

Company Profile

Ram Fintech s.r.o. · Draft for EMI licensing

Company Profile (Executive Summary)

Ram Fintech s.r.o. — An innovative payment gateway and strategic financial bridge connecting the markets of Israel and the European Union.

1. About Us

Ram Fintech s.r.o. is a licensed technology company based in Prague that operates as a modern payment service provider. We are currently finalizing the process of obtaining a license as an electronic money institution (EMI) under the strict supervision of the Czech National Bank (ČNB).

Our mission is to transform cross-border finance by combining advanced biometric identification, cloud security, and deep expertise in region-specific markets.

2. Our Vision and Mission

We have identified a critical inefficiency in the banking connection between Israel and the EU that is hindering business growth. Ram Fintech addresses this issue:

Mission: Remove administrative and technological barriers for businesses and individuals.

Vision: To become the first choice for secure, instant, and transparent transaction settlement within the eurozone and the Middle East.

3. Product Portfolio and Innovation

We offer a comprehensive ecosystem designed for the digital age:

Multi-currency accounts (vIBAN): Full-featured accounts in CZK, EUR, USD, and ILS with support for SEPA, SEPA Instant, and SWIFT payment schemes.

B2B API Integration: A robust interface for automating bulk payments and treasury management for corporate clients.

Payment cards: Virtual and physical cards with real-time limit checks in the mobile app.

Currency Exchange (FX): Real-time currency conversion with transparent rates and no hidden fees.

4. Safety and Compliance (Regulatory First)

Trust is our foundation. Our platform is built on three pillars of security:

Safeguarding: All client funds are held in segregated accounts at top-tier European banks, completely separate from the company's operating capital.

Digital Resilience (DORA): The infrastructure on AWS is fully compliant with the European Regulation on Digital Operational Resilience in the Financial Sector.

Liveness Check: We use state-of-the-art biometrics for identity verification, which virtually eliminates the risk of fraud and deepfake attacks.

5. Strategic location: Prague, Czech Republic

Choosing the Czech Republic as our European headquarters is a strategic decision:

Stability: The CNB is one of the most respected regulators in the CEE region.

Innovation: Prague is an emerging hub for cybersecurity and blockchain technology.

Partnership: The strong economic ties between the Czech Republic and Israel provide an ideal foundation for our corridor.

6. Transparency and Corporate Identity

Business ID: 245 21 876

Headquarters: Vojtěšská 211/6, Nové Město, 110 00 Prague 1, Czech Republic.

Capital: Equity of 12.5 million CZK, ensuring stability and compliance with regulatory requirements.

Ownership structure: Direct and transparent ownership (100% UBO: Assaf Shimon Edry).

Ram Fintech s.r.o. | www.ram-fintech.cz

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