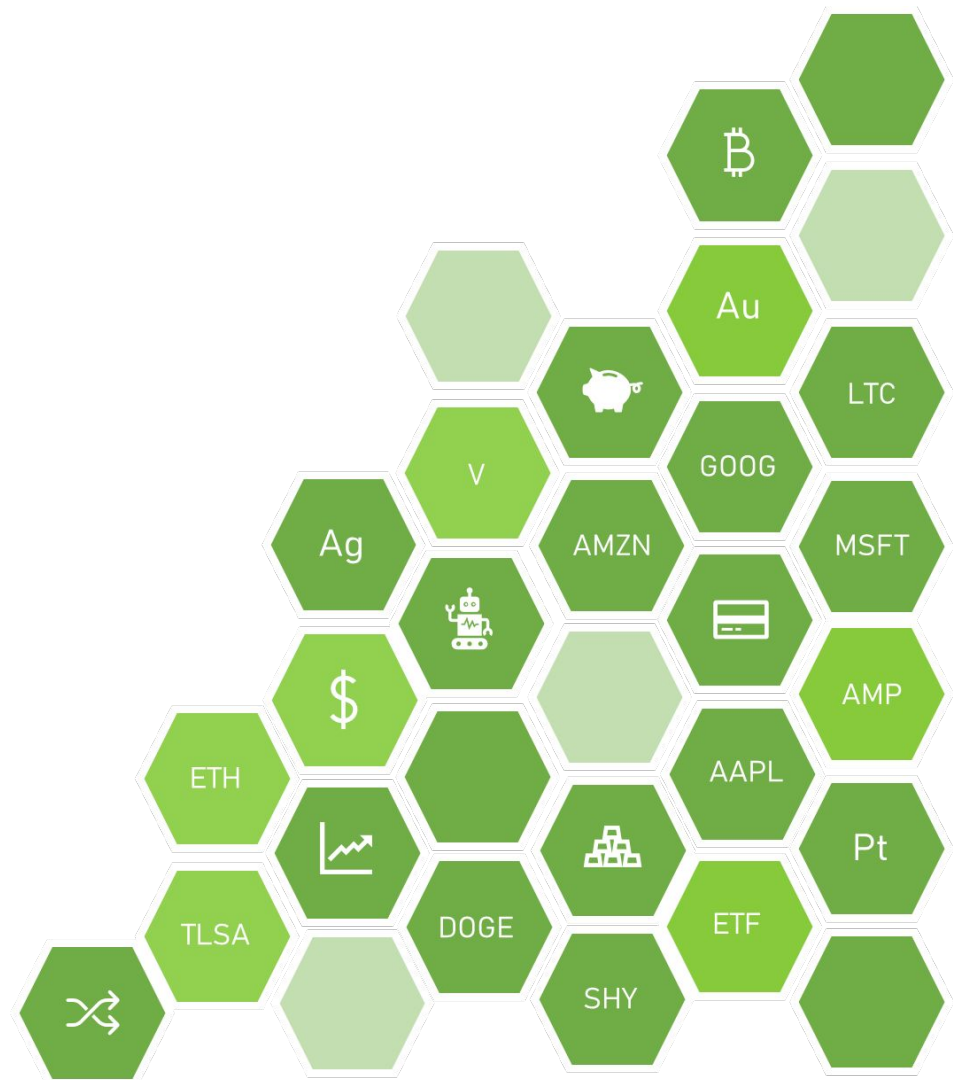


Funds Flow

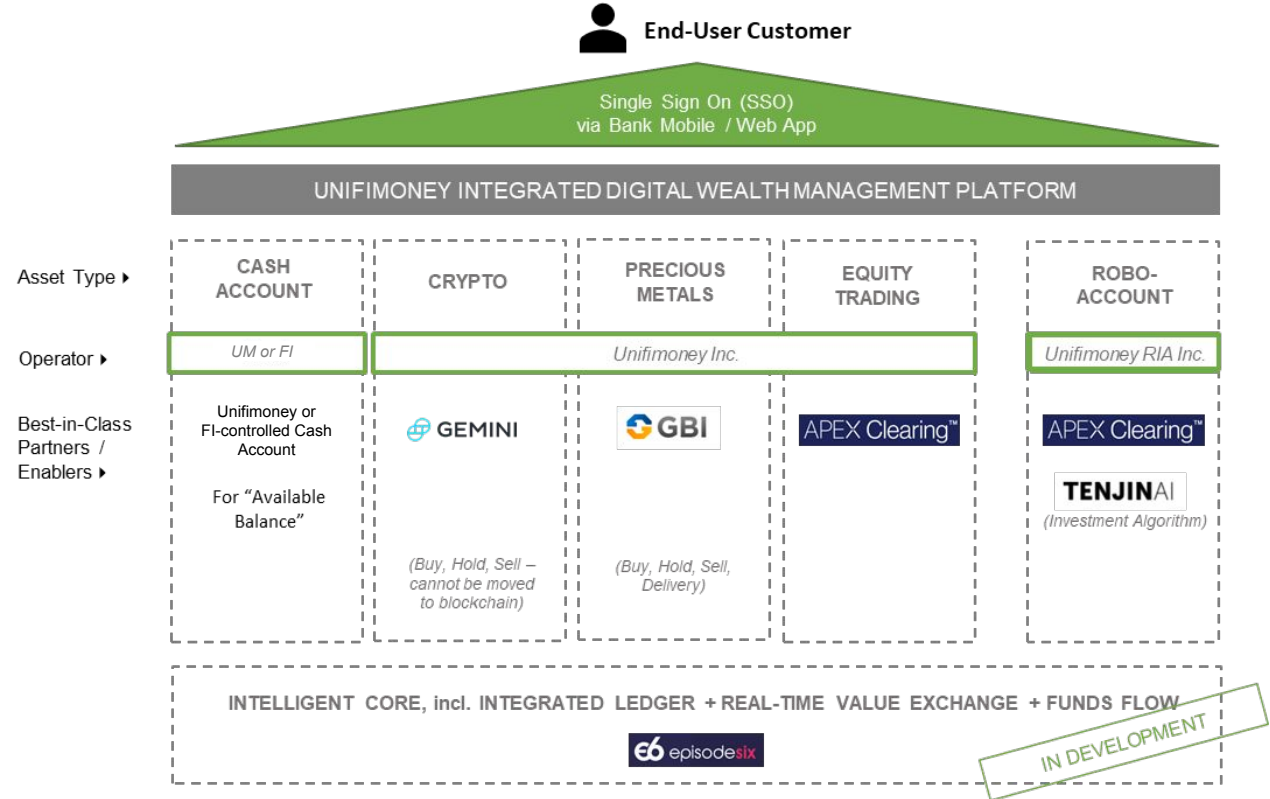
Version 1.2
July 2022

In strict commercial confidence
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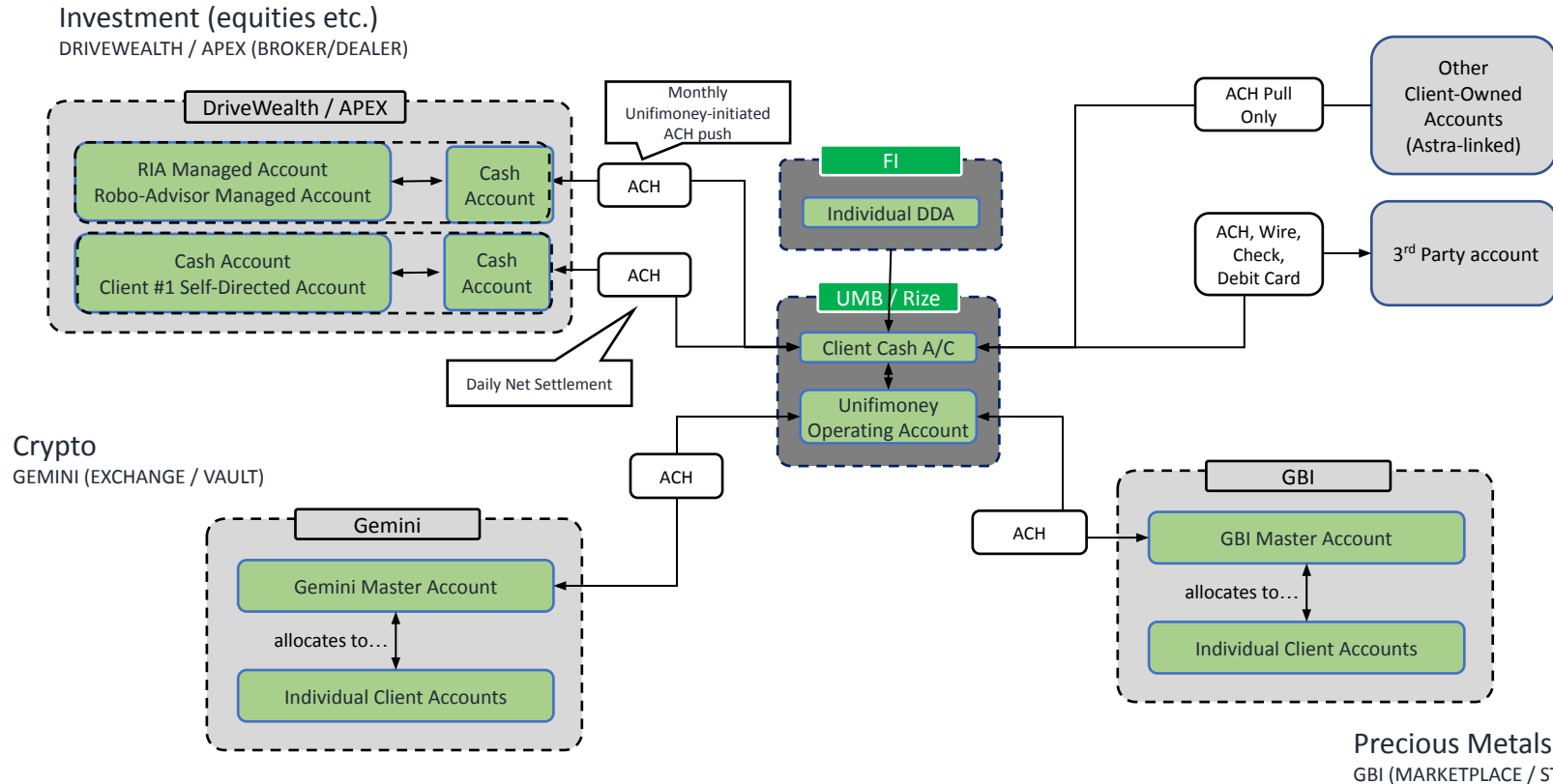


The Integrated Unifimoney Model

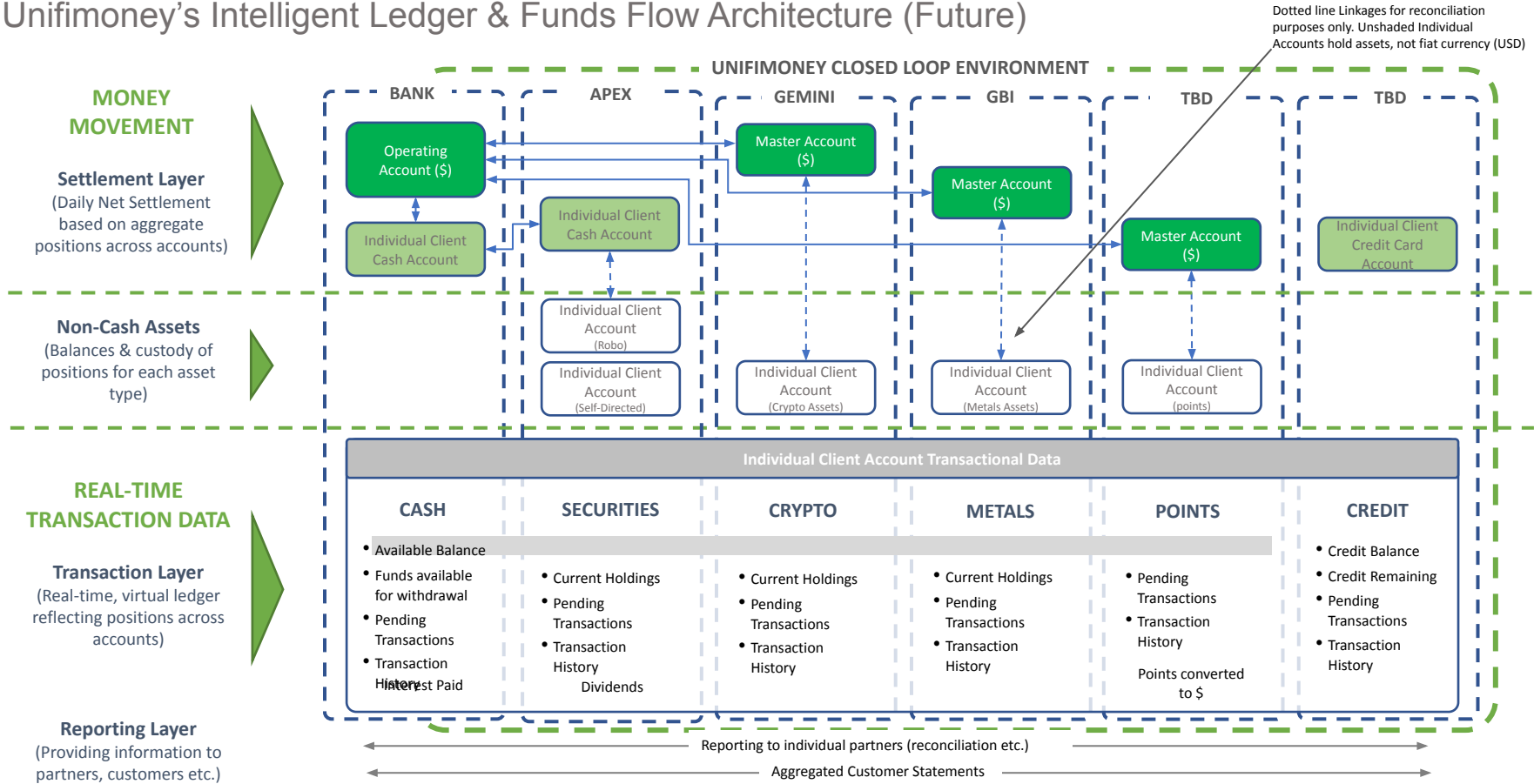
- The Unifimoney Platform unites the offerings and capabilities of numerous market-leading exchanges, trading platforms and vaults into one single wealth management experience
- Your customers will be able to access an unrivalled spectrum of asset classes through a single integration with your mobile and web banking environments
- Unifimoney's ecosystem is offered as a closed loop or walled garden, and funds can only enter and exit through the connected cash account



Behind-the-Scenes: Comprehensive Funds Flow Diagram (Pilot – Today)



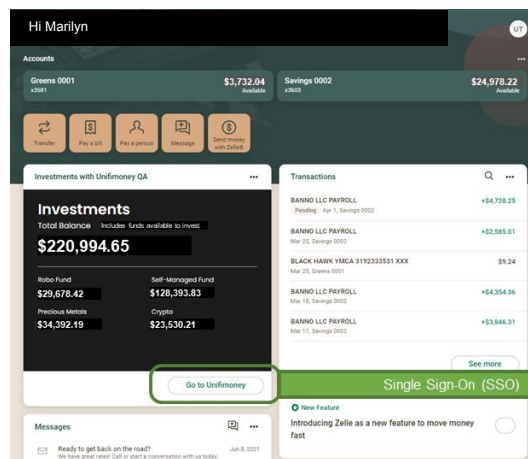
Unifimoney's Intelligent Ledger & Funds Flow Architecture (Future)



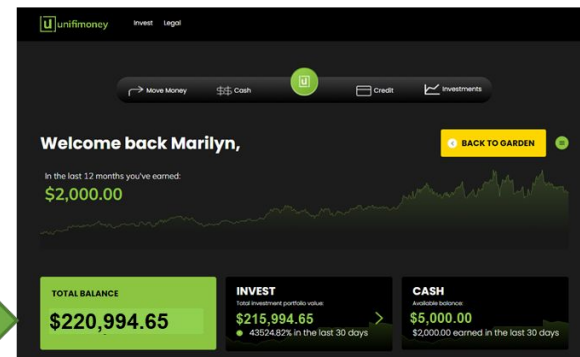
How will the Customer Experience work?

- Customers will sign in as usual to their online or mobile banking platform
- Asset balances will be displayed in the host FI's mobile or web app, however all transactions will be conducted in the Unifimoney platform which is accessed via Single Sign-on (SSO)
- Customers can only access their "Investments" through the Host FI mobile or web app. There is no direct (non-bank) route for signing into Unifimoney

The Host FI Environment (example)



The Connected / Embedded Unifimoney Environment



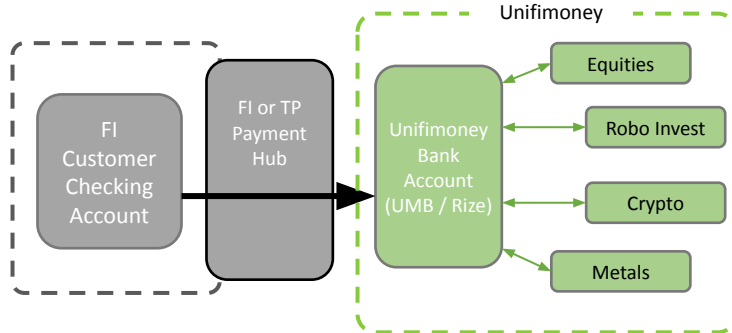
Pilot Model vs. Full Integration

PILOT / INITIAL INTEGRATION MODEL

Connect via FI digital banking & native payments hub to fund Unifimoney Cash Account

Use Unifimoney cash account as source of funds to invest and purchase assets

FI Mobile App Integration
+ SSO into Unifimoney

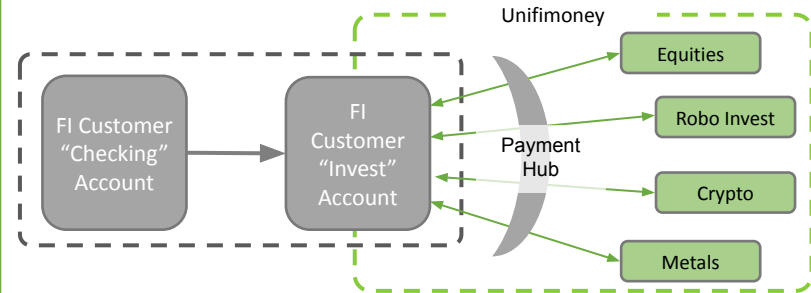


FULL INTEGRATION MODEL (target end-state)*

Build FI's own account into the heart of the ecosystem

Use FI's own client (investment) account as source of funds to purchase assets directly

FI Mobile App Integration
+ SSO into Unifimoney



* Caveat - Depends on incumbent FI infrastructure

