

Money different.

Investing and Money
management

Simplified | Diversified | Unified

Funds Flow



Unifimoney Funds Flow Introduction

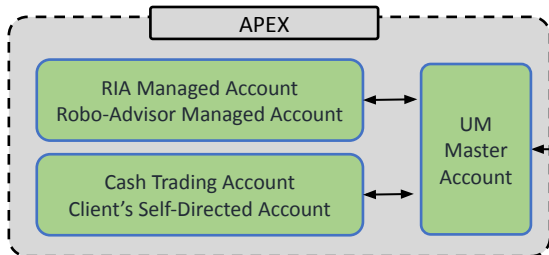
Unifimoney Funds Flow is designed to deliver a fast frictionless experience for consumers moving money between their individual accounts and Unifimoney cash account safely and securely

- Leverage standard ACH rails (RTP/Fednow where available)
- Verified FI status between Unifimoney's program bank FFB (the custodian) and the FI/Bank
 - FI/Bank dedicated clearing account with net daily sweep
 - FI/Bank specific ACH timing and frequencies

Unifimoney Funds Flow

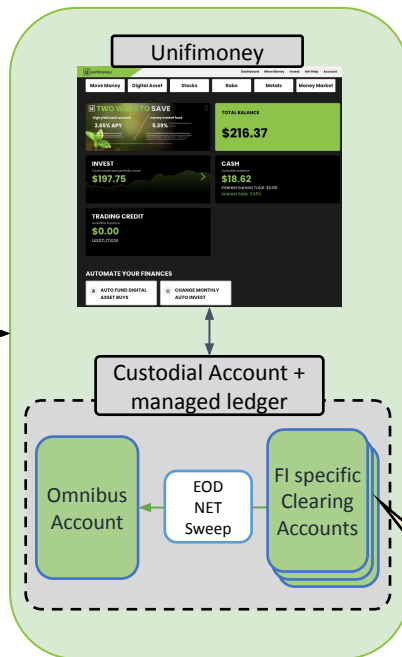
Investment (equities etc.)

APEX (BROKER/DEALER)



Daily Net Settlements

Unifimoney Integrated Trading Platform

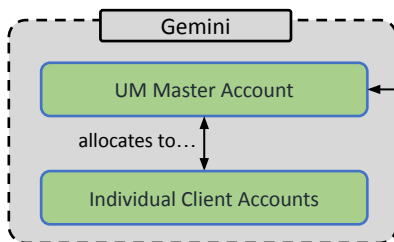


Source of Funds

Credit Union/ Bank / FI

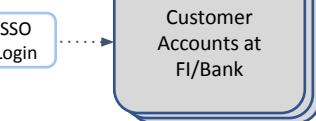
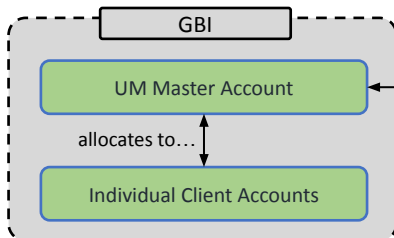
Digital Assets

GEMINI (EXCHANGE/VAULT)



Precious Metals

GBI (MARKETPLACE/STORAGE)



SSO Login

ACH Pull Or Push / RTP

FI/Bank specific ACH timing and frequencies

FI/Bank dedicated clearing account with net daily sweep