**-Website menus**  
**-Menus on top (Header)**   
**a- Who we are  
b- Services  
c- Resources  
d- Open Account (should be visually different compared to a, b & c)   
e- My Online Banking (should be visually different compared to a, b & c)  
  
- Menus at the bottom (Footer)  
f-Legal  
g-Contact**

**Home page (contents)**

### Just Smarter (Salve’s Slogan. To be big and bold!)

### Why Salve? B2B payments often get complicated by over-compliance — even when they shouldn’t. Salve is a B2B-only Payment Service Provider (PSP) with a smarter approach: we believe that efficient, pre-approved compliance streamlines the process and eliminates unnecessary delays, especially for recurring or regular payments.

**What We Do**We provide a simple, secure, and fully remote onboarding experience to open your dedicated Payment Account. Our expert team — with deep knowledge in AML and banking compliance — supports both you Enterprise and its Beneficiaries through a clear, efficient due diligence process.  
**We make your payments smoother.**

**How It Works**Once onboarded, you’ll receive a dedicated IBAN and can start sending or receiving funds right away — using our intuitive mobile or web-based online banking platform. **That’s it. Simple!**

**Is It Safe?**Salve is a pure Payment Service Provider — no loans, no credit cards, no exposure to banking risk. Your funds are held securely with **BFF Bank**, one of Europe’s most trusted and regulated depository institutions.  
**Much safer than you’d expect — right?**

**a- Who we are**

Salve Financial Hub S.P.A. licensed by the Central Bank of San Marino, registered under n. 75 (Authorized Parties Registry) and n.12 (as Authorized PSP Registry) is a diverse team of entrepreneurs and compliance experts from Italy, Austria, San Marino, Canada, the UAE, and the UK.   
With decades of collective experience in AML & Compliance, regulatory frameworks, and payments infrastructure, we are dedicated to **simplifying what legacy systems have long complicated for B2B transactions**.

As a licensed **Payment Service Provider (PSP)**, Salve operates in full compliance with all relevant European, Global and Local regulations, including:

* **PSD2** – EU’s Second Payment Services Directive
* **AMLD5** – EU’s Fifth Anti-Money Laundering Directive
* **GDPR** – General Data Protection Regulation
* **EPC (European Payment Council)** – SEPA Transfer Standards
* **SWIFT** Crossborder transfer protocols
* **FATCA & OFAC**

In addition, SFH maintains full transparency by regularly reporting to — and being monitored by — the Central Bank of San Marino (CBSM) and the Financial Intelligence Agency (AIF).

**Our Vision**To simplify payments by supporting, assisting, and protecting businesses in navigating banking compliance.

**Our Mission**

* To provide a secure, reliable, and intuitive solution for B2B payments
* To accelerate the flow of monetary transactions at the B2B level
* To support transparent and compliant businesses in building a reputable standing

**Our Value Proposition**

* **Lower compliance overhead** and reduce bureaucracy for businesses
* **Adapt swiftly** to evolving regulatory landscapes
* **Improve operational quality** through faster, safer B2B payments
* **Enable transparency** for businesses operating in high-risk or unfamiliar markets

**Our Values**

* Bringing together world-class experts in Compliance, FinTech, and Banking Regulations
* Continuously enhancing our capabilities and infrastructure
* Delivering what we promise—and never overpromising
* Respecting intellectual property
* Maintaining transparent, responsible dialogue with stakeholders
* Collaborating only with entities that meet our standards
* Protecting our customers’ privacy and ensuring data security
* Committing to outstanding service quality
* Operating in an environmentally conscious manner
* Remaining transparent and cooperative with lawful inspections

**Our Partners**We proudly work with a robust network of collaborators, vendors, and infrastructure providers—ensuring **Salve** delivers a smooth, secure, and highly reliable payment service.

(all logos will be delivered):

Finastra International (Core Banking vendor) www.finastra.com  
  
BFF (Depository & Settlement Bank) www.bff.com  
  
Nexi (secure digital gateway for payment correspondences) www.nexigroup.com  
  
Refinitiv (database support for Risk Assessment & Compliance) worldcheck.refinitiv.com

Microsoft Azure (Cloud & Secure Authentication infrastructure) azure.microsoft.com

**b- Services**   
SFH provides **Payment Accounts exclusively** to its clients. However, our offering is distinguished by a number of key features that set us apart from competitors:

* **Simple, secure, and fully remote onboarding process**
* **Comprehensive due diligence** conducted by a world-class team of AML and Compliance experts
* **Pre-approved whitelisting** of client beneficiaries, enabling smoother transactions through the use of advanced financial technology
* **Proactive risk mitigation**, removing potential obstacles before they arise, and creating a truly sterile payment environment for clients and their payment networks
* **Dedicated IBANs** issued for each client
* **Continuous transaction monitoring** for real-time risk oversight
* **Dynamic and efficient KYC reviews**, upholding our Pre-Approved Compliance approach
* **Easy to use Online Banking environment**

**Membership**

All enterprises seeking to open a Payment Account with SFH are categorized into **four distinct membership tiers**, each tailored to the nature of your business activities. Every tier offers a unique set of benefits designed to meet your specific needs.  
Below, you can explore the **services, fees, and tariffs** associated with each membership level.

A table shall be designed or a Photoshop image should placed here

**c- Resources**  
(all sections in this page can have a “more” or “arrow up/down” feature to be opened by the user)

**c-1- FAQ (Frequently Asked Questions)  
  
1. What is a Payment Account?**  
A Payment Account is a business current account designed exclusively for B2B fund transfers (sending and receiving). It does not include services such as credit or debit card processing, overdrafts, loans, or cash withdrawals.

**2. Who can open a Payment Account with Salve?**  
We welcome all registered businesses. Please note that we do not offer accounts for individuals (natural persons).

**3. How long does it take to open a Payment Account with Salve?**  
Our onboarding process is streamlined. If all required documents and information are complete and compliant, the process typically takes up to three business days.

**4. Can a business open multiple Payment Accounts?**  
Yes. However, additional accounts cannot be opened online. Please contact Salve Customer Support for assistance.

**5. What documents are required to open a Payment Account?**  
All documentation requirements are outlined during onboarding. Please have a look at our “Open Account” section. For further guidance, our team is happy to assist you directly.

**6. How can I manage my Payment Account(s)?**  
You can manage your accounts via our secure web-based platform or through the Salve mobile app (available on iOS and Android). Your dashboard provides access to all active accounts.

**7. Are there minimum balance requirements?**  
Minimum balance requirements vary depending on your membership level. Please refer to the **Service** section for membership details**.**

**8. Can Salve process cross-border payments?**  
Yes. We support SEPA transfers and from 2026 cross-border payments via the SWIFT network & Instant-SEPA support will be added to our services.

**9. Does Salve support multi-currency accounts?**  
Yes. However, a separate Payment Account must be opened for each currency.

**10. Where are client funds held?**  
All client funds are securely held with **BFF**, one of Europe’s most trusted banks, ensuring full compliance with applicable financial regulations.

**11. Is Salve suitable for small businesses and startups?**  
Yes. Our flexible solutions and tiered membership structure are designed to accommodate businesses of all sizes and stages.

**12. What fees apply to Salve’s services?**  
Our fee structure is transparent and easy to understand. Please see the **Services** section for a complete overview of our tariffs.

**13. How is Salve different from traditional banks?**  
Salve focuses exclusively on **pre-approved payment services**, removing the complexities associated with traditional banking. We also conduct due diligence on your business partners (Beneficiaries), streamlining future transactions and minimizing rejections from correspondent banks especially for recurring payments.

**14. What if there’s a problem with a payment?**  
Our support team is readily available to investigate and resolve any issues promptly and efficiently.

**15. Does Salve offer multilingual support?**  
At this time, we provide customer support exclusively in English.

**16. Can Salve support businesses operating internationally?**  
Yes. As long as your business is not subject to international sanctions, Salve can support operations in any jurisdiction.

**c-2-About San Marino**Located in the heart of Italy, **San Marino** is a European microstate renowned for its stable regulatory environment, strong rule of law, and seamless access to both SEPA and SWIFT networks. Its compact size enables regulatory agility, while its legal framework ensures robust client protection.  
San Marino offers a **business-friendly legal and financial ecosystem**, supported by strong institutional independence and adherence to international standards. As part of the SEPA zone and integrated into the broader European financial infrastructure, it provides regulated access to modern payment systems, transparent compliance mechanisms, and clearly defined regulatory frameworks — making it a reliable hub for financial services.

As a **financial jurisdiction**, San Marino delivers a predictable and secure environment for enterprises. Embedded within the broader EU financial standards, it appeals to businesses and investors who value transparency, due process, and **technological agility**.

### c-3-How to Open a Payment Account Opening a Payment Account with ****Salve**** is a secure and fully online process, designed to balance thorough compliance with user-friendly accessibility. The onboarding consists of two steps, involving Know Your Customer (KYC) verification and Due Diligence, conducted by our expert Risk & Compliance team.

#### ****Step 1: Initial Application & Primary KYC**** Start by completing the onboarding questionnaire at onboarding.salve.sm. This form collects basic information about your enterprise.

* Once submitted, our team will immediately begin preliminary KYC screening.
* You will create temporary login credentials (username and password) to access the onboarding platform and track your application status at any time.
* This step typically takes **less than one business day**. If clarification is needed, the platform will indicate what is missing or requires correction. Our team may also contact you directly, if necessary.

If approved, you’ll automatically proceed to Step 2.

#### ****Step 2: Extended Due Diligence**** In this stage, you'll be asked to provide **more detailed business documentation**, particularly related to your company’s key persons and financial profile.

* Required documents may be submitted through the platform as attachments.
* Like Step 1, you can check the real-time status of your onboarding progress at any time using your temporary credentials.

#### ****Final Approval & Account Activation**** Once both stages are approved:

* You’ll receive your **Client ID** and be contacted by our team to help determine the most suitable **membership level** for your business.
* After mutual agreement and signing of the membership contract, your **Payment Account** will be opened and a **dedicated IBAN** will be issued.
* You will also receive step-by-step guidance on how to activate and use your online banking environment.

At this stage, your **temporary onboarding credentials** will be deactivated, and you’ll create your **final secure login** to access and manage your account via Browser or Mobile App.

**c-4-Downloads  
A list of files will be visible here**

**c-5-Useful links  
A list of URLs will be visible here**

**d- Open Account**

**Welcome to Salve’s Onboarding Environment**  
To open a Payment Account, please follow our simple 2-Step online onboarding process.

**Step 1 – Create Your Temporary Profile & Submit Basic Information**  
Start by clicking the link at the bottom of this page to create your temporary profile. Your credentials will remain valid throughout the onboarding process.

You’ll be asked to complete a short questionnaire with basic information about your enterprise. Once submitted, our team will immediately begin the preliminary KYC (Know Your Customer) screening.

With your credentials, you can access the “Open Account” environment at any time to monitor your application status. If approved, you will be seamlessly directed to Step 2.

**Step 2 – Provide Supporting Information & Documentation**  
In this step, you'll be asked to submit more detailed information & documentation, especially relating to your company’s key individuals and financial structure.

Once your full onboarding is approved, you will receive a **Client ID**, and our team will reach out to help determine the most suitable **membership level** for your business. After signing the membership agreement, your **Payment Account** will be activated and a **dedicated IBAN** will be issued.

You will also receive **step-by-step guidance** on how to activate and navigate your online banking environment.

*Please note: Once onboarding is complete, your temporary credentials will be deactivated. You will then create your final secure login credentials to manage your account moving forward.*

### HREF to onboarding.salve.sm

**e- My Online Banking**

### ONLY a HREF to https://dob-salve.fusionessencecloud.com/login

**f- Legal  
  
  
  
g- Contact**

**5- Legals** Material

Terms & Conditions  
  
Privacy Policies

Code of Ethics  
  
Customer Contracts  
  
Complaint Form  
  
Annual Reports  
  
  
  
  
  
a European microstate with a stable regulatory environment, a strong rule of law, and

**6- Contact Us** Material