-in-One Super App

Spend, Pay, Borrow, and Invest — everything you need for global finance in one place.

Panoramic Ecosystem

A comprehensive digital bank ecosystem designed for both individuals and global enterprises.

Market Opportunity

$33T+ Stablecoin Markets & $16T RWA Market Growth

Two Structural Waves Reshaping Global Finance

$33T+

Stablecoin Transaction Volume

ON-CHAIN SETTLEMENT LAYER

Wave 1: Stablecoin Payments

Stablecoins make moving money globally instant, low-cost, and borderless, replacing slow and fragmented traditional payment rails.

$300B → $16T+

Tokenized Real-World Assets (RWA)

MARKET SIZE

Wave 2: Real-World Assets (RWA)

Tokenization brings global assets on-chain, allowing users worldwide to access institutional-grade investments without geographic restrictions.

UpFinance enables seamless movement of capital and access to global assets in one platform.

The Problem & The Shift

Legacy Financial Infrastructure vs The New Financial Stack

LEGACY FINANCIAL SYSTEM

- Slow & expensive payments
- Limited access to global assets
- Bank-dependent & fragmented

SUMMARY

Slow | Fragmented | Limited Access

THE NEW FINANCIAL STACK

- Instant, global payments via stablecoins
- Access to global assets via RWA
- Borderless & programmable infrastructure

SUMMARY

Fast | Borderless | Easy Access

The Solution

AI-Powered Web3 Banking Infrastructure

One Account, Global Reach

- All assets in one account
- For individuals & enterprises

Full-Stack Product Suite at Scale

- Super App
- API Infrastructure
- SaaS for enterprises

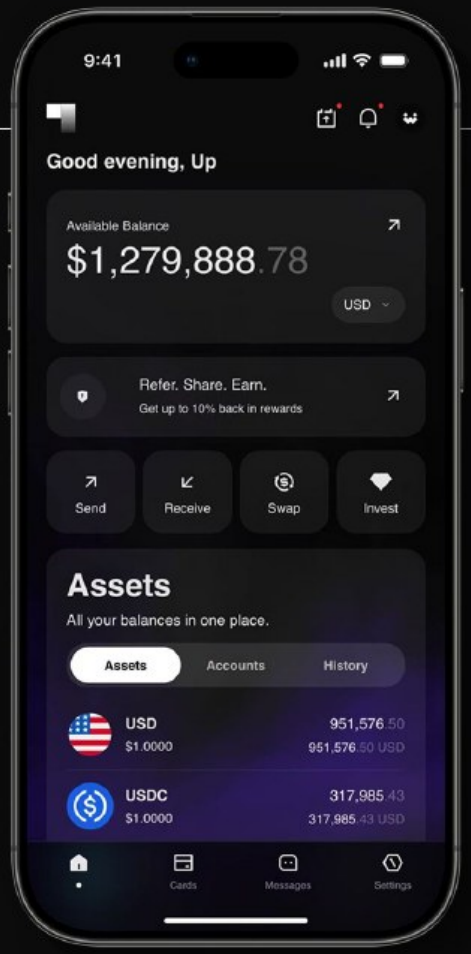
AI-Powered Payment Orchestration

- Global payment aggregation
- Self-learning routing

Agent-Embedded Financial Marketplace

- DeFi & TradFi in one place
- AI portfolio optimization

INFRASTRUCTURE PARTNERS: VISA mastercard Swift SAFEHERON



The 6-Product Framework

A complete ecosystem for personal and business finance

UpCard

Global Spending: Instant issuance, 150+ countries, Apple/Google Pay integration.

VISA mastercard DISCOVER

UpPay

Global Payments & Settlement: T+0 settlement, B2B/B2C dual rails.

ripple Swift SEPA

UpSwap

Real-time Crypto/Fiat Conversion: 22 local currencies, direct bank transfers.

UpEarn

Stable & Flexi Yields: Flexible savings with up to 8% APY on idle assets.

EXIO Morpho USiC

UpInvest

Higher Yields & RWA: Institutional-grade products, Tokenized US T-Bills & Gold.

EXIO OSL matrixport

UpFun

Prediction Market Integration: Engaging markets for crypto, sports, and real-world events.

Polymarket Kalshi Jellybet Bagel

UpCard (Overview)

Global Spending Made Simple

1 **Instant Issuance**
From signup to virtual card in under 10 minutes.

2 **Global Acceptance**
Spend seamlessly in 150+ countries at 150M+ merchants.

3 **Seamless Integration**
Fully supported by Apple Pay & Google Pay.

4 **Premium Network**
Co-issued with Visa & Mastercard for maximum reliability.



150+
Countries

150M+
Merchants

24/7
Access

PAYMENT NETWORK PARTNERS

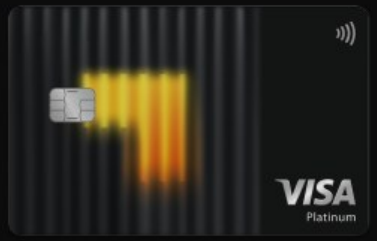
UpCard (Tiers)

Premium Cards for Global Citizens

Golden Card

VISA

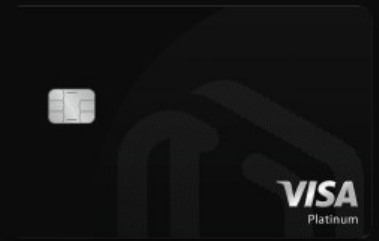
VISA PHYSICAL



Black Card

VISA

VISA PHYSICAL



Blue Card

MASTERCARD VIRTUAL



MASSIVE LIMITS

$1,000,000 Monthly

$250,000 Daily

$16,000 Per Txn

UNIVERSAL ACCESS

150+ Countries

40M+ Merchants

Global ATM Withdrawals

DIGITAL WALLETS

Apple Pay & Google Pay Ready

Pay G Pay

UpSwap

Any-to-Any Asset Conversion



USDT / USDC / USD / KRW

STABLECOINS TO FIAT & FIAT TO FIAT

⇄



EUR / JPY / GBP

FIAT TO STABLECOINS & FIAT TO FIAT

Broad Coverage

Support for 22 local currencies including KRW, JPY, VND, USD, EUR, and more.

Direct Bank Transfers

Seamlessly withdraw converted fiat directly to your local bank account.

Real-Time Settlement

Instant conversion rates and lightning-fast settlement times for maximum liquidity.

UpPay

Global Payment Infrastructure & Settlement

On / Off Ramp (Fiat ↔ Stablecoin)

Enable seamless conversion between fiat currencies and USDT/USDC for both individuals and businesses.

`On-ramp: Fiat → Crypto` `Off-ramp: Crypto → Fiat`

Collection & Disbursemen

Global fund flows across crypto and fiat systems.

`Collection: Receive funds via local bank rails or stablecoins`

`Disbursement: Payouts to bank accounts or on-chain wallets`

B2B Payment Infrastructure

Virtual accounts, API integration, and treasury flows for global businesses.

T+0 Settlement

Same-day settlement for same-name transfers

Real-Time Processing

Instant settlement for everyday transactions

50+ Countries

Global coverage with local compliance

UpPay Global Reach: On-Ramp

Seamlessly Convert Fiat into Stablecoins (On-Ramp)

Supported

10 Currencies



USD
US Dollar



EUR
Euro



GBP
British Pound



JPY
Japanese Yen



KRW
Korea Won



HKD
HK Dollar



SGD
Singapore Dollar



AUD
Australian Dollar



CAD
Canadian Dollar



CHF
Swiss Franc

UpPay Off-Ramp

Stablecoin → Fiat: One-click withdrawal to local bank accounts

Supported Currencies:

35+ Mainstream Fiat

AED United Arab Emirates Dirham	AUD Australian Dollar	AZN Azerbaijani Manat	BDT Bangladeshi Taka	CAD Canadian Dollar
CNH Offshore Chinese Yuan	CNY Chinese Yuan	EUR Euro	GBP British Pound	HKD Hong Kong Dollar
IDR Indonesian Rupiah	INR Indian Rupee	JPY Japanese Yen	KGS Kyrgyzstani Som	KHR Cambodian Riel
KRW South Korean Won	KZT Kazakhstani Tenge	LKR Sri Lankan Rupee	MMK Myanmar Kyat	MNT Mongolian Tögrög
MYR Malaysian Ringgit	NPR Nepalese Rupee	NTD New Taiwan Dollar	NZD New Zealand Dollar	PHP Philippine Peso
PKR Pakistani Rupee	SAR Saudi Riyal	SGD Singapore Dollar	THB Thai Baht	TJS Tajikistani Somoni
TRY Turkish Lira	UAH Ukrainian Hryvnia	USD US Dollar	UZS Uzbekistani So'm	VND Vietnamese Đồng

UpEarn: Stable Yield on Idle Assets

Earn consistent yield on stable assets with full liquidity and seamless access

POWERED BY EXIO

~5% – 8% APY

TARGET YIELD

FLEXIBLE & LIQUID:

- Deposit anytime
- Withdraw anytime
- No lock-up periods

SIMPLE & ACCESSIBLE:

- One-click earning
- No trading required
- Fully integrated in-app

Multi-Asset Support: USDT USDC USD

SFC-Authorized Money Market Funds

Powered by our partnership with EXIO. Capital is routed into top-tier, regulated money market funds (e.g., Taikang Kaitai US Dollar MMF) custodied by BOCHK, ensuring maximum security and stable returns.

Tokenized US Treasury Bills

Direct exposure to the "Risk-Free Rate". 1:1 backed by US T-Bills custodied by BNY Mellon. Bridging on-chain liquidity with traditional sovereign debt.

UpEarn: How Yield is Generated

Institutional-grade strategies powering stable returns

Hybrid Yield Engine

Money Market Funds (MMF)

Via EXIO (SFC-Regulated)

Capital is allocated to regulated money market funds for stable, low-risk yield.

Tokenized US Treasuries

USiC / Tokenized T-Bills

Exposure to short-term U.S. Treasury yields via on-chain instruments.

DeFi Yield (Controlled Allocation)

Morpho (DeFi Lending)

Selective allocation to overcollateralized DeFi lending protocols to enhance returns.

EXIO

USiC
USD interest-sharing Coin

Morpho

UpInvest: The Portfolio

Exclusive Access to Real-World Assets (RWA)

POWERED BY EXIO SFC LICENSED HONG KONG

Tokenized Physical Gold

1:1

Backed

Direct exposure to physical gold via Matrixdock and Tether Gold. 1:1 backed by LBMA-certified gold bars custodied securely in Switzerland, Singapore, and Hong Kong.

Tether Gold Matrixdock XAUm

KYC & QUALIFIED INVESTORS

Real Estate + ETH (ZA COIN II)

4%

Fixed + Upside

The world's first Ethereum + Real Estate RWA. A $50M USD issue size providing a 4% fixed return backed by premium commercial real estate, plus the upside potential of ETH.

PROFESSIONAL INVESTORS ONLY

Tokenized Private Equity

+80%

Annual Return

Access to the Tokenized Fullgoal China Circle Fund. Managed by top-tier asset managers, delivering an exceptional +80% annual return (vs. MSCI China benchmark).

Fullgoal Asset Management

PROFESSIONAL INVESTORS ONLY

UpInvest

Higher Yields & RWA Subscriptions

POWERED BY EXIO

SFC LICENSED HONG KONG

Institutional-grade wealth management, brought directly to your crypto wallet.

Access premium Real-World Assets (RWA) and structured products previously reserved for institutional investors, all seamlessly integrated into the **UpFinance** ecosystem.

Tokenized US T-Bills

Secure, fixed-term yields backed by the United States Treasury.

Tokenized Gold

Digital ownership of physical gold for portfolio diversification and inflation hedging.

Structured Products

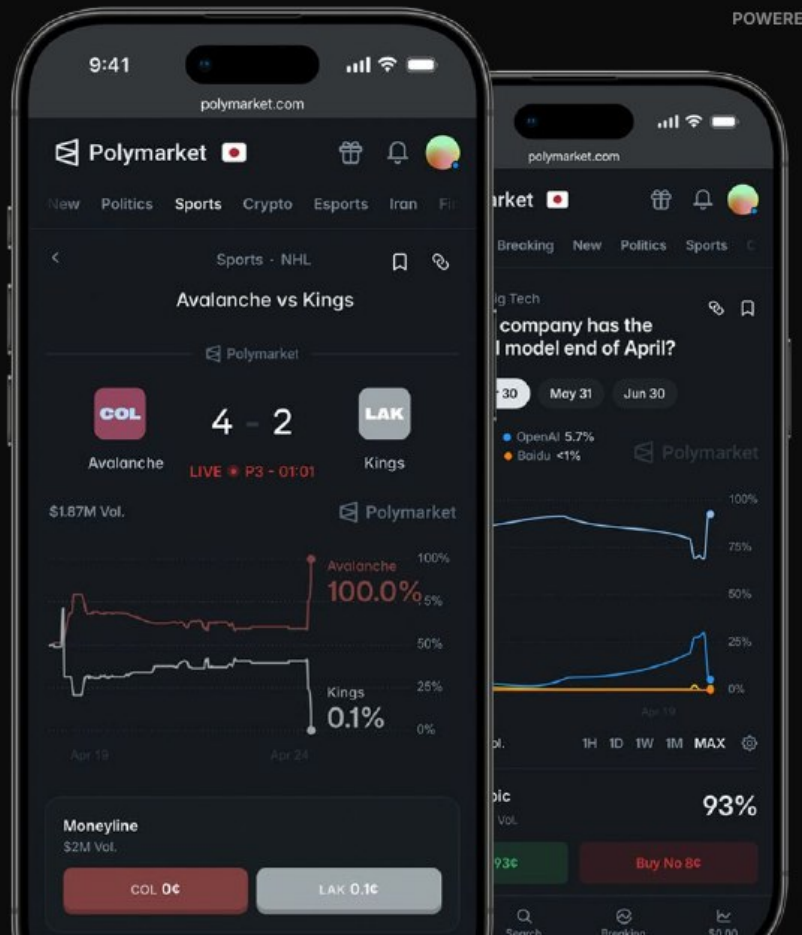
AI-optimized investment strategies tailored to your specific risk profile and market outlook.

UpFun

Prediction Market Integration

POWERED BY Jellybet

Engaging, decentralized prediction markets directly within the UpFinance app.



- Crypto Price Predictions
- Global Sports Events
- Real-World Outcomes
- World Compliance

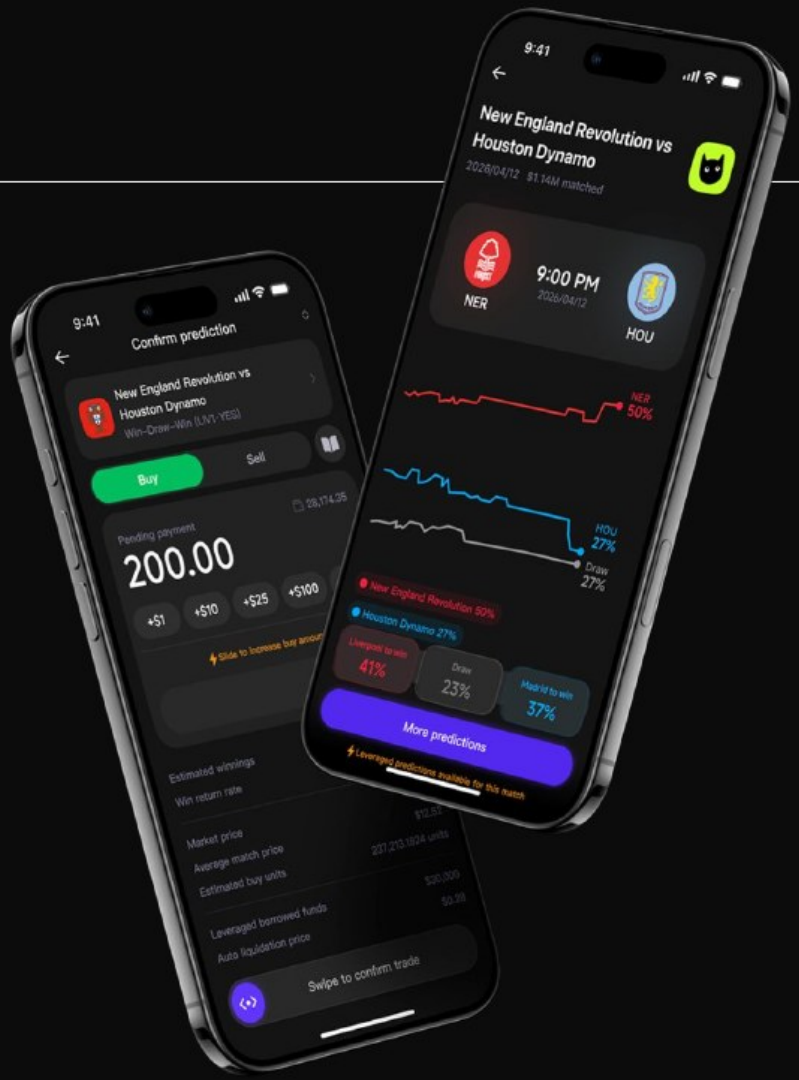
UpFun

Prediction Market Integration

POWERED BY Jellybet

Product Showcase

Access a wide range of prediction markets across crypto, sports, and real-world events, powered by a fully regulated and compliant trading environment.



INTEGRATED PLATFORMS:

Polymarket
Decentralized Markets

Kalshi
CFTC Regulated DCM

UpWallet & Security

Institutional-Grade Hybrid Custody

The Best of Both Worlds

Combining the absolute control of Web3 self-custody with the rigorous compliance and security standards of traditional banking.

Self-Custody

True ownership. Users maintain complete control over their private keys, ensuring assets cannot be frozen or seized without authorization.

METAMASK OKX Trust coinbase wallet phantom

MPC Multisig

Powered by industry leaders Safeheron and Cregis. Multi-Party Computation ensures no single point of failure in operational security.

SAFEHERON CREGIS

Trust Network

Fiat and fully-backed customer assets are securely held by Merits Bank & Trust (Hong Kong), providing traditional regulatory peace of mind.

Merits HSBC BARCLAYS SGB

Why Your Funds Are Secure

Institutional-Grade Protection Architecture



Crypto Assets

Digital assets are secured using advanced Multi-Party Computation (MPC) technology, eliminating single points of failure.

- ✓ **MPC Multisig:** Private keys are never generated or stored in a single location.
- ✓ **KYT Monitoring:** Real-time crypto transaction screening and risk scoring.
- ✓ **Self-Custody Option:** Users retain full control over their digital wealth.

SECURED BY

SAFEHERON CREGIS



Fiat Assets

Fiat funds are strictly segregated and managed under comprehensive Trust Management frameworks in regulated jurisdictions.

- ✓ **Trust Management:** Funds are held in bankruptcy-remote trust accounts.
- ✓ **1:1 Segregation:** Client funds are never commingled with corporate operational capital.
- ✓ **Licensed Custodian:** Hong Kong regulated trust company oversight.

MANAGED BY

Merits HSBC BARCLAYS SGB Crédit Mutuel ARKEA CFSB

Proof of Compliance

Fully Regulated Across Global Jurisdictions

United States
FinCEN
(Financial Crimes Enforcement Network)
MSB Registration
`Reg: 31000308751680`

Hong Kong
SFC
(Securities and Futures Commission)
Class 1,4,5,9 License
`CE No: BUT670`

United Kingdom
FCA (Financial Conduct Authority)
Retail Brokerage & Asset Management
`License: 606110`

South Africa
FSCA
(Financial Sector Conduct Authority)
FSP License
`License: 42004`

Switzerland
VQF (Financial Services Self-Regulatory Organization)
SRO Membership
`Member: 101285`

Hong Kong
CR
(Companies Registry)
TCSP License
`License: TC008817`

Hong Kong
C&ED
(Customs and Excise Department)
MSO License
`License: 24-05-03226`

UAE
SCA
(Securities Commodities Authority)
IA License
`License: 0200000245`

Belize
FSC
(Belize Financial Services Commission)
Securities Trading (EP)
`License: 00314/470`

Seychelles
FSA
(Seychelles Financial Services Authority)
Derivatives Trading (EP)
`License: SD059`

Global Compliance

18 Licenses Across 9 Jurisdictions

ASIA PACIFIC

Hong Kong
SFC Type 1, 4, 5, 9
MSO, TCSP, VATP

Singapore
MPI / DPT (Upcoming)

NORTH AMERICA

United States
FinCEN MSB

Canada
FINTRAC MSB

EMEA

United Kingdom
FCA Brokerage & Asset Mgmt

Switzerland
VQF SRO

UAE
SCA

Belize
FSC

Seychelles
FSA

South Africa
FSCA

COMPLIANCE INFRASTRUCTURE:

KYT ELLIPTIC

KYT Chainalysis

AML SlowMist

AML WatchU

KYC sumsub

The Partner Ecosystem - Infrastructure

Every partner brings world-class credentials that power UpFinance's infrastructure

StraitsX

CARD ISSUANCE — VISA PRINCIPAL MEMBER

MAS LICENSED MPI + DPT — SINGAPORE

Visa Principal Member in APAC. Apple Pay & Google Pay certified infrastructure. Stablecoin settlement rails (XUSD, XSGD, XIDR). **Trusted by Binance, Bybit, RedotPay, Pionex.**

ECOSYSTEM PARTNERS

MAS Monetary Authority of Singapore · VISA · BINANCE · BYBIT · RedotPay · Pionex

PhotonPay 光子易

CARD ISSUANCE — MASTERCARD ISSUER (HONG KONG)

$60B+ TOTAL TRANSACTION VOLUME

Official Mastercard Issuer in Hong Kong. Discover Global Network partner. **200,000+ enterprises** across 200+ countries. 60+ currencies. HK C&ED Money Service Operator. PCI DSS certified. 99.9% uptime.

ECOSYSTEM PARTNERS

mastercard · DISCOVER · Pay · G Pay · 200+ Countries

EXIO

INVESTMENT ENGINE — HONG KONG SFC LICENSED

Type 1 & 7 SFC LICENSED VATP

Hong Kong SFC-licensed Virtual Asset Trading Platform. Securities dealing + Automated trading. Tokenized T-Bills, Gold & RWA. 98%+ cold wallet storage. **Clients: Eddid Financial, ZR Securities, Mandford Financial.**

ECOSYSTEM PARTNERS

SFC HKEX · Eddid Financial · ZR Securities · VCREDIT (2003.HK)

Jellybet

PREDICTION MARKET ENGINE

$1B+ MONTHLY VOLUME (POLYMARKET)

Powered by **Polymarket** (world's largest prediction market) & **Kalshi** (first CFTC-regulated event contract exchange). Sports, crypto, elections, and more — directly from the UpFinance wallet.

ECOSYSTEM PARTNERS

Polymarket · Kalshi · CFTC

The Partner Ecosystem - Security & Trust

World-class security infrastructure and compliance partners protecting UpFinance users

Safeheron

MPC CUSTODY & KYT

$150B+ SECURELY TRANSFERRED

170+	$1.5B+	$13M+
INSTITUTIONS	PEAK AUC	RAISED

Asia's #1 open-source MPC platform. World's first MPC-TSS algorithm in C++. Insured by **Lockton**.

ISO 27001 · SOC 2 TYPE II · LOCKTON INSURED

AUDITED BY

KUDELSKI SECURITY · Cure53 · Least Authority

KEY CLIENTS

METAMASK · HASHKEY GROUP · AMBER · LOCKTON

Cregis

ENTERPRISE ASSET SECURITY

$60B+ ASSETS SAFEGUARDED

100M+	3,500+	8 Yrs
WALLETS	BUSINESSES	SECURE OPS

MPC self-custody + Zero Trust architecture. $100M+ avg daily transactions. 40+ chains supported. **50+ countries** worldwide.

PCI DSS · SOC 2 TYPE II · CERTIK AUDITED

AUDITED & POWERED BY

CERTIK · aws

TRUST SIGNALS

24/7 Monitoring · 40+ Chains · 50+ Countries

Sumsub

KYC & IDENTITY VERIFICATION

4,000+ CLIENTS · 220+ COUNTRIES

240%	$3.2M	<6 Mo
ROI	NPV	PAYBACK

Gartner Magic Quadrant Leader for Identity Verification. **Forrester Wave Leader.** G2 Top Pick 2025. Full KYC, AML, Fraud Prevention, Crypto Monitoring & Travel Rule stack.

GARTNER LEADER · FORRESTER LEADER · G2 TOP PICK

RECOGNIZED BY

Gartner · FORRESTER · G

COVERAGE

Fintech · Crypto · Payments · iGaming

UpFinance / Team Member

University of Cambridge

Boston University

Tsinghua University

Renmin University of China

University College London

The Chinese University of Hong Kong

British Telecom

Amazon Web Services

Robinhood

PwC

Tiktok

BitTorrent

OSL

Tron

Microsoft

Franklin Templeton

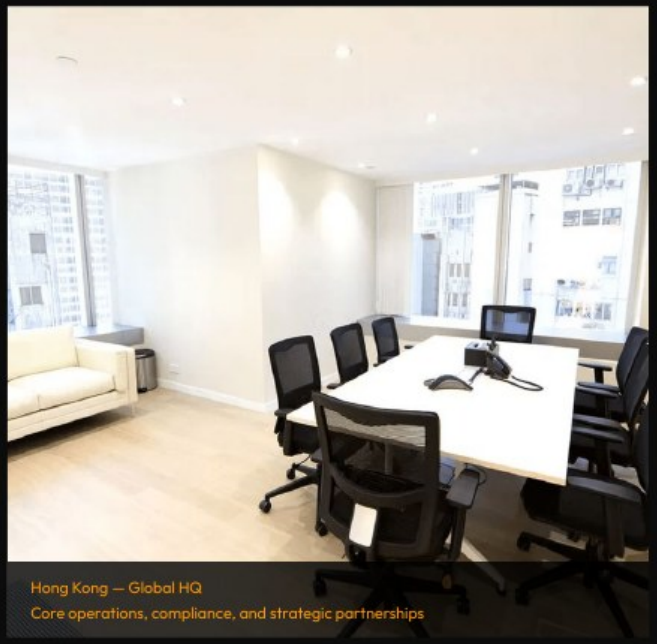
United Overseas Bank

Poloniex

The UpFinance team members are seasoned web3 professionals, financial experts and tech-savvy engineers.

Global Presence

Strategically distributed teams across key financial and growth markets



Hong Kong — Global HQ
Core operations, compliance, and strategic partnerships



Singapore
Regional finance & partnerships



Korea
Market Development

- Hong Kong HQ
- 20+ Team Members
- 4 Advisory Board Members

Roadmap & Financials

Scaling to $1B+ Valuation

2026 Target

10M
REGISTERED USERS

$2B
PAYMENT PROCESSING VOLUME

$200M
ASSETS UNDER MANAGEMENT

50+
GLOBAL COVERAGE

Q1 2026 — Market Entry COMPLETED

Launch KRW, JPY, VND transfers
Card issuance (physical + virtual)

Q2 2026 — Network Expansion IN PROGRESS

B2B infrastructure (Virtual Accounts & API)
Global partner integrations

Q3 2026 — Wealth Layer

Launch UpInvest (RWA products)
Launch UpFun (prediction markets)

Q4 2026 — Scale & Compliance

Mobile app launch
Infrastructure & security upgrades
Licensing expansion

Wealth Favors The Explorers

support@upfinance.ai

upfinance.ai