

The concept

The platform is a cloud2-based B2B solution for optimizing international payments. It is based on multi — **layer clearing technology**, which reduces cross-border transfers by creating a chain of mutual obligations between companies from different countries.

Clients work through local checking accounts with local banks, which simplifies the process, reduces costs and speeds up operations.

Algorithms and mechanisms

The platform is built on algorithms for optimizing financial flows

<u>Mathematical model:</u>	optimization problem — finding the maximum netting on graphs where nodes are companies and edges are debts.
<u>Network flow theory:</u>	Graph analysis algorithms identify loops and chains to minimize cross-border transfers.
<u>Process optimization:</u>	Algorithms analyze graphs, identifying loops and chains to minimize transfers between countries.
<u>Transparency:</u>	transactions are recorded through blockchain and smart contracts, which ensures data immutability and automates the execution of obligations..

The client's interaction with the platform remains simple: the system automatically processes payment orders and builds offsetting chains without the need for the client to participate in the process.

Legal and regulatory aspects

The platform meets key international and local requirements, including:

- AML and KYC;
- Sanctions restrictions;
- Local regulatory standards.

Cooperation with licensed banks allows you to meet all the legal requirements of the countries of presence.

Interaction with banking structures

The platform relies on partnerships with local banks, providing them with:

- Attraction of companies engaged in foreign economic activity.
- Growth of financial flows through local settlement accounts.
- Simplification of payments for customers due to a technological approach.

This model helps banks optimize processes and improve the quality of corporate customer service.

Advantages of the system

- Exclusion of cross-border transfers.
- Reduced transaction costs.
- Acceleration of international settlements.
- Easy to use.
- Transparency and security of operations thanks to the blockchain.

Conclusion

The platform combines technological innovation, regulatory compliance, and customer convenience. By working with local banks, it simplifies international payments, reduces costs, and speeds up financial processes.