



Expanded Structure of the Legal, Compliance, Risk Management, and AML Departments of Pay4B

1. Legal Department

Key Functions

The Legal Department at Pay4B Limited (hereinafter referred to as “Pay4B”) serves as the foundation of its compliance and legal integrity. It delivers comprehensive oversight across multiple jurisdictions, ensuring legal risk is proactively managed. This department ensures the company's resilience in the face of regulatory scrutiny and operational challenges, offering legal clarity and safeguarding intellectual property and commercial interests.

- Full legal support across all operational sectors
- Ensuring compliance with the UK, EU, Canadian, and international legal frameworks
- Lifecycle contract management and negotiation
- Intellectual property rights enforcement and strategy
- Litigation and dispute resolution oversight
- Corporate governance, ESG compliance, and ethical standards enforcement

Sub-Departments

- Head of Legal
- Corporate Law & M&A
- Financial & Regulatory Law
- Digital & Cybersecurity Law
- Contract & IP Management
- Licensing & Regulatory Affairs

2. Compliance Department

Key Functions

The Compliance Department ensures Pay4B adheres strictly to all regulatory and internal compliance requirements. It fosters a robust culture of ethics, transparency, and accountability, which strengthens trust with stakeholders and regulators.

- Monitoring and ensuring adherence to compliance policies and international standards (ISO certifications)
- Regular compliance audits and reporting
- Conducting internal investigations
- Managing conflicts of interest and compliance registers
- Updating compliance frameworks in response to regulatory developments

Sub-Departments

- Chief Compliance Officer (CCO)
- Internal Controls & Audit
- Policy & Governance
- Training & Awareness
- Whistleblower & Ethics Office

3. Enterprise Risk Management Department

Key Functions

This department manages Pay4B's risk landscape, applying a strategic approach to identify, assess, and mitigate risks. Its aim is to maintain organizational resilience and operational continuity under all circumstances.

- Development of the ERM framework
- Risk assessments and tolerance evaluations
- Business continuity planning (BCP)
- Cyber risk and IT security management
- Stress-testing and scenario analysis
- Third-party risk management

Sub-Departments

- Chief Risk Officer (CRO)
- Operational Risk Team
- Market & Financial Risk Team
- Cyber & IT Risk Team
- Business Continuity Planning Office

4. AML/CTF & KYC Department

Key Functions

The AML/CTF & KYC Department establishes a robust anti-financial crime program. Its dynamic risk-based strategies ensure that all customer and transaction verifications comply with international AML/CTF laws.

- AML/CTF program design and management
- KYC onboarding and Enhanced Due Diligence (EDD)
- Real-time transaction monitoring
- SAR and STR reporting
- System calibration and compliance testing

Sub-Departments

- MLRO (Money Laundering Reporting Officer)
- Onboarding & EDD
- Transaction Monitoring
- Investigations
- Training & Quality Control

This framework outlines a comprehensive governance and compliance infrastructure for Pay4B, ensuring adherence to global standards and reinforcing operational integrity across its legal, compliance, AML, and risk management divisions.