FINTECH SCB

International Financial Advisory & Coordination Platform

Private banking, wealth structuring, corporate finance, liquidity, compliance coordination and private online advisory for clients operating across borders.

Independent analysis. International experience. Practical execution.

International finance without borders — structured with compliance, documentation and professional coordination.

Fintech SCB

Fintech SCB is an international financial advisory and coordination platform serving private individuals, families, entrepreneurs, investors, shareholders and international companies.

We are not merely a bank-account intermediary, an offshore-services provider, a wealth manager, a corporate-service provider, a tax consultant or a provider of individual transactions. Our role is to understand the client's overall international financial situation and to coordinate the appropriate solution — and the appropriate specialists — whenever required.

Fintech SCB provides both project-based professional advisory and private, confidential and continuous online advisory for clients who want an ongoing international financial point of reference.

> **One international financial strategy. The appropriate specialists coordinated around the client's objectives.**

Who We Assist

Fintech SCB assists clients whose financial life crosses more than one jurisdiction:

- Private individuals and families
- Entrepreneurs and company owners
- High-net-worth individuals
- Investors and shareholders
- Executives
- International companies
- Companies expanding internationally
- Clients relocating internationally
- Clients with assets in multiple jurisdictions
- Clients with companies in multiple jurisdictions
- Clients with international banking relationships
- Families whose members live in different countries
- Clients requiring international financial coordination

Fintech SCB — International by Design

International finance should not have a language barrier.

The entire Fintech SCB website is available in 15 languages, allowing international clients to explore our services and advisory capabilities in their preferred language. Our service brochures are also available in multiple language editions.

Through our advisers and international professional network, we can communicate with clients in the majority of the languages represented on the platform.

Our multilingual approach reflects the international nature of our clients, their companies, assets, banking relationships and financial requirements.

Platform languages

Italiano • English • Español • Français • Deutsch • Português • Русский • 中文 • 日本語 • العربية • Türkçe • हिन्दी • Tiếng Việt • Bahasa Indonesia • 한국어

Multilingual capability is part of the Fintech SCB platform itself, not simply a collection of translated documents.

A International Private Banking

Fintech SCB assists private clients, families, entrepreneurs and companies with the analysis, organisation and coordination of international banking relationships.

Services may include:

- International Private Banking advisory
- Identification of appropriate banking jurisdictions
- Identification of suitable banking institutions
- International bank accounts
- Multi-currency accounts
- Personal international accounts
- Corporate international accounts
- U.S. banking solutions
- International banking diversification
- Offshore banking solutions where legally and operationally appropriate
- International payment solutions
- Banking relationships for internationally active companies
- International custody coordination
- Investment-account coordination
- Bank onboarding assistance
- Preparation and organisation of banking documentation
- Client due-diligence documentation support
- Financial-crime compliance documentation support
- Source of Funds documentation
- Source of Wealth documentation
- Reconstruction of historical financial documentation where necessary
- Assistance in responding to banking compliance requests
- Coordination of complex international banking relationships
- Assistance with cross-border transfers
- Banking support connected with international relocation
- Banking support for international corporate structures

Important: Fintech SCB provides advisory, coordination and support. Opening or maintaining any bank account, investment account or financial relationship remains subject to the independent approval, client due-diligence procedures, compliance policies and acceptance criteria of the relevant regulated institution.

B Wealth Management & International Wealth Structuring

Fintech SCB assists clients in organising international wealth across different assets, jurisdictions, companies, banking relationships and generations.

Services may include:

- International wealth structuring
- Wealth-management advisory
- International asset organisation
- Asset protection strategies
- Family wealth structuring
- International diversification
- Succession planning
- Estate planning
- Generational wealth transfer
- International holding structures
- Holding companies
- SPVs and dedicated corporate vehicles
- Trust structures
- Foundations
- Family governance structures
- Ownership architecture
- Coordination between personal and corporate assets
- Coordination between wealth structures and banking relationships
- International custody considerations
- Cross-border asset organisation
- Long-term financial architecture
- Coordination with qualified fiduciary, legal and tax professionals when required

The objective is not to create unnecessary complexity, but an international financial structure that is understandable, bankable, documented, compliant, operational, maintainable and appropriate to the client's objectives.

C Asset Protection & Succession Planning

Services may include:

- Asset-protection analysis
- Separation of personal and operating risks
- Family asset organisation
- Succession planning
- Estate-planning coordination
- Generational transfer
- Trusts
- Foundations
- Holding structures
- Insurance-based structures where appropriate
- Family governance
- Beneficiary planning
- International succession coordination
- Coordination of assets located in different jurisdictions
- Coordination with qualified legal, tax and fiduciary specialists

D International Tax & Residency Structuring

Fintech SCB provides international financial coordination for clients whose assets, businesses, banking relationships or residence involve more than one jurisdiction.

Services may include:

- International tax-planning coordination
- Cross-border financial structuring
- Tax-residency analysis from a financial-planning perspective
- International relocation planning
- Financial implications of changing residence
- Coordination between personal residence and corporate structures
- Coordination between residence and banking relationships
- Coordination between residence and investment structures
- International holding considerations
- Cross-border ownership considerations
- CRS implications
- FATCA implications
- International reporting considerations
- Financial organisation before or after relocation
- Coordination with qualified tax professionals
- Coordination with qualified legal professionals

Important: Fintech SCB does not replace licensed tax advisers or lawyers where jurisdiction-specific tax or legal advice is required. Fintech SCB coordinates the international financial architecture and, where necessary, works with appropriately qualified professionals.

E International Corporate Structuring

Services may include:

- International company structuring
- U.S. corporate structures
- Delaware structures where appropriate
- International holding companies
- SPVs
- Corporate ownership structures
- International operational structures
- Corporate banking
- Coordination between companies in different jurisdictions
- Shareholder structure analysis
- International business organisation
- Corporate financial architecture
- Coordination between corporate and personal financial structures
- Banking support for international companies
- Professional coordination with local corporate specialists

Reporting obligations, including U.S. beneficial ownership reporting, are assessed on the basis of the rules currently in force at the time of each engagement, in coordination with qualified local professionals.

F Corporate Finance

Fintech SCB provides financial advisory support to entrepreneurs, shareholders and companies operating domestically and internationally.

Services may include:

- Corporate financial advisory
- Financing strategy
- Capital-structure analysis
- Corporate liquidity analysis
- International financing structures
- Banking strategy
- Financial planning
- Financial and strategic evaluation of investment projects.
- Strategic financial analysis
- International expansion financing
- Corporate restructuring analysis
- Financial analysis for shareholders
- International corporate banking coordination
- Financial support for entrepreneurs
- Financial support for internationally active companies

G Trade Finance & International Commerce

Services may include:

- Trade Finance advisory
- Import financing
- Export financing
- International commercial transactions
- Documentary transactions
- International banking instruments
- Letters of Credit where available through regulated institutions
- Documentary collections where appropriate
- International payment structures
- Cross-border commercial payments
- Working-capital considerations for international trade
- Banking coordination
- Counterparty considerations
- Financial structuring of international trade
- Coordination with banks and regulated financial institutions

H International Liquidity Management

A core Fintech SCB competence: helping clients build a clear, documented and compliant financial history capable of being understood by banks and other professional counterparties.

Services may include:

- Personal liquidity analysis
- Corporate liquidity analysis
- International liquidity management
- Cross-border liquidity planning
- Documentation of complex liquidity positions
- Source of Funds reconstruction
- Source of Wealth reconstruction
- Historical transaction reconstruction
- Banking documentation
- Compliance-document preparation
- International transfer planning
- Identification of appropriate banking channels
- Coordination with banks
- Support for transactions involving multiple jurisdictions
- Documentation required for legitimate movement of international funds
- Analysis of banking obstacles affecting liquidity
- Coordination of complex financial positions

I Crypto-Assets & Traditional Banking

Fintech SCB can assist clients with the compliant interaction between digital assets and the traditional financial system.

Services may include:

- Crypto-to-cash analysis and coordination
- Cash-to-crypto analysis and coordination
- Banking integration of digital-asset proceeds
- Documentation of acquisition history
- Transaction-chain documentation
- Wallet-history documentation where relevant
- Source of Funds reconstruction
- Source of Wealth reconstruction
- Banking documentation
- Compliance preparation
- Coordination with regulated operators
- Coordination with banks
- Capital-gain documentation coordination
- Tax-reporting coordination with qualified professionals

Fintech SCB does not provide anonymous, undocumented or non-compliant conversion services. Any resulting transactions must be carried out through legally appropriate and compliant channels and remain subject to applicable law, regulated-provider procedures and third-party acceptance.

J Sanctions, Compliance & International Financial Restrictions

Services may include:

- International sanctions analysis
- EU sanctions analysis
- OFAC sanctions analysis
- Relevant local sanctions analysis
- Counterparty screening considerations
- Investment restrictions
- Banking restrictions
- Restricted financial assets
- Cross-border transaction restrictions
- International compliance analysis
- Financial-institution restrictions
- Analysis of operational implications of sanctions
- Coordination with specialist legal counsel where a formal legal opinion is required

Fintech SCB provides financial and operational analysis and coordination and does not replace specialist legal counsel where a legal interpretation is required.

K Latin America Market Entry & International Expansion

A specific Fintech SCB international competence, built on direct operational experience between Europe, the United States and Latin America.

Services may include:

- Latin America market-entry strategy
- Financial structuring for market entry
- Banking structuring
- Corporate-establishment coordination
- Local banking relationships
- Payment infrastructure

- International payment strategy
- Commercial financial analysis
- Local professional-network coordination
- Corporate financial planning
- Business-development support
- Financial support for European companies entering Latin America
- Financial support for U.S. companies entering Latin America
- Support for international companies expanding in Latin America
- Support for Latin American entrepreneurs expanding internationally
- Support for Latin American companies entering Europe or the United States
- Cross-border financial coordination

L Legal, Tax & Professional Coordination

International financial matters frequently require different professional disciplines. Where required, Fintech SCB coordinates the client's overall financial objective with appropriate specialists, including:

- Lawyers
- Tax advisers
- Accountants
- Corporate-service providers
- Trustees and fiduciaries
- Banks and financial institutions
- Compliance specialists
- Residency specialists
- Immigration professionals
- Local corporate professionals
- Other appropriately qualified specialists

> **One international financial strategy. The appropriate specialists coordinated around the client's objectives.**

Private Online Advisory & Continuous Client Support

International financial problems rarely arrive one at a time. A banking question may become a tax question. A corporate decision may affect residence, banking, liquidity, compliance, asset protection or succession. An international transaction may require interaction between banks, accountants, lawyers, tax professionals and other specialists.

For this reason, Fintech SCB offers clients access to private and confidential online advisory, both for individual consultations and through an ongoing professional advisory relationship. The client can access Fintech SCB remotely and privately, regardless of location, for financial, banking, corporate, cross-border and operational matters.

One-off online consultancy

Clients who require assistance with a specific issue can request an individual private online consultation. This may concern, for example:

- an international banking question
- a financial decision
- a corporate structure
- a proposed transaction
- international liquidity
- wealth structuring
- compliance
- international taxation coordination
- residence
- a bank request
- Source of Funds
- Source of Wealth
- sanctions
- trade finance
- an international payment
- a cross-border business issue
- or another financial or operational matter

Continuous private advisory

For clients who require more than an individual consultation, Fintech SCB can provide an ongoing, reserved and confidential advisory relationship. The objective is to give the client a professional point of reference who already understands the broader financial situation and can assist when new issues arise over time. Continuous support may include:

- private one-to-one advisory
- reserved access to Fintech SCB
- ongoing international financial support
- international banking questions
- Private Banking matters
- Wealth Management
- Wealth Structuring
- Asset Protection
- succession issues
- corporate matters
- holding structures
- Corporate Finance
- Trade Finance
- international liquidity
- banking documentation
- Source of Funds
- Source of Wealth
- compliance requests
- sanctions
- international taxation coordination
- tax-residency coordination
- international relocation
- international transactions
- cross-border payments
- crypto/banking coordination through compliant channels
- Latin America business matters
- review of proposed financial structures
- review of proposed corporate structures
- second opinions
- assistance before important financial decisions
- assistance before important banking decisions

- interpretation and coordination of requests received from banks or financial counterparties
- operational problem solving
- identification and coordination of appropriate external specialists

You do not need a new adviser for every new problem.

> **You should not need a new adviser simply because you cross a border or speak another language.**

Fintech SCB can become the client's confidential international point of reference, maintaining an understanding of the client's wider financial situation and helping coordinate the appropriate financial, banking, legal, tax and operational expertise whenever required.

The objective is not simply to solve one transaction, nor simply to answer one question. It is to provide clients with access to a trusted, private, confidential, continuous, international advisory relationship.

When a new issue arises — for example:

- a bank requests additional documentation
- a new international bank account is required
- a company needs financial restructuring
- the client considers changing residence
- international liquidity must be transferred
- a transaction creates compliance questions
- a new corporate structure is being evaluated
- a proposed investment requires financial or strategic analysis
- sanctions may affect a transaction
- a family needs succession planning
- or specialist legal or tax assistance becomes necessary

— Fintech SCB can provide the initial financial analysis, help identify the issues and coordinate the appropriate professional solution.

Private advisory across borders — and across languages

Private Online Advisory is designed for international clients. The Fintech SCB digital platform is available in 15 languages, while our advisers and international professional network can communicate with clients in the majority of the languages represented on the platform.

This allows clients to maintain a private, confidential and continuous international advisory relationship even when they live, work, invest, hold assets or operate businesses across different countries.

> **International client. International financial life. Continuous advisory. Multilingual communication. One overall financial picture.**

Online, international, confidential

The advisory relationship can operate remotely. Clients do not need an in-person meeting for every new matter. This allows international clients to maintain continuity in their advisory relationship even when they live, work, invest or operate businesses in different countries.

Professional coordination

Fintech SCB provides international financial advisory and professional coordination. Where a matter requires regulated legal, tax, accounting, investment, fiduciary or other specialist advice, Fintech SCB coordinates with appropriately qualified professionals rather than replacing them.

> **One client. One overall financial picture. The appropriate specialists when required.**

ONLINE • CONFIDENTIAL • CONTINUOUS

PRIVATE INTERNATIONAL ADVISORY

Discuss your financial, banking, corporate, wealth, compliance or cross-border requirements privately with Fintech SCB.

Online Advisory / Reserved Area: **https://fintechscb.com/area-riservata**

Scan the QR code or open the link to access Fintech SCB Online Advisory:
https://fintechscb.com/area-riservata

Current prices, contractual terms and service conditions are published on the Fintech SCB website.

Your private international financial point of reference

From a single question to continuous advisory support, Fintech SCB is available when financial, banking, corporate, compliance or cross-border issues require analysis, professional coordination and practical implementation.

Financial Education & Professional Expertise

> **Economic and geopolitical analysis is free. Professional expertise begins when information has to become structure, coordination and practical implementation.**

Fintech SCB publishes independent economic, financial and geopolitical analysis openly. Professional advisory begins where information must be translated into structures, documentation, banking relationships and executable decisions.

Independent analysis. International experience. Practical execution.

International finance without borders — structured with compliance, documentation and professional coordination.

READ THE ANALYSIS FOR FREE. WHEN THE ISSUE BECOMES YOUR ISSUE, TALK TO US PRIVATELY.

Our Partners

An international network of professionals supporting private banking, wealth structuring, corporate finance, international business, legal, tax and cross-border financial matters.

Roberto Balbino	CEO & Founding Partner	Miami · Private banking, Trust, Holding
Andrea Carlo Di Blasi	Partner — Lawyer specialized in corporate, international, criminal and civil law	Milano · Trust, Holding

Benoît Peeters	Partner — Lawyer specialized in corporate, international, criminal and civil law	Bruxelles · Private banking, Trust
Dillon Graham	Partner — Lawyer specialized in corporate, international, criminal and civil law	New York · Private banking, Holding
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Valentina Esperanza Marchetti	Partner — Trust & Wealth Protection	Buenos Aires · Trust, Holding

Scan the QR code or open the link for the always up-to-date partner list:
https://fintechscb.com/partner

International Presence & Contacts

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Compliance & Professional Disclaimer

Fintech SCB LLC provides international financial advisory, analysis and professional coordination. It is not a bank, an investment firm, a law firm, a tax firm or a trustee, and it does not perform activities reserved to regulated or licensed professionals.

Fintech SCB does not guarantee the opening or maintenance of bank accounts, banking acceptance, tax outcomes or investment results. It does not offer anonymity, does not assist in avoiding lawful reporting obligations, does not facilitate the circumvention of international sanctions and does not circumvent client due-diligence or financial-crime controls.

Every banking, investment, corporate or fiduciary relationship remains subject to the independent assessment, documentation requirements and acceptance criteria of the relevant regulated institution. Where jurisdiction-specific legal, tax, accounting, investment or fiduciary advice is required, Fintech SCB coordinates with appropriately qualified professionals.

This document is an informational corporate presentation. It does not constitute an offer, a solicitation, investment advice or legal or tax advice.