

**The Bank of  
Your, Tomorrow  
and Future.**

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# **TDHIpay Bank**

INFORMATION PRESENTATION · INTERNATIONAL MARKET

[www.tdhipay.com/en](http://www.tdhipay.com/en)

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The TDHipay project described herein is in the phase of strategic and operational development. Any future financial, corporate, commercial or banking initiatives will be carried out exclusively in compliance with applicable regulations, following the obtainment of any authorisations, licences or approvals required by the competent authorities in the various jurisdictions involved.

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# 2026

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## A New Financial Paradigm

TDHipay Bank is born as a next-generation financial project, designed to go beyond the traditional banking model and build an integrated system in which innovation, financial services, strategic consulting and international development converge in a single architecture.

This is not simply the creation of an innovative bank — it is the development of a financial platform designed to support individuals, SMEs, investors and partners in an increasingly complex, competitive and interconnected global context.

# Who We Will Be — TDHIPay Bank

## INNOVATIVE BANK

TDHIPAY is redefining the future of the banking sector with cutting-edge innovations, tailor-made financial solutions and an unparalleled consulting experience.

### Beyond Traditional Banking

TDHIPay Bank will be designed to go beyond the simple provision of banking services. Its goal will be to create an integrated financial ecosystem combining technology, security, consulting, accessibility and strategic vision in a unique model. Banking will no longer be just operations: it will become experience, control, value and international positioning.

## INNOVATION

Advanced fintech technology and cutting-edge solutions

## SECURITY

End-to-end encryption and absolute data protection

## ACCESSIBILITY

Services everywhere, 24 h a day, for everyone

# Innovative Banking Services



## Innovative Banking Services

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TDHIPay Bank will offer cutting-edge banking solutions to meet the needs of the modern market, with products designed for individuals and SMEs.



## Meeting Client Needs

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Our solutions will be designed to meet the expectations of clients and investors with precision, personalisation and reliability.



## Technological Value

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Technological innovations together with targeted projects for SMEs will radically transform the banking sector, creating shared value.

# Security, Accessibility and Innovation

## Security

We will use advanced technologies to protect our clients' data and transactions. Biometric authentication, end-to-end encryption and advanced fraud prevention systems will ensure maximum protection and peace of mind.



## Accessibility

Services available anywhere, at any time, through intuitive and inclusive digital platforms for all users.



## Innovation

Always at the forefront of implementing new technologies to improve the customer experience.

# An Integrated System, Not Simply a Product Offer

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Every TDHipay Bank service will be conceived as part of a broader system. Current accounts, digital payments, investment tools, SME solutions, international consulting and access to dedicated opportunities will not be separate elements, but coordinated components of a single financial platform.

The goal will be to offer clients a complete vision: to operate, grow, protect, invest and develop new opportunities through a structured and coherent ecosystem.

OPERATE

INVEST

GROW

# Explore the Full Range



## Current Accounts

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Personalised accounts for individuals and SMEs. 30% cashback on purchases made with the Bank's debit cards.



## Investments

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Diversified options for various risk profiles. Currency management for exporting SMEs and advantageous financing systems.



## Payment Solutions

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Secure platforms for online transactions. Integrated crypto system to accept any payment from individuals and businesses.

# Accounts, Investments and SME Consulting



## Current Accounts

Easy and fast management with user-friendly interfaces and immediate support for every operation.



## Mobile App

Real-time expense monitoring, total control over finances, always at your fingertips.



## SME Consulting

210 international services, 30 projects and 10 development funds dedicated to small and medium-sized enterprises.



## Financial Consulting

Personalised strategies for individuals and SMEs: returns optimisation and financial planning.

# Innovations in Online Payments

01



## Easy Payment Platform

Payments in one click for an optimal, fast and intuitive user experience.

02



## Advanced Security

Advanced encryption protocol for secure and protected transactions at all times.

03



## Crypto Integration

Solutions for collecting crypto on your account, both personal and business.

04



## eCommerce Integration

Solutions for online shops with fast and smooth payment processes.

05



## Financing Integration

Automatic loan repayment with instalment options and no additional fees.

# Acquiring New Clients

## 01



### Strategic Partnerships

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Alliances with key players in fintech, insurance and technology to expand the offering and reach new market segments. Integration of complementary solutions for territorial penetration.

## 02



### Digital Campaigns

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Targeted social media marketing to increase the bank's visibility and attract new clients. Optimised digital strategies to reach potential clients effectively.

## 03



### Referral Programmes

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Advantageous incentives for clients who recommend the bank, with exclusive benefits for every new client introduced. An ecosystem of organic and sustainable growth.

# Strategies to Grow and Innovate



## GROWTH POTENTIAL

### Service Expansion

Targeted investments to expand our range of services and attract more clients in Italian and international markets.



## DEDICATED BUDGET

### Continuous Innovation

Budget allocation for research and development to develop new technologies and remain competitive in the sector.



## TARGET RATING

### Sustainable Growth

Attracting investors to sustain growth and guarantee continuous and sustainable innovation over the long term.

# Safe and Innovative Banking Solutions

## Innovative Banking Services

TDHipay Bank will offer innovative and secure banking services, combining advanced technology, reliability and tailor-made solutions for individuals and SMEs.

## Accessibility and Technology

Accessibility and technology will be at the centre of our value proposition, ensuring an excellent and cutting-edge user experience.

## Client Base Expansion

Growth through effective marketing strategies and strategic partnerships, ensuring solid and sustainable development over time.

## Consulting and Financing

Non-repayable grants and concrete international consulting for SMEs. Members will benefit from even more advantageous conditions.

# Innovative Banking Services — In Depth

## Advanced Technology for an Evolved Digital Experience

TDHIPay Bank will integrate the latest fintech innovations with intuitive and secure digital platforms. The goal is to guarantee a fluid user experience, accessible 24 h from any device.

## Security at the Highest Level

Cutting-edge standards: biometric authentication, end-to-end encryption and advanced fraud prevention. Protecting client data and assets is an absolute priority.

## Personalised Solutions for Individuals and SMEs

Tailor-made financial consulting, modular products and tools for capital growth. Each client will receive a dedicated service aligned with their own objectives.

## Innovation in the Service of Economic Growth

Dynamic approach to promote financial inclusion, business digitalisation and access to smart credit. A strategic partner for sustainable development.

# Organic and Sustainable Growth

**01**

## Strategic and Synergistic Partnerships

Alliances with key players in fintech, insurance and technology. Integration of complementary solutions for territorial penetration and shared value for clients and partners.

**02**

## Targeted and Multi-Channel Marketing

Intelligent campaigns oriented to the real needs of individuals and SMEs, leveraging digital tools, data analytics and personalised communication to strengthen brand awareness and loyalty.

**03**

## Organic and Sustainable Long-Term Growth

Long-term vision based on quality, reputation and operational soundness. A resilient, ethical bank capable of adapting to the challenges of the global market.

# Services for Everyone, Everywhere, Always



## Total Accessibility for All

TDHipay Bank will be committed to offering banking services easily accessible to anyone, anywhere. Thanks to a simplified interface, multi-channel support and inclusive solutions, every user — regardless of digital skills, age or geographic location — will be able to manage their finances independently, quickly and securely.



## Intuitive and Cutting-Edge Technology

Our platforms will be developed with the most advanced technologies, based on user-friendly design and intelligent features such as artificial intelligence for financial management and personalised notifications. The goal is to deliver a fluid, proactive and ever-evolving digital experience, in line with best international practices.

# Concrete Support for SMEs

**210**

INTERNATIONAL SERVICES

## International Consulting

Access to highly specialised consulting with experts in foreign markets, commercial strategies, taxation and international funds. A concrete, tailored and results-oriented approach.

**30**

DEDICATED SME PROJECTS

## Non-Repayable Grants

Non-repayable contributions to support expansion, innovation and internationalisation projects for SME clients. Promotes strategic investments and new employment.

**10**

DEVELOPMENT FUNDS

## Exclusive Benefits for Members

Even more favourable conditions: preferential channels, discounted rates, dedicated strategic support and reserved financial opportunities in a value ecosystem.

# SMEs: From Bank to Strategic Partner

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TDHipay Bank intends to position itself as a strategic partner for SMEs, not just as a banking counterpart. Through international consulting, advanced financial tools, access to development funds and dedicated expansion solutions, the project aims to support businesses in their real growth.

The goal will be to accompany SMEs in the transition from ordinary financial management to advanced planning, capable of integrating capital, strategy, internationalisation and operational development.

## International Consulting

Specialised experts in foreign markets and international funds

## Non-Repayable Grants

Direct financing for expansion and internationalisation

## Exclusive Member Benefits

Preferential channels, discounted rates and dedicated support

# Revolutionise your banking experience.

As an investor and future member, you can start earning immediately, benefiting from a revolutionary and highly profitable banking model.

TDHIPay Bank will transform your banking experience into something extraordinary and innovative.

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[www.tdhipay.com/en](http://www.tdhipay.com/en)

# Selective Access and Structured Evaluation

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Participation in the TDHIPay Bank project will be governed by a selective and structured process. Any access as an investor, partner or interested party will not be automatic, but subject to a preliminary assessment, profile verification, compliance with internal procedures and, where necessary, the signing of confidentiality agreements.

This approach protects the project, already accredited partners and future participants, ensuring consistency, seriousness and alignment with the standards required for an international financial initiative.

**01****Preliminary Assessment**

Profile and background verification of the interested party

**02****Compliance Procedures**

Internal checks and regulatory compliance review

**03****Confidentiality Agreement**

NDA signature where required for sensitive information

**04****Structured Onboarding**

Formalised access aligned with international financial standards

# Privileges and Benefits — Series A Shareholders

## FROM DAY 1

### EARNINGS

#### Immediate Returns

As a future member, you will have the opportunity to generate profits from your participation today, through share allocation and profit-sharing.

## -60%

### OPERATING COSTS

#### Scalable Model

Advanced technology, intelligent automation and personalised services drastically reduce operating costs compared to traditional banking, maximising profitability.

## TOP

### RETURNS

#### Superior Returns

Access to returns above the sector average, dedicated financial instruments and participation in strategic projects. Part of a bank that redistributes value to all shareholders.

# Information Note for Potential Investors

Any potential participation will be subject to specific evaluation and this brochure does not constitute a public offering, solicitation of investment or guarantee of returns. Any opportunities that may be available will be communicated exclusively in accordance with applicable regulations and following verification of the requirements of the interested party.

For information and expressions of interest:

[www.tdhipay.com/en](http://www.tdhipay.com/en)

I N T E R N A T I O N A L P A R T N E R S

# A Global Network of Trust and Innovation

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Leading international institutions have joined the project over the past two years.

*They not only believe in its vision, but actively contribute to making it increasingly compelling and successful.*

# An Accredited International Ecosystem

TDHIPay Bank is developing within an international ecosystem composed of selected, accredited and integrated partners in the various phases of the project. The partner network is not simply a support element, but a strategic component of the growth, credibility and international scalability of the project.

Each partner contributes with specific expertise, territorial positioning, operational capacity and long-term vision.







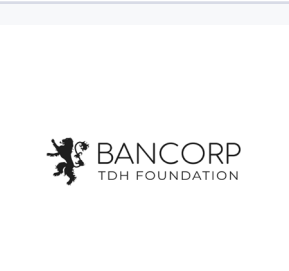
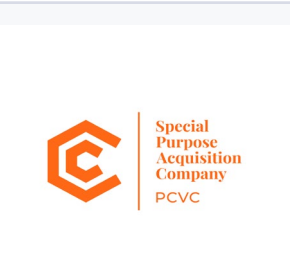
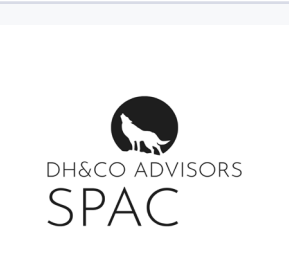
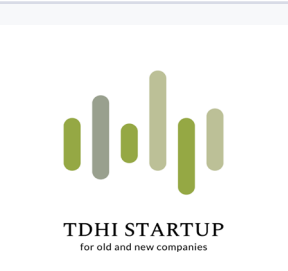
Today the project counts 27 active and accredited partners, confirming international interest and the progressive expansion of the initiative.

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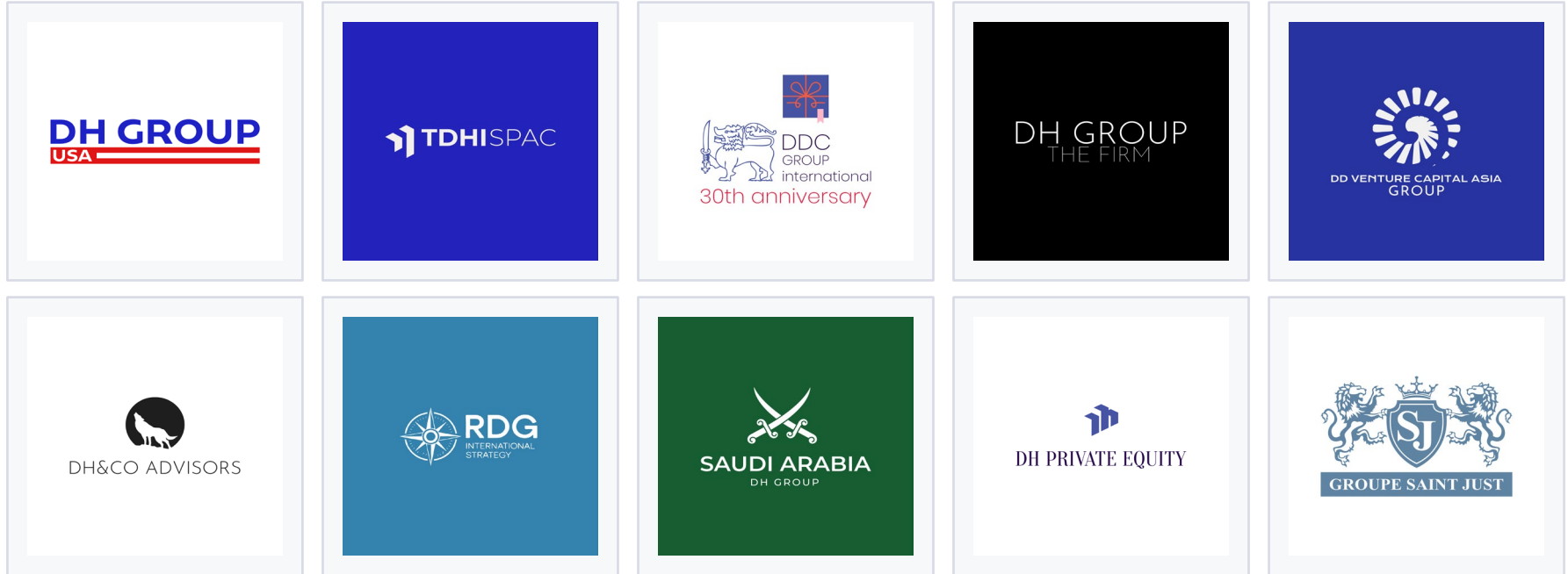
ACTIVE  
PARTNERS

*Worldwide*

# Our Global Ecosystem

 <p>TDHI PAYMENT SOLUTIONS tailored and everywhere in the world</p>	 <p>TDHI FUTURE ARTIFICIAL ENVIRONMENT it - crypto - virtual and augmented reality</p>	 <p>0101 1001 0110 TDHI FinTech</p>	 <p>South America TRUST DH GROUP</p>	 <p>DHBANCORP</p>
 <p>EMERGING COUNTRIES D&amp;D FOUNDATION</p>	 <p>BANCORP TDH FOUNDATION</p>	 <p>Special Purpose Acquisition Company PCVC</p>	 <p>DH&amp;CO ADVISORS SPAC</p>	 <p>TDHI STARTUP for old and new companies</p>

# Our Global Ecosystem



# 05 2026

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## The New Phase of the Project

TDHIPay Bank today enters a new phase of development: more structured, more international and more coherent with the long-term vision of the project.

This brochure presents the essential elements of the initiative; the official website [www.tdhipay.com/en](http://www.tdhipay.com/en) offers an updated in-depth look at the vision, partners, innovation and the path towards project realisation.

We invite partners, investors and interested parties to follow official updates and to use the website as the main informational reference point.

## The Team Leading TDHipay Bank



**Dr. Paolo Magri**

*General Manager — TDHI INTERNATIONAL*

### Expertise and Vision

With extensive experience in the credit card, payment systems, financial and technology sectors, he leads the TDHI INTERNATIONAL/TDHI ITALY team, bringing strategic and innovative skills to the bank's development.

### Operational Excellence

The Group's leadership is committed to ensuring operational excellence and the highest satisfaction of investors, through innovation, efficiency and a tailor-made service for every client.

→ [www.tdhipay.com/en/generalmanagermessage](http://www.tdhipay.com/en/generalmanagermessage)



TDHIpay Bank

tdhi group

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