

2026

# Financia<sup>^</sup>Strides



## FINANCIAL STRIDES SERVICES OVERVIEW

WHAT WE DO. HOW WE DO IT

## DOMAINS OF EXPERTISE

### 1. PRODUCT AND MARKET EVALUATIONS

#### a. DEPOSIT AND PAYMENT PRODUCTS BASED ON DEMAND DEPOSIT ACCOUNTS (“DDA”) AND ASSOCIATED DEBIT CARDS

RFP & RFI, Product definition, technology evaluations, mock-ups and testing, vendors’ selection for deposit products as:

- Main accounts for consumers or small businesses
- Direct deposit instruments for workers
- Precursors and underwriting inputs to lending services i.e., credit cards or installment loans
- Controlled disbursement products for installment loans or lines of credit

#### b. ADD-ONS TO DEPOSIT AND PAYMENT SERVICES

Product definition, technology evaluations, mock-ups and testing, vendors’ selection for add-ons:

- Links to verified external bank accounts via aggregators like Plaid, Yodlee, MX...
- Links to direct deposit facilitators like Atomic, Pinwheel...
- Sub-accounts & Savings
- Bill Payment and remittances
- Mobile airtime top-ups
- PCI workflow descoping options via services like VGS or IXOPAY

#### c. CREDIT-BUILDING LENDING PRODUCTS

Product definition, technology evaluations, mock-ups and testing, vendors’ selection for products geared towards new credit services:

- Secured, partially secured or unsecured lines of credit, or credit cards
- Credit-building savings and deposits
- Identification and evaluation of warehouse lending services, where necessary

### 2. PRODUCT DEPLOYMENT STRATEGY EVALUATIONS

#### a. PROGRAM MANAGEMENT OPTIONS

Evaluate customary options for managing bank-issued products:

- Program Management set up with BIN Sponsoring issuing banks
- Private Labeling with existing Program Managers or Issuers
- Simple cobranding approach

Based on Client’s criteria related to:

- Required product features and pricing
- Business forecasting: setup cost and associated financial risk, medium- and long-term potential revenue stream
- Time-to-market (program setup, partnerships required, other constraints)
- Ability of Client to become a Program Manager for a sponsoring Bank (staffing, expertise in compliance, operations, security...)

#### b. SERVICE ARCHITECTURE

- Define processes and services to be outsourced to third party vendors or built in-house
- Assessing key vendors: transaction processor, KYC/CIP vendor, card procurement, customer support, etc.
- Define roles and responsibilities with BIN Sponsoring Bank (if applicable)
- IT Managed Services and Hosting for in-house services

### 3. COMPLIANCE AND SECURITY EVALUATIONS

We assist Clients with establishing their compliance framework by:

- Evaluating their existing policies & processes
- Creating custom written policies & documented processes where needed
- Training staff for specific regulatory compliance: AML/BSA & OFAC, UDAAP, Privacy & GLBA, ID Theft & Red Flags, Regulation E

We perform security & process control evaluations through:

- Penetration testing: “black box,” “grey box,” “white box” as required typically by sponsor banks and SOC-2/ISO27001, using OWASP and PCI standards when applicable. We also evaluate specifically the security of LLM-based A.I. components, using globally recognized security frameworks such as MITRE ATLAS, OWASP LLM Top 10 and the NIST AI Risk Management Framework
- Assistance with PCI Self-Assessment Questionnaires
- SOC-2 and ISO 27001 preparation work prior to formal audits

### 4. TECHNOLOGY EXPERTISE

For Clients wishing to build or license technology for key features of the products, we offer expertise in the following areas:

#### a. ONLINE AND MOBILE ACCOUNT OPENING

- Customer Identification Process (“KYC/KYB”)
- AML/BSA and OFAC
- Fraud detection and Red Flags

#### b. PAYMENT PROTOCOLS

- Card payments protocols
- Fast Payments: Push-to-Debit, RTP, FedNow, Zelle
- ACH

#### c. ONLINE AND MOBILE ACCOUNT SERVICING

- Mobile-responsive browser-based
- Native mobile applications for iOS and Android
- Email and mobile push messaging management

#### d. IT SET UP AND MANAGEMENT

- Managed Services outsourcing and supervision
- Cloud based set-ups (AWS, Google, Azure)
- IT Architectures optimized for PCI-DSS, GLBA and GDPR compliance
- Business Continuity and Disaster Recovery Plans and processes

### 5. TYPE OF WORK

#### a. IDEATION

- Use case scenarios & workflow evaluations
- Gap analysis & Competition analysis

#### b. SERVICE SPECIFICATION

- Product functional requirement specification
- Service flows (Enrollment, KYC)

#### c. PROJECT PLANNING AND BUSINESS FORECASTING

- Statements of Work for project setup and project Planning
- Evaluate and facilitate partnerships
- Requirements Specifications for ancillary vendors
- Budget forecasts

#### d. PROTOTYPING AND TESTING

- Proofs of Concept: your product's functionality or underlying technology are validated
- Functional: we will architect your product in the way it will be deployed
- Appearance: preview of how your product will look and feel

#### e. MEETING COMPLIANCE AND SECURITY REQUIREMENTS

- Evaluating Compliance Requirements for regulations & security
- Writing of required customized Compliance Policies
- Training of select Staff for compliance
- Preparatory work for SOC-2 / ISO 27001 audits
- External and Internal network penetration testing
- Application (web and phone native) security evaluations and penetration testing
- Security evaluation of LLM-based A.I. components

### 6. PARTNERSHIPS

When needed, we deliver services jointly with the following Partners:

- Security Evaluations: **DataArt**
- PCI DSS- SOC-2 - ISO 27001 preparedness: **SecureFrame, Vanta** or **Thoropass**
- Cloud DevSecOps - Compliant Managed Hosting: **DuploCloud**

## 7. CLIENTS

Example of businesses we have worked for, or are currently providing services to, include:

- AeroPay
- Aion
- AllDigitalRewards
- Arcadia Funds
- Aven
- Azibo
- BBVA
- Beem
- Brink's
- Clearing
- Finance2
- Finvari
- FIS
- Grameen America
- Grit
- Higlobe
- Honeydue (acquired by Mission Lane)
- H&R Block
- Kikoff
- KoraMoney
- Meemo (acquired by Coinbase)
- Mission Lane
- Moniepoint
- Nerdwallet
- Origin
- Pliant
- Save
- StellarFI
- Tracfone wireless
- Univision
- Welcome Technologies
- Zencentiv