DonorsBanking.com

Project

01

PROJECT

Euler Tech Ltd, https://eulertech.co.uk/, through its Swiss subsidiary, Euler Tech (Switzerland), is launching the Donors Banking project, which aims to create the first banking services portal for the third sector (charities, NGOs, foundations).

02

SHAREHOLDING

Euler Tech is well acquainted with this sector, as its majority shareholder, The Tithe Value Plc (https://www.thetithevalue.com/), counts a number of charitable organisations amongst its shareholders, representing a total of 40 per cent of its share capital.

03

PORTAL

Donorsbanking.com is a portal offering digital banking services designed specifically for the third sector and its donors – a niche sector with specific usage and service requirements, yet one that is highly significant in terms of end-users and transaction volume.

04

INNOVATION

In addition to traditional digital banking services, DonorsBanking will offer innovative services through specific proprietary products, thereby setting itself apart from any other non-specialised e-banking platform.

05

DEVELOPMENT

The project is being implemented in stages, both in terms of product launches and obtaining the necessary licences. The aim is to complete the entire development by the end of 2027, with the launch of the first product by December 2026.

Scheduled launch of proprietary products

A STEP-BY-STEP JOURNEY TOWARDS A BRIGHTER THIRD SECTOR

01

DECEMBER 2026

Donor Hub: a free app for associations and foundations that combines communication, networking and impulse giving, designed to offer associations and foundations a new and effective fundraising tool and to provide donors with a simplified way to donate (December 2026). Here an example for our signed customer Mission Bambini https://donorhubxmissionbambini.netlify.app/

02

FEBRUARY 2027

Donor Card: a virtual and physical payment card, with its own dedicated payment app, branded with the NGO's colours and logo to foster loyalty and a sense of community, which will be marketed and offered by the NGO to all its current and potential donors; by using the card, donors will contribute 0.5 per cent of the amount spent as a donation. The primary aim of this product is to offer NGOs a new, simple and effective way to receive donations, at no cost to end users. (February 2027)

03

APRIL 2027

Donor Crowd: (April 2027) is a crowdfunding platform for specific charitable projects, proposed by both private individuals and NGOs. It is not simply a matter of replicating one of the many platforms of this kind currently on the market, but of adding, in addition to the services offered by these platforms, what they currently lack – namely, proprietary products (Donors Hub and Donors Card) – as well as e-banking services to create an autonomous and optimised financial network.

04

END 2027

Donors Banking: (full implementation by the end of 2027). A fully-fledged digital bank for the benefit of NGOs and their donors. This authorised banking services platform will not only offer traditional e-banking services – such as card issuance, foreign exchange, bank accounts, IBANs, payment and money transfer services, cryptocurrencies and wallets – but will do so with the specific needs of the third sector in mind, whilst also providing services and benefits that are tailored to and highly sought after by this sector.

E-banking platform services

As regards the e-banking platform, services will be rolled out progressively and in the following order:

01

CARD ISSUING

Offer debit, prepaid or virtual cards under the 'Donors Card' scheme and under the brand of the Fundations and the NGO's name. An ideal tool for organisations wishing to enable their donors and staff to spend seamlessly worldwide, make donations and generate additional donation revenue. Provide each donor with a dedicated IBAN; utilise international payment networks; collect and disburse funds across Europe and the UK; securely segregate client funds (either segregated or pooled); and automate reconciliation and settlements.

02

IBAN / PAYMENT ACCOUNTS

Enable NGOs, donors and business partners to send and receive money via SEPA, SWIFT or local payment systems, thanks to a single account per user or a shared pooled account with individual references. Provide each donor with a dedicated IBAN. Utilise international payment systems; collect and disburse funds across Europe and the UK; securely segregate client funds (either segregated or pooled); and automate reconciliation and settlements.

03

FOREIGN EXCHANGE SERVICES

Use built-in FX infrastructure to exchange currencies at competitive rates. Perfect for companies with international customers, suppliers or treasury operations. Ideal for international NGOs with a significant need for high-quality FX services

04

OPEN BANKING SERVICES

Enable seamless connectivity with thousands of banks across Europe for Account Information Services (AIS) and Payment Initiation Services (PIS). Ideal for e-commerce businesses, Payment Service Providers (PSPs) and fintechs seeking to simplify account verification, wallet top-ups and person-to-person (P2P) payments directly from customers' bank accounts. Primarily for the EU region.

05

CRYPTO SERVICE

Access enterprise-grade wallets and custody solutions for cryptocurrencies, stablecoins or tokens. Allow users to deposit, hold or withdraw digital assets securely, in full compliance with KYT/AML regulations.

Technology used

We will opt for a mix of proprietary technology and white-label agreements with the most prestigious partners:

PROPRIETARY TECHNOLOGY

- Donor Hub
- Donor Crow

WHITE-LABEL TECHNOLOGY

- Donor Card
- Donors Banking

Licences and authorisations

We will also proceed in stages with regard to licences and authorisations:

01

START OF OPERATIONS AND FIRST 6–12 MONTHS

we will enter into licence and agency agreements with authorised counterparties holding an EML (Electronic Money Licence) so that our products, Donors Hub and Donors Card, can be offered to users resident in the EU.

02

OCTOBER 2026–MARCH 2027

We will apply directly, in the name of Euler Tech Switzerland, for the following licences:

- SRO (Self-Regulated Organisation) licence in Switzerland
- Fintech licence in Switzerland
- Payment Institution (PI) Licence in Italy
- CASP (Virtual Asset Service Provider) licence in a European country with MiCA authorisation

Licences and authorisations

OCTOBER 2026–MARCH 2027 — DETAILED LICENCES

01 **SRO (Self-Regulated Organisation) licence in Switzerland:**

The most common route for exchanges and brokers acting as financial intermediaries. Requires compliance with the Anti-Money Laundering Act (AMLA) through a FINMA-recognised SRO such as VQF

02 **Fintech licence in Switzerland:**

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03 **Payment Institution (PI) Licence in Italy:**

Authorisation to operate as a payment institution in Italy is granted by the Bank of Italy within 90 days of receiving a complete application. A Payment Institution (IP) manages cash flows and transactional instruments without, however, carrying out traditional banking activities (such as taking deposits from the public in the form of interest-bearing accounts). Specifically, it may offer: Payment account management: This allows the opening of accounts dedicated exclusively to the execution of payment transactions. Cash deposits and withdrawals: This allows cash to be deposited into or withdrawn from a payment account

04 **CASP (Virtual Asset Service Provider) licence in a European country with MiCA authorisation:**

This is a mandatory authorisation or registration required of companies offering exchange, transfer, custody or wallet services for cryptocurrencies; MiCA is a single authorisation regime for all European Union countries, which authorises exchanges, brokers, stablecoin issuers and crypto-asset custodians

BY JUNE 2027

By June 2027, a direct application will be made for an EML licence in a European country, including the relevant passporting arrangements:

EML LICENCE

that is, Electronic Money Institution. This licence authorises non-banking companies to carry out complex digital financial activities, including: issuing electronic money (e.g. balances in digital wallets, prepaid cards); payment services and current accounts with an IBAN; and processing transactions via global payment networks

Expected Figures

Currently, with the contracts and Letters of Intent (LOIs) signed with NGOs (mainly Italian and Spanish), our first two products – Donor Hub and Donor Card – will be presented by the NGOs themselves to their donors, reaching 1 million direct contacts through targeted emails and other forms of communication.

Naturally, the commercial effort will continue in tandem with the roll-out of the products, and so the current figure of 1 million potential contacts is expected to rise exponentially over time

Using a conservative conversion rate – although a better result can be expected, given the relationship of trust between donors and NGOs and the fact that the 1 million potential users will be reached directly and in a non-anonymous manner – we can estimate that by the end of 2027 we will have the following figures:

1 million direct contacts

01	DONOR HUB	200,000	app downloads
02	DONOR CARD	75,000	activated debit cards
03	DONOR CROWD	150,000	registered users
04	DONORS BANKING	20,000	direct accounts