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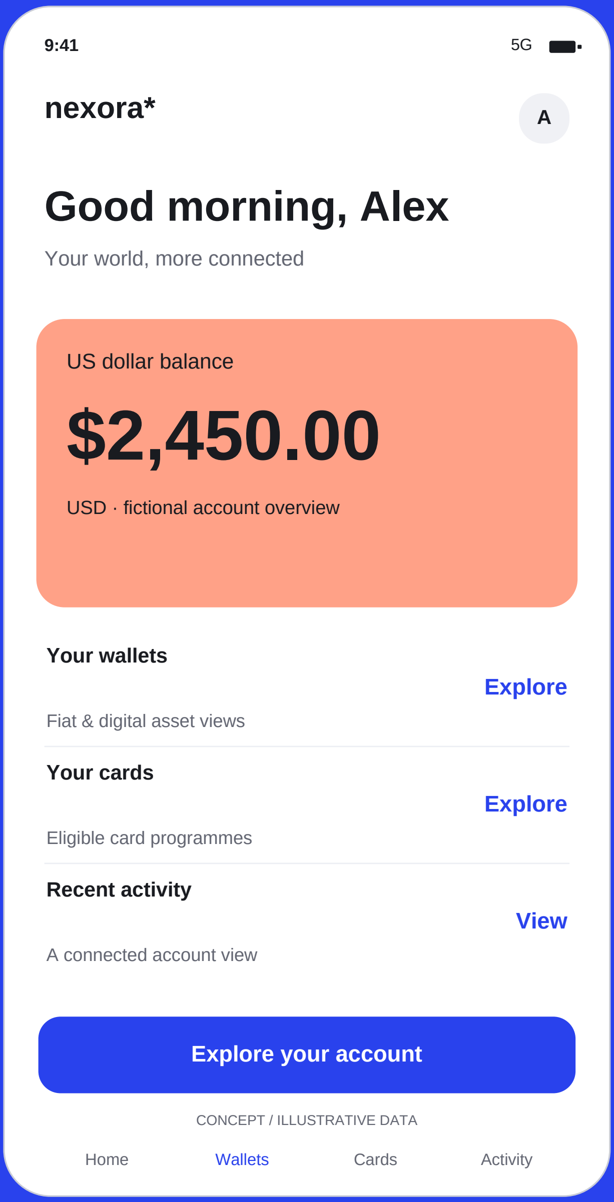
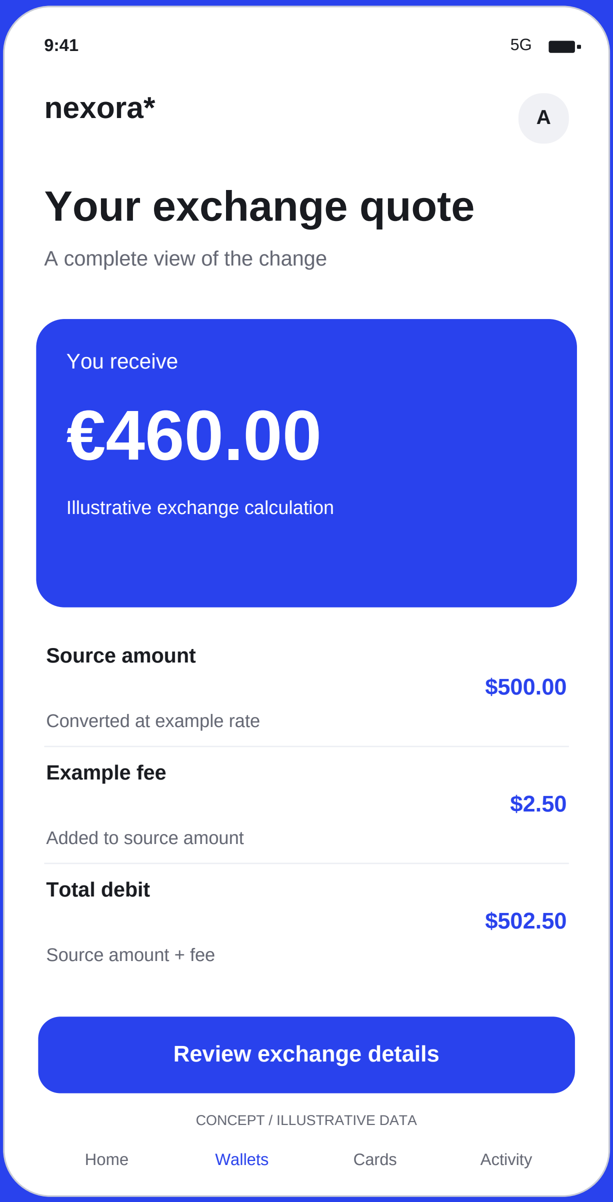
THE MOBILE EXPERIENCE / CONCEPT PAPER

Money Without Borders.

Your financial world. In your hands.





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A WIDER VIEW OF MONEY

Fifteen features. One connected mobile experience.

A product vision that brings everyday money, global movement and digital possibilities into one familiar experience.

01

See the whole picture

Distinct balances. Clear activity. A common place to understand what you hold and what comes next.

02

Move with context

Keep the amount, recipient, route and relevant terms visible as each journey becomes more specific.

03

Grow into new possibilities

Discover eligible products through a coherent experience, with permissions and provider terms made clear.

15 major features + a considered programme for new token listings.

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THE COMPLETE FEATURE COLLECTION

Explore every possibility.

Two screens per feature. One shared design language.

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THE EXPERIENCE, CONNECTED

One starting point.
Room to go further.

A shared account experience helps the next step feel familiar, even when the product behind it is different.

01

Your account

Identity, preferences and eligibility provide the context for each journey.

02

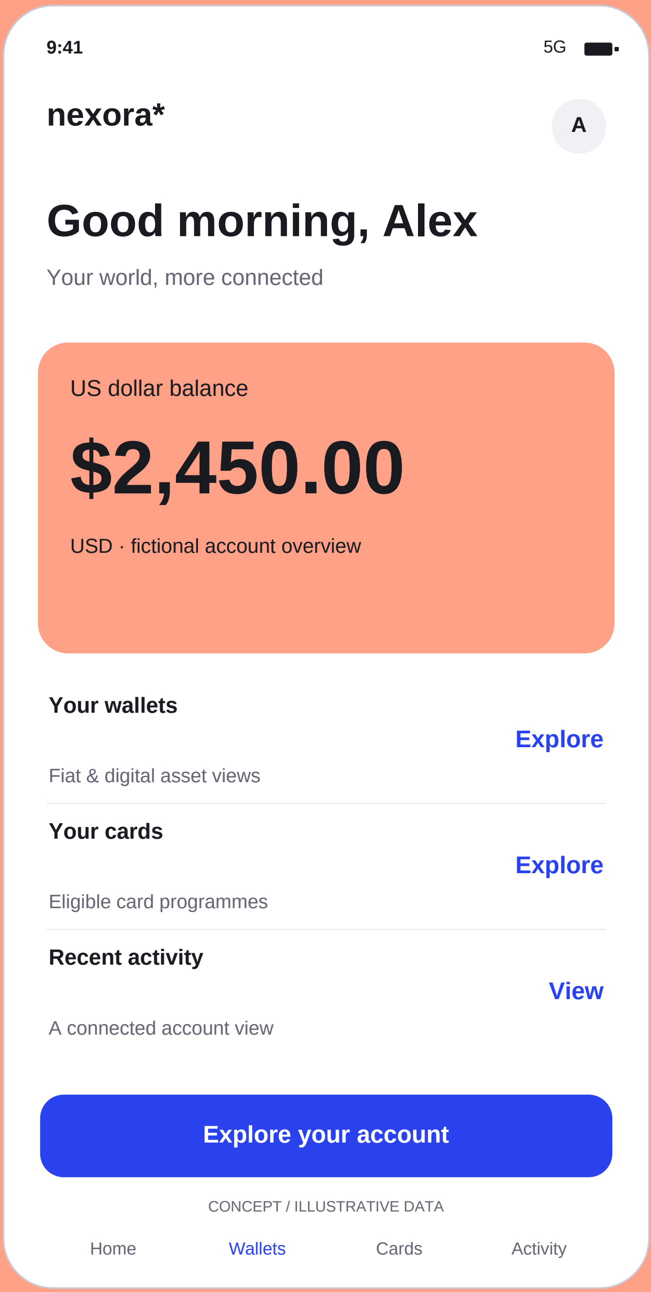
Your money

Wallets, cards and payments remain distinct products, connected through a common view.

03

Your next move

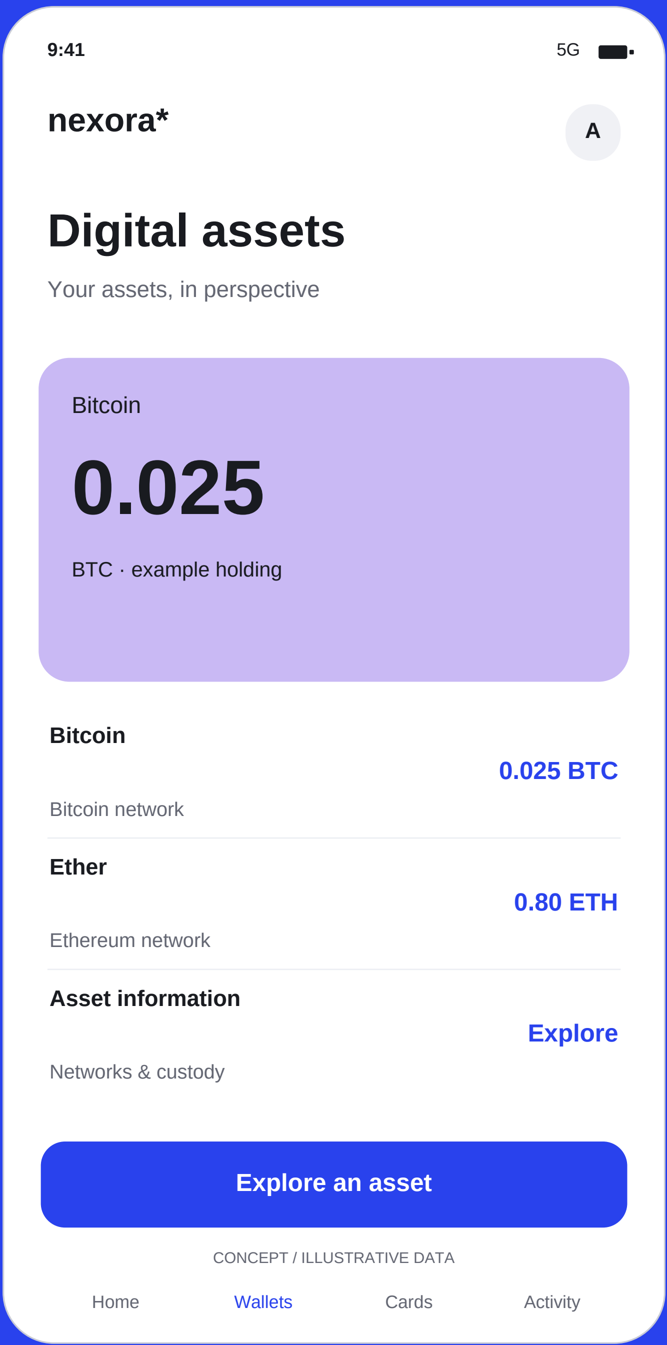
Explore eligible conversions, investments or digital assets with the relevant information in sight.



01 / EMBEDDED CRYPTO WALLET

Digital assets.
A clearer perspective.

A place for supported digital assets within your wider money experience. Nexora's proposed wallet brings balances, asset information and eligible next steps together, while keeping custody and network details visible.



01

Know what you hold

See units and the relevant network for each supported asset. Keep crypto holdings distinct from fiat balances.

02

Understand the next move

Open an asset to see its available capabilities before choosing an eligible receive, transfer or conversion journey.

03

Keep custody in context

Identify the custody provider and the terms that apply to the asset, rather than assuming every balance has the same protection.

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01 / THE MOBILE JOURNEY

Hold with context.
Move with purpose.

Know your asset. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Explore**

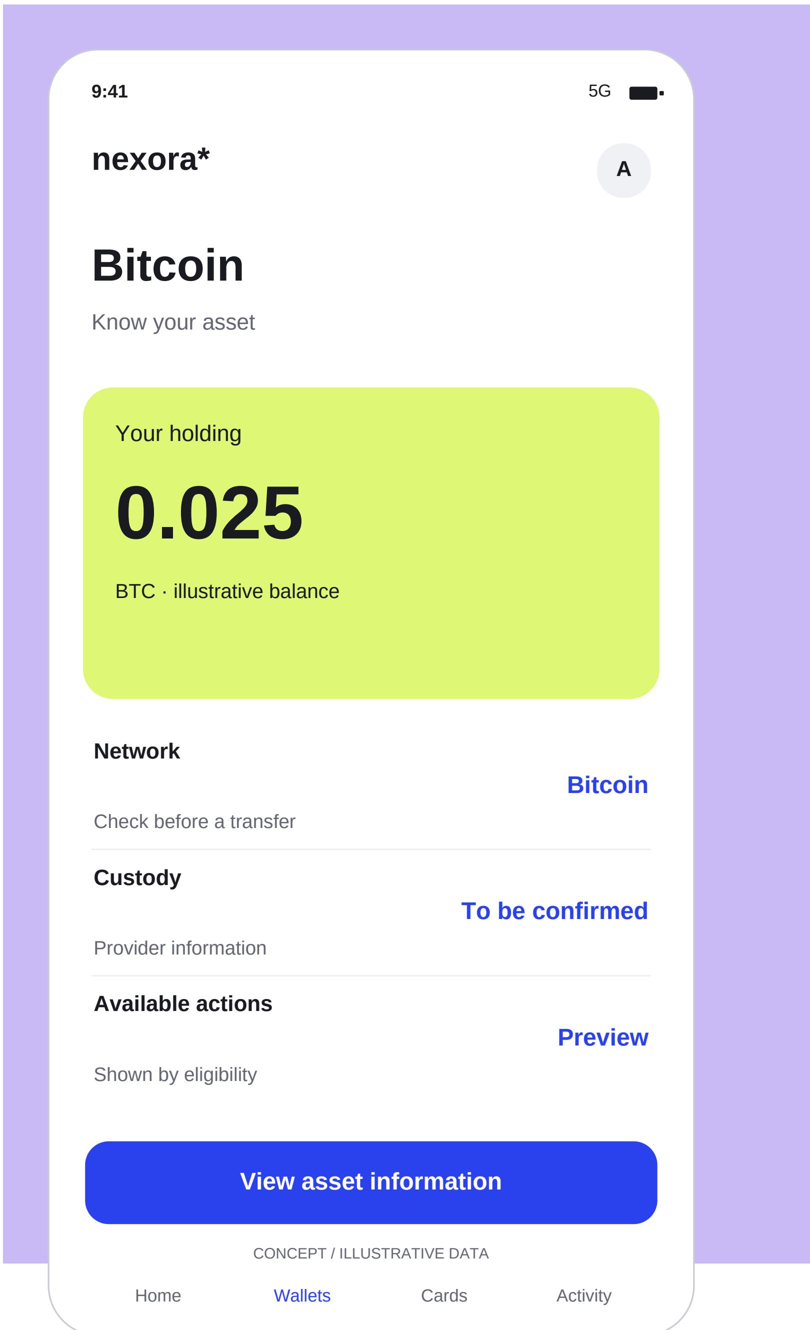
Open the digital asset view and choose a supported asset.

02 **Check**

Review its network, custody information and available actions.

03 **Connect**

Continue to an eligible wallet or conversion flow with the relevant details carried forward.



CONNECTED TO

Crypto wallet + On-ramp / off-ramp + Token information

Custody is intended through an appropriately licensed partner. Assets, networks and availability are to be confirmed. Cryptoassets carry risk.

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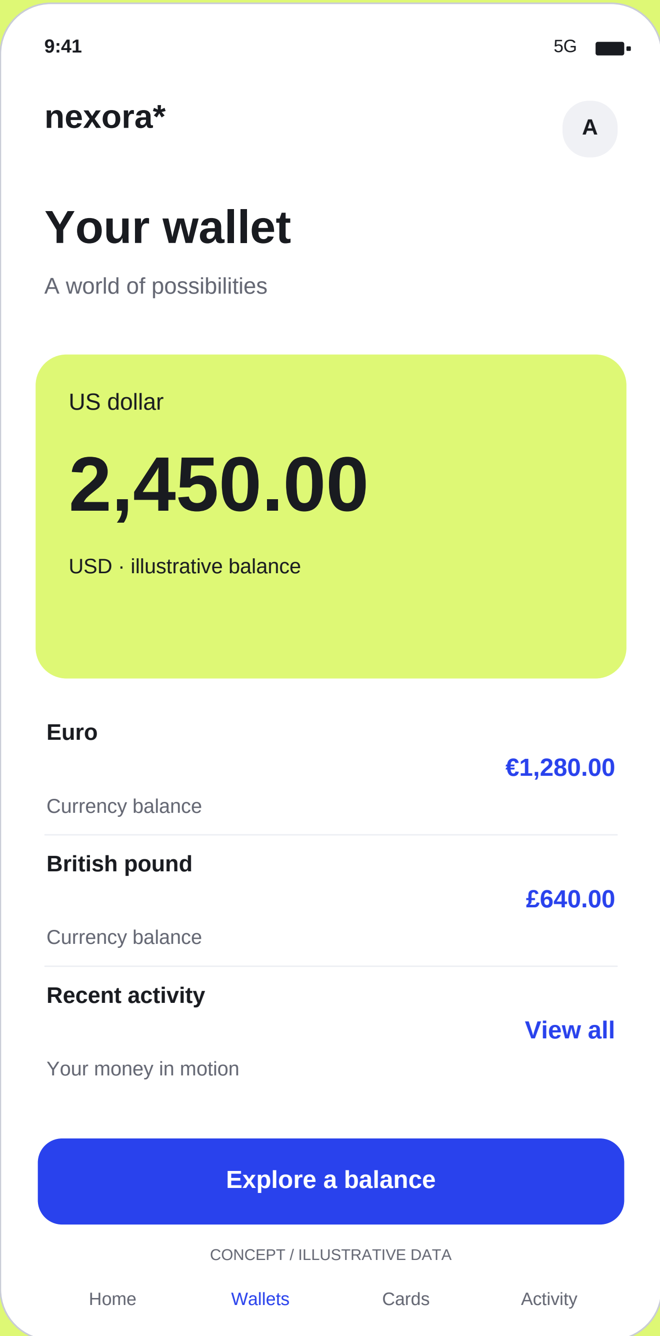
02 / FIAT & MULTI-CURRENCY WALLET

Many currencies. One starting point.

Work in one currency. Travel in another. Keep the money you hold organised in distinct balances, with a common place to see activity and decide whether to hold, exchange, spend or send.



01

Separate balances, shared view

Understand each currency on its own terms without losing sight of the broader account experience.

02

Activity with a purpose

A balance connects to the receipts, payments and exchanges that explain how it changed.

03

A useful next step

Eligible products are accessible from the relevant balance, reducing the need to restart a journey.

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Every balance.
Its own story.

The details behind the number. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Choose**

Select a supported currency from the wallet.

02 **Understand**

Review the balance and recent activity in that currency.

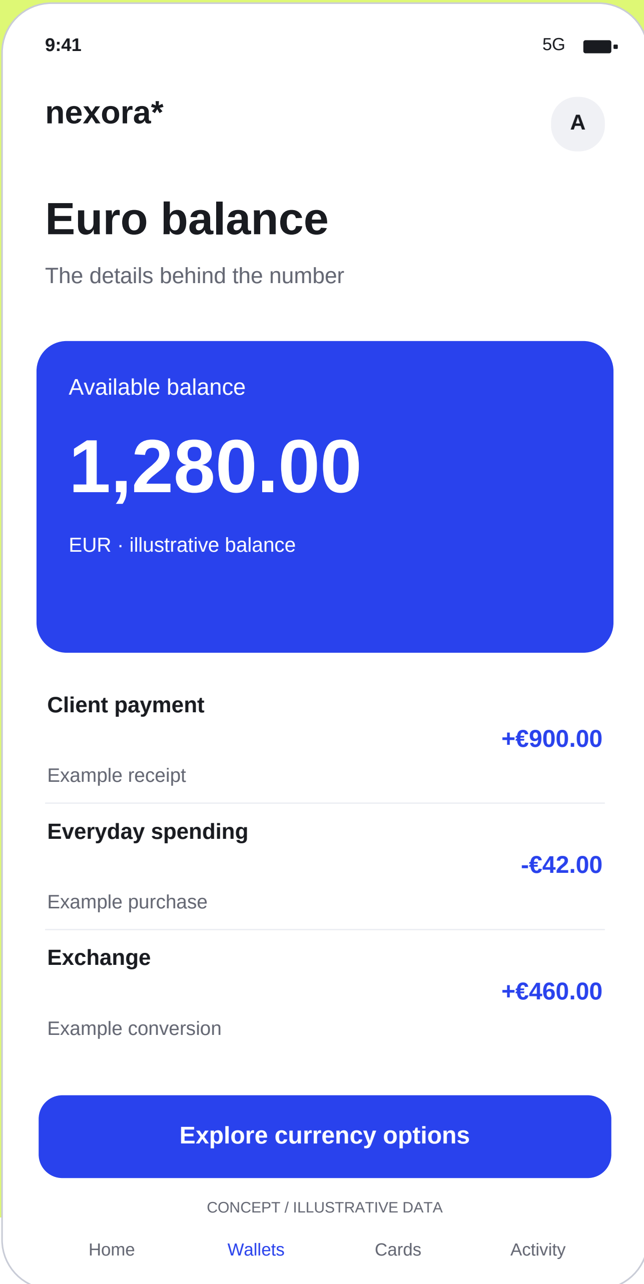
03 **Act**

Move to an eligible payment, exchange or spending option.

CONNECTED TO

Multi-currency wallet + FX + Cards + Payments

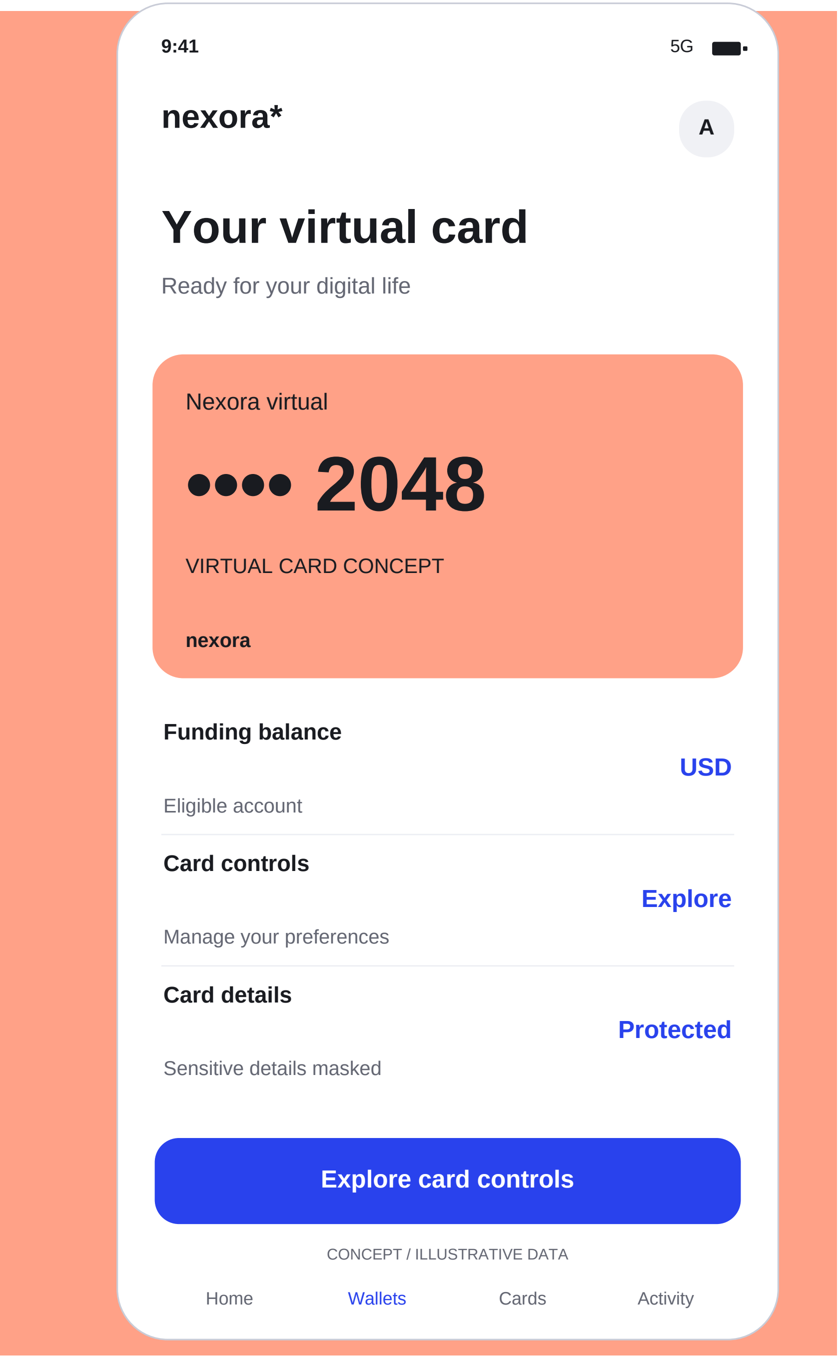
Currencies, providers and account protections will be confirmed before launch. Separate currencies do not imply a single legal balance.



03 / VIRTUAL VISA / MASTERCARD

Made for your online world.

A virtual card concept for subscriptions, online purchases and digital everyday life. Bring the card, eligible funding balance and spending controls into the same experience.



01

A digital companion

View a virtual card associated with an eligible account, with sensitive details masked by default.

02

Controls within reach

The intended experience puts supported freeze and spending settings alongside the card they affect.

03

Context for every purchase

Link available card activity to the account balance and merchant information supplied by the programme.

03 / THE MOBILE JOURNEY

Your card.
Your controls.

Your card. Your preferences.. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Access**

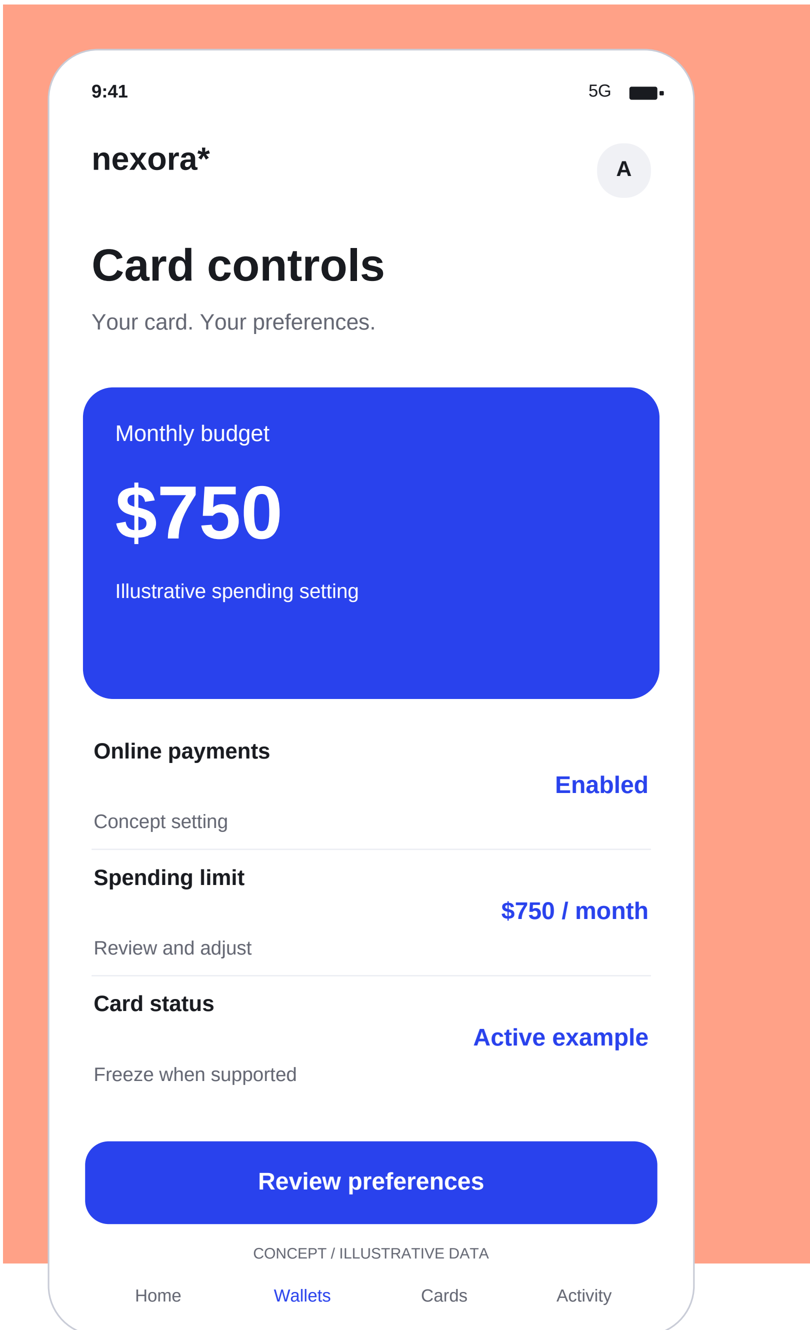
Complete the checks required for an eligible card programme.

02 **Review**

See the funding balance, card terms and available controls.

03 **Manage**

Use supported settings and review online card activity.



CONNECTED TO

Consumer account + Eligible wallet balance + Virtual card

Issuance depends on an approved issuer and card network programme. Visa / Mastercard availability and market coverage are not confirmed.

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04 / PHYSICAL CARD PROGRAM

Take your world with you.

A physical companion to the connected Nexora account. The proposed card programme connects eligible everyday and travel spending to the same balance view and card management experience.

9:41 5G

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Your physical card

For wherever life happens

Nexora physical

•••• 7612

PHYSICAL CARD CONCEPT

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Funding balance EUR

Connected account

Card settings Explore

Limits & preferences

Travel spending View

Currency information

Explore your card

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

One connected balance

A physical and virtual card can draw on the same eligible underlying account under the programme terms.

02

Spending made visible

Review supported merchant and payment details from your phone after a purchase.

03

Control on the move

Keep programme-supported settings close, including a freeze option and the information needed if a card is lost.

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04 / THE MOBILE JOURNEY

Spending follows.
Clarity stays.

The story behind a purchase. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Prepare**

Review programme eligibility, terms and delivery options when available.

02 **Use**

Spend through an accepted network using an eligible funding balance.

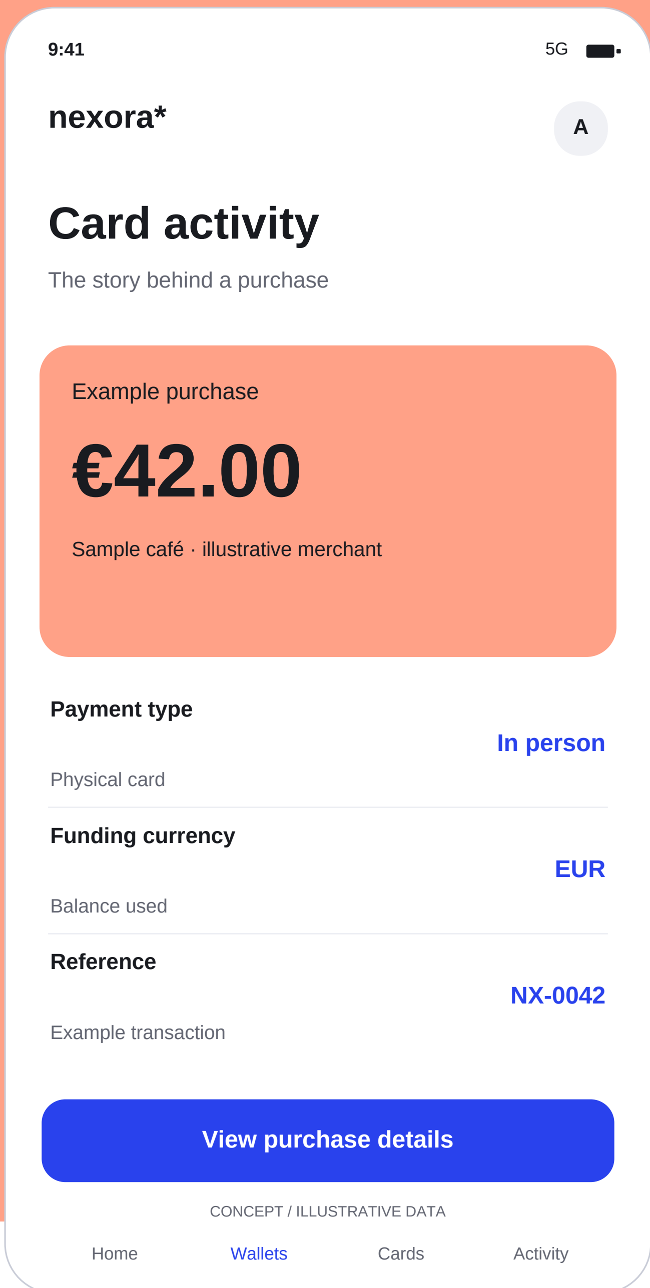
03 **Follow**

Review transaction information and manage supported card controls.

CONNECTED TO

Physical card + Wallet + FX + Card controls

Card issuance, delivery, network acceptance, foreign exchange and controls depend on the approved programme and market.



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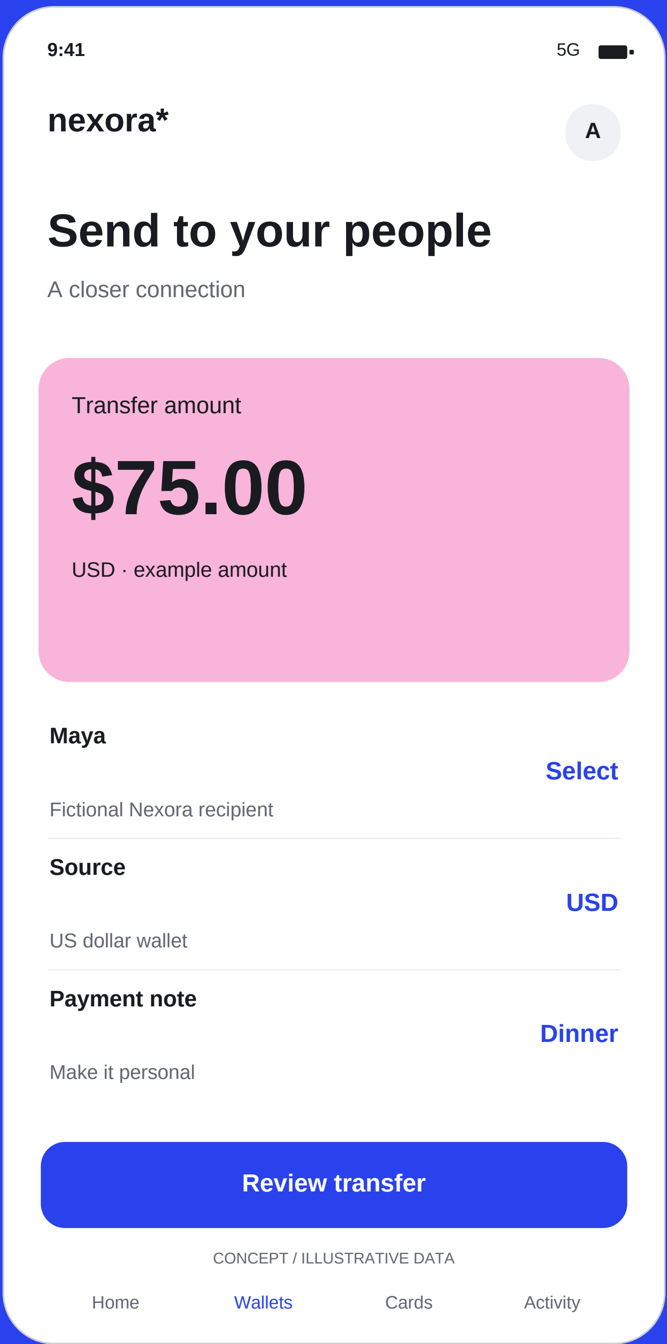
05 / CARD-TO-CARD PAYMENTS

Your people.
One easy connection.

A shared meal. A group plan. A little help at the right moment. The intended cardholder transfer journey puts an eligible Nexora recipient, the amount and a clear review in one place.



01

Start with the person

Choose an eligible Nexora cardholder and confirm the recipient details before proceeding.

02

Check the complete picture

Review the source balance, amount and any applicable charge together.

03

Stay with the payment

See the status information provided by the service and keep the transfer reference close.

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05 / THE MOBILE JOURNEY

Check once.
Send with context.

One last look. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Select**

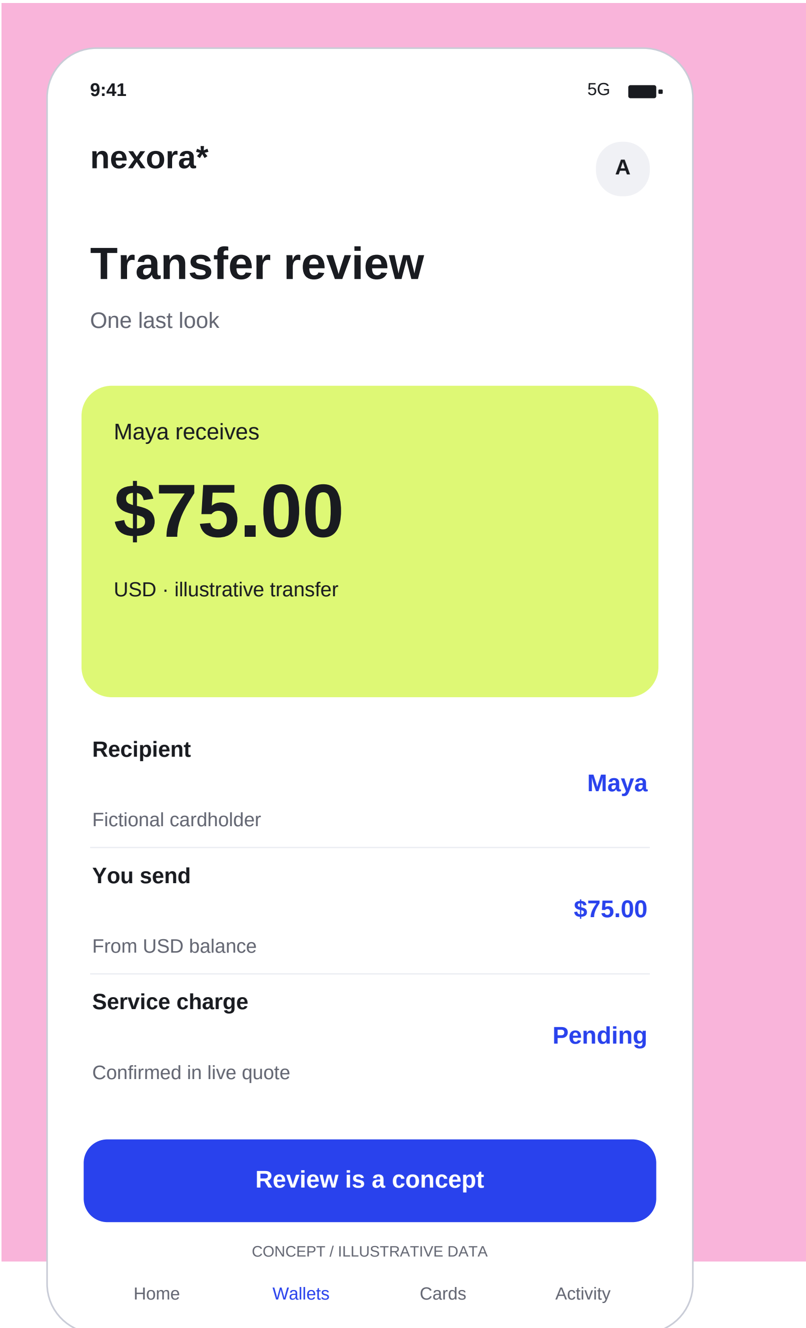
Choose an eligible recipient and source balance.

02 **Review**

Check the amount, recipient and any applicable charges.

03 **Follow**

Confirm through the live service when available and view its status.



CONNECTED TO

Consumer account + Wallet + Eligible Nexora cardholder

This proposed service is for eligible Nexora cardholders. It does not imply transfers to every third-party card or guaranteed instant delivery.

Familiar details. Connected payments.

Pay an eligible local bank recipient through an available domestic payment scheme. Nexora’s intended flow connects recipient details, the payment reference and the funding balance without losing the local context.

9:41 5G

nexora* A

Local bank payment

An everyday connection

Payment amount

£180.00

GBP · illustrative payment

Recipient
Alex Morgan
Fictional local recipient

Account
•••• 4821
Masked bank details

Reference
Invoice 024
Helps match the payment

Review local payment

CONCEPT / ILLUSTRATIVE DATA

Home | Wallets | Cards | Activity

01

Local information that fits

Collect the domestic bank information required for the selected destination and scheme.

02

References that travel

Keep the payment purpose and recipient reference with the transfer for easier reconciliation.

03

Timing with context

Present available timing and status information for the route, including relevant cut-offs.

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06 / THE MOBILE JOURNEY

Know where.
Know what happens.

Clear before it leaves. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Add**

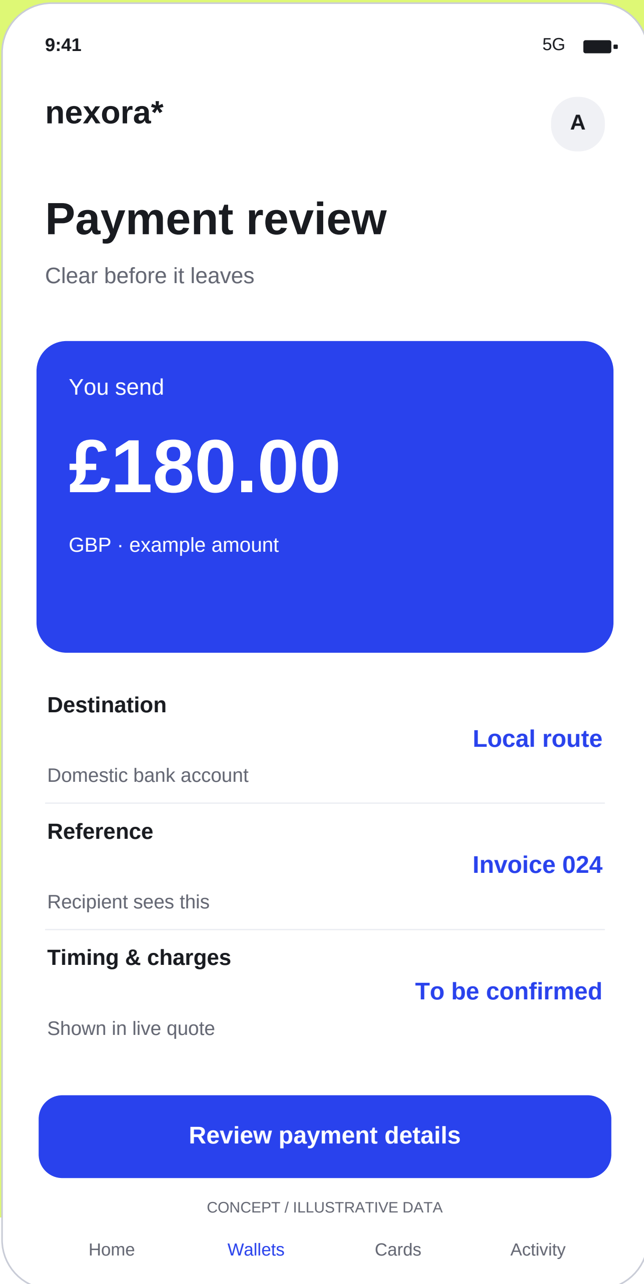
Enter and check the recipient’s local bank details.

02 **Prepare**

Select the amount, source balance and reference.

03 **Review**

Check applicable charges, route and expected timing before proceeding.



CONNECTED TO

Local bank details + Wallet + Domestic payment route

Supported markets, banks, schemes, charges and processing times depend on the local provider. Bank details in these screens are masked examples.

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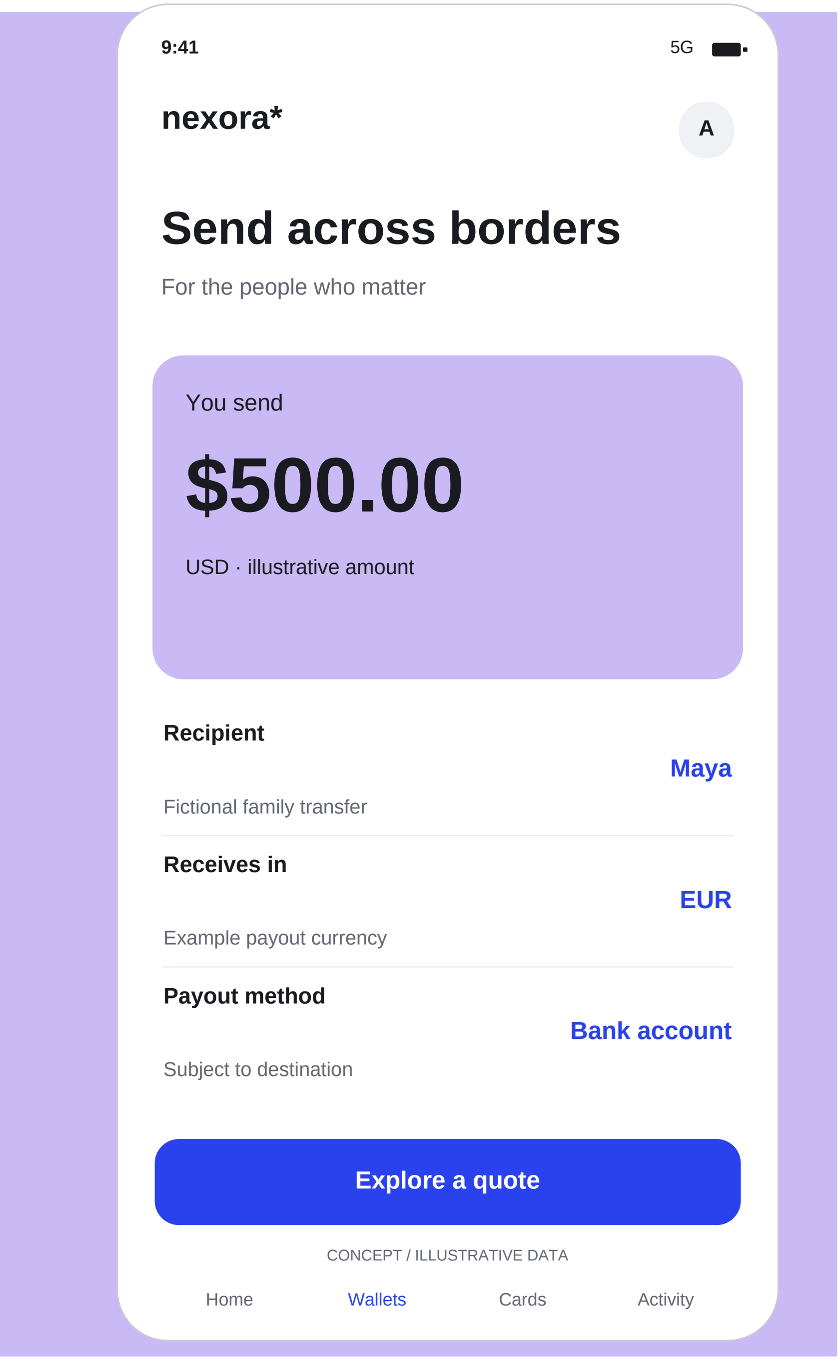
07 / GLOBAL REMITTANCE

A little closer.
Across the distance.

Start with the person at the other end. A planned cross-border remittance flow connects the sending amount, any exchange and the expected payout, so the recipient’s outcome stays in view.



01

A recipient-first view

Select a supported destination and the recipient details needed by its available payout route.

02

A complete quote

Understand the exchange rate, charges and expected receiving amount before confirming.

03

A journey you can follow

Bring available processing updates into the same place as the transfer reference.

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07 / THE MOBILE JOURNEY

A clear quote.
A closer connection.

Keep their outcome in view. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Choose**

Select a supported destination, recipient and payout method.

02 **Compare**

Review the sending amount and expected payout in the receiving currency.

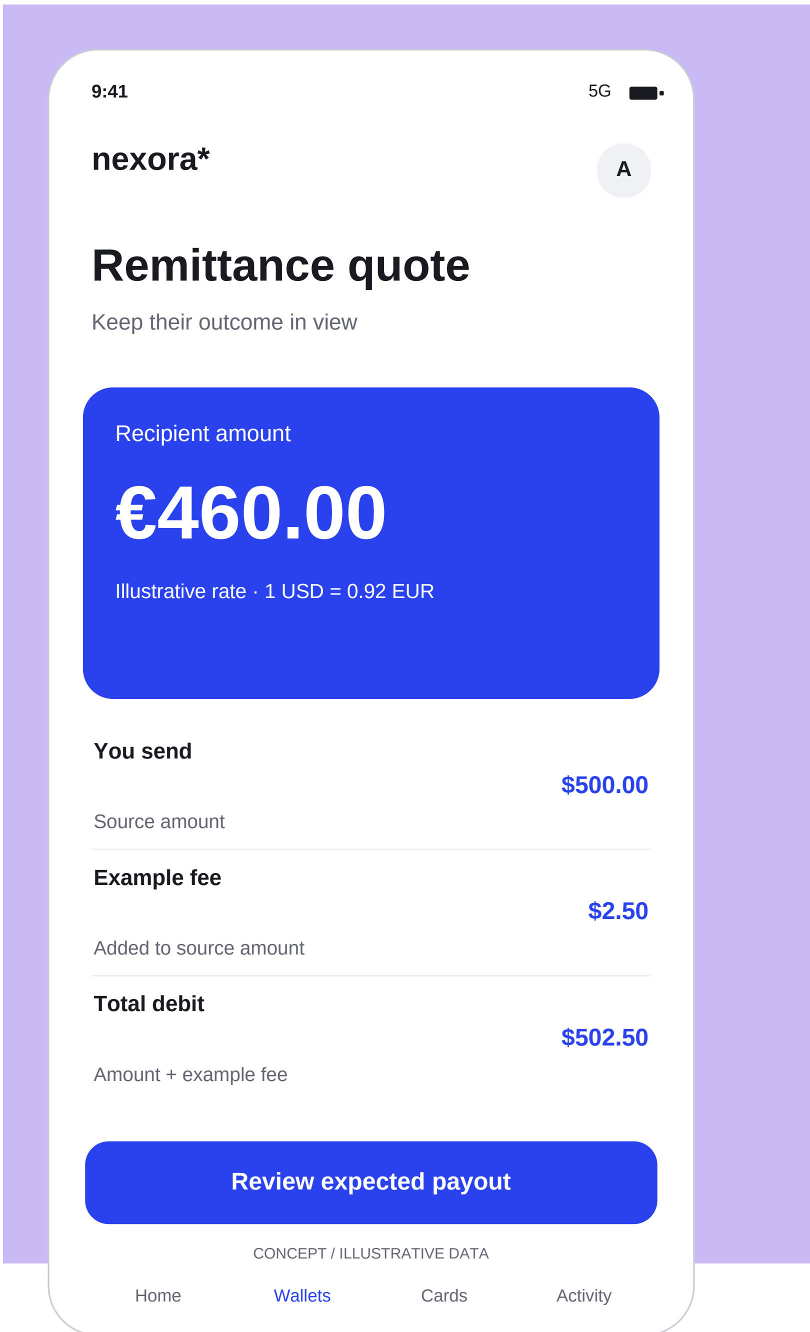
03 **Follow**

Continue through the available route and check service updates.

CONNECTED TO

Wallet + FX quote + Cross-border route + Local payout

Destinations, recipient currencies and payout methods are illustrative. Rates and delivery estimates are not offers or guarantees.



Get paid.
Stay connected.

Eligible receiving details can make a client or customer payment the start of a connected money journey. Dedicated and virtual IBAN arrangements help identify incoming funds and associate them with the right account.

9:41 5G

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A

Receiving details

A local starting point

Euro receiving

EUR

Illustrative receiving details

Account holder

Alex Morgan

Fictional account

IBAN

•••• •••• 4821

Masked, non-payable example

Reference

NX-ALEX

Use the required reference

View receiving guidance

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

Details in one place

See the applicable account holder, identifier and receiving instructions for the service.

02

Receipts with context

Match available incoming-payment information with a customer, invoice or reference.

03

More possibilities after receipt

Move from a confirmed eligible balance to supported exchange, spending or payment options.

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Receiving details.
Useful records.

A clearer view of getting paid. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 Open

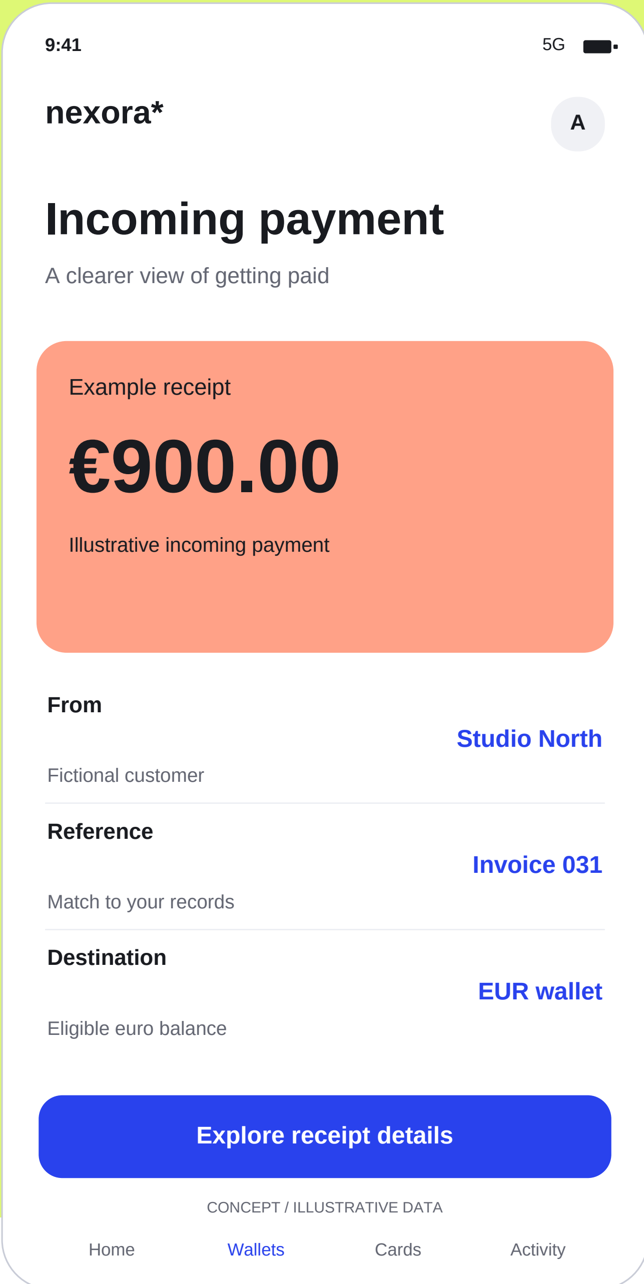
Review eligible receiving details and permitted payment types.

02 Share

Use the correct details and reference for the intended incoming payment.

03 Match

Review the received payment and connect it with your account activity.



CONNECTED TO

Receiving details + Reconciliation + Multi-currency wallet

An IBAN or virtual IBAN is an identifier and does not necessarily represent a separate bank account. Examples are masked and cannot receive funds.

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09 / SEPA PAYMENTS

Across Europe. With more clarity.

A dedicated euro payment journey for eligible accounts. Nexora’s proposed SEPA experience makes the available route, beneficiary details and expected processing visible before a payment moves.

9:41 5G

nexora* A

Euro payment

A route across Europe

Payment amount

€250.00

EUR · illustrative transfer

Recipient
Studio North
Fictional beneficiary

IBAN
•••• •••• 7310
Masked example

Reference
Project 018
Payment purpose

Explore payment routes

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

Euro payments in context

Use the account details and information required for an eligible SEPA transfer.

02

Route information that matters

Distinguish a standard route from an instant option where both participating providers and the account support it.

03

A useful payment record

Keep the amount, reference and available status together for follow-up.

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09 / THE MOBILE JOURNEY

The right route. Visible from the start.

The right details, first. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Prepare**

Choose an eligible euro balance and check the recipient details.

02 **Select**

Review the available standard or instant route and its terms.

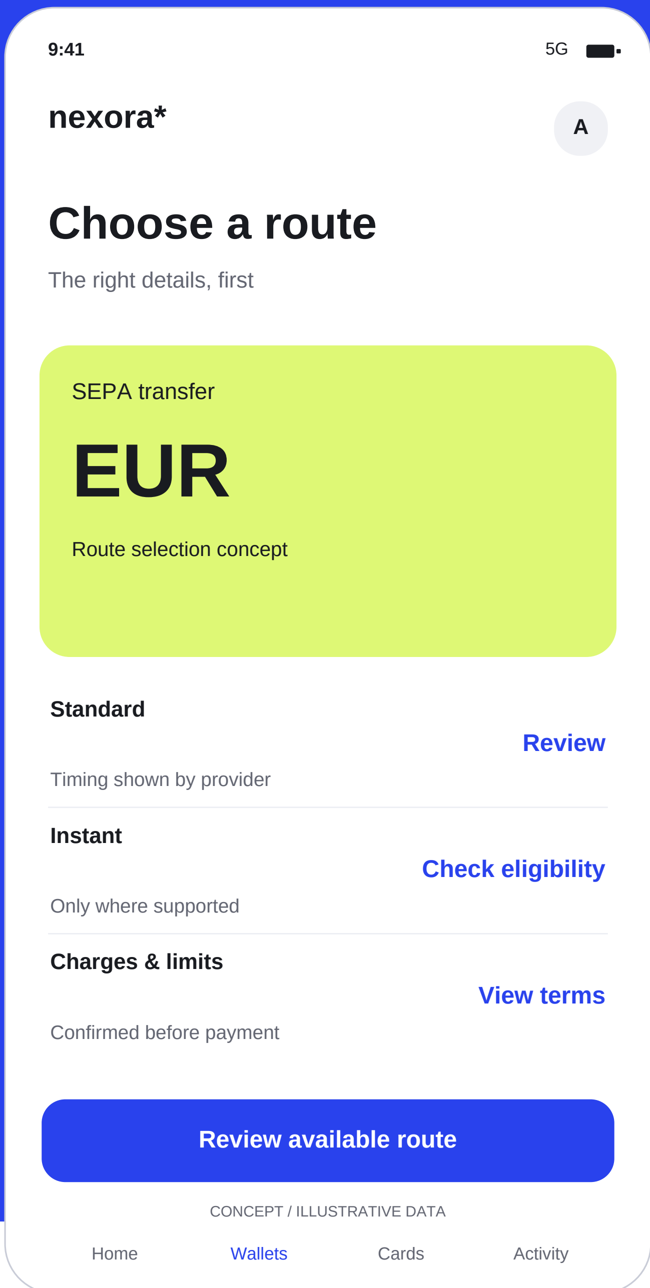
03 **Check**

Confirm amount, reference, charges and expected processing.

CONNECTED TO

Euro wallet + Eligible IBAN + SEPA payment route

SEPA Instant is subject to provider participation, recipient eligibility, limits and availability. No universal instant service is implied.



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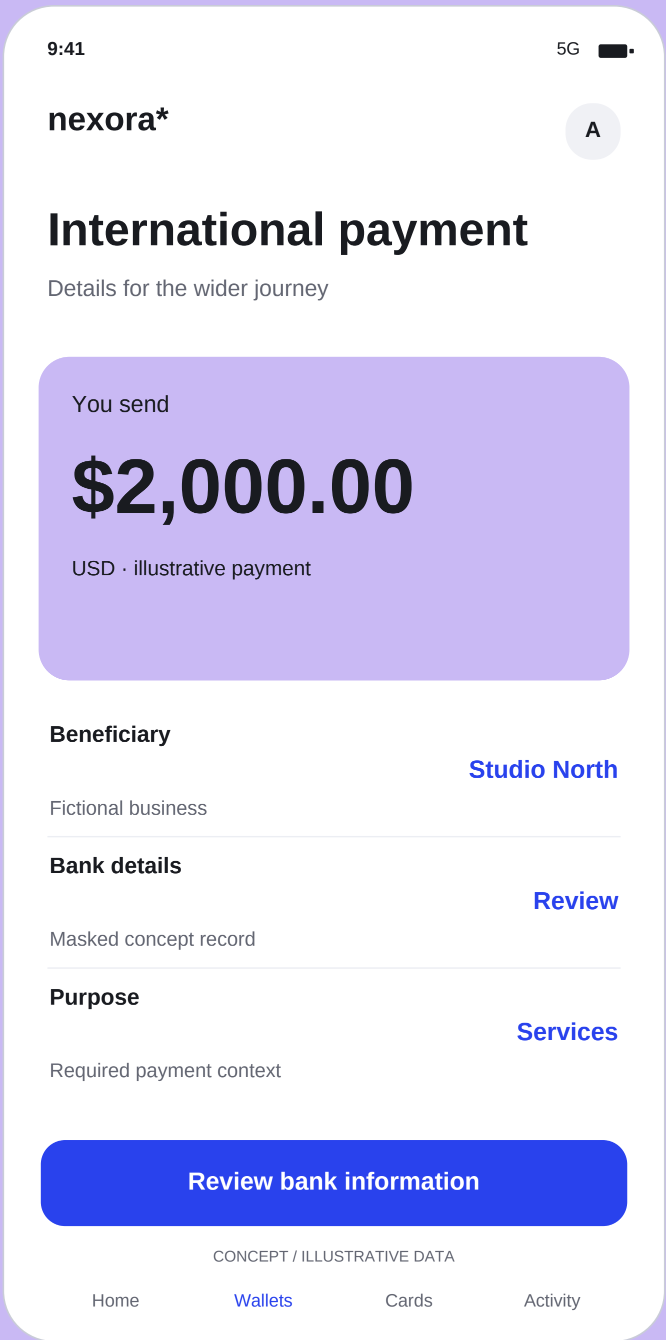
Wider horizons.
A considered route.

Some payments need an international banking route beyond local and SEPA services. The intended SWIFT flow organises beneficiary and bank information while making processing and charge arrangements part of the review.



01

The complete beneficiary

Collect the recipient and bank details required for the selected international payment.

02

Charges with an explanation

Show the available fee arrangement and clarify where intermediary or receiving-bank charges may apply.

03

A reference for the journey

Bring provider-supplied status and payment references into a consistent view.

More details.
Fewer unknowns.

Know the route and the terms. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Build**

Enter the beneficiary, destination bank and required payment information.

02 **Review**

Check currency, amount, charge arrangement and estimates.

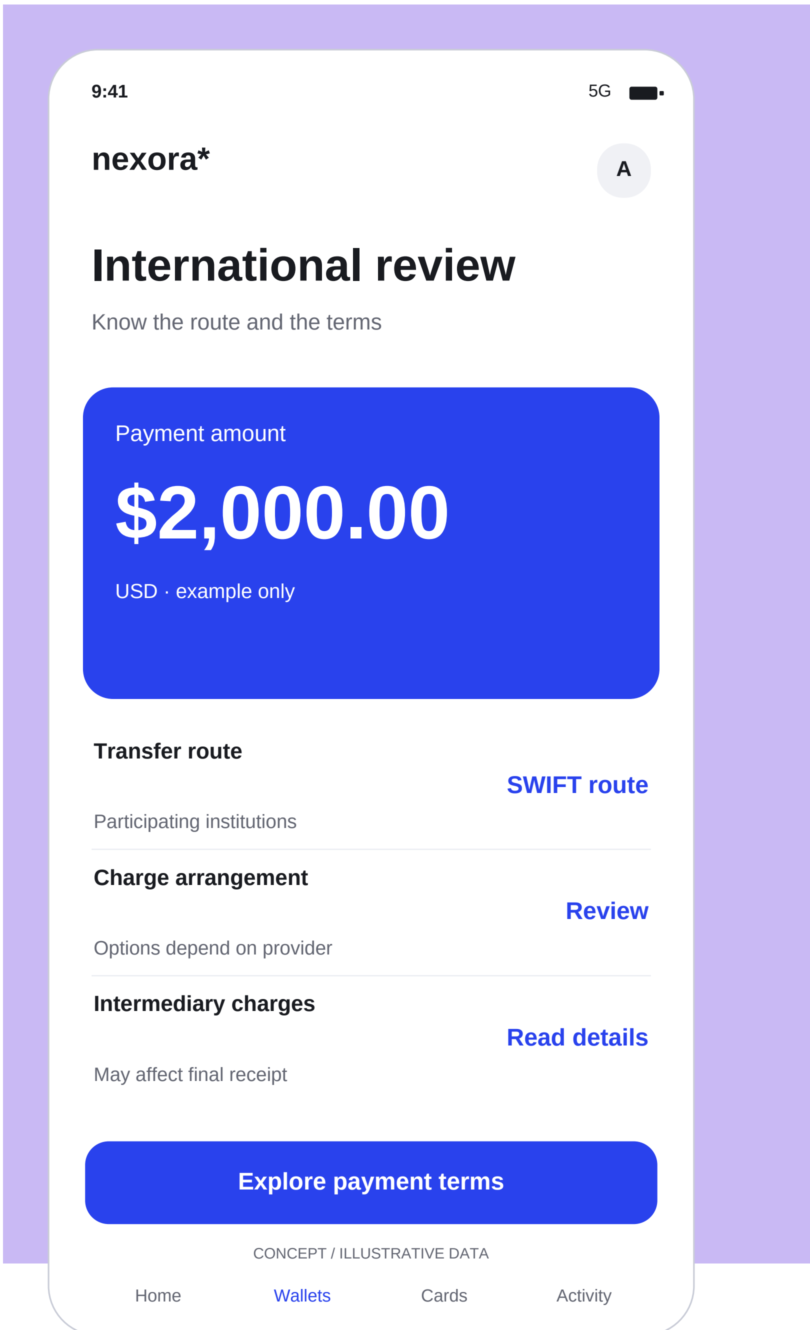
03 **Follow**

Use available provider updates to understand the payment's progress.

CONNECTED TO

Business or consumer account + FX + International banking route

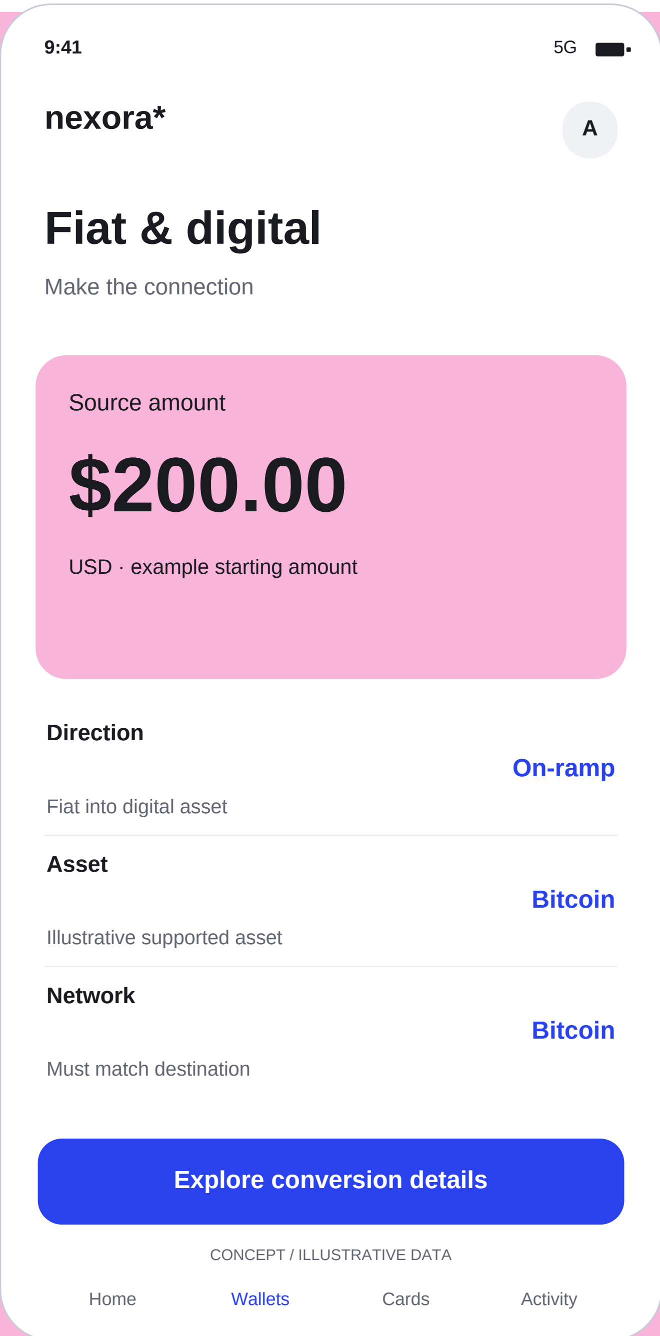
SWIFT is a messaging network used by banks. Availability, intermediary fees and settlement timing depend on the participating institutions and route.



11 / CRYPTO ON-RAMP / OFF-RAMP

From fiat to digital. And back again.

Connect eligible fiat balances with supported cryptoassets through a clearly explained conversion journey. The proposed experience separates the money, asset, network and provider details that matter at each stage.



01

Choose a clear direction

Start with either a fiat-to-crypto or crypto-to-fiat journey and see which balance is involved.

02

Know the asset and network

Review the exact asset and supported network instead of relying on a token name alone.

03

Costs before confirmation

Display the applicable provider quote and explain relevant transaction or network costs.

One direction.
Every detail in view.

Every detail in perspective. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Select**

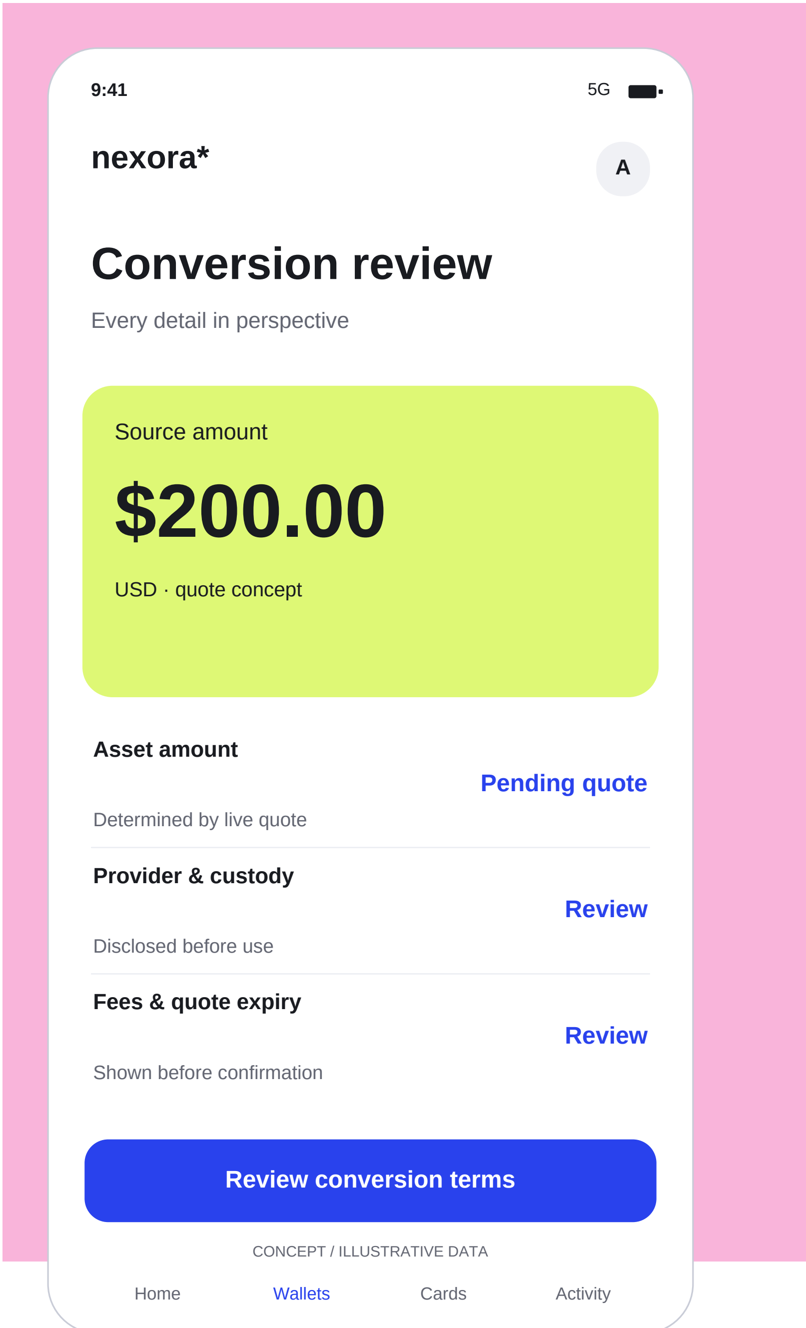
Choose direction, source balance and a supported asset.

02 **Inspect**

Review network, custody destination and provider information.

03 **Review**

Check the live quote and fees before any conversion.



CONNECTED TO

Fiat wallet + Conversion provider + Supported crypto wallet

Quotes, assets and networks are subject to provider support. Digital assets can lose value, and network transfers may be irreversible.

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12 / CURRENCY CONVERSION / FX

A new currency.
The same perspective.

Convert a supported balance when your plans change, or within an eligible spending or payment journey. Nexora’s intended FX experience keeps the rate, fee and resulting amount together.

9:41 5G

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Exchange currencies

New plans. New possibilities.

You exchange

$500.00

USD to EUR · illustrative exchange

From
US dollar
Source currency

To
Euro
Receiving currency

Example rate
1 USD = 0.92 EUR
Not a live quote

Explore the quote

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

See both sides

View the source and receiving currencies side by side, with the amount for each.

02

A rate with context

Check the applicable quote, its expiry and all disclosed charges before proceeding.

03

Connected to the purpose

An exchange can feed an eligible balance, payment or card transaction rather than ending in a separate workflow.

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12 / THE MOBILE JOURNEY

Before you exchange.
See the whole number.

A complete view of the change. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Choose**

Select the source and destination currencies.

02 **Review**

Inspect the rate, fee, total debit and receiving amount.

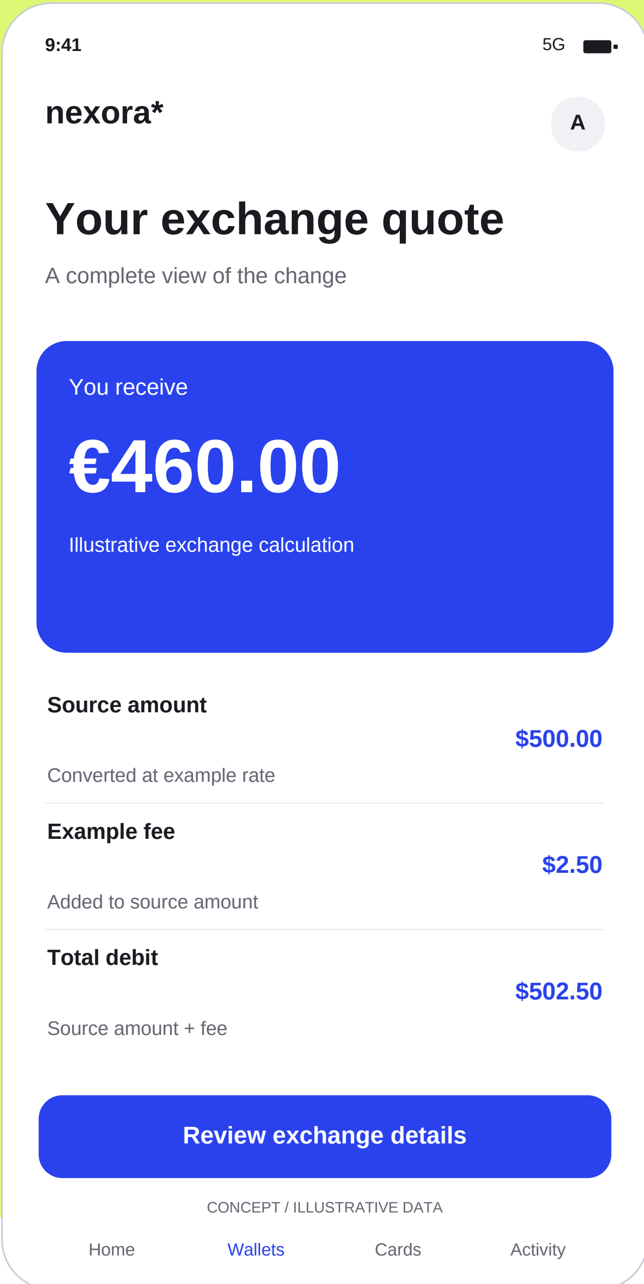
03 **Connect**

Continue to the supported balance or payment journey.

CONNECTED TO

Multi-currency wallet + FX quote + Payment or card use

The rate and fee shown are arithmetic examples, not live pricing. Actual currencies, rates, fees and quote validity will be disclosed by the provider.



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13 / STOCKS & INVESTMENT PLATFORM

Today’s life. A longer view.

A proposed connection to eligible equities and funds through a licensed execution partner. Bring product information, available holdings and investment activity into view without blurring the difference between investing and everyday money.

9:41 5G

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Your longer view

Explore before you decide

Investment space

Discover

Illustrative products only

Sample equity **Information**

Fictional instrument

Example fund **Information**

Fictional instrument

Costs & risks **Read**

Before any decision

Explore product information

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

Understand the product

Review instrument information, provider disclosures and material risks before considering an investment.

02

A distinct investment view

Keep investment holdings identifiable within the broader financial experience, with their own costs and protections.

03

Decisions with context

See the details of a proposed order, including applicable charges and execution terms, before submission.

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Explore first. Understand more.

A considered perspective. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 Explore

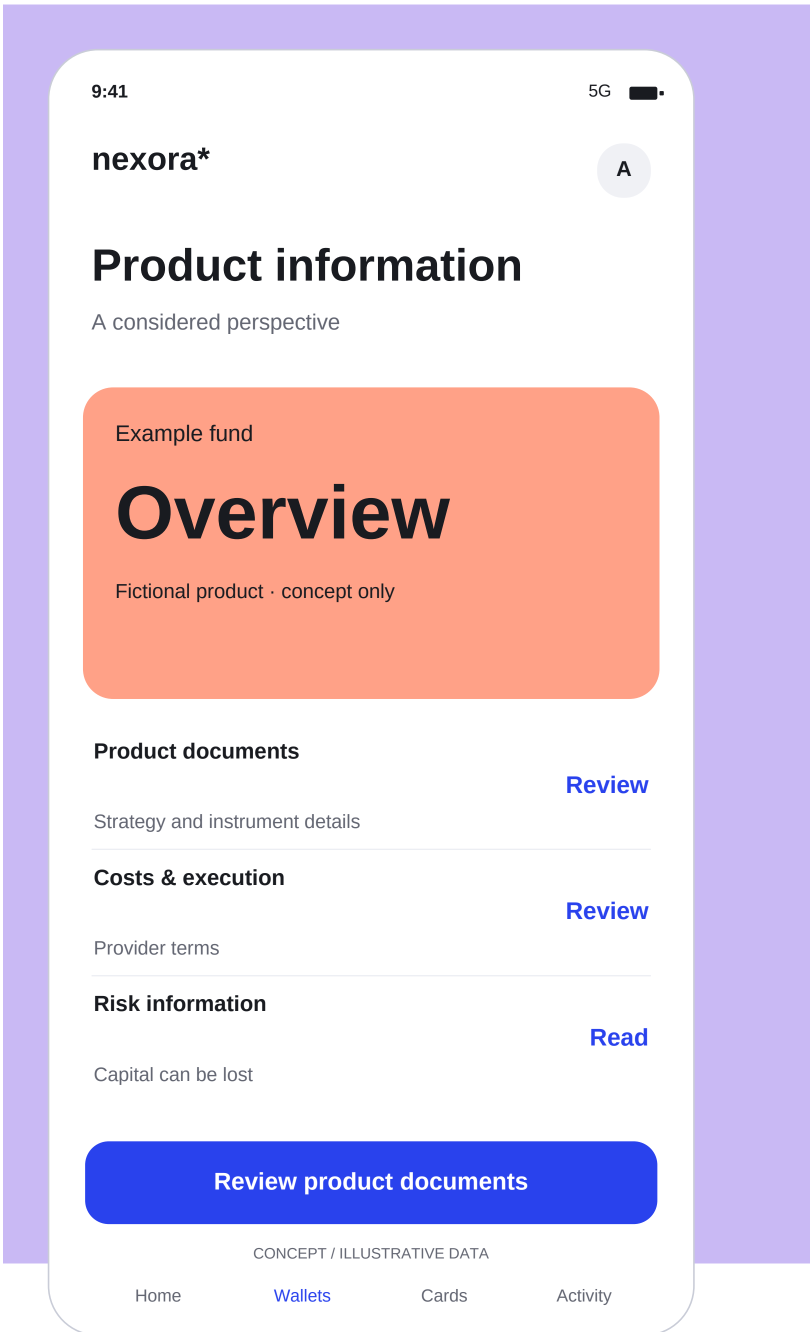
Check eligibility and available instrument information.

02 Understand

Read costs, risk disclosures and the execution provider’s terms.

03 Review

Inspect an order through the live brokerage service when available.



CONNECTED TO

Eligible account + Licensed brokerage provider + Investment view

Capital is at risk. Instruments, execution, eligibility and protections depend on the brokerage provider. Screens use fictional products and show no performance promise.

Your life.
Your starting point.

A common home for the products you are eligible to use. The consumer account concept connects identity, preferences, balances and activity while making product access clear.

9:41 5G

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Good morning, Alex

Your world, more connected

US dollar balance

$2,450.00

USD · fictional account overview

Your wallets Explore

Fiat & digital asset views

Your cards Explore

Eligible card programmes

Recent activity View

A connected account view

Explore your account

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

A home that makes sense

Start with your available balances, product connections and recent account activity.

02

Access that reflects eligibility

Identity checks, location and product terms determine which services and limits are available.

03

Preferences with purpose

Keep security options, account information and supported notifications in an understandable place.

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A stronger start.
A more personal view.

Clarity from the beginning. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Set up**

Provide the information needed for identity and eligibility checks.

02 **Discover**

See the products available under the relevant provider terms.

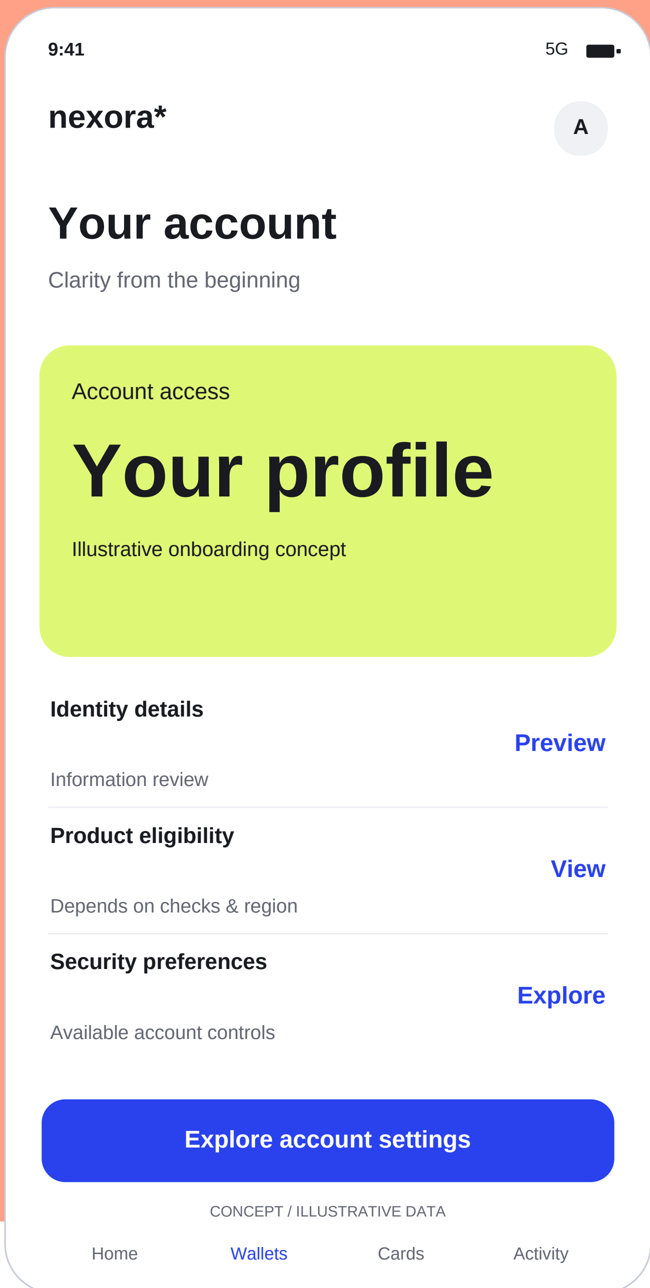
03 **Manage**

Keep account details, preferences and activity in view.

CONNECTED TO

Identity + Wallets + Cards + Payments + Eligible product access

Identity checks and product access vary by jurisdiction and provider. This concept does not open an account or collect identity documents.



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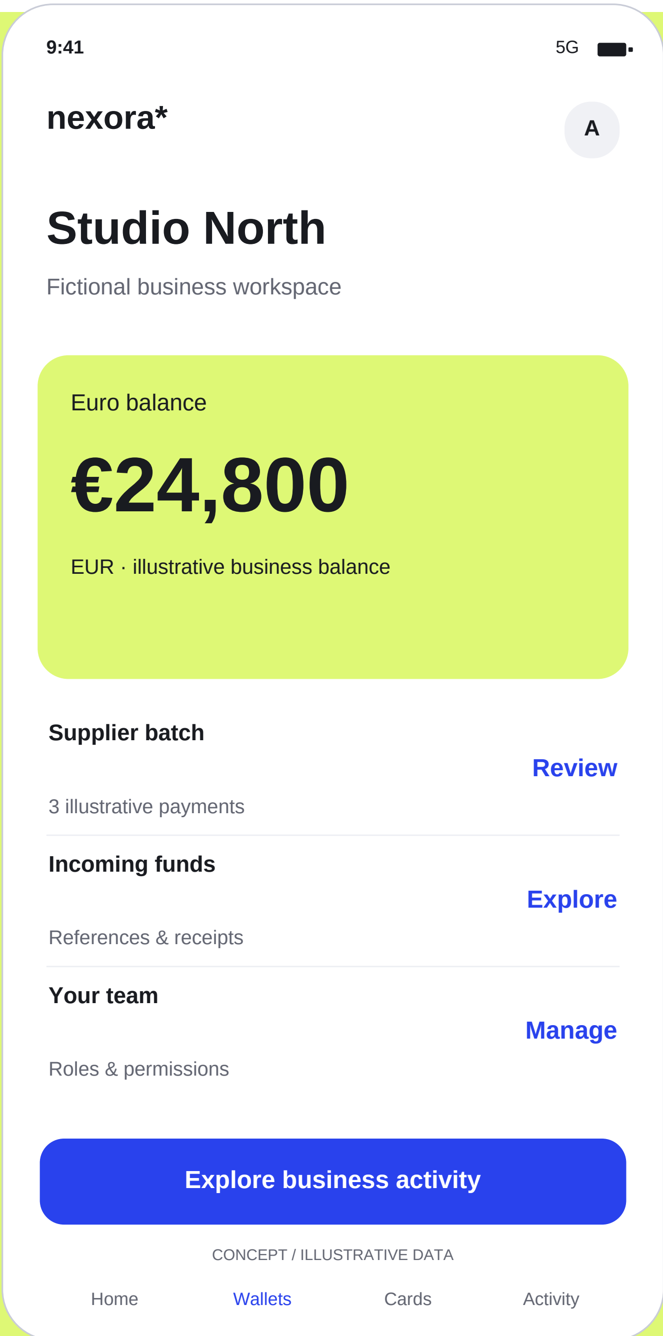
More moving parts.
One shared perspective.

A workspace for the people who manage your company’s money. The intended business account connects eligible balances, incoming funds and supplier payouts with roles, approvals and clear records.



01

People with defined roles

Distinguish preparation, approval and administration so the right people see the right actions.

02

Payments at business scale

Organise eligible supplier or bulk payouts with recipient details, currencies and references.

03

Records that connect

Use incoming and outgoing payment information to support reconciliation and shared oversight.

Shared work.
Clear responsibilities.

The right people. The right checks.. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 Organise

Complete business checks and assign supported team roles.

02 Prepare

Create a payment or batch with recipients, amounts and references.

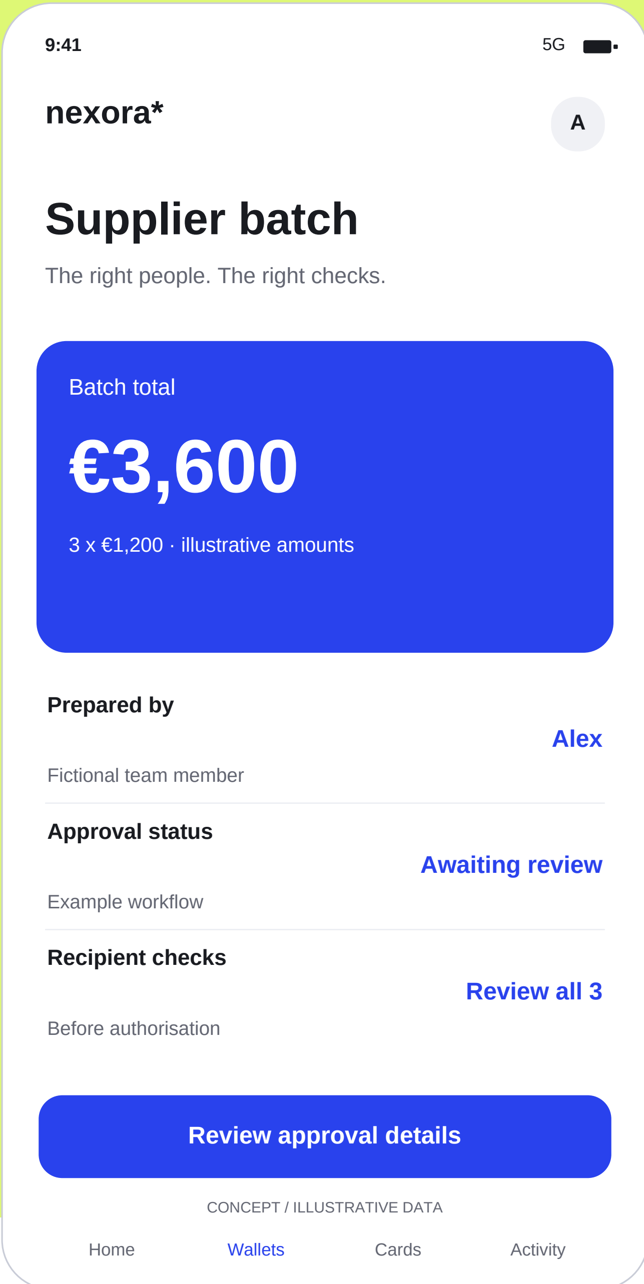
03 Approve

Route the prepared items through the configured approval process.

CONNECTED TO

Business identity + Team permissions + IBANs + Payment routes

Business eligibility, supported roles, approval policies, bulk payments and reporting depend on the provider and product configuration.



New tokens.
Know the whole story.

A considered path for new token projects to be reviewed for potential inclusion in the Nexora ecosystem. Discovery starts with project information; each custody, transfer or conversion capability requires its own review.

9:41 5G

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Token discovery

Every project has a story

Project Atlas

ATLS

Fictional token · illustration only

Project purpose Read

Understand the intended utility

Token information Explore

Network & distribution

Programme status Concept

No live listing announced

Explore project information

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

01

Look beyond a symbol

Understand the purpose, documentation, distribution and people behind the project.

02

Review the exact asset

Identify the network and contract, with technical and eligibility information tied to the specific token.

03

Define support precisely

An informational listing does not automatically make custody, conversion, transfers or trading available.

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Discovery first. Support defined.

Clarity for each capability. A closer look at the proposed experience.

A PRACTICAL JOURNEY

01 **Document**

Prepare project, token and network information for the proposed review process.

02 **Assess**

Evaluate technical compatibility, eligibility and material risks.

03 **Define**

Publish clearly scoped capabilities only after the required approvals.

CONNECTED TO

Project information + Asset review + Separately approved capabilities

Programme in development; applications are not open. Project Atlas / ATLS is fictional. Listing is not an endorsement and does not guarantee liquidity, trading or returns.

9:41 5G

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A

Support review

Clarity for each capability

Project Atlas

In concept

Fictional review · no approval implied

Discovery
Proposed
Information review

Custody & transfers
Unapproved
Separate eligibility review

Conversion or trading
Unapproved
Separate provider approval

Explore review principles

CONCEPT / ILLUSTRATIVE DATA

Home Wallets Cards Activity

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ONE EXPERIENCE. MANY MOMENTS.

Life moves.
Your context follows.

A connected experience does not make every product the same. It helps the next step make sense.

01

Receive

Receiving details + multi-currency wallet

An eligible incoming payment appears in the relevant currency balance.

02

Decide

Wallet + currency conversion

Compare the amount, example rate and disclosed charges before moving between currencies.

03

Use

Cards + payments

Explore the eligible spending or payment option that fits the moment.

04

Understand

Activity + account view

Return to a common view of what happened, with the product-specific details still available.

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DESIGNED FOR INFORMED DECISIONS

Confidence starts with clear context.

The proposed experience should show the information a person needs at the point it becomes useful.

Eligibility	Make product access, account checks and supported markets visible before a journey begins.
Providers	Identify the relevant issuer, payment, custody or execution provider and the terms that apply.
Amounts & charges	Show the source amount, expected outcome, known fees and any quote expiry together.
Review & control	Give people a clear opportunity to check the destination, product and relevant risks.
Activity & evidence	Connect the result to a useful record, reference and support path when the service becomes available.

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A PRODUCT VISION TO DEVELOP TOGETHER

A connected future.
Built with intent.

A coherent mobile experience gives customers a clearer starting point and partners a more focused product conversation.

For people

Everyday balances, spending and global movement, brought into a familiar account experience.

For businesses

A shared workspace for money movement, approval responsibilities and useful records.

For product partners

A modular vision that can be scoped around market coverage, operational readiness and service permissions.

About this paper

These are product concepts, not live financial services. All screen data, people and organisations are illustrative. Product availability, partners, permissions, fees and protections require confirmation before launch.

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A MORE CONNECTED FINANCIAL WORLD

Money Without Borders.

15 major features.
A wider digital asset programme.
One mobile experience to imagine together.