

ReadyCorp – Your Partner in Global Financial Licensing & Compliance

A Modern Solution for Fintech, Crypto, and Financial Licensing Services



www.readycorp.co

About ReadyCorp



ReadyCorp is a consultancy firm that assists VASPs, PSPs, EMIs, MSBs (to name a few), in the crypto & financial sectors with regulatory compliance. Its expert team has streamlined registrations for various crypto institutions across regions like LATAM, Europe, North America, & Asia Pacific.

ReadyCorp's services are tailored especially for non-residents, recognizing the unique challenges they may face when entering these foreign markets. Whether it's navigating legal requirements or understanding local business practices, our experienced team is here to provide guidance and support every step of the way. 100% remotely.

By partnering with ReadyCorp, businesses can avoid common pitfalls that often come with navigating unfamiliar regulatory frameworks. Instead, the focus can be on what matters most, expanding operations and seizing the opportunities presented by Argentina's growing crypto market.

Popular services provided include, but not limited to:

- VASP (Virtual Asset Service Provider) / Crypto License from LATAM, Europe, Asia, & South Africa
- CASP (Crypto Asset Service Provider) *MiCA compliance from Europe
- PSP (Payment Service Provider) License
- PI (Payment Institution) License
- EMI (Electronic Money Institution) License
- MSB (Money Service Business) License
- IFPE (Electronic Payment Fund Institution) License



ARGENTINA PSP CP

Gaming and Gambling Friendly

Benefits of Obtaining a PSP License in Argentina



As of mid April, 2025 the Argentina government has lifted the Foreign Exchange Restrictions on the US dollar. This will allow banks to offer crypto, and PSPs to offer crypto and USD services. In addition, a new campaign has set forth to allow undeclared dollars to enter the market tax free and with “no questions asked”, this is estimated to open up nearly \$270 Billion in new funds.

Securing a PSP license in Argentina provides financial service providers with legal clarity and operational legitimacy in a fast-evolving market. Licensed PSPs are recognized as regulated entities, which builds trust with consumers, financial institutions, and business partners. This recognition is particularly important for companies aiming to offer services such as digital payments, mobile wallets, merchant processing, and cross-border transaction solutions. The license ensures adherence to local anti-money laundering (AML) and counter-terrorism financing (CTF) frameworks, enhancing the company's reputation and security posture.

With rising demand for digital payments, PSPs in Argentina are uniquely positioned to fill the gap between traditional financial services and modern user expectations. The licensing framework allows providers to design and implement agile payment solutions that can support e-commerce, business-to-business (B2B) transactions, and real-time payment ecosystems. In doing so, licensed entities are not only meeting regulatory standards but are also empowering businesses and consumers to transact with greater speed, convenience, and reliability.

Another key advantage of holding a PSP license in Argentina is access to smoother integration with banks, card networks, and financial technology partners. With this regulatory backing, providers can strengthen their partnerships and expand their services across sectors. This enhances both the scalability and sustainability of their offerings, paving the way for innovation and long-term success in one of Latin America's most promising financial markets.

Introduction



PSP CP from Argentina Allows for:

- Opening and Managing Payment Accounts
- Processing Payments
- Issuing Payment Instruments
- Enabling Electronic Transfers
- Providing Payment Gateway Services
- IBAN issuing (CVU), send, receive and transfer.
- Local ARS, instant transfer & USD account.
- Prepaid & Debit cards issuing.
- Card acquiring, card processing.

What we can help you to achieve with your PSP:

- API Bank Account
- Processing ARCA Tax Benefits
- Core Banking
- Platform Operational Maintenance
- Biometric KYC
- Modules: Loan / Payment Services / Accounts Paid / Credit & Debit Card / Payment & Collections *QR

Project Overview



1. Collection of Preliminary Documents & Tax ID Number Approval (CDI)

Documents required:

- Preferred company name
- Passport copies from all shareholders and directors
- Utility bills from all shareholders and directors
- CVs of shareholders and directors

2. Registration & Licensing Process

Incorporation of the company:

- Draw up the company's articles of association
- Business model of the company
- Power of attorney: Representation Statement, Draft the power of attorney for the opening of the company and the opening of the company's bank account, Certify the power of attorney for the acts (without this certification we cannot open the account nor open the company)
- Deliver all the papers to the registry office and ask first for the name, after the name is confirmed we can open the company with the name that was accepted.
- Personalized AML/KYC Policy.

3. Issuance of Corporate Documentation

Federal Administration of Public Revenues (AFIP) intends to identify all the people that control a company, fund or other legal entity (mandatory).

4. Corporate Account Opening

- Analysis of the most suitable bank, comparison of the risk appetite of the bank in relation to the risk appetite of the Client based on previously prepared AML policies;
- Collection of necessary documents from the Client side to initiate the process (flow of funds, source of wealth, description of the purpose of opening an account, key partners, company website, utility bill, etc.)
- Guiding the Client's company through the entire process of opening an account.

Project Fee



Product: Registry of PSPCP License (Payment Service Provider with Payment Accounts).
Gaming and gambling friendly

Regulator: BCRA

Registration in the PSPCP registry at the BCRA (includes the formation of a corporate vehicle with two individual partners, nationals, or non-residents - with the process of delivering two CDIs included).

Our professional fees for these activities amount to:

SRL (Limited Liability Company): 29.900 EUR (We offer a flexible payment schedule upon request)

Minimum Share Capital: 6.000 EUR *companies have 2 years to place it, no need to front it.

SA (Public Limited Company): 34.900 EUR (We offer a flexible payment schedule upon request)

Minimum Share Capital: 30.000 EUR *companies have 2 years to place it, no need to front it.

Estimated Timeframe: 3 months

If opting to integrate the company with two non-resident individuals or a foreign company, the designation of a legal representative and legal address will be required.

**Minimum accounting services required by the company while it has no commercial transactions is included in the monthly fees. However, this will need to be reassessed once the company begins operations.

Stage 2



This stage is budgeted separately from the costs described in Page 7 (Project Fee). Professional fees for the development of the tasks detailed in stage 2 amount to 2.500 EUR per month.

This Stage 2 work plan will be developed in monthly phases, covering all necessary aspects for the implementation of legal services.

A. Regulatory Analysis:

A detailed review of applicable regulations will be conducted, including relevant regulatory changes, regulations, and interpretations that may impact the client's operations. UIF and BCRA regulations and any other relevant regulations will also be evaluated. Additionally, the following indicators will guide the regulatory analysis:

- **Industry:** Laws, decrees, and regulations governing the financial sector and digital financial services.
- **International Standards:** Relevant international regulations, such as the FATF/GAFI framework.
- **Organizational Structure:** Evaluation of the company's organizational structure to ensure alignment with regulatory requirements, establishing effective internal controls.

This comprehensive analysis will provide the necessary basis to implement a robust prevention program, ensure the client's legal compliance, and establish a safe and effective operation for their digital financial services.

Stage 2



B. Prevention Program:

Development and implementation of a comprehensive Anti-Money Laundering (AML) and Terrorism Financing Prevention program. This program will cover the following aspects:

- **Internal Policies:** Development of customized policies and procedures based on essential pillars:
- **Internal Structure and Processes:** Effective internal controls for managing and supervising operations, minimizing risks, and ensuring regulatory compliance.
- **Client Relations:** Know Your Customer (KYC) and Customer Due Diligence (CDD) policies for identifying, verifying, and continuously monitoring client activities.
- **Third-Party Relations:** Know Your Business (KYB) and Know Your Transaction (KYT) policies, enabling verification of associated companies and businesses and analysis of their transactions.
- **Documentation:** Preparation of the necessary documentation to support policies, procedures, and internal controls:
- **Operational Manuals:** Describing the organizational structure, roles and responsibilities, internal processes for KYC, KYB, and KYT, and emergency protocols. Development of company and client matrices.
- **Records and Reports:** Maintenance of records of all operations, generation of regulatory reports for the UIF, and risk analysis for internal and external reports.
- **Audits:** Regular internal audits to evaluate the effectiveness of policies and procedures, with review and improvement as necessary.

Stage 2



C. Supervision and Review:

Establishment of continuous review mechanisms to evaluate the progress of the prevention program and make adjustments as necessary:

- **Monitoring:** Real-time supervision of financial operations, allowing early detection of suspicious activities and the generation of automatic ROS Alerts.
- **Periodic Evaluations:** Regular internal audits to assess the company's compliance with Law 25.246 and applicable UIF resolutions.
- **Continuous Improvement:** Review of audit and evaluation results, implementing improvements in procedures and internal controls

D. Traceability, Monitoring, and Alerts System:

Implementation of a traceability and monitoring system for financial operations and ROS alerts:

- **Traceability:** Development of a system that records and monitors all transactions, allowing the identification of unusual or suspicious patterns.
- **ROS Alerts (Suspicious Operations Reports):** Configuration of automatic alerts to identify and report suspicious activities, and their timely transmission to the competent authorities.

This traceability and alerts program will provide a robust structure to prevent Money Laundering and Terrorism Financing, ensuring the company's regulatory compliance and the safe operation of its financial services.

Argentina Taxation



Corporate Income Tax (Impuesto a las Ganancias)

Rate:

- 25% for profits up to 5 million ARS;
- 30% for profits above this threshold.

Scope: Applies to all income generated by the company

Filing: Income tax returns are filed annually

Dividends received by individuals are taxed with an additional 7% rate on the amount of dividends distributed. This tax applies to the net dividends received after the company has already paid the Income Tax.

Value-Added Tax (VAT - Impuesto al Valor Agregado, IVA)

The standard VAT rate of 21% would typically apply to these service fees.

Rate: 21%

Scope: VAT applies to the provision of services

Filing: Monthly VAT returns are required.

The Growth Potential of Argentina



Argentina's financial landscape is undergoing a transformation driven by economic challenges and rapid digital adoption. With inflation prompting many citizens to seek alternative payment methods, digital payments have emerged as a reliable and increasingly preferred solution. This environment creates a significant opportunity for Payment Service Providers (PSPs) offering secure, efficient, and compliant payment platforms. The country's tech-savvy population and demand for innovative financial services make Argentina a strategic hub for forward-thinking PSPs.

Furthermore, Argentina offers fertile ground for fintech innovation. As businesses and consumers seek modern tools for managing transactions, PSPs play a central role in enhancing the accessibility and efficiency of payment infrastructure. With government interest in financial digitization and a population eager for reliable alternatives to traditional banking, the potential for growth in the PSP sector is substantial.

Conclusion



Our proposal delivers substantial added value to the client by offering services that extend well beyond the scope of traditional regulatory technical advice. This includes:

- **Specialized Expertise:** Our team brings years of hands-on experience in this niche sector and related fields. This rare specialization enables us to provide robust technical and regulatory support to your internal development teams, ensuring the project is built on solid foundations.
- **Comprehensive Compliance Assessment:** We engage actively during both the development and evaluation phases of digital platforms, ensuring full alignment with applicable regulatory frameworks. Our involvement allows us to propose tailored technical and legal solutions that support compliance from day one.
- **Documentation and Implementation Support:** We assist in drafting essential support materials such as terms and conditions, FAQs, and operational documentation—key tools that facilitate both user experience and regulatory readiness.

This holistic support ensures the company is equipped not only with strategic compliance insight but also with the operational tools necessary for a smooth, secure, and compliant launch.

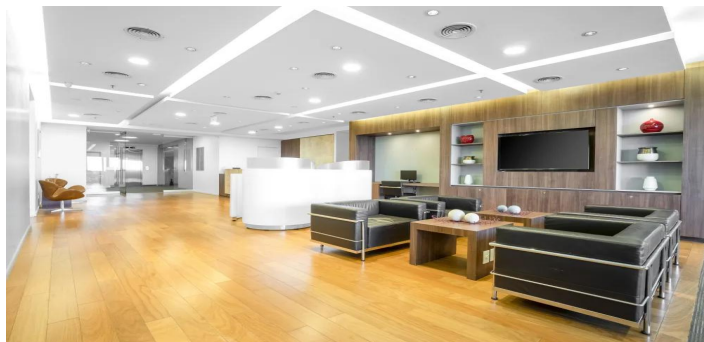
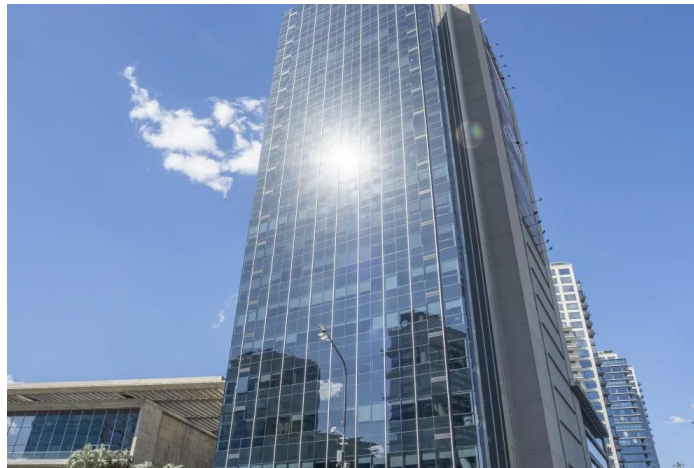
In short, our approach is comprehensive, practical, and results-driven. We are committed to delivering high-quality services that not only meet regulatory requirements but also create long-term value for your business.

Our Office in Argentina



Libertador Avenue 101
10th Floor, Vicente Lopez
Buenos Aires, B1638BEA

+ (54) 11 5192-5500



Our Office in Spain



Mapfre Tower, Planta 27
Carrer de la Marina, 16-18
Barcelona, 08005

+ (34) 936 288 180



Our Global Offices



Argentina:

Libertador Avenue 101
10th Floor, Vicente Lopez
Buenos Aires, B1638BEA

+ (54) 11 5192-5500
argentina@readycorp.co

El Salvador:

89 Avenida Norte y Calle El Mirador
Local 201 A
Edificio World Trade Center, Torre 1
San Salvador

+ (44) 20 7660 1462
elsalvador@readycorp.co

Brazil:

Avenida Paulista, 2064
14º Andar, Bela Vista
São Paulo, SP 01310-200

+ (44) 20 7660 1462
brazil@readycorp.co

Spain:

Mapfre Tower, Planta 27
Carrer de la Marina, 16-18
Barcelona, 08005

+ (34) 936 288 180
spain@readycorp.co

UK:

20 Wenlock Road, London
England, N1 7GU

+ (44) 20 7660 1462
operations@readycorp.co

Mexico:

Paseo de la Reforma 284 Piso 17
Ciudad de México 06600

+ (44) 20 7660 1462
mexico@readycorp.co

Trusted Partnerships, Proven Results



AURA
Legal



Guavapay



n.exchange



nebeus



telcoin



VirgoCX

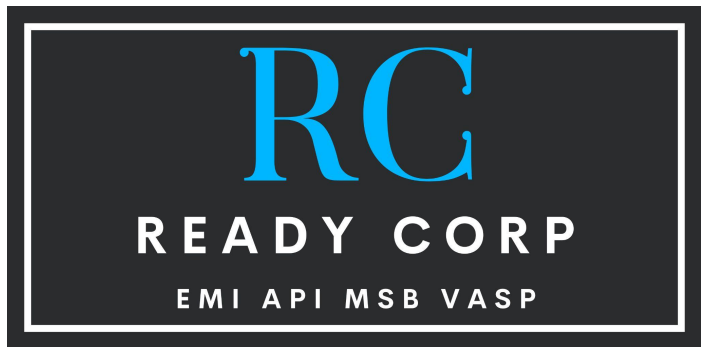


**Coper
Technologies**



Bitolo

Partner with ReadyCorp for Global Compliance Success



Ready Corp Ltd
Registration Number 15874528

Schedule a consultation or visit our website

www.readycorp.co

Telegram: @Ready_Corp

Email: operations@readycorp.co

UK: + (44) 20 7660 1462

Argentina: + (54) 11 5192-5500

Spain: + (34) 936 288 180

