



XTRM FST Limits OVERVIEW

XTRM accounts have 4 distinct account identity levels:

Identity Level	Description
Pending	Account creation initiated
Basic	Basic payment and FX
Standard	Increased payments and FX
Advanced*	High volume payments and FX

These are displayed to account owners and can be accessed via the XTRM API.

* Levels can be adjusted at the 'Advanced level' on request depending on risk and business model

The limits in the following pages are as of 5/17/2020 and can be changed at the sole discretion of XTRM depending on changes in domestic and global compliance regulations and risk associated with any customer business model.

Personal Account Fund Limits
Wallet Funding



Level	Identity	Fund By Card		Fund By ACH Debit		Fund By Invoice (Wire/ACH)	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Phone Number	Transaction Limit:	N/A	Transaction Limit:	N/A	Transaction Limit:	N/A
		1 Day Velocity:	N/A	1 Day Velocity:	N/A	1 Day Velocity:	N/A
		1 Day Volume:	N/A	1 Day Volume:	N/A	1 Day Volume:	N/A
		7 Day Volume:	N/A	7 Day Volume:	N/A	7 Day Volume:	N/A
Standard Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth 1 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID.	Transaction Limit:	N/A	Transaction Limit:	N/A	Transaction Limit:	N/A
		1 Day Velocity:	N/A	1 Day Velocity:	N/A	1 Day Velocity:	N/A
		1 Day Volume:	N/A	1 Day Volume:	N/A	1 Day Volume:	N/A
		7 Day Volume:	N/A	7 Day Volume:	N/A	7 Day Volume:	N/A
Advanced Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth Tax Identification 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	N/A	Transaction Limit:	N/A	Transaction Limit:	N/A
		1 Day Velocity:	N/A	1 Day Velocity:	N/A	1 Day Velocity:	N/A
		1 Day Volume:	N/A	1 Day Volume:	N/A	1 Day Volume:	N/A
		7 Day Volume:	N/A	7 Day Volume:	N/A	7 Day Volume:	N/A

Personal Account Send Limits
Wallet to Wallet



Level	Identity	Send	
Pending Identity	Unique Customer ID	\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Phone Number	Transaction Limit: \$100.00	
		1 Day Velocity:	2
		1 Day Volume:	\$200.00
		7 Day Volume:	\$1,400.00
Standard Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth 1 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID.	Transaction Limit: \$250.00	
		1 Day Velocity:	5
		1 Day Volume:	\$1,250.00
		7 Day Volume:	\$5,000.00
Advanced Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth Tax Identification 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit: \$500.00	
		1 Day Velocity:	5
		1 Day Volume:	\$2,500.00
		7 Day Volume:	\$10,000.00

Personal Account Transfer Limits
 Wallet to External Financial Institution



Level	Identity	Transfer to Bank		Transfer to Virtual Visa		Transfer to Gift Card	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Phone Number	Transaction Limit:	\$250.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific
		1 Day Velocity:	2	1 Day Velocity:	1	1 Day Velocity:	2
		1 Day Volume:	\$500.00	1 Day Volume:	\$1,000.00	1 Day Volume:	\$1,000.00
		7 Day Volume:	\$2,000.00	7 Day Volume:	\$1,000.00	7 Day Volume:	\$1,000.00
Standard Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth 1 of 3 required: Linked and verified payment card	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific
		1 Day Velocity:	5	1 Day Velocity:	2	1 Day Velocity:	5
		1 Day Volume:	\$5,000.00	1 Day Volume:	\$2,000.00	1 Day Volume:	\$2,000.00
		7 Day Volume:	\$10,000.00	7 Day Volume:	\$2,000.00	7 Day Volume:	\$2,000.00
Advanced Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth Tax Identification Additional Requirements for Non-US persons 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$5,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific
		1 Day Velocity:	5	1 Day Velocity:	3	1 Day Velocity:	10
		1 Day Volume:	\$10,000.00	1 Day Volume:	\$3,000.00	1 Day Volume:	\$3,000.00
		7 Day Volume:	\$20,000.00	7 Day Volume:	\$3,000.00	7 Day Volume:	\$3,000.00

Company Send Direct to Individuals
Individual Beneficiary Limits



Level	Identity	XTRM Direct							
		Send to Bank		Send to Virtual Visa		Send to Gift Card		Send to Check	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD		\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Phone Number	Transaction Limit:	\$250.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	\$250.00
		1 Day Velocity:	2	1 Day Velocity:	1	1 Day Velocity:	2	1 Day Velocity:	2
		1 Day Volume:	\$500.00	1 Day Volume:	\$1,000.00	1 Day Volume:	\$1,000.00	1 Day Volume:	\$500.00
		7 Day Volume:	\$2,000.00	7 Day Volume:	\$1,000.00	7 Day Volume:	\$1,000.00	7 Day Volume:	\$2,000.00
Standard Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code 1 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	\$1,000.00
		1 Day Velocity:	5	1 Day Velocity:	2	1 Day Velocity:	5	1 Day Velocity:	5
		1 Day Volume:	\$5,000.00	1 Day Volume:	\$2,000.00	1 Day Volume:	\$2,000.00	1 Day Volume:	\$5,000.00
		7 Day Volume:	\$10,000.00	7 Day Volume:	\$2,000.00	7 Day Volume:	\$2,000.00	7 Day Volume:	\$10,000.00
Advanced Identity	Mandatory: First Name Last Name Email Phone Number Address City State/Province Country Postal Code Date of Birth Tax Identification Additional Requirements for Non-US persons 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$5,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	\$5,000.00
		1 Day Velocity:	5	1 Day Velocity:	3	1 Day Velocity:	10	1 Day Velocity:	5
		1 Day Volume:	\$10,000.00	1 Day Volume:	\$3,000.00	1 Day Volume:	\$3,000.00	1 Day Volume:	\$10,000.00
		7 Day Volume:	\$20,000.00	7 Day Volume:	\$3,000.00	7 Day Volume:	\$3,000.00	7 Day Volume:	\$20,000.00

Company Account Fund Limits

Wallet Funding



Level	Identity	Fund By Card		Fund By ACH Debit		Fund By Invoice (Wire/ACH)	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD	
Advanced Identity (Advanced Profile)	First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$10,000.00	Transaction Limit:	\$250,000.00	Transaction Limit:	None
		1 Day Velocity:	5	1 Day Velocity:	5	1 Day Velocity:	5
		1 Day Volume:	\$10,000.00	1 Day Volume:	\$250,000.00	1 Day Volume:	None
		7 Day Volume:	\$20,000.00	7 Day Volume:	\$500,000.00	7 Day Volume:	None

Company Account Send to Wallet Limits 
XTRM Choice

Level	Identity	Send to Wallet	
Pending Identity	Unique Customer ID	\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Mobile Phone Number	Transaction Limit:	\$1,000.00
		1 Day Velocity:	10
		1 Day Volume:	\$10,000.00
		7 Day Volume:	\$50,000.00
Standard Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 1 of 3 required: Linked and verified payment card Linked and verified bank account	Transaction Limit:	\$5,000.00
		1 Day Velocity:	25
		1 Day Volume:	\$125,000.00
		7 Day Volume:	\$250,000.00
Advanced Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	None
		1 Day Velocity:	200
		1 Day Volume:	None
		7 Day Volume:	None

Company Send Direct to Companies

Company Beneficiary Limits



Level	Identity	XTRM Direct							
		Send to Bank		Send to Virtual Visa		Send to Gift Card		Send to Check	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD		\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Mobile Phone Number	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	\$1,000.00
		1 Day Velocity:	5	1 Day Velocity:	5	1 Day Velocity:	5	1 Day Velocity:	5
		1 Day Volume:	\$5,000.00	1 Day Volume:	\$5,000.00	1 Day Volume:	\$5,000.00	1 Day Volume:	\$5,000.00
		7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00
Standard Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 1 of 3 required: Linked and verified payment card Linked and verified bank account	Transaction Limit:	\$2,500.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	\$2,500.00
		1 Day Velocity:	15	1 Day Velocity:	15	1 Day Velocity:	15	1 Day Velocity:	15
		1 Day Volume:	\$37,500.00	1 Day Volume:	\$15,000.00	1 Day Volume:	\$15,000.00	1 Day Volume:	\$37,500.00
		7 Day Volume:	\$150,000.00	7 Day Volume:	\$25,000.00	7 Day Volume:	\$25,000.00	7 Day Volume:	\$150,000.00
Advanced Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$10,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	Card Specific	Transaction Limit:	None
		1 Day Velocity:	50	1 Day Velocity:	50	1 Day Velocity:	50	1 Day Velocity:	50
		1 Day Volume:	\$250,000.00	1 Day Volume:	None	1 Day Volume:	None	1 Day Volume:	None
		7 Day Volume:	\$1,000,000.00	7 Day Volume:	None	7 Day Volume:	None	7 Day Volume:	None

Company Account Transfer Limits
Wallet to External Financial Institution



Level	Identity	Transfer Options							
		Transfer to Bank		Transfer to Virtual Visa		Transfer to Gift Card		Transfer to Check	
Pending Identity	Unique Customer ID	\$0 USD		\$0 USD		\$0 USD		\$0 USD	
Basic Identity	Mandatory: First Name Last Name Email Mobile Phone Number	Transaction Limit:	\$5,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00
		1 Day Velocity:	2	1 Day Velocity:	2	1 Day Velocity:	2	1 Day Velocity:	5
		1 Day Volume:	\$10,000.00	1 Day Volume:	\$2,000.00	1 Day Volume:	\$2,000.00	1 Day Volume:	\$5,000.00
		7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00	7 Day Volume:	\$10,000.00
Standard Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 1 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$25,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	\$2,500.00
		1 Day Velocity:	2	1 Day Velocity:	5	1 Day Velocity:	5	1 Day Velocity:	5
		1 Day Volume:	\$50,000.00	1 Day Volume:	\$5,000.00	1 Day Volume:	\$5,000.00	1 Day Volume:	\$12,500.00
		7 Day Volume:	\$100,000.00	7 Day Volume:	\$25,000.00	7 Day Volume:	\$25,000.00	7 Day Volume:	\$50,000.00
Advanced Identity	Mandatory: First Name Last Name Email Mobile Phone Number Company Name Company Telephone Number Company Website Company Address City State/Province Country Postal Code 2 of 3 required: Linked and verified payment card Linked and verified bank account Copy of government issued photo ID	Transaction Limit:	\$250,000.00	Transaction Limit:	\$1,000.00	Transaction Limit:	\$10,000.00	Transaction Limit:	\$10,000.00
		1 Day Velocity:	2	1 Day Velocity:	10	1 Day Velocity:	10	1 Day Velocity:	10
		1 Day Volume:	\$500,000.00	1 Day Volume:	\$10,000.00	1 Day Volume:	\$10,000.00	1 Day Volume:	\$100,000.00
		7 Day Volume:	\$1,000,000.00	7 Day Volume:	\$500,000.00	7 Day Volume:	\$500,000.00	7 Day Volume:	\$500,000.00