

Date: 22/01/2026

To,  
HDFC BANK LIMITED -

CC: XFLOW PAYMENTS, INC.  
Subject: NOC for Foreign Inward Remittance received by JPMorgan Chase Bank N.A. India branches (JPMCB India) favoring your customer via Vostro route - CHASN52026012110434957

Dear Sir/Madam,

We have processed the following foreign remittance inward remittance in capacity of Vostro correspondent bank of the overseas remitting bank and we have remitted the INR equivalent through local clearing. As per the RBI Ref No.**FED.Co.FMD. 4393/02.03.107/2012-13 dated 29th Aug 2012& FEDAI Circular SPL-58/FIRC/2012 dated 31st August 2012** we confirm that this remittance represent debit to Non Resident Rupee Vostro Account. Accordingly, we have not issued the Foreign Inward remittance certificate or payment credit advice at our end. Please also note that as per **FEDAI Circular letter No. 16/2016 dated 17th October, 2016**:Beneficiary AD bank of the foreign inward remittance payment should do the reporting of such transactions on RBI EDPMS Site. We are enclosing herewith the Foreign Inward remittance details handled by us.

Transaction Reference No	GMG65C3HMWH5
Related Reference No	1768918191UM9QG0
UTR No	CHASN52026012110434957
Currency and Amount	INR 653043.21
Value Date (DD/MM/YYYY)	21/01/2026
Remitter Name and Address (Ultimate Debtor)	DxO Labs SAS 3 Rue Nationale Boulogne-Billancourt 92100 FR
Debtor Name and Address	00000000862816813 XFLOW PAYMENTS, INC. 3524 SILVERSIDE RD STE 35B WILMINGTON DE 19810-4929 US
Remitter Bank (Debtor Agent)	CHASUS33XXX
Beneficiary Account No (Ultimate Creditor)	50100178051162
Beneficiary Name and Address (Ultimate Creditor)	NIMMA ABHINAV REDDY IN
Beneficiary Bank IFSC (Creditor Agent)	HDFC0001634
Purpose of Remittance	P0802
Details of payment	Send From DxO Labs SAS FR CS:US REF:1768918191UM9QG0;GR AMT:EUR 6144.00;FEE:EUR 24.58;FX:EUR=106.71652 INR;Mulya

We request you to kindly ensure compliance with all foreign exchange laws, rules, regulations, directions etc. issued from time to time by RBI, FEDAI or any other regulatory authority as applicable and do the required due diligence at your end. Also please ensure timely submission of all regulatory reporting, if any apart from FETERS reporting for the above transaction to the appropriate regulator/authorities. This letter is merely an intimation of the above transaction to enable your bank to attend the necessary regulatory obligations and should not be treated as a Foreign Inward Remittance Certificate.

This is a computer generated letter and does not require authorized signature