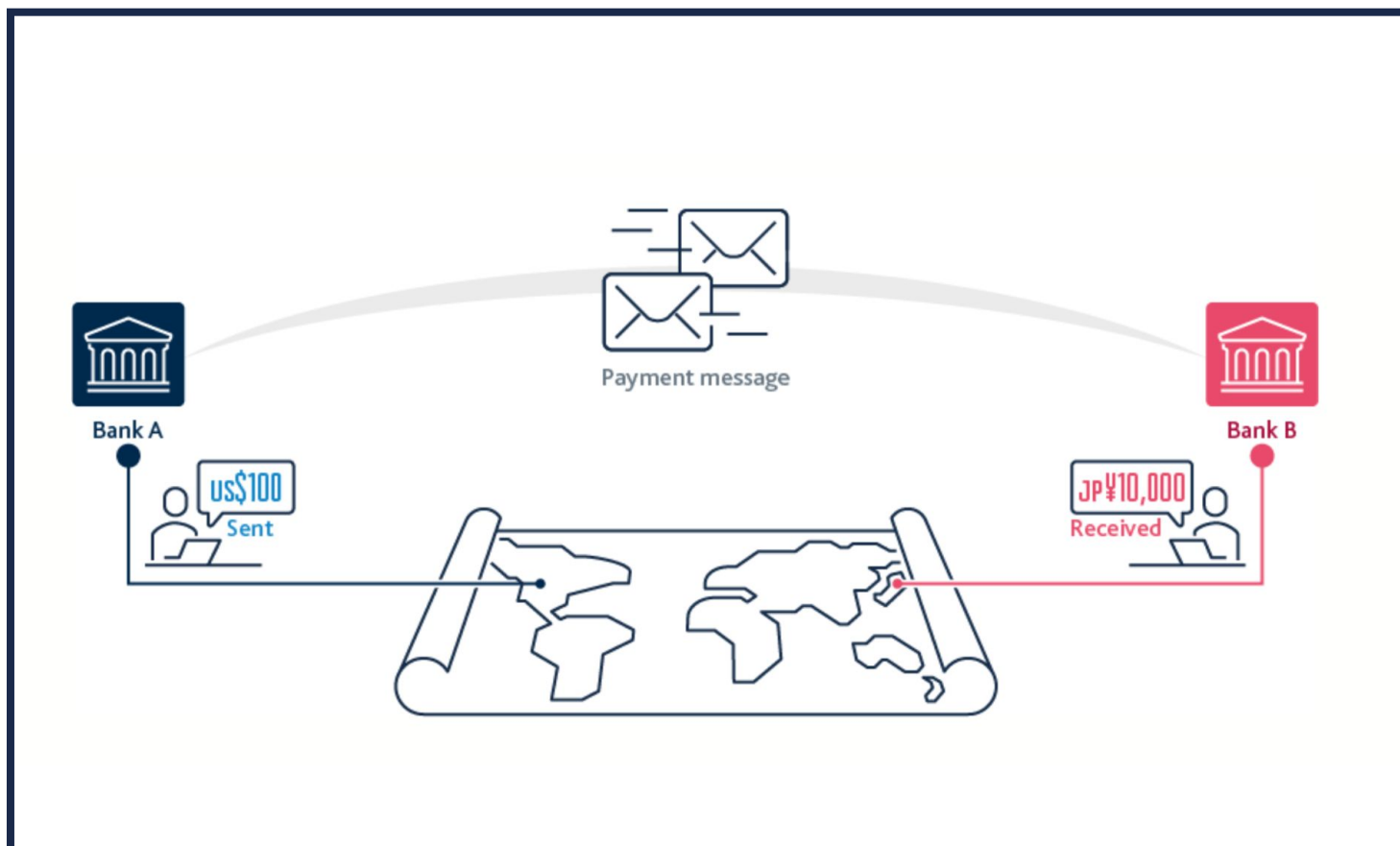


Cross Border Open Banking™

Enabling 10,000+ banks, through Open Banking, to offer cross-border payments in 185 currencies



The First Cross Border Open Banking System

Ahrvo's (patent-pending) Cross Border Open Banking enables any bank account to instantly be used for cross-border transactions once authenticated. Ushering in a new age of seamless, compliant, and user friendly cross-border payments, powered by Open Banking.



Enabling Seamless Cross-Border Payments
website: <https://ahrvo.com>
email: info@ahrvo.com



Facilitate Cross-Border Payments in seconds!

Ahrvo Labs cross-border open banking protocol™ enables customers to access enhanced financial services to facilitate transactions in 185 currencies through a single account, without the need to open new accounts or go through lengthy onboarding processes. With a simple open banking connection, fintechs, banks, and other financial institutions may expand their reach beyond their domestic market, reaching new customers and markets around the world.

Quickly and Compliantly Expand Market Reach

Cross-border payments have become increasingly important for individuals and businesses operating in a globalized economy. The cross-border open banking protocol provides a secure, efficient, and cost-effective solution for individuals and businesses to process payments in 185 currencies worldwide. With advanced security features, customizable payment flows, and real-time transaction tracking and reporting, businesses can expand their market reach and improve their existing payment and banking products with ease.

Bridging the gap between the traditional bank account and cross-border payments

Get users onboarded and cross-border payments activated in less than 60 seconds!



Real-Time
Account Verification



ID Verification and
Authentication



Global Pay-in and
Payout Coverage



Compliant
Transactions



Real-time
Reconciliation and
Audit Trails



Features and Benefits of Cross-Border Open Banking™

- ✓ **Global Banking Connections:** The cross-border open banking leverages connections to the leaders in open banking - Trustly, MX, Vyne, Brankas, among other.
- ✓ **Leading Payment Providers:** Ahrvo's cross-border open banking utilizes connections to the global leaders in cross-border payments - Thunes, Nium, Transfermate, XTRM, among others.
- ✓ **Network Access:** Get your business onboarded to all of the open banking and liquidity partners within the Ahrvo Network through one onboarding process
- ✓ **Increased Revenue:** Grow your businesses reach and quickly expand into new markets. Charge fees for cross-border transactions and earn additional revenue.
- ✓ **Increase Customer Loyalty:** By offering a more comprehensive solution that includes cross-border transactions, businesses can increase customer loyalty and retention
- ✓ **Better Visibility and Control:** Real-time transaction tracking and reporting for improved financial management
- ✓ **Fast Onboarding** - Get your users onboarded and approved for multi-currency accounts in less than 60 seconds
- ✓ **Multi-Currency Accounts:** Hold and manage 185 currencies in a single or multiple account synced to the connected traditional bank account(s)
- ✓ **Multi-Currency Cards** - Link physical and/or virtual multi-currency cards to digital wallets



Optimized and Seamless Integration Process

Ahrvo Labs payment and banking solution are provided via SDK or RESTful API - connecting to all partners at once.





Cross-Border Open Banking™

Secure and Compliant Payment and Banking Gateway

Ahrvo's Cross Border Open Banking™ is a patent protected solution that provides access to global open banking providers, FX, and cross-border payment providers via one API connection to secure and quickly onboard business and individuals by simply connecting their existing bank accounts to facilitate cross-border transactions. We also offer an SDK for businesses that would like to leverage our banking and payment user experience and interface for faster go-to-market.

The Cross Border Open Banking™ protocol is powered by the Portable Identity Gateway™ - Ahrvo's payment and banking gateway that provides access to 200+ leading payment and banking institutions, globally, through one onboarding process.

Ahrvo Comply operates its business in an ISO 27001, GDPR, PCI DSS and CCPA compliant manner. All of the data we maintain on behalf of clients is hosted in a distributed manner on AWS servers, encrypted at rest using AES-256 and in transit via TLS1.2/Https. Data is backed up at Google Cloud and Microsoft Azure for disaster recovery and business continuity purposes.

Built By Payment and Compliance Experts

Ahrvo Labs leadership team works from both sides of the Atlantic Ocean, enabling them to service clients in the USA, UK, Europe, Latam, Africa, and Asia Pacific regions. Ahrvo Labs partners with companies of all sizes, across a variety of industries.

Our team brings more than 100 years of compliance, fraud, and money-laundering prevention experience. Empowering companies with our robust compliance solutions and expert consulting services. Leading to improved operating efficiency across previously cumbersome business processes, while helping your company's back-office remain and maintain regulatory compliance.

Let's get you started today! Become a Preferred Partner!

Our consultants can't wait to hear from you. Reach out today and get your free product or partnership consultation via <https://ahrvo.com/contact/>. We can't wait to hear from you!



Drive Growth with Cross-Border Open Banking

Implementing cross-border open banking can provide businesses with a range of benefits and enhance existing products by offering a more comprehensive solution, expanding their reach, providing a competitive edge, increasing customer loyalty, and opening up new revenue streams through monetization of FX revenue.

Open Banking Coverage

USA
UK/EU
Latam
APAC

Pay-ins and Payout

185 currencies
38 funding currencies
200 countries and territories

Card Issuance

Visa/Mastercard
Multi-currency
Virtual Cards
Physical Cards

Transform Your Banking and Payment Customers Experience

- **Easy Integration:** Seamlessly integrates with existing payment systems and processes
- **Enhanced Security:** Protects against fraud and cyber threats with advanced security measures
- **Multiple Payment Options:** Supports various payment and funding methods including card, bank transfer and e-wallets
- **Cost-Effective:** Provides lower transaction fees compared to traditional payment methods
- **Scalable Solution:** Scales to meet the needs of businesses of all sizes and types

World-Class Payments, Banking, and Compliance Solutions



Automation is Key: Reduce the amount of time you manually spent verifying images and identities.



Reduce Vendor Cost: Ahrvo Comply handles IMS, DMS, and TMS, dynamically reconciling and creating audit trails.



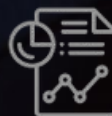
Accuracy is Critical: Our facial recognition algorithms are accurate more than 98% of the time.



Compliant: Ahrvo Comply is offered in an ISO 27001, GDPR, CCPA, PCI DSS, and HIPPA compliant format.



Expert Consulting: We are here 24/7, no matter what your question is, we have the technical expertise to get an answer.



Dynamic Reporting: Ahrvo enables you to report transactions to different agencies such as FinCEN.