

VALUNO GROUP AND MANDATO ANNOUNCE STRENGTHENED STRATEGIC PARTNERSHIP WITH ZODIA MARKETS

Valuno Group strengthens its partnership structure with Mandato, including Zodia Markets – advancing its position in a larger, exciting global business within the low-risk retail segment.

Valuno Group AB (Publ) (“Valuno”) today announces that it is strengthening its strategic partnership with Mandato Financial Services AG (“Mandato”), a licensed Swiss financial institution, to build and operate a large-scale trade finance platform using stablecoins as a payment method. Mandato, which has taken an equity stake in Valuno Group, will work together with the company to deliver solutions for export and import where stablecoins are used for off-ramp settlement in trade finance transactions. According to a report from Tether, the world leader in USD-pegged stablecoins, trade volumes amount to tens of billions of dollars annually and are growing rapidly.

As part of the partnership, stablecoin-to-fiat off-ramp services will be provided by Zodia Markets, which offers institutional infrastructure for on- and off-ramping between fiat currencies and stablecoins. This enables high-volume transactions with ensured regulatory compliance. Zodia Markets is owned by Standard Chartered PLC, a British multinational banking and financial services company headquartered in London, UK, through its innovation unit, SC Ventures.

Through this collaboration, Valuno and Mandato aim to create more efficient, transparent, and cross-border trade finance flows, enabling counterparties to execute large export and import transactions with settlement in stablecoins. By combining Zodia's infrastructure with Mandato's financial licence and capital commitment, Valuno is well-positioned to scale its stablecoin services for global corporate clients.

This transaction represents a significant maturity step for Valuno Group, moving from previously niche markets with high-risk volumes to substantially larger markets, with strong growth potential and low-risk volumes.

Technological Differentiation – Full Stack Platform

What makes the strategic partnership even more promising is that it leverages Valuno's proprietary products – the Corporate Wallet, Pay platform, combined with the integration of the acquired banking platform (formerly Intergiro) – which form the technical core enabling this business model. This provides:

- Wallet-first capabilities for corporates (policies, roles, multi-signature, automated FX /hedging)
- Checkout/on- & off-ramp and settlement in digital assets and fiat
- Banking capabilities (accounts/ledger, KYC/KYB, reporting) with a broad integration network

This combination reduces friction and time-to-value, allowing partners to scale quickly, securely, and with regulatory predictability.

Comments

Daniel Sonesson, CEO of Valuno Group:

"It is too early to indicate size or exact scope, but the prospects are very strong. By all accounts, Valuno is almost unchallenged as the natural technology partner to own and operate this business alongside our strategic partners. This confirms that our strategic choices since the pivot in April were correct – we are building infrastructure and knowledge that the market truly needs."

Michael Osterkamp, CEO of Mandato:

"We are excited to deepen our collaboration with Valuno. Mandato sees significant potential in combining our financial infrastructure with Valuno's technology driven approach to modern trade finance. Together we aim to bring a new level of efficiency and transparency to global trade flows, and we look forward to contributing to Valuno's continued growth and international expansion."

Roles and Parties

- Zodia Markets (service provider): Provides liquidity/trading services and related market functions in digital assets in compliance with applicable regulations and frameworks. (www.zodiamarkets.com)
- Mandato Financial Services AG ("Mandato"): Commercial counterparty in ongoing business discussions, based in Switzerland. Mandato is currently negotiating several exciting transactions through Valuno Group. (www.mandato.global)

Strategic Direction

Valuno continues to execute its strategy of being a technology and knowledge leader rather than taking full operational transaction risk. With wallet-first infrastructure and banking capabilities in the same stack, banks, EMIs, PSPs, and brands can white-label and go live faster, with lower risk and better capital efficiency. The ongoing retail discussions – focusing on low-risk transactions – align with the company's ambition to prioritise stable volumes, clear regulations, and scalable distribution.

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About Valuno Group AB (publ):

Valuno Group develops infrastructure for the digital economy. The company's platform unites Corporate Wallet, Pay, and Banking capabilities to enable fast, secure, and regulatory-compliant payment flows between digital assets and fiat – for banks, EMIs, PSPs, brands, and merchants.