



# Recruitment Process & Company Overview

An Introduction to Triple-A and our Recruitment process





We believe in people,  
we believe in the value  
you bring in.

## The Triple-A way

What defines a Triple-Aer?

**We are customer-first.**

**We are driven by empathy.**  
Our solutions are crafted with care to realise our clients' aspirations.

**We are collaborative.**

**No one is an island.**  
We value open communication and encourage teamwork across functions, geographies and cultures.

**We are bold.**

**We venture where others hesitate.**  
We are courageous in leading the way to new horizons.

**We are trustworthy.**

**We build lasting relationships.**  
We foster confidence through transparency and open dialogues, both within our team and with clients, partners and regulators.

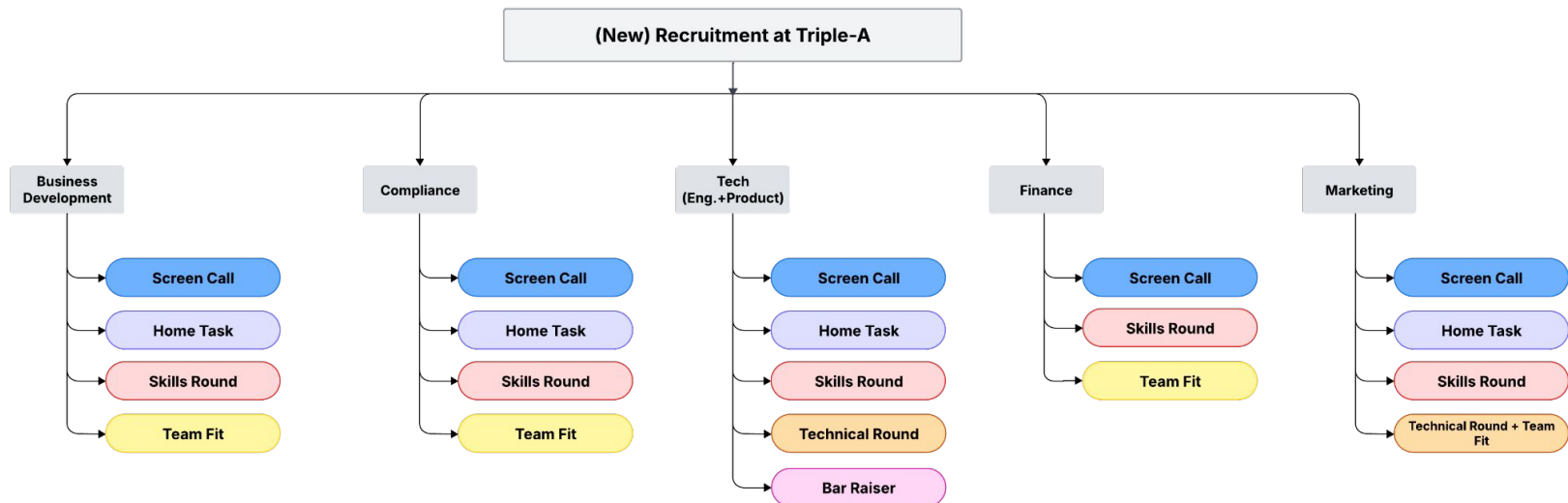
**We are tenacious.**

**We win because we are determined.**  
We recognise that long-term success requires perseverance.

**We are creative.**

**We always find a way.**  
We leverage our grit, ingenuity and ambition to provide solutions for our clients.

# Recruitment stages at Triple-A



**Time between stages:** 2-5 business days between each stage (depending on candidate's availability as well).

**Important:** In some specific cases, the recruitment process may be changed ad-hoc to provide a better candidate experience in the case of scheduling constraints or to adapt to specific evaluation requirements for the role you are applying for.

## | What Triple-Aers have to say



### Sherwin

#### Head of Cybersecurity and Cloud Infrastructure

"Working at Triple-A is an amazing experience. We're transforming the way businesses use digital currencies payments. I get to work with state-of-the-art cloud technologies, ensuring high performance and security.

The team is fantastic, always ready to collaborate and learn. If you're looking for a challenge and a fun environment, join us!"

## | What Triple-Aers have to say



### Alex

**Frontend Developer**

"Triple-A offers a nice blend of innovation, ownership, and flexibility, making it a great place to thrive professionally. I focus on improving performance and accessibility, and I have the freedom to explore new technologies to reach our goals.

My colleagues are super enthusiastic, and our diversity makes lunchtime discussions a guaranteed highlight in my day. Don't miss out!"



What do we do?

How do we do it?

## Context

## The Growing Demand for Digital Currencies

562M

people **own digital currencies** globally. The equivalent to 7% of the world's population, and 33% more than last year

65%

of surveyed individuals want to be able make online purchases with digital currencies

55%

of surveyed consumers would choose an online store that accepts crypto over one that doesn't

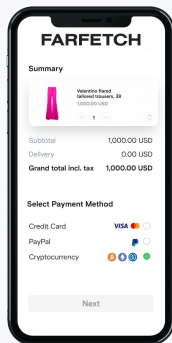
43%

of surveyed individuals would spend more at an online business if they accepted crypto

# | Optimize the way you collect and make payments

## Collect Payments

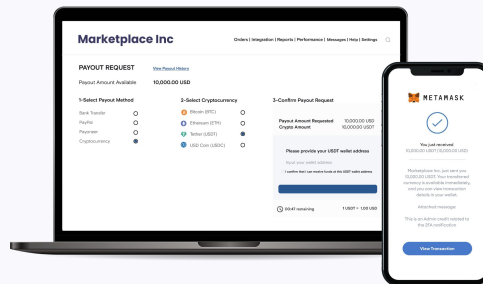
Allow your merchants customers to pay in **digital currencies**.



Add digital currencies as a **payment method** on **your online business** and cater to the growing demand for crypto payments.

## Make Global Payouts

Make payouts in **traditional or digital currencies**, instantly & globally.



Prefund your Triple-A account in **fiat** or **crypto** and pay your **global vendors 24/7** in local or digital currencies.



# Digital Currency Payments

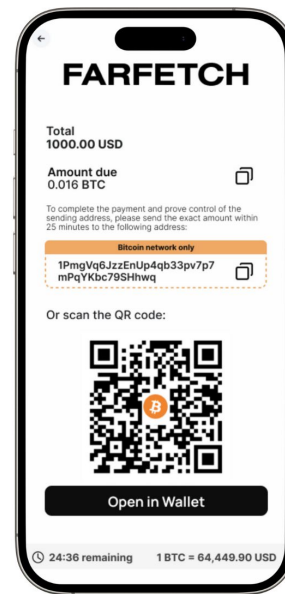
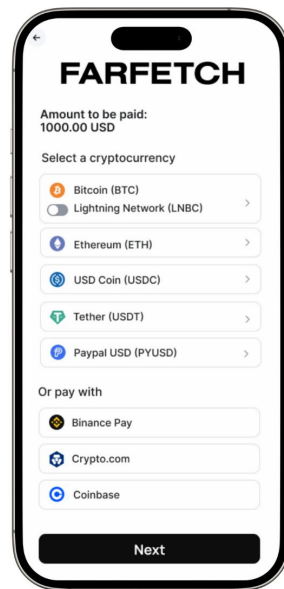
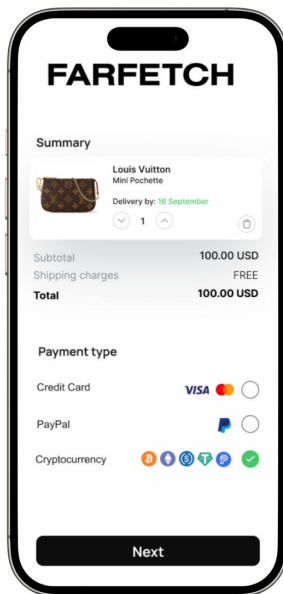
Enable customers to pay directly with digital currencies.

## Why Digital Currency Payments?

- No chargebacks
- Increase your revenue by reaching
- 560M+ Digital Currency users

## Why Digital Currency Payments?

- Locked-in exchange rate
- Compatible with all wallets
- Instant confirmation
- Next-day bank settlement
- Full & partial refunds supported
- White-label solution



# Payouts in any currency

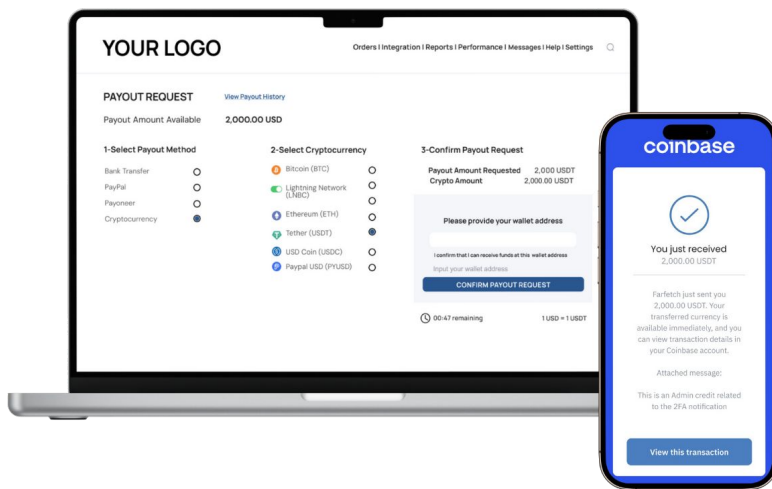
Pay taxes, suppliers, merchants, employees and freelancers globally in **any currency** directly on your platform or send requests via our no-integration online payout tool.

## Benefits

- Ideal for cross-border payments
- Ideal for emerging countries
- No need to hold digital currencies
- No volatility risk

## Features

- 24/7 real-time payouts
- Locked-in exchange rate
- White label
- API integration and/or dashboard



# | How digital currency payments benefit business

## Reduce Costs

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By leveraging the **lower processing fees** vs traditional payment methods

## Reduce Operational Hurdles

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By **eliminating currency conversions** and reducing the number of intermediaries.

## Expand Your Reach

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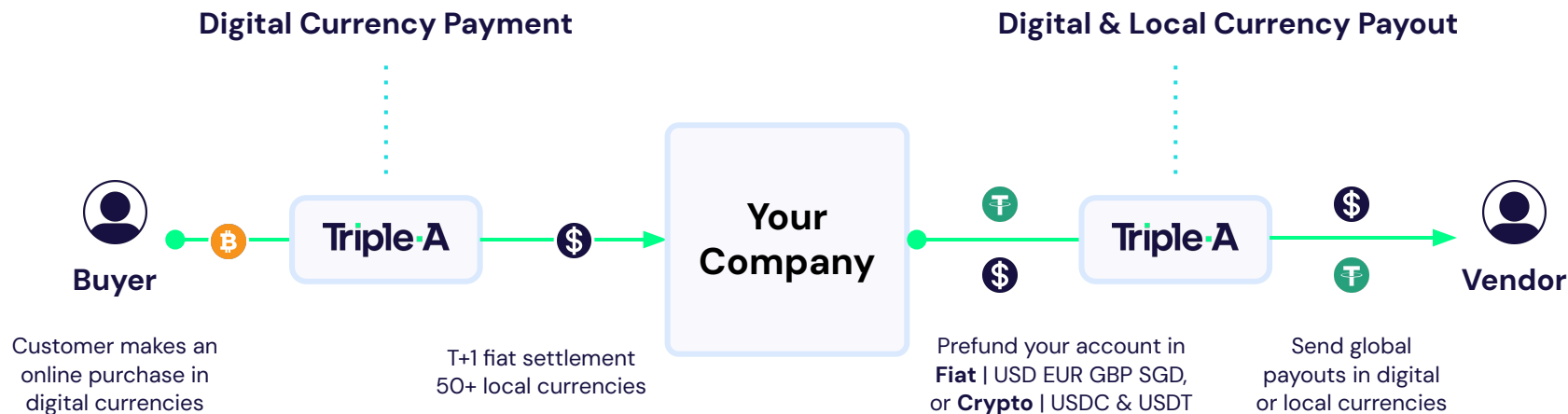
By attracting a **new market** of global **buyers and vendors & standing out** vs **competitors**

## Enhance User Experience

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By catering to the **demand for crypto payments** offering users an **extra off ramp** option

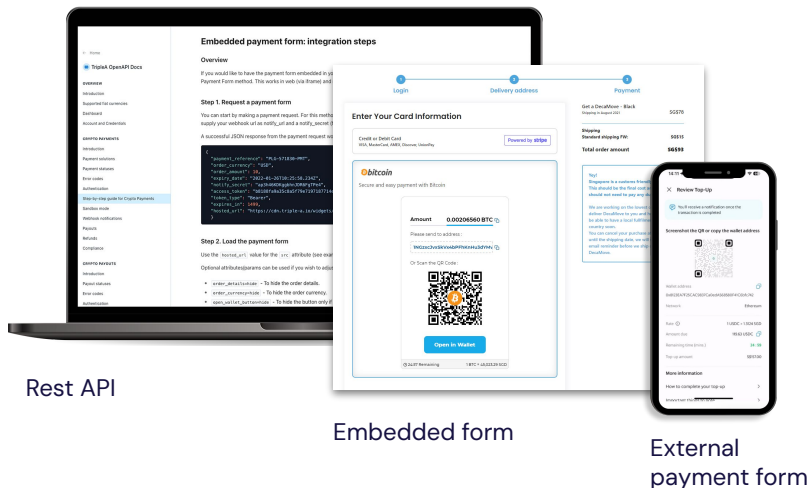
# | Digital currency payments and payouts fund flow



# | The Implementation

## Straightforward API Integration

Have total front and backend control across all platforms and devices.



## Reconciliation Dashboard

Seamlessly track payments in real time and manage partial or full refunds from the reconciliation dashboard.

## Full Control Over Refunds

Remain in full control of refund processing, with both partial and full refunds supported.

## Payment Tracking

Track payments and receive real-time status updates via the dashboard or webhook notifications.



# Ensuring compliance with regulatory requirements

## KYC/ KYB



### Identity Verification

- ✓ Full Name of Originator
- ✓ Unique Transaction Reference
- ✓ Email, Phone Number, Photo Identification (if required)



### Sanctions List Screening

- ✓ Sanction Lists
- ✓ Political Exposed Person
- ✓ Adverse Media

## Travel Rule Compliance



### Compliance with FATF

- ✓ Value transfer
- ✓ Responsibilities as originating/ beneficiary VASP
- ✓ Information sharing

## Transaction Monitoring



### Detection

- ✓ Behavioral patterns detection in both fiat and blockchain
- ✓ Real Time Monitoring Alerts



### Blockchain Analysis

- ✓ Holistic analysis
- ✓ Suspicious Transactions Monitoring
- ✓ Wallet/ transaction analysis



T.R.U.S.T.

Travel Rule Universal Solution Technology



SCORECHAIN

# Triple-A's Licenses



## USA

Registered with **Financial Crimes Enforcement Network (FinCen)**, of the **United States Department of the Treasury**, as a Money Services Business (MSB).



Obtained **Money Transmitter Licence** in **Delaware, Iowa, Michigan, Florida, Washington**, and exemption in **California, North Carolina, Wisconsin** and **Wyoming**.



## Singapore

Licensed by the **Central Bank of Singapore**, the **Monetary Authority of Singapore (MAS)**, as a Major Payment Institution under the Payment Services Act (PSA).

- ✓ Merchant acquisition
- ✓ Digital payment token
- ✓ Domestic money transfer
- ✓ Cross-border money transfer



## European Union

Licensed by the **French Prudential Supervision and Resolution Authority (ACPR)**, under the aegis of **Banque de France**, as a Payment Institution. (Passported across **all European Union** member states)



Registered with **Autorité des marchés financiers (AMF)**, under the aegis of **Banque de France**, as a Digital Asset Service Provider (DASP).

# About Triple-A

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Triple-A is a multi licensed digital currency financial institution that has been powering digital currency payments for businesses since 2017.

Singapore | Hong Kong | Miami | Barcelona | Dubai | Paris



**Founded by**  
**Eric Barbier** | CEO

16 years of  
experience  
in Fintech and the  
mobile payments  
industry.



# Trusted by 20,000 merchants & payment institutions

Grab

paycorp

du

FARFETCH

RAZER

G2A

CHARLES & KEITH

Digicel

Paygol

STADIUM  
GOODS

AXS

reloadly

Pay  
Retailers

Roomongo

zen

BINANCE

asia  
pay

NOVELSHIP

Multiplier

optty™