

The Fastest Way to Use Crypto Like Cash

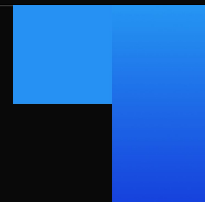
Secure.

Compliant.

Borderless.

Powered by UpFinance

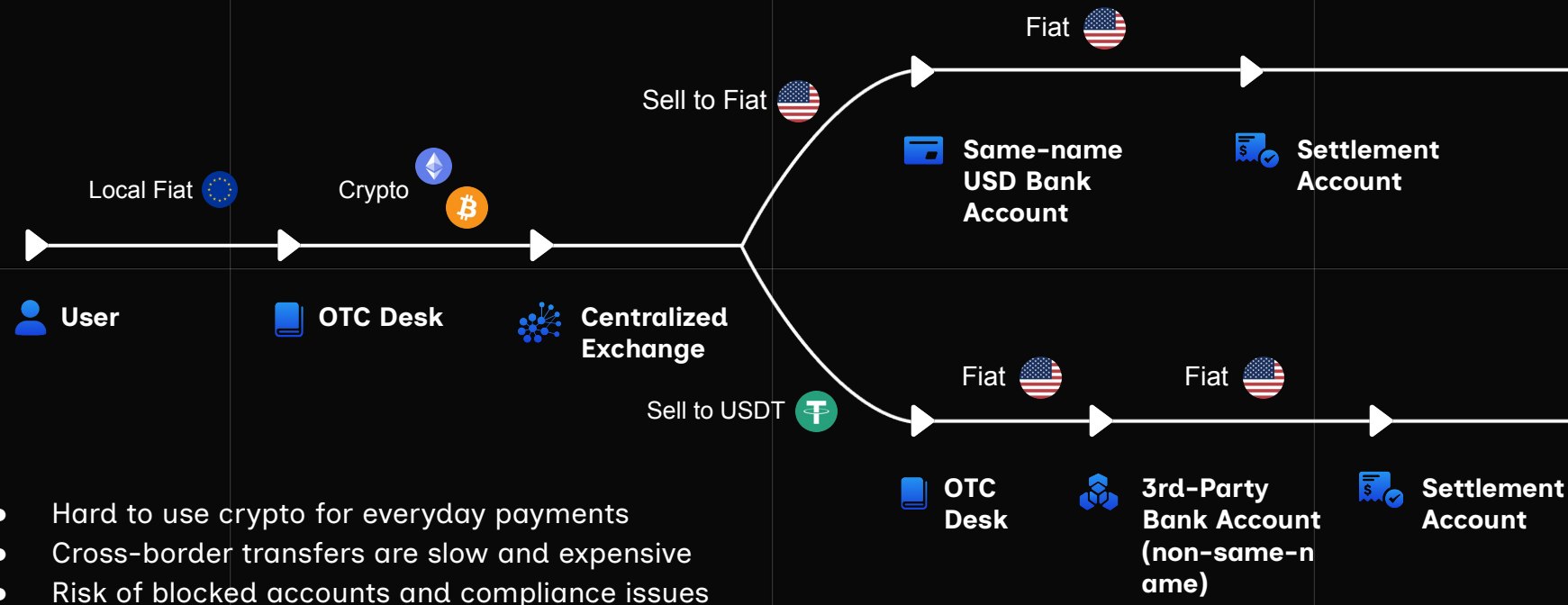




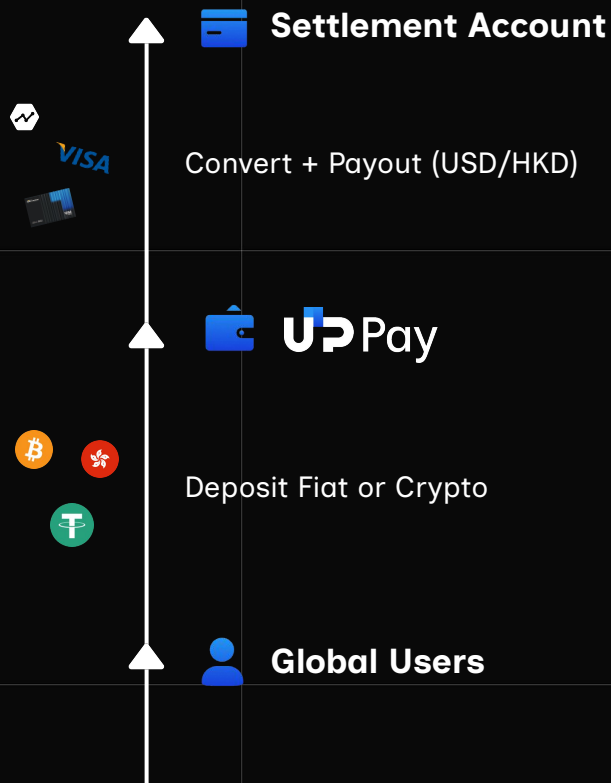
What Changes with UpPay?

From fragmented and frustrating to fast and seamless.






Without UpPay



With UpPay



Solution

-  Convert between crypto and fiat instantly at institutional FX rates
-  Spend globally with the Up Card, accepted by 1M+ merchants
-  Send compliant payouts to 50+ countries via same-name accounts
-  Withdraw and deposit through verified same-name bank accounts
-  Use your card to pay for real-world expenses like tuition, travel, and subscriptions

Spend Crypto. Settle Globally.

Use crypto across **50+** countries

Issued in **minutes.**



USD



HKD



CNY



AUD



CAD



CHF



EUR



GBP



JPY



SGD



MYR



KRW



NZD



TWD



THB



PHP



IDR



VND



INR

Large Same-Name Transfers



Send large amounts across **50+** countries with full compliance.

Same-name transfers with **T0** settlement speed.



Same-name
Account Transfers



Investment
Account Funding



Insurance Premium
Payments



Property Purchase



Private Fund
Participation



Large-Amount
Capital Return



Crypto Funding. Global Payout.

From **1** Up Wallet to **50+**
supported countries and regions.



Overseas Rent Payment



Global Payroll Distribution



Payouts to Business Vendors



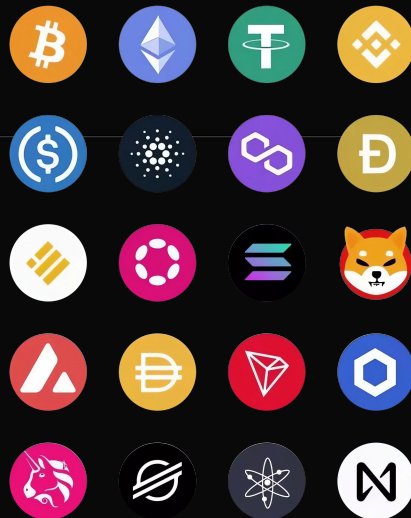
Digital Service Purchase



Cross-border reimbursements



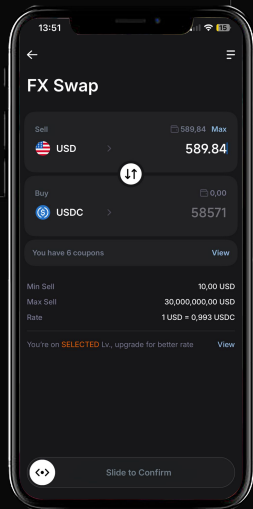
Overseas Tuition Payment



What's Inside UpPay

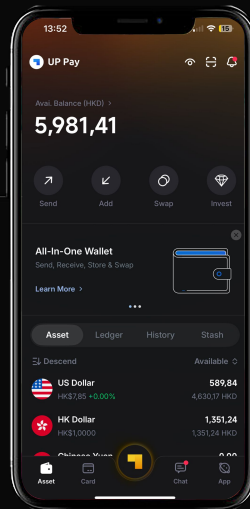


On/Off Ramp



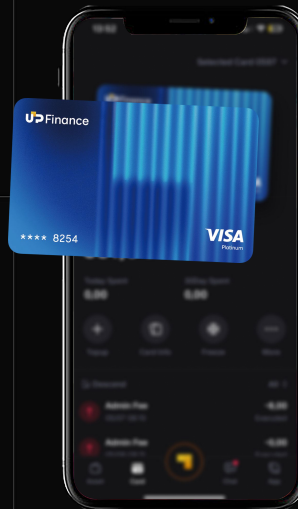
Buy or sell crypto via same-name bank accounts. FX support for 50+ currencies.

UP Wallet



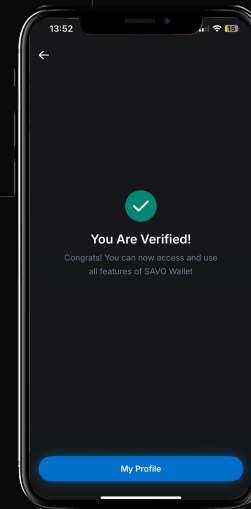
Multi-currency wallet to store, convert, and send crypto or fiat instantly.

UP Card



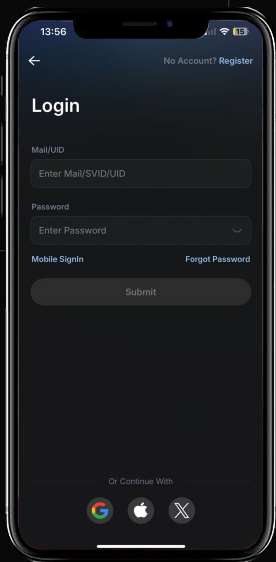
Spend globally with full control—freeze, set limits, and track usage in-app.

Compliance Engine

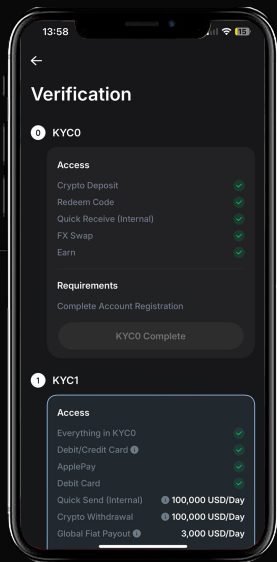


Global KYC onboarding with real-time risk monitoring and audit-ready logs.

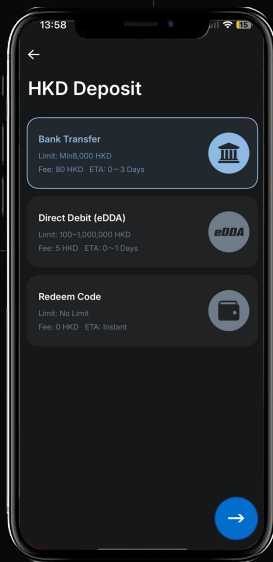
UpPay: On-ramp



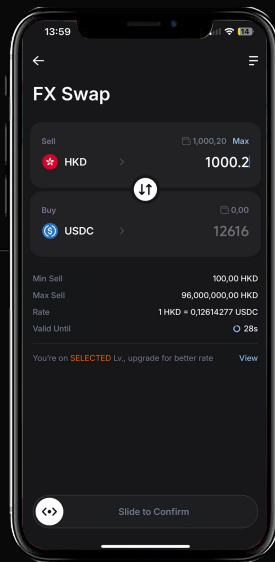
Open your
UpPay
account



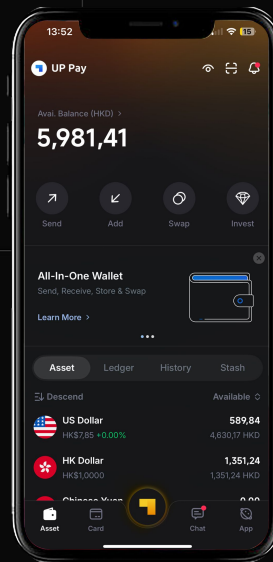
Complete KYC



Top up via
same-name
bank transfer

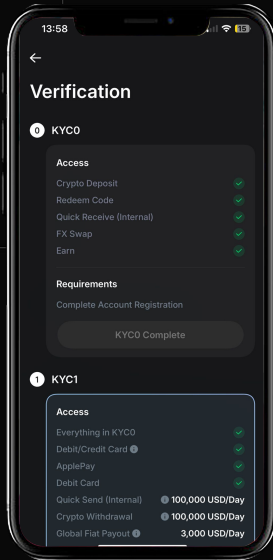


Buy BTC, ETH,
or USDT at
live rates

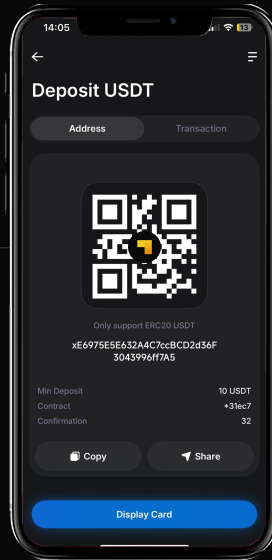


Hold, convert,
or send from
your wallet
instantly

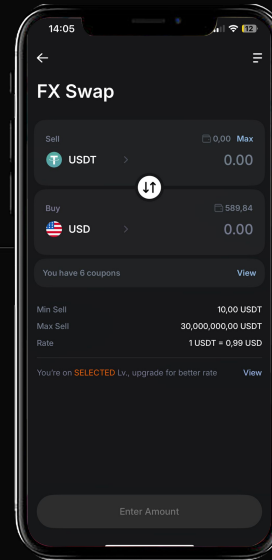
UpPay: Off-ramp



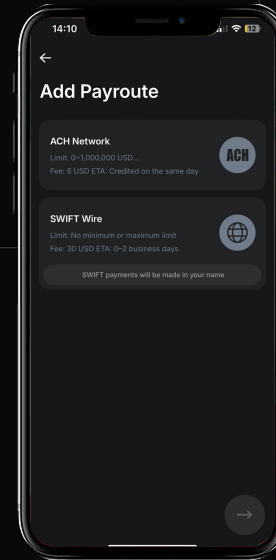
Complete KYC



Deposit
Crypto

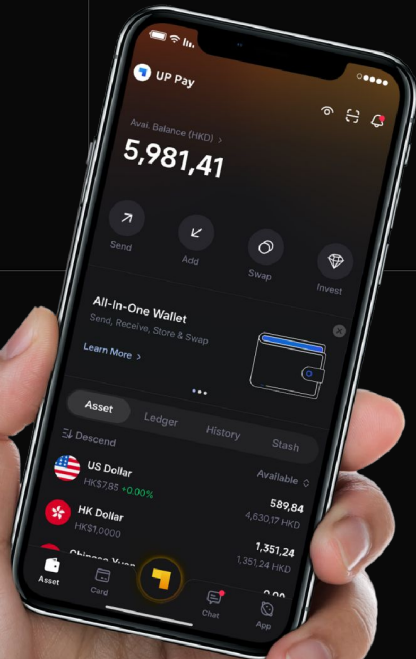



Instantly
convert to fiat





Spend via Up Card or
withdraw to a same-name
bank account


UpWallet Overview




 **Store & manage crypto and fiat**
USDT, BTC, ETH, and local currencies in one wallet.

 **Real-time conversions**
Swap instantly between digital assets and fiat.

 **Cross-border transfers**
Send global payments in seconds via local bank rails.

 **Unified view for personal & business use**
One dashboard, flexible for any user type.

 **Live balances & full transaction history**
Track your activity with full transparency.

Spend **Anywhere.** Virtual & Physical Cards


A smarter way to spend crypto in
the real world.




Virtual Up Card

Use for digital services, online checkouts, and app subscriptions. Instantly issued and fully controllable via the app.



 Issued in minutes.

 Apple Pay & Google Pay supported


 Freeze/unfreeze, set limits, and track usage in-app


 Works globally

Physical Up Card


Spend at physical stores or withdraw cash at ATMs in 50+ countries. Secure, compliant, and backed by your Up Wallet balance.



 Linked directly to your Up Wallet balance

 PIN, chip, and biometric security

 Use at 1M+ merchants and ATMs

 Co-branding available for business partners

UpPay Virtual Card

 Online Spending Support

 Instantly issued after KYC



ebay

Apple iTunes

facebook

Apple tv

amazon

Spotify

OpenAI

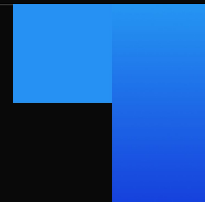


NETFLIX

MidJourney

prime

ChatGPT Plus



Your Funds, Regulated and Protected.

Your assets deserve regulated
protection.



Custodial Protection

Assets are held by Merits Bank & Trust, a licensed Hong Kong trust company.



Segregated Accounts

Customer assets are never mixed with company operating funds.



Data Privacy & Encryption

All user data is protected with layered encryption and strict confidentiality protocols.



Institutional Security Protocols

Biometric login, 2FA, device encryption, and real-time fraud monitoring.

Licensed & Aligned with Global Regulators



Licenses & Regulatory Coverage



SEC

Securities compliance



FCA

E-money & payments oversight



MAS

Digital asset and fiat integration



SFC

Investment and custody compliance



**HK Customs &
Excise**

MSO regime for fiat on/off-ramping

Licenses Under Application & Expansion



DIFC Payment Services License

Q4 2025



PSD2 EMI License

Q1 2026



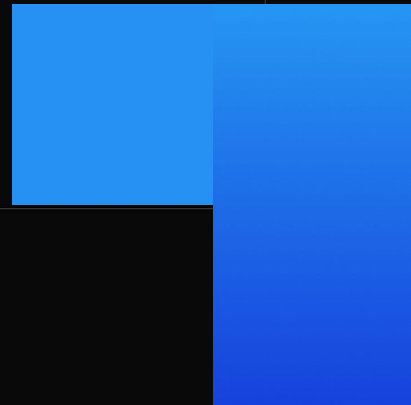
DCE Registration (AUSTRAC)

Q1 2026



Designed for Real-World Use Cases

Tailored for people and businesses
who need crypto to work in the
real world.





Individuals

"I hold USDT and want to spend or withdraw as USD."



Crypto Project CEO (Crypto In → Fiat Out)

"My company receives USDT, but opening a business bank account is difficult."

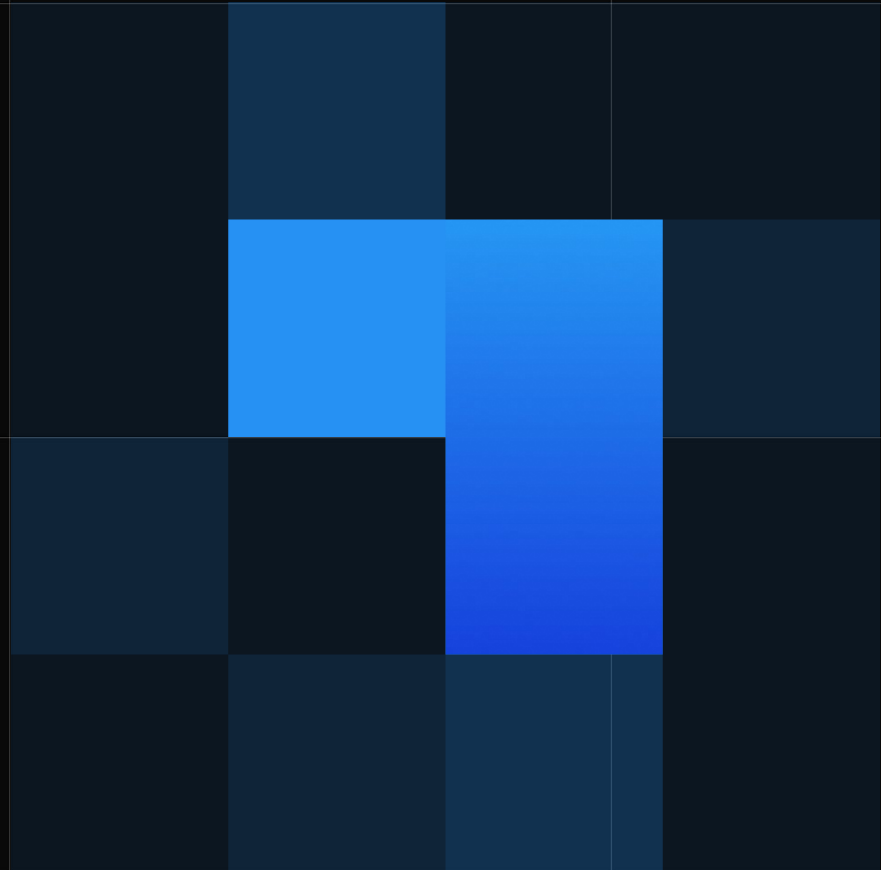


Finance Manager (Fiat In → Crypto Out)

"I have a registered company and fiat revenue, but I need to buy and manage crypto."

Why UpPay?

A smarter way to manage money,
without compromise.



UpPay gives you crypto utility with banking-grade experience without the friction of legacy systems.

Up Finance			
UpPay gives you crypto utility with banking-grade experience without the friction of legacy systems.			
Feature	UpPay	Traditional Banks	Fintech Apps
Crypto Support	<u>Full (Buy/Sell/Spend)</u>	None	Limited
Same-Day Settlement	<u>T+0</u>	2-5 days	Next-day
Global Account Access	<u>50+ countries</u>	Country-specific	Regional
Business Payments	<u>Outbound Crypto & Fiat</u>	Paper-heavy	Some
Card + Wallet Integration	<u>Seamless</u>	Disconnected	Partial
Fee Transparency	<u>Audit-ready</u>	Audit-ready	Variable
Compliance Grade	<u>Clear rates</u>	Hidden fees	Inconsistent

One Account. Global Access.

From KYC to Card – Start using your
crypto in minutes

