

Your

# Finance in real time



## Security Driven

Top-tier security to safeguard your financial data.



## Instant Transfers

Experience fast and reliable money transfers anytime.



## User-Friendly Interface

Navigate your finances with ease using our intuitive app.



## Multi-Currency Support

Easily manage and convert multiple fiat and cryptocurrencies in one place.

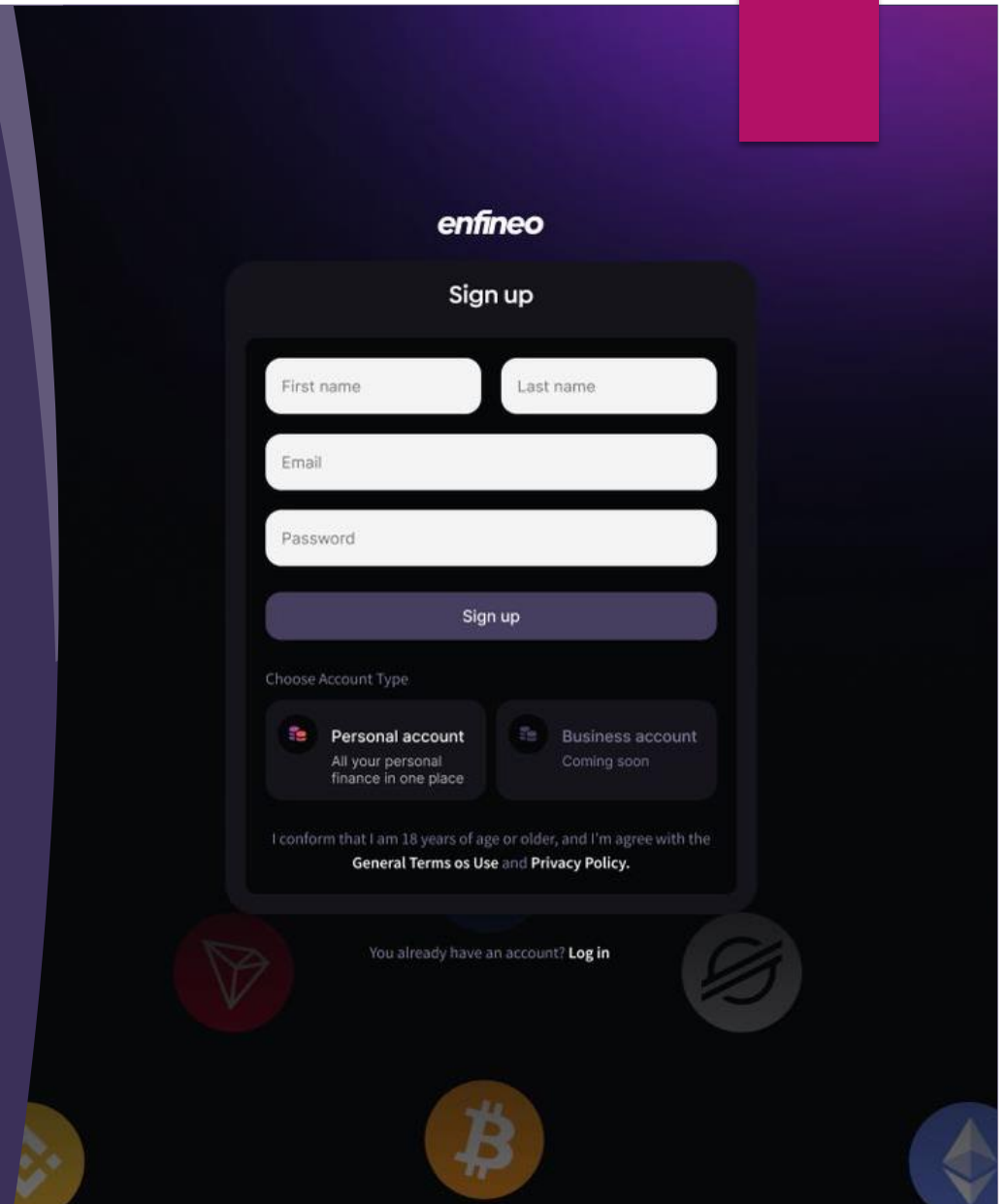
# Short intro

Enfideo is a next-generation financial ecosystem that integrates traditional banking with cryptocurrency management. It offers a user-friendly app that allows users to manage multiple fiat accounts and cryptocurrencies in one place, providing top-tier security and instant transfers.



# What we offer at launch?

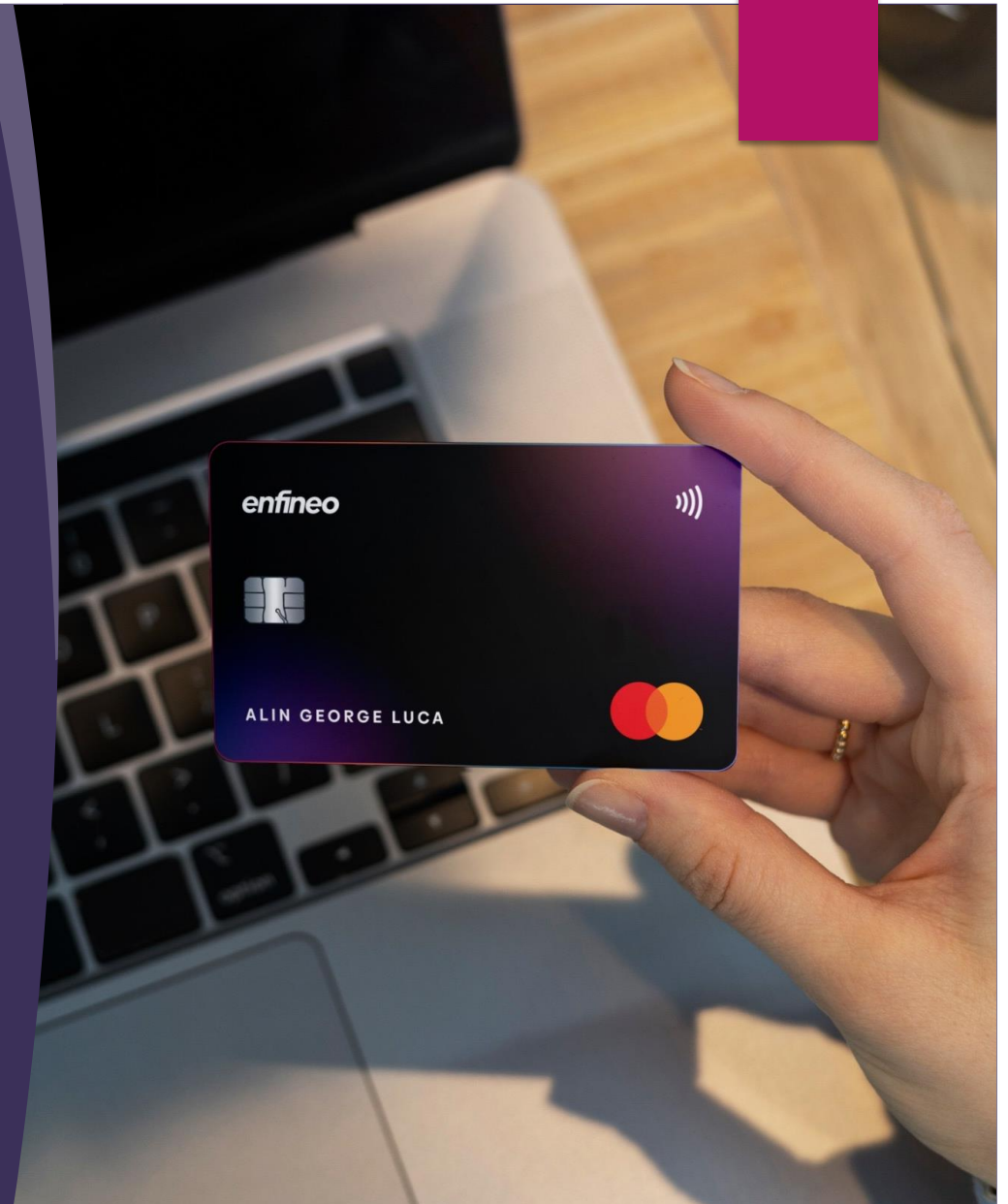
- ▶ Multicurrency bank accounts( Eur, USD, GBP, INJI, and soon adding RON)
- ▶ Visa Platinum Debit cards( pay in crypto or fiat, at your will)
- ▶ Currencies exchange
- ▶ Cryptocurrencies exchange ( just 3 clicks)
- ▶ Crypto loans ( DeFi lending)
- ▶ Staking
- ▶ Managed accounts ( users can earn up to 35% interest on stable coins/year)



# What's Next?

- ▶ **Direct Market Access:** Seamlessly trade global stocks, ETFs, bonds, futures, options, metals, and currencies via our cutting-edge proprietary platform, all at competitive rates.
- ▶ **MasterCard Integration:** Effortlessly transact across the Global market.
- ▶ **B2B Accounts:** Tailored solutions for businesses.
- ▶ **AI Personal Assistant:** Your in-app AI advisor will guide your investment decisions, help you manage your wealth, and provide expense advice.
- ▶ **Open Banking Integration:** Enhanced financial connectivity for the European market.
- ▶ **Blockchain Integrations:** Additional blockchain networks and \$ENF bridge support.
- ▶ **PoS Payments:** Blockchain-based point-of-sale solutions in African countries.
- ▶ **Payment Bracelets:** Wearable payment technology for ultimate convenience.

*Empowering Your Financial Future with Web3 Innovation!*



Payment bracelets

**Premium**



Q3 2025

# Technical specifications

## Backend technologies

Main services (Core, Core Banking, Crypto Exchange, etc) are developed in **.Net Core**

Some specific services are developed in **Node JS**

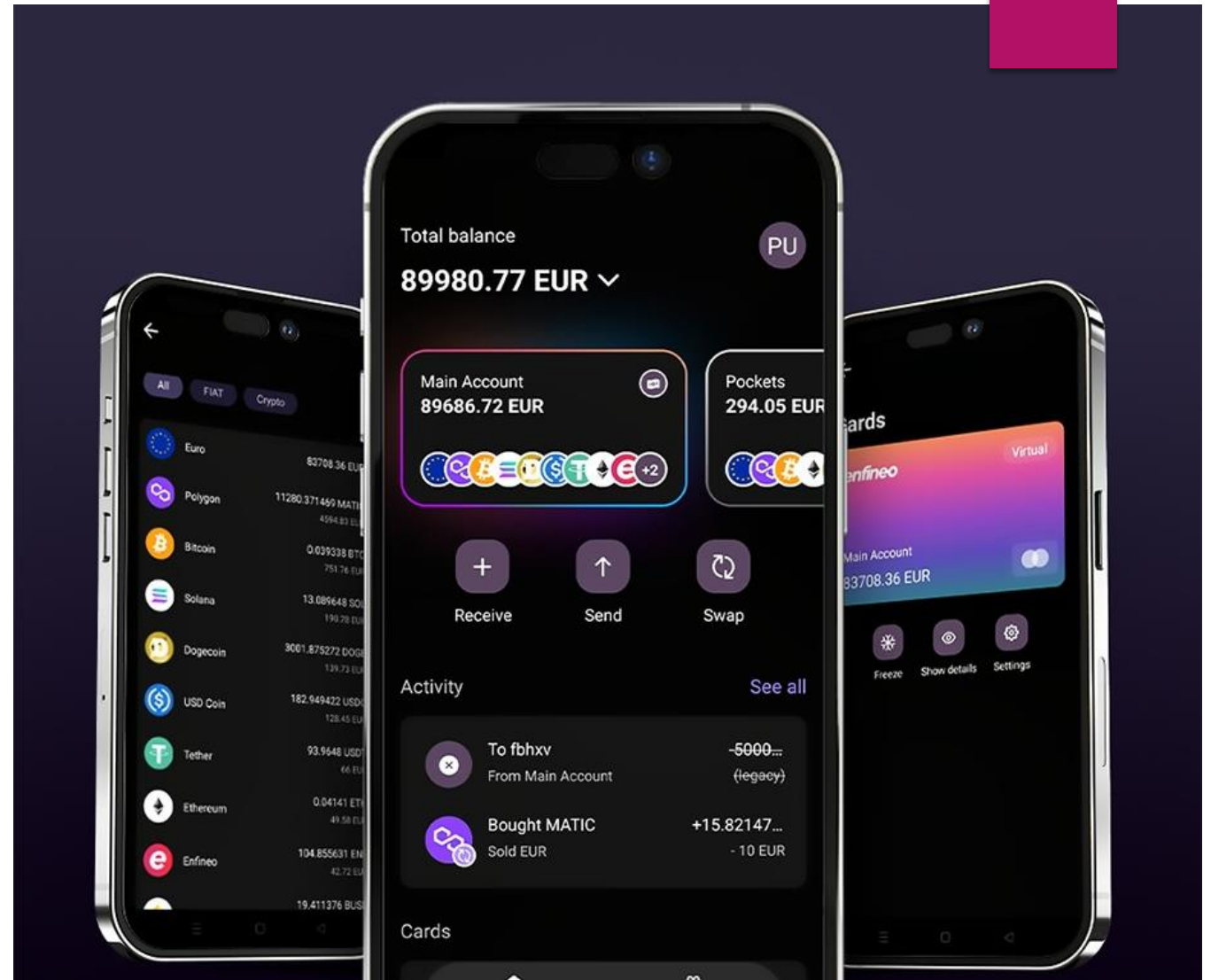
## Frontend technologies

Mobile App is developed in **React Native**

Web Apps developed in **React JS**

## Database

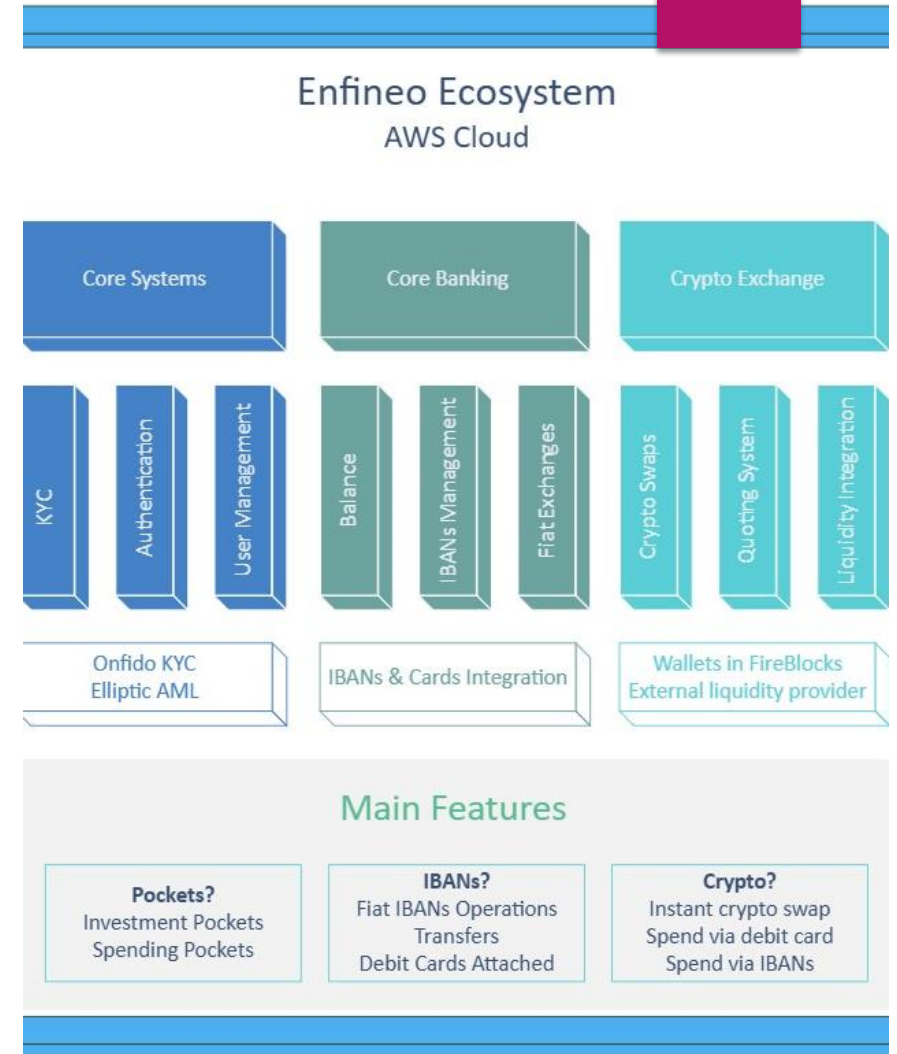
Amazon Relational Database Service





# Technical specifications

- ▶ Applications are hosted and deployed in **AWS** using **Terraform**, which allows us to manage our infrastructure as code. This approach enhances scalability, reliability, and efficiency, enabling us to automate deployment processes and maintain consistent environments across various stages of development.
- ▶ Crypto wallets are managed using **Fireblocks**, a cutting-edge solution known for its robust security features and user-friendly interface. This ensures that your users' digital assets are safe, accessible, and easy to manage, further enhancing the overall reliability and security of our cryptocurrency services.



# Technical specifications

- ▶ Other technologies
- ▶ **Amazon SQS:** We use Amazon Simple Queue Service (SQS) for reliable and scalable message queuing between microservices. This ensures seamless communication and data transfer, enhancing the overall performance and reliability of our applications.
- ▶ **Firestore:** For storing user data and transaction records, we use Google Cloud Firestore. This provides a flexible, scalable, and secure database solution.  
**APIs:** RESTful APIs for seamless integration with existing banking systems and third-party services.

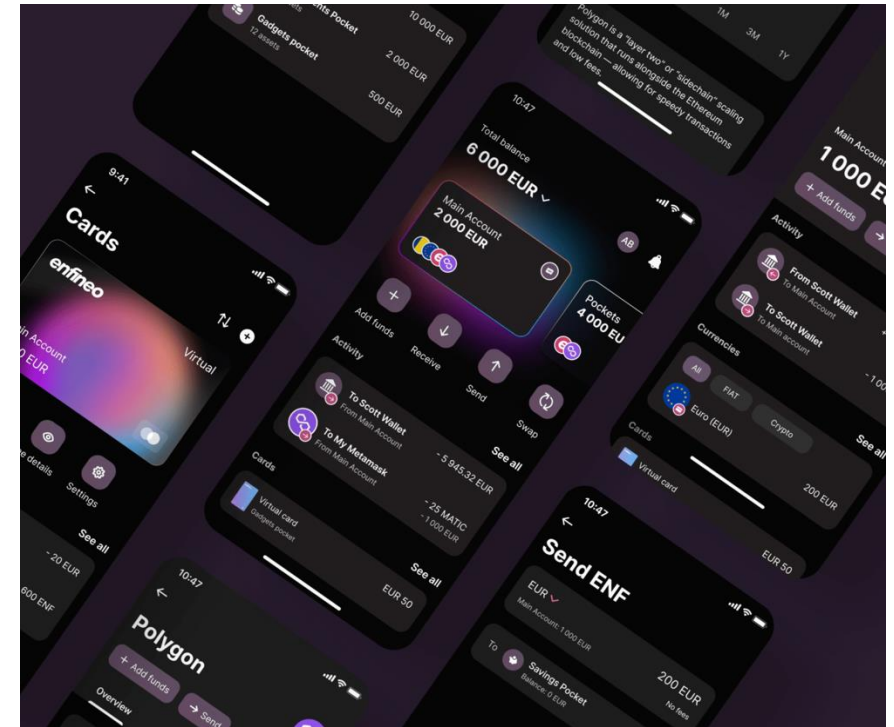


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# Technical specifications

- ▶ KYC- Sumsub for a fast onboarding.
- ▶ KYT-KYW (Know your transaction-know your wallet) as an extra layer of security for end user.



# Key Bullet Points

Unique Design (This is no white label product, where you see another 20 identical products)

Thorough research to have one of the best User Experience in the industry

Fast and easy onboarding of the customers ( a new user can be onboarded in less then 2 minutes

3 clicks Iban opening

3 clicks digital assets selling/buying

Friendly user experience( even the most basic users in terms of technology can manage to buy/sell

Blockchain native integration

Crypto exchange native built-in ( all major blockchains integrated)

Sending or receiving funds via username, phone nr, email address

1 Mil + available DMA's stocks