

CYBRID

August 28, 2025

Cybrid, Inc.
Unit 673, 511 S. Orange Avenue
Newark, New Jersey 07103
USA

To Whom it May Concern,

RE: Cybrid Inc. (“Cybrid”) & Cross River Bank (“CRB”)

Partners of Cybrid can offer regulated MSB services and, more specifically, online money remittance capability through Cybrid. Cybrid is registered as a Money Services Business (“**MSB**”)/Money Transmitter with FinCEN.

1. **MSB Registration:** Cybrid's MSB registration numbers are as follows: 31000246961737 (U.S.) and M22090386 (Canada).
2. **Cybrid & CRB Relationship:** Cybrid is not a financial institution. Cybrid onboards businesses according to CRB's requirements. Cybrid uses CRB APIs to facilitate transactions which are conducted through CRB accounts.
3. **Compliance Assurances:** Cybrid maintains a full compliment of compliance staff including a CCO and CAMLO and corresponding staff. Cybrid has been granted their restricted dealer license to operate their regulated platform in Canada as well as an agreement with CRB to custody fiat funds and process transactions.
4. **Transaction Monitoring:** Pursuant to Cybrid's offering in the U.S. and Canada, Cybrid is required to complete KYC and Suitability assessments on each customer using the platform. Activity on the platform is monitored for suspicious transactions and limits pursuant to AML regulations.

We trust you will find this explanation satisfactory. Please feel free to contact us if you have any questions or wish to discuss.

Yours Truly,

Avinash Chidambaram

CEO