**NEXUS INTERNATIONAL**

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**ABOUT US**

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Nexus International is a finance company licensed in the Union of the Comoros.

Nexus International does not offer services to residents of the Union of the Comoros, nor does it offer services regulated by FINMA in Switzerland or BaFin in Germany. Additionally, it does not provide financial transactions or services originating from these jurisdictions.

The services of Nexus International are exclusively available to its approved clients and not to the general public.

Nexus International is a dynamic finance company providing a wide range of services for both private and corporate clients. The company boasts extensive expertise in trade finance solutions, private and corporate digital finance, and specializes in innovative blockchain finance services.

Nexus International offer a variety of products in the trade finance sector, including finance guarantees, standby letters of credit, documentary letters of credit, proofs of funds, and warranties—whatever you need, we have it.We want to be one among the top trade finance companies for our reliable services offered with high professionalism

The primary services of Nexus International are centered around our all-in-one wallet. Our user-friendly internet finance platform and mobile app provide clients with 24/7 access to private or corporate accounts, checking accounts, and debit card balances. Additionally, clients can make transfers via smartphones or tablets with multilingual customer support.

Nexus International also offers blockchain finance services, enabling customers to trade cryptocurrencies. We prioritize simplicity, offering an accessible crypto-wallet and managing all technical aspects with our secure proprietary back-end system. As a regulated universal finance company, our cryptocurrency investments are subject to the same legal requirements as traditional financial transactions, ensuring strict verification and identification processes for clients and funds.

We want to be known for our Innovation and Tradition, successfully combining both principles.

We remain open to new developments in finance, welcoming progressive ideas and projects while continually exploring new financial models.

Our clients achieve success through our services.

**PROFILE**

|  |  |
| --- | --- |
| Full Name | Nexus International |
| Registered address | Union of Comoros |
| Correspondence Address |  |
| Company Number |  |
| Registration Date |  |
| Banking License Number |  |
| Issuing Date |  |
| Share Capital |  |

**FINANCIAL CRIME**

* **COMBATING FINANCIAL CRIME**

Nexus International is dedicated to preventing financial crime by implementing measures to detect and deter money laundering, terrorist financing, and other illegal activities.

Our policy aims to prevent and deter the use of Nexus International for illegal money laundering activities. For our staff to effectively implement this policy, they must understand its background and how it functions within our daily operations. The success of our policy relies on the vigilance of everyone involved.

To ensure these policies are effectively implemented, Nexus International and its entire staff must be:

* Educated about the legal and regulatory frameworks, as well as the severe legal and regulatory consequences of inadvertently aiding financial crime, in every jurisdiction where we operate.
* Vigilant regarding the practical methods criminals use to commit financial crimes.
* Prompt in reporting any suspicious activities to Nexus International management.
* **LEGAL AND REGULATORY FRAMEWORK:**

The Union of the Comoros is a member of the Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG). ESAAMLG's purpose is to combat money laundering by applying the guidelines established by the Financial Action Task Force (FATF).

FATF is an international organization focused on developing and promoting strategies to prevent money laundering and terrorist financing on both national and global levels.

This initiative includes collaborating with other international organizations dedicated to fighting money laundering, analyzing emerging regional trends, enhancing institutional and human resource capacities to tackle these issues, and coordinating technical assistance as needed. ESAAMLG allows for regional considerations to be integrated into the enforcement of anti-money laundering measures.

Members of ESAAMLG engage in a self-assessment process to measure their progress in implementing the FATF's Forty Recommendations.

The Union of the Comoros is an observer member of the Inter-Governmental Action Group against Money Laundering in West Africa (GIABA). It provides support and assistance in addressing issues related to anti-money laundering and combating the financing of terrorism (AML/CFT).

GIABA functions as a body within the Economic Community of West African States (ECOWAS), with the responsibility of aiding in the adoption and execution of Anti-Money Laundering (AML) and Counter-Financing of Terrorism (CFT) standards throughout West Africa. Acting similarly to a FATF-Styled Regional Body (FSRB), GIABA cooperates with member nations to guarantee their compliance with global AML/CFT standards.

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* **THE IMPORTANCE OF KNOW YOUR CUSTOMER (“KYC”):**

Nexus International adheres to a rigorous client approval protocol, exclusively extending services such as guarantee issuance to formally approved legal entities, encompassing both individual and corporate entities. Our verification processes are exhaustive, ensuring the bona fides of potential clients prior to their integration into our operational framework.

While our clientele often enters through intermediary agents, it is incumbent upon Nexus International, not the agents, to meticulously verify the identity and authenticity of prospective clients. Given the heightened risk associated with specific geographic regions such as Africa and India concerning money laundering, we maintain uncompromising documentation standards as delineated in our Compliance Agreement.

Moreover, we conduct comprehensive screenings against international sanctions listings prior to accepting any one-time, non-refundable processing fee related to the compliance procedure. Our vigilance transcends the initial client approval phase. Prior to processing applications for guarantees or similar credit facilities, we require verifiable documentary evidence from clients substantiating the genuine commercial nature of the business or contractual arrangements they aim to secure.

This approach serves as a cornerstone in mitigating the potential misuse of our services, underscoring Nexus International's steadfast commitment to compliance and ethical standards within the finance and technology sectors.

* **WHAT IS MONEY LAUNDERING?**

Money laundering is a complex process where individuals involved in illegal activities attempt to conceal the origins of unlawfully obtained funds, often referred to as "dirty" money. Although the methods used for money laundering can vary, they generally involve three main stages:

* **Placement:** This initial phase involves placing the illicit funds into the legitimate financial system. This could include depositing the money into bank accounts or making investments to integrate it into legal economic activities.
* **Layering:** During this stage, the money undergoes a series of intricate financial transactions aimed at separating it from its illegal origins. These transactions create a complicated trail, making it difficult to trace the money back to its criminal source.
* **Integration:** The final step involves reintroducing the laundered funds into circulation through seemingly legitimate channels. At this point, the money appears "clean" or "laundered," making it indistinguishable from funds acquired through legal means.

Engaging in activities that support or enable money laundering, as well as using laundered money, constitutes serious criminal offenses. Furthermore, aiding in money laundering, concealing its proceeds, tipping off involved parties, or failing to report instances of suspected money laundering are all punishable by law. Individuals can be held accountable for these offenses if they possess knowledge or should reasonably have known, based on their position, that the money in question stems from illegal activities. Penalties for these offenses may include substantial fines and imprisonment.

Nexus International remains steadfast in its commitment to combatting money laundering within the finance and technology sectors.

* **PRACTICAL GUIDANCE TO DETER FINANCIAL CRIME:**

It's a well-known truth that individuals engaged in illegal activities, such as money laundering, do not overtly present themselves as such. While broad generalizations may not always be helpful, certain red flags indicating a suspicious transaction or illicit activity include:

1. Lack of obvious commercial rationale.

2. Use of 'front men' or 'front companies' not appearing in the corporate structure.

3. Insufficient documentary support for a person or transaction.

4. Excessive concern about secrecy, especially regarding the source of funds.

For example, Nexus International may encounter a client wanting a guarantee without a valid third-party contract. This lack of commercial sense and excessive secrecy could signal money laundering, especially if the client quickly funds the guarantee and the transaction involves unusual layers or complexities. Vigilant verification and due diligence are essential to detect and prevent such activities, ensuring compliance and integrity within the finance and technology sectors.

* **REPORTING SUSPICIOUS:**

At Nexus International, reporting suspicions is a critical part of our anti-money laundering efforts. Our Money Laundering Reporting Office (MLRO), integrated into senior management, meticulously oversees our anti-money laundering policies. They report directly to Nexus International's Board, ensuring a top-down approach to combating financial crime. It is mandatory for all staff members to promptly report any suspicions of illicit transactions to ESAAMLG through the MLRO.

* **RECORD KEEPING:**

At Nexus International, meticulous record keeping is paramount to our operations. We maintain thorough records of our client verification processes, ensuring transparency and compliance. All original documentation, whether in paper or electronic format, is retained throughout a client's approval period and for an additional six years thereafter.

* **TRAINING FOR STAFF:**

At Nexus International, we take responsibility for ensuring our staff are well-equipped to combat money laundering and uphold compliance standards. This includes:

* Providing comprehensive training on understanding money laundering and our role in preventing it.
* Emphasizing the importance of monitoring approved clients and overseeing applicant processes to detect any irregularities.
* Equipping staff with the knowledge and skills to identify and report suspicious transactions promptly.

We conduct periodic refresher training sessions to reinforce these concepts among our team members. Additionally, our Money Laundering Reporting Office (MLRO) and senior management are available to address any questions or concerns related to this topic.

**LICENSE**

Nexus International is duly authorized and licensed to engage in financial activities in compliance with the legal frameworks established by the Anjouan Offshore Finance Authority act 003 of 2005, the International Banking act 205 of 2005, and the International Business Companies Act 004 of 2005, along with the corresponding conditions and Regulatory Code outlined in these Acts.

The Anjouan Offshore Finance Authority (AOFA) oversees the regulation of companies providing banking services within the Autonomous Island of Anjouan, Union of the Comoros.

For more detailed information, please feel free to reach out to us directly or visit the AOFA website.



ANJOUAN OFFSHORE FINANCE AUTHORITY(AOFA)

Hamchako

Autonomous Island of Anjouan

Union of the Comoros

**PRODUCTS AND SERVICES**

**TRADE FINANCE**

Trade finance solutions offered globally through leading banks in Hong Kong and Dubai are facilitated by Nexus International to support business expansion, import-export activities, and overall trade operations.Our trade finance products include:

* Bank guarantees (BG)
* Standby letters of credit (SBLC)
* Documentary letters of credit (LC)
* Proofs of funds (POF)
* Warranties (Avals)

Trade funding with Nexus International enables businesses to acquire assets on more favorable terms compared to traditional bank overdrafts. It involves converting internal and external accounts receivable into assets shortly after their receipt. Insured accounts receivable come with a predetermined disposal date and are readily convertible to assets, providing liquidity and flexibility for businesses.

**BANK GUARANTEE**

A bank guarantee is a sought-after service among businesses, especially importers, exporters, and contractors whose partners require assurance of payment. It's a written commitment from a financial institution, promising to pay a specified amount if the customer fails to fulfill an obligation.

Without a bank guarantee (BG), many businesses may hesitate to engage in transactions. Becoming an approved client of Nexus International grants you exclusive access to our expertise in negotiations and financial transactions. We tailor guarantees to protect your interests, allowing you to conduct business confidently and independently, free from unnecessary risks.

Our trade finance products and services are designed to facilitate the business of our clients. Many approved clients have successfully raised significant funds through our practices, supporting their business expansion, import, and export activities.

The most commonly used types of guarantees include:

* Payment guarantee
* Tender guarantee
* Advance payment guarantee
* Performance bond

**STANDBY LETTER OF CREDIT**

A standby letter of credit (SBLC), essential for import-export dealings, is a commitment made by a financial institution to a beneficiary (such as a supplier, exporter, or trader). This commitment ensures payment on behalf of the client if they fail to fulfill their contractual obligations and the beneficiary submits a written demand for payment.

To obtain an SBLC, specific obligations and conditions must be met, typically provided by a reputable financial institution like Nexus International. With our extensive experience in facilitating business deals, we perform thorough underwriting processes to verify the financial credibility of parties seeking an SBLC.

Through the SBLC, Nexus International guarantees that even in scenarios like business cessation, insolvency, or inability to pay, the obligations and conditions of the deal will be honored, providing assurance to all parties involved.

**DOCUMENTARY LETTER OF CREDIT (LC)**

Letters of credit have played a crucial role in the finance sector since their introduction, offering a dependable alternative to the uncertainty surrounding a buyer's financial stability by relying on established finance firms like Nexus International. We frequently act on behalf of our clients by taking on specific responsibilities to ensure payment under predetermined conditions, a process commonly referred to as a letter of credit or a documentary letter of credit.

For companies involved in global trade, having a dependable partner for trade finance is crucial. Nexus International stands out in this capacity, providing competitive rates, excellent infrastructure, and a strong commitment to customer satisfaction. Our aim is to establish ourselves as industry leaders.

Different types of letters of credit, such as documentary or irrevocable letters of credit, are available to suit various business needs. No matter what your business requires, you can trust Nexus International to deliver optimal trade finance solutions. We don't just consider you a client; we see you as a valued business partner, and we take pride in our partnership with you.

**PROOF OF FUNDS (POF)**

A Proof of Funds (POF), also referred to as a POF, is essential for verifying that an investor indeed possesses the required capital for a specific investment. This verification is particularly crucial for large projects, ensuring that only those capable of actualizing such ventures submit offers.

The purpose of a POF is twofold: firstly, to ascertain the availability of financial resources for a transaction, and secondly, to verify the legality of these funds. It prevents situations where an offer is submitted without the actual means to execute the project, thereby ensuring that only capable investors participate.

While a POF typically involves a bank statement, Nexus International offers a dedicated POF product to our clientele as a financial facilitator. A covering letter from Nexus International serves as confirmation that the investor possesses the necessary resources and capital, ensuring the legality of the funds and mitigating any potential legal issues associated with their use.

**WARRANTY**

A warranty, also known as an aval, involves a financial institution assuming a risk towards a third party, as agreed upon in writing. An aval is an additional commitment by a financial institution to make a payment to the beneficiary and to fulfill the payment obligation on behalf of its client if specific contractually agreed-upon events occur.

By providing an aval, Nexus International grants the customer a creditworthiness advantage, as it signifies trust from the financial institution. This arrangement also allows the customer to avoid capital commitments and gain liquidity advantages.

The most common types of sureties offered by Nexus International include:

* Performance warranty
* Service warranty
* Advance payment warranty
* Rental payment warranty

**INVESTMENT PORTFOLIO**

COMING SOON !

**TRADE FINANCE FEES**

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**SWIFT**

With SWIFT, Nexus International connects our business to multiple banks through a secure, bank-agnostic channel. This streamlines and automates our business flows by using global standardized ISO and proprietary format (MT) messages. We can communicate with banking partners while retaining control of the user identity registration process.

These messages cover various financial instruments like transfers, notices of standby letter of credit openings, and bank guarantees. Nexus International uses SWIFT MT700, MT710, and MT760 for advising financial instruments and maintains RMA correspondent relations with banks worldwide.