

## **AI Banking Guide**

An AI company's banking readiness depends on how clearly it can explain its business model, customer base, sources of revenue, payment flows and product risk profile. For banks and PSPs, it is important to see a transparent operational structure, clear documentation and basic controls addressing AML exposure, fraud, chargebacks and regulatory risks.

### **Bank Requirements**

- A concise description of the AI product, business model, target markets, customers and revenue sources has been prepared.
- It has been determined whether the product operates in regulated or sensitive sectors, such as finance, health, employment, education, legal services or crypto.
- A basic onboarding package has been prepared, including corporate documents, ownership structure, UBO information, management details and website / product description.
- The pricing model, source of funds, source of revenue and expected transaction volumes can be clearly explained to a bank or PSP.

### **PSP Onboarding**

- The appropriate payment setup has been selected, such as card acquiring, subscriptions, payouts, marketplace payments or cross-border payments.
- The customer journey, payment flow, refund rules, chargeback management and fraud prevention controls have been documented.
- The Terms of Use, Privacy Policy, pricing page, refund policy and customer support process are aligned with PSP requirements.
- It has been checked whether the PSP accepts the relevant AI use case, target markets, payment methods and risk profile.

### **Payment Flows**

- The flow of funds has been described: who pays, what they pay for, who receives the funds, when the funds are charged, and how refunds or payouts are made.
- It has been determined whether the company accepts payments only for its own services or also participates in the transfer of funds between third parties.
- The subscription, usage-based billing, API billing or commission model is reflected in the contracts, pricing terms and payment infrastructure.
- Crypto payments, where used, have been separately assessed from the perspective of AML, banking acceptance, tax, refunds and volatility risks.