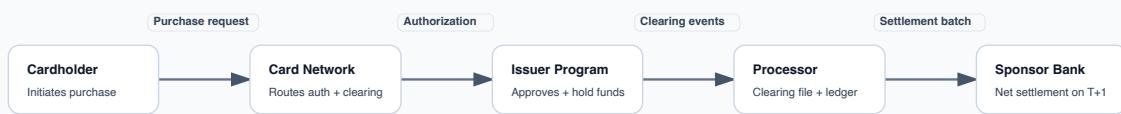


FinFlow - Flow of Funds Diagram Examples (Auto-fit)

1) Card Program Authorization to Settlement (T+1)

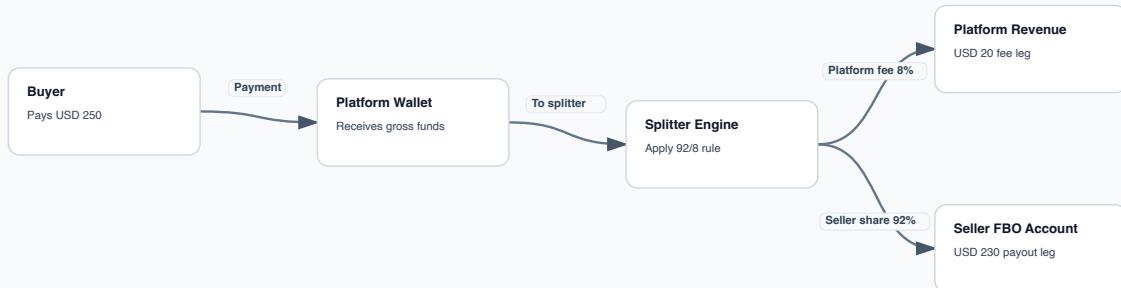
Example 1: Card Program Authorization to Settlement (T+1)



Controls
KYC/KYB before issuance - AML and velocity checks - Daily reconciliation between processor and sponsor bank reports

2) Marketplace Split Payout (Platform + Seller)

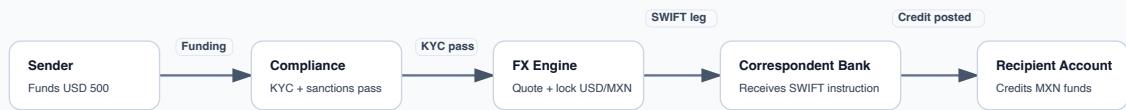
Example 2: Marketplace Split Payout (Platform + Seller)



Controls
Versioned split rules - Negative balance prevention - Idempotent payout retries - ACH cutoff handling

3) Cross-Border Remittance (USD to MXN)

Example 3: Cross-Border Remittance (USD to MXN)



Controls

Sanctions screening before FX lock - Quote expiry and slippage limits - End-to-end trace ID and webhook confirmation