ETT
E-TRANSFER TECHNOLOGIES

Introducing ETT’s software

How to visualise ETT in your business

A quote from one of our founders: “Our application design philosophy is based upon a unique concept of the liquidity pool, and the notion of reconciliation across multiple pools. A liquidity pool can be anything from a bank account in a single currency to an intermediary account with another financial institution, or a digital currency wallet. Liquidity pools must be able to be aggregated or segregated for reconciliation purposes”

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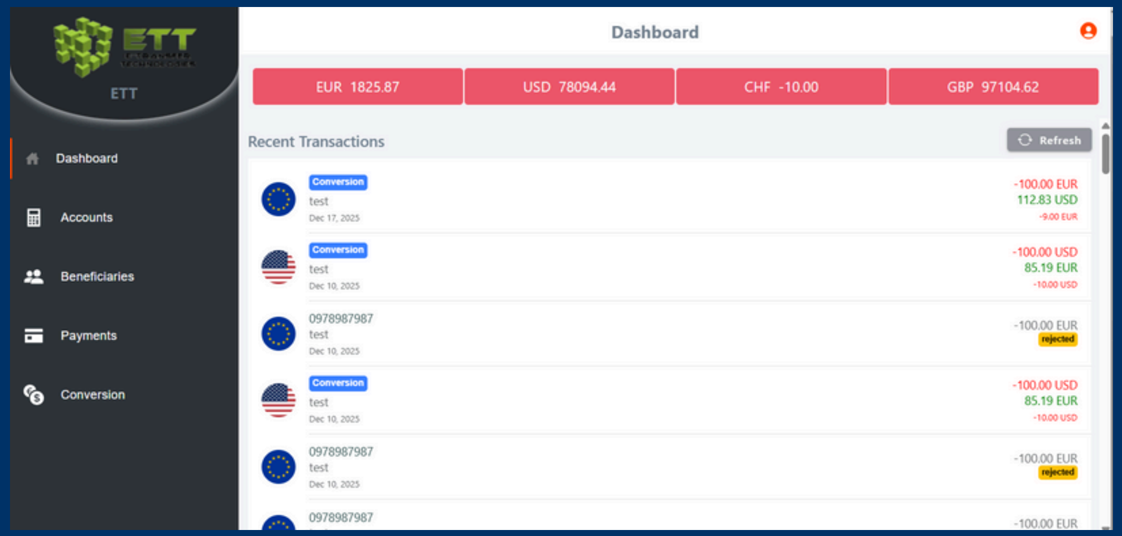
The ETT software suite comes in two parts: a front-office and a back-office; this is how they interact:

Front office (Client interface)

Clients can:
Apply for an account
View and print statements
Create accounts/addresses in different currencies
Make payments and transfers
Request currency exchange
View funding instructions or crypto addresses
Apply for and fund debit cards



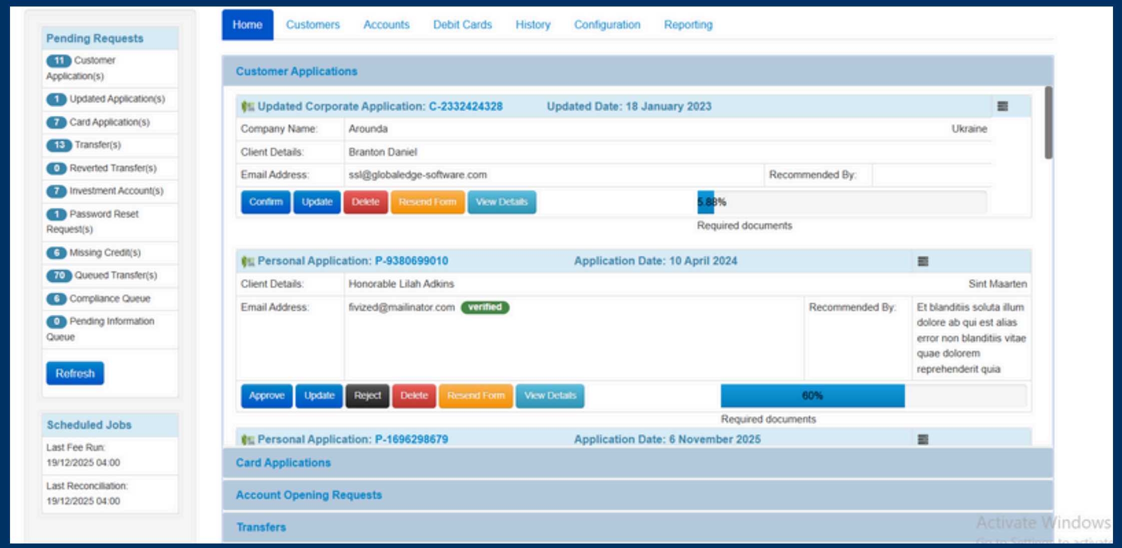
Transfer of data

Processing:
New account approval
Payments/transfers
Currency exchange
Card loads
Account suspension

Instructions:
Open account
Debit cards
Payments/transfers
Currency exchange
Card loads

Back office (Staff interface)

Staff can:
Approve/reject account applications
Manage funding instructions/addresses
Approve/reject/process payments
Set currency exchange rates
Reconcile liquidity pools
Set compliance rules and more



How does the ETT back office work?

Back Office
(Staff Interface)

Approve/reject account applications
Approve/reject payments or place into compliance queue
Approve/reject card applications or card loads
Set funding instructions globally or for specific accounts
Add new currencies including cryptocurrencies
Configure funding addresses for new currencies
Set exchange rates and spread by currency pair
Set compliance rules for transactions
Create liquidity pools
Manage investment accounts
Set transaction fees for each account
Reconcile customer accounts to liquidity pools

Liquidity Pool

Date of last changes	17-12-2025 12:17:44	Total liquidity	8,106,116.43	Total customer	5,283,562.46
FX diff	24,323.81	Balance diff	134.07	Total diff	24,457.88

Reconciliation at 22-12-2025 11:55:17

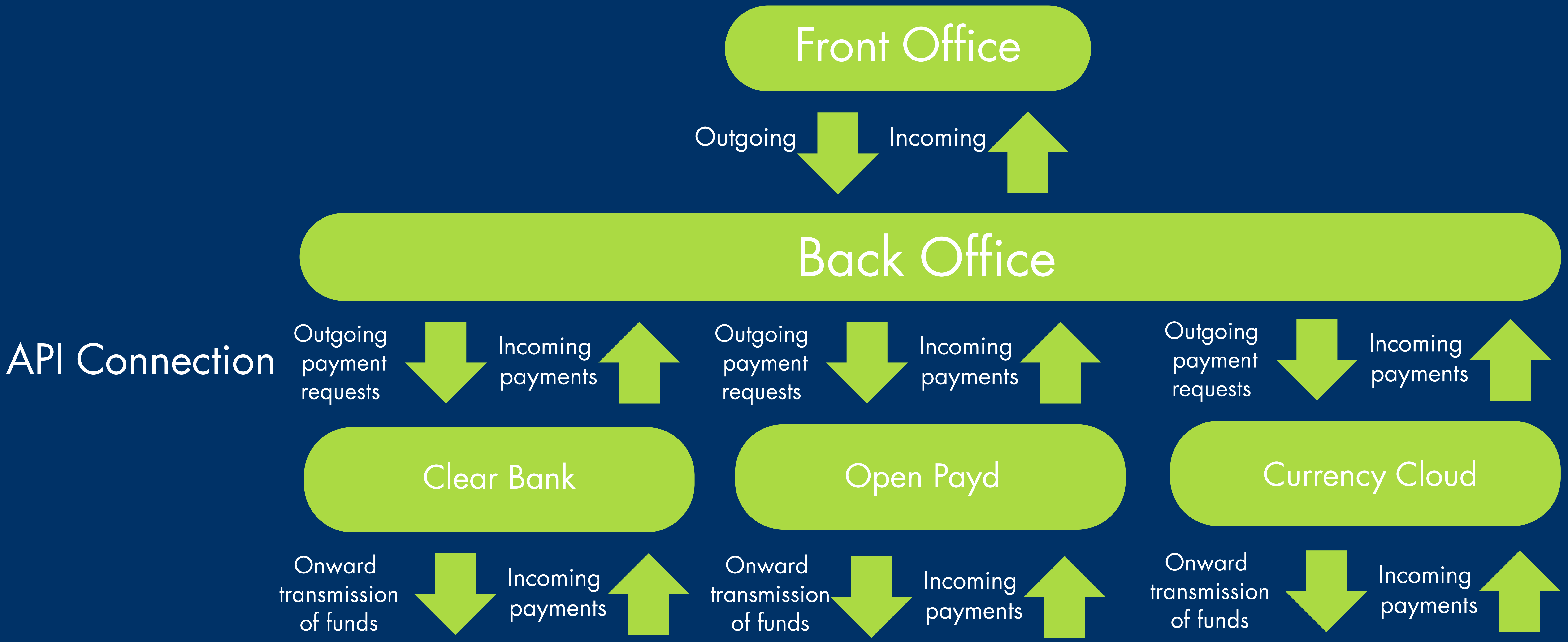
Liquidity Account	USD	AUD	BTC	CAD	CHF	DKK	ETH	EUR
Rate	1	0.66361	0.07438	0.726266	1.26015	0.157092	3043.22	1.17322
Currency Cloud	111,090.69	110,000.00		15,000.00	200,000.00			432,909.00
Pooled Accounts	111,090.69			15,000.00	200,000.00			432,909.00
ETT - 0123456789 - AUD AUD		110,000.00						
ING								
Bank of America	933,028.07							
HSBC								

Export Print

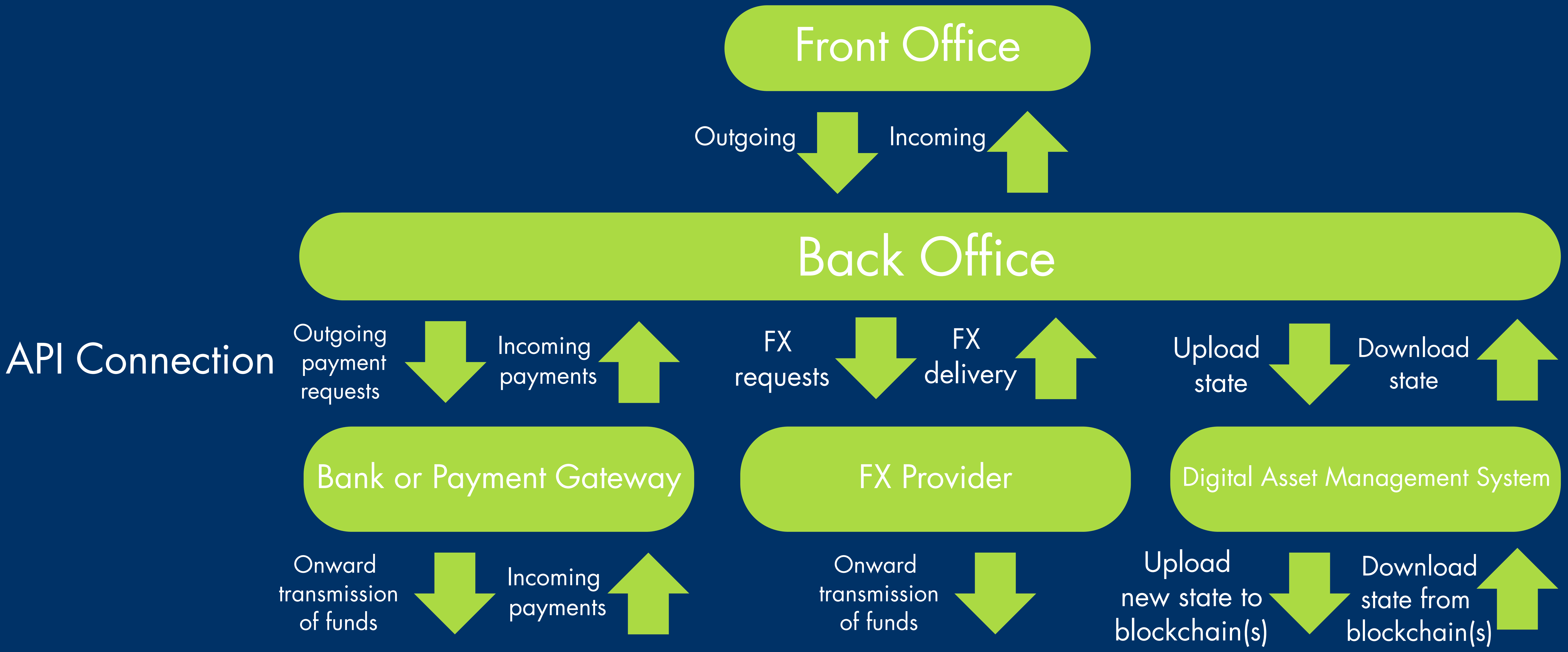
Extract reports

Reconciliation of financial position
Profit and loss calculation
Fee/refund report
Export

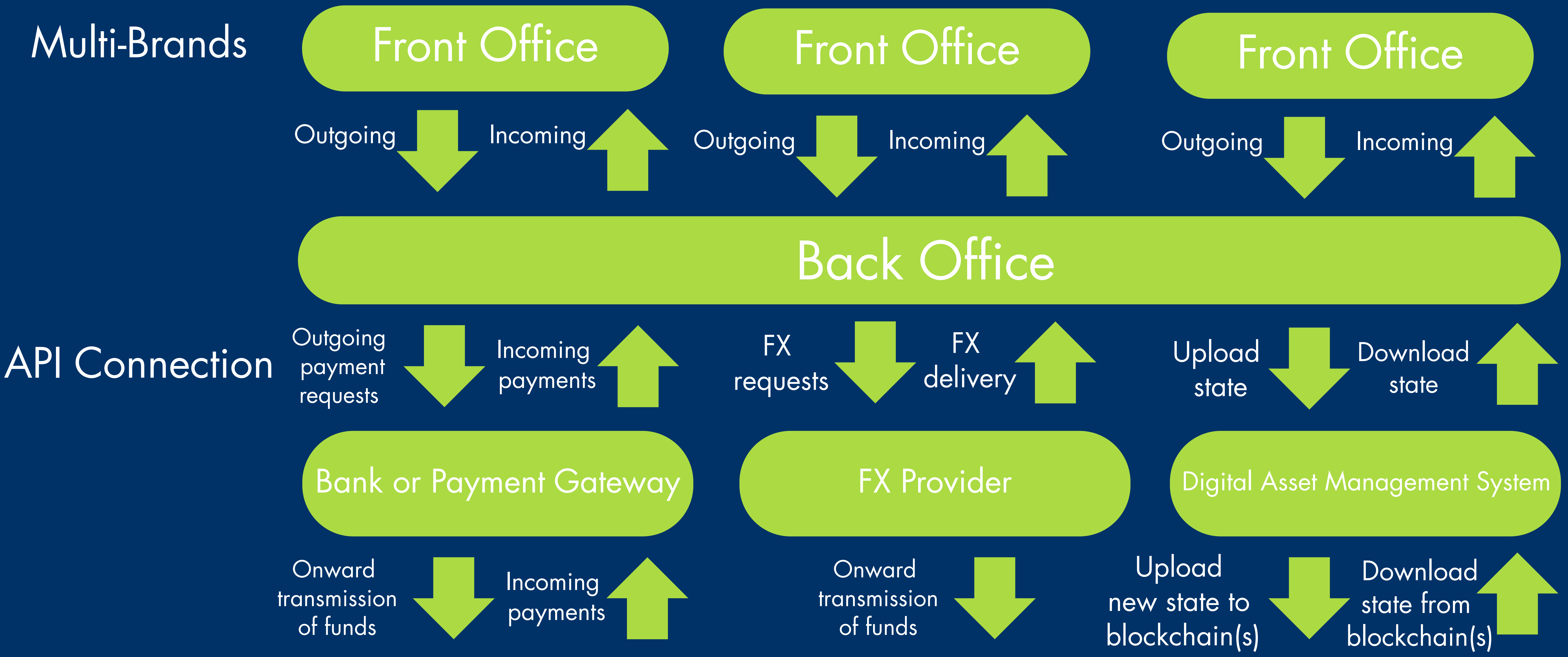
ETT's software works as a payment orchestrator, allowing you to connect to multiple providers and route payments for best cost, speed, and approval rate (also as a failover if one provider is down)



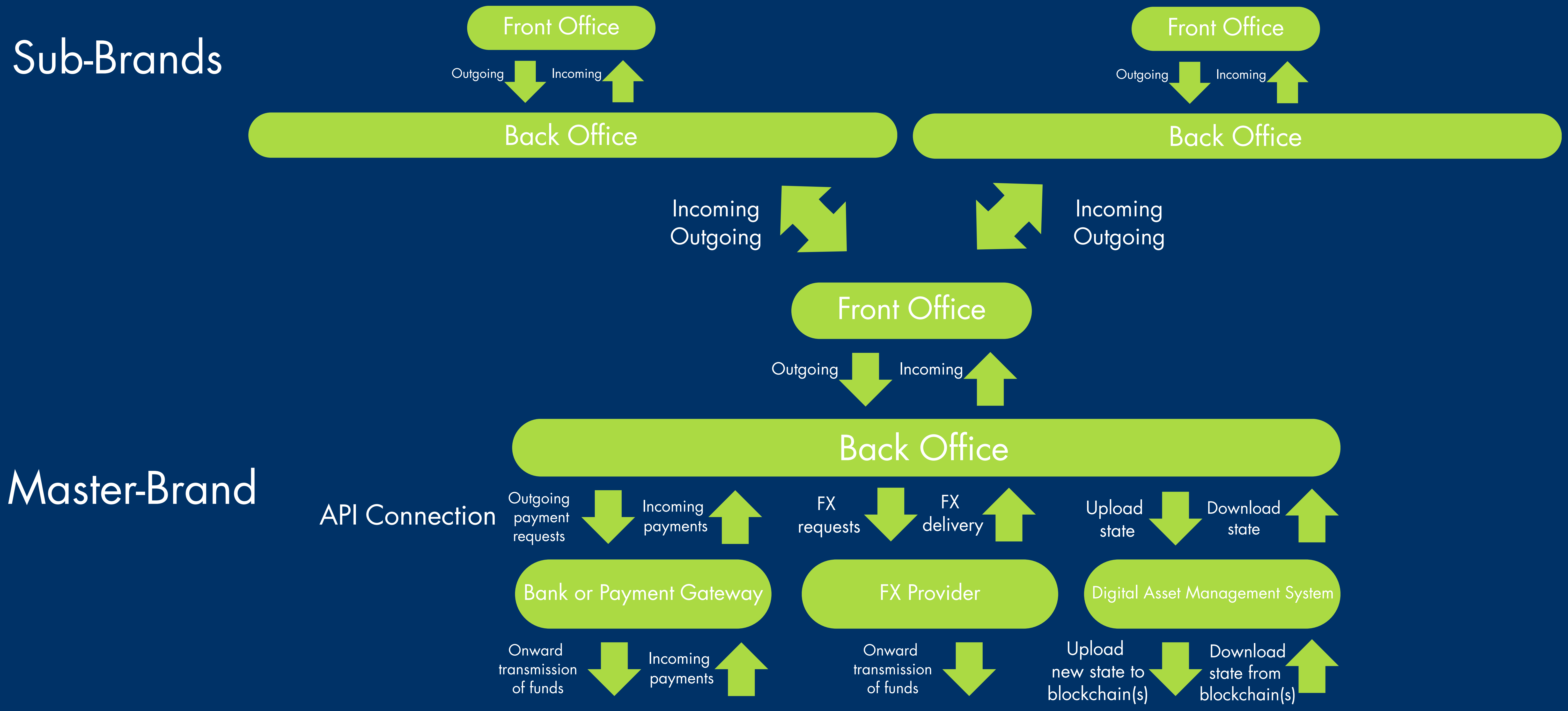
An example of how the ETT back office can interact with the banking network and blockchains



The ETT Software Supports Multi-Branding:



The ETT Software also Supports Sub-Branding:



ETT's software is highly versatile – meaning that you can use it how you think is best suited to your business

It is highly scalable - the opportunities are endless with how it can grow your business

It is customisable - we can provide different packages depending on your needs

It is and can be integrated with various service providers in order to allow you to offer a wide range of services to your customers

For more information, contact us for a demo!