5-Step Guide

Launching Embedded Payments

via a Payments Orchestration Engine

CYBRID

Cybrid Founders

Avinash & Brent, and our investors, share a common belief that digital ledger and currency technology will transform global finance. For example, in 2023, we settled $100M+ in Bitcoin for payment of legal services!

At Cybrid, our conviction is that regulations will bolster and expedite the transformation. Our aim is to orchestrate the settlement, workflows and vendors for the payment rails of North America - in a secure and compliant manner.

Drawing on our extensive experience in the banking and payments industry, we have developed an API platform that empowers businesses to easily build and launch payment use cases.
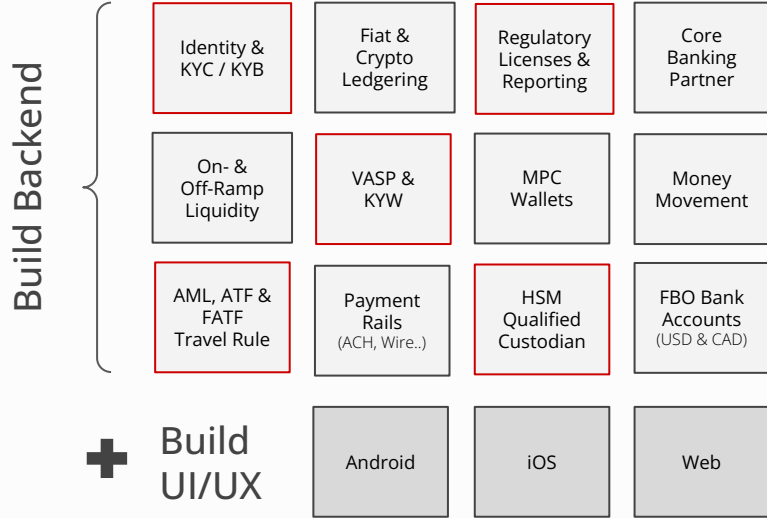
GOLDEN VENTURES   HARVEST VENTURE PARTNERS   Luge Capital

Complexity Roadblocks Your Opportunity

66% of executives admit that complex regulatory requirements were holding them back from building with newer, faster payment rails, like RTP and digital currencies.

These newer payment rails face the same (if not stricter) complex regulatory and setup requirements as existing payment networks, like ACH and Wire.

Regardless of rail, the manual processing and payment flow of funds orchestration is expensive and difficult to scale without the proper technology.

# Find, sign and sink costs into many vendors
Payments Disorganization

Build Backend

Identity & KYC / KYB	Fiat & Crypto Ledgering	Regulatory Licenses & Reporting	Core Banking Partner
On- & Off-Ramp Liquidity	VASP & KYW	MPC Wallets	Money Movement
AML, ATF & FATF Travel Rule	Payment Rails (ACH, Wire..)	HSM Qualified Custodian	FBO Bank Accounts (USD & CAD)

+ Build UI/UX

Android	iOS	Web

+ Build FULL compliance program

***Budget:** $3,000,000+ to build & $1,000,000+ per year to operate*

Best-in class, OpenAPI, Embeddable Solution
Payments Orchestration

- B2C & B2B
- Money Movement
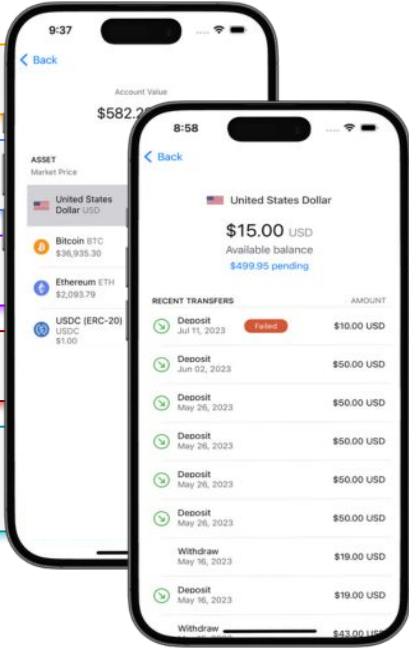- Multiple Rails
- Fully Licensed
- Compliance
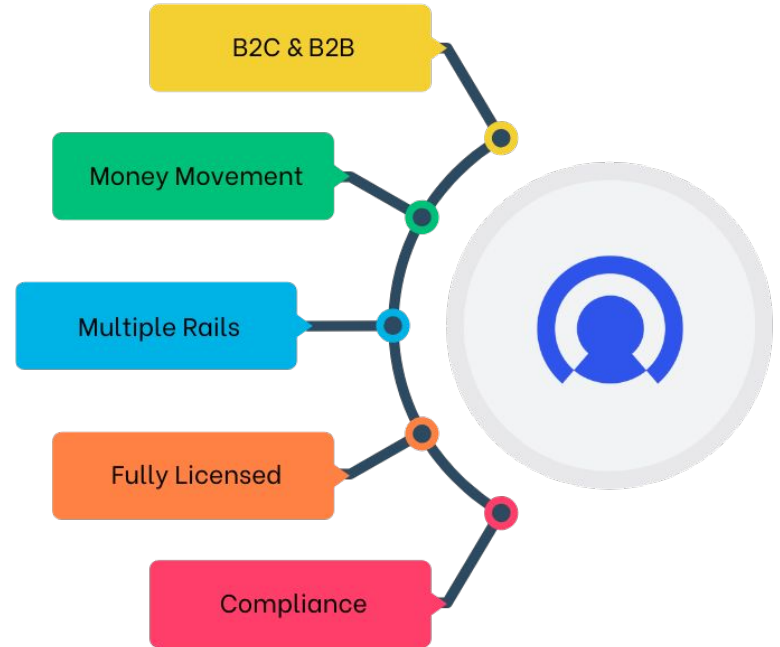
***Budget:** Get started for just $1000 / month*

Embed multiple payment rails in **5 STEPS**

ACH Transfers

ACH Pay in / Out

Wire Pay in / Out

Instant RTP

Digital Currencies
BTC & USDC

1 Book a demonstration

2 Sign an agreement

3 Embed our payment platform

4 Review meetings and KYB approval

5 **GO LIVE WITH THE CYBRID PLATFORM**

1 | Learn more by booking time with our Team

CYBRID PAYMENTS ORCHESTRATION ENGINE FOR USD & CAD

COMPLIANCE	ACCOUNTS	PAYMENT RAILS
✓ KYC for Individuals	✓ Fund via Plaid / Raw Account Details	✓ Book Transfer
✓ KYB for Business	✓ FBO Bank Accounts	✓ Same Day & Instant ACH
✓ Sanctions Screening	✓ Virtual Routable Accounts	✓ Domestic Wires
✓ Transaction Monitoring	✓ Digital Wallets	✓ Digital Currencies
✓ Regulatory Reporting		✓ RTP (Mid-Q2)
		✓ Card Payments (2H24)

| ✖ Foreign US Accounts | ✖ Checking Accounts | ✖ Credit / Debit Card Issuance |

Benefits of Partnering with Cybrid

Increase revenue
through platform configurable & collected transaction fees

Reduce costs
of processing payments and related administrative overhead

Process faster
by automating reconciliation, clearing, and settlement work

Improve experience
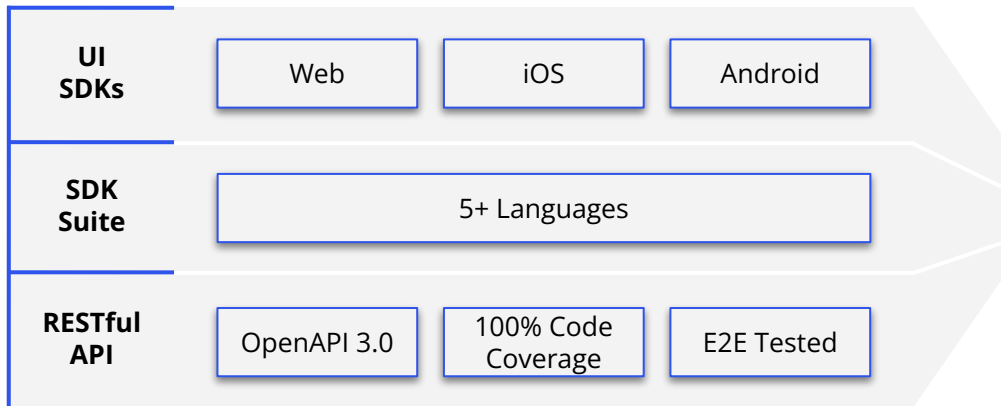by offering multiple payment methods (ACH, Wire, RTP, etc.)

Enhance operations
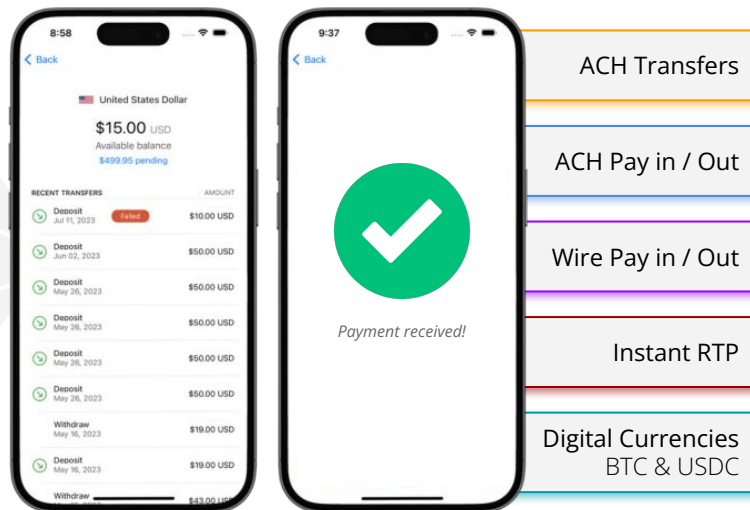with trackable, detailed ledgering and compliant reporting

3 | **Technology Architected for Embedding in Your App**

Cybrid Payments Orchestration Engine

Your App / Platform

UI SDKs	Web	iOS	Android

SDK Suite	5+ Languages

RESTful API	OpenAPI 3.0	100% Code Coverage	E2E Tested

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ACH Transfers

ACH Pay in / Out

Wire Pay in / Out

Instant RTP

Digital Currencies
BTC & USDC

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🇺🇸 United States Dollar
$15.00 USD
Available balance
$499.95 pending

RECENT TRANSFERS   AMOUNT

Deposit Jul 11, 2023   Failed $10.00 USD
Deposit Jun 02, 2023 $50.00 USD
Deposit May 26, 2023 $50.00 USD
Deposit May 26, 2023 $50.00 USD
Deposit May 26, 2023 $50.00 USD
Deposit May 26, 2023 $50.00 USD
Withdraw May 16, 2023 $19.00 USD
Deposit May 16, 2023 $19.00 USD
Withdraw $43.00 USD

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Payment received!

4 | # Quickly build Payments use cases with Cybrid

DEMONSTRATION	LEGAL & COMPLIANCE	IMPLEMENTATION	TESTING & VALIDATION	PRODUCT LAUNCH
	~2 weeks	~ 4 - 6 weeks	~ 1 - 2 weeks	
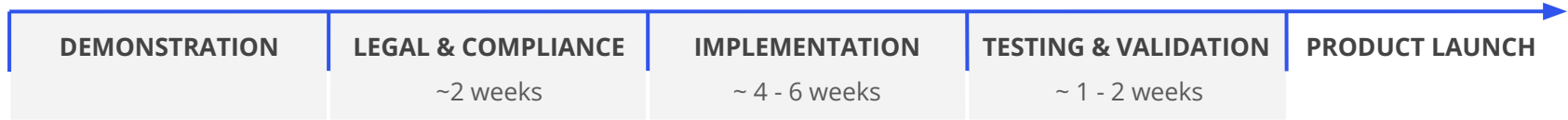
5 | **Get started with the Cybrid Payments API today!**

B2C & B2B

Money Movement

Multiple Rails

Fully Licensed

Compliance

UI SDKs
SDK Suite
RESTful API

YOUR APPLICATION
With Embedded Payments

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Deposit
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Withdraw
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Deposit
May 16, 2023

Withdraw

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Payment received!

ACH Transfers

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CYBRID

TAKE THE FIRST STEP

go.cybrid.xyz/step1-book-demo