

Regulatory Information

NEMOPAY GLOBAL CORP.

Last updated: 28 October 2026

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Regulatory Information

NEMOPAY GLOBAL CORP. Last updated: 28 October 2026

6.1 Company Information

Field	Detail
Legal name	NEMOPAY GLOBAL CORP.
Incorporation number	BC1558961
Jurisdiction of incorporation	British Columbia, Canada
Date of incorporation	30 September 2025
Registered office and business address	1100 W 73rd Ave, Vancouver, BC V6P 6G5, Canada
Operating name	NEMOPAY GLOBAL CORP.
Website	nemopay.io

6.2 FINTRAC Money Services Business Registration

NEMOPAY GLOBAL CORP. is registered as a Money Services Business with the Financial Transactions and Reports Analysis Centre of Canada (“FINTRAC”).

Field	Detail
FINTRAC MSB registration number	C100001197
Registered MSB activities	Foreign exchange dealing; money

Field	Detail
	transferring; dealing in virtual currencies
Also shown on the FINTRAC registry	Payment service provider
Regulator	Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)
Regulator website	www.fintrac-canafe.canada.ca

FINTRAC registration is a requirement under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act. It is not a licence, authorization or endorsement by FINTRAC of NEMOPAY's services or suitability. NEMOPAY's registration can be checked on FINTRAC's public MSB registry, available from www.fintrac-canafe.canada.ca.

6.3 Retail Payment Activities Act: Bank of Canada Registration

NEMOPAY GLOBAL CORP. is registered with the Bank of Canada as a payment service provider ("PSP") under the Retail Payment Activities Act ("RPAA").

Field	Detail
Registration status	Registered, effective 23 June 2026
Registered payment functions	(i) The initiation of an electronic funds transfer at the request of an end user; (ii) the authorization, transmission, reception or facilitation of an instruction in relation to an electronic funds transfer
Payment functions not registered	NEMOPAY is not registered for, and does not perform, the payment function under which a provider keeps funds on behalf of an end user until they are withdrawn or transferred
Agents and mandataries	None
Supervisor	Bank of Canada
Supervisor website	www.bankofcanada.ca

RPAA registration is not a banking licence, a deposit guarantee or an endorsement by the Bank of Canada. NEMOPAY's registration can be checked on the Bank of Canada's public registry of payment service providers at www.bankofcanada.ca.

6.4 Our Services and the Registrations That Apply

Service	Description	Canadian registration
Service 1: cross-border business payments	Payments sent on the client's instruction to the client's beneficiaries through NEMOPAY's banking partner, with currency conversion where needed.	FINTRAC MSB registration (money transferring; foreign exchange dealing); RPAA registration (electronic funds transfer functions)

Service	Description	Canadian registration
	Funds are paid out within two business days of receipt of cleared funds or returned to the bank account they came from	
Service 2: sale of USDT (TRC20)	Sale of USDT by NEMOPAY as principal from its own inventory, sent to the client's own verified wallet or to a beneficiary at a licensed virtual asset service provider. No custody and no buy-back	FINTRAC MSB registration (dealing in virtual currencies)

Services are provided to businesses, and individuals acting for business purposes, established or resident in Canada, excluding Quebec, or in the European Union or European Economic Area. Services are not offered to persons in the United Kingdom.

6.5 Compliance Framework

NEMOPAY's compliance framework for its regulated activities consists of the following. NEMOPAY does not onboard clients until its identity verification and screening providers are in place, and does not sell USDT until blockchain analytics covering TRON is in place:

An anti-money laundering and anti-terrorist financing compliance program under the PCMLTFA and its regulations, for which NEMOPAY's Head of Compliance and Money Laundering Reporting Officer is responsible, and which is reviewed for effectiveness at least every two years.

An RPAA Risk Management and Incident Response Framework.

Sanctions screening against Canadian, United Nations, European Union, United Kingdom and United States (OFAC) lists, and blockchain analytics screening of wallets on the TRON network.

Client identification, beneficial ownership and due diligence procedures.

Review of every payment and USDT sale before execution, and suspicious transaction reporting.

Travel rule procedures for electronic funds transfers and virtual currency transfers.

Regulatory reporting and record keeping procedures.

AML/CTF training for the Director and the Head of Compliance, completed before the first client is onboarded.

Third-party and outsourcing risk management, including due diligence on the banking partner, service providers and liquidity counterparties.

A privacy program under PIPEDA and the British Columbia Personal Information Protection Act.

6.6 What NEMOPAY Is Not

NEMOPAY is not a bank, deposit-taking institution or trust company and does not have a banking licence.

Payments made through NEMOPAY and the price paid for USDT are not deposits and are not insured by the Canada Deposit Insurance Corporation (“CDIC”) or any equivalent scheme.

NEMOPAY does not provide client accounts or stored-value products, and does not keep USDT or any other virtual currency for clients.

NEMOPAY is not a direct participant in any payment clearing or settlement system. Fiat payments are sent and received through NEMOPAY’s banking partner.

FINTRAC registration is not a FINTRAC licence, endorsement or guarantee of NEMOPAY’s financial condition or of the safety of any transaction.

NEMOPAY is not authorized in the European Union or the European Economic Area. It has no authorization, licence, registration or passport under EU financial services law, including the Payment Services Directive (PSD2), the Electronic Money Directive (EMD2), the Markets in Crypto-Assets Regulation (MiCA) or MiFID II, and is not a crypto-asset service provider authorized under MiCA. NEMOPAY’s Canadian registrations do not give it any EU or EEA authorization.

NEMOPAY is not authorized in the United Kingdom. It is not authorized or registered with the Financial Conduct Authority and does not offer services to persons in the United Kingdom.

6.7 Contact for Regulatory Enquiries

Field	Value
Regulatory and compliance enquiries	compliance@nemopay.io
General enquiries	support@nemopay.io
Address	NEMOPAY GLOBAL CORP., 1100 W 73rd Ave, Vancouver, BC V6P 6G5, Canada