



News and Views

Issued by: KS-TF AG ("KSTF")/ November 2025

Expanding Horizons: Establishing Our Development Hub

Welcome to the newest chapter of our ongoing News & Views series introducing the KSTF proprietary software suite and its evolving ecosystem. In this edition, we shift our lens from product innovation to the foundational infrastructure that powers it.

We are pleased to announce the launch of **Top Code S.L.U. ("TC")**, a wholly owned **KSTF subsidiary**. This milestone marks a significant step in **internalizing our software development** capabilities and strengthening our technological foundation. By establishing a dedicated development hub, we are laying the foundation for next-generation technologies that will set new benchmarks in receivables and payables servicing, credit and compliance management.

TC brings together a team of highly skilled developers with extensive experience in Artificial Intelligence (AI), FinTech and the KSTF software suite. The team's expertise is instrumental in accelerating KSTF's capacity for sustained innovation and upholding the highest standards of delivery excellence. As part of this strategic expansion, KSTF has also integrated a proprietary AI orchestration framework that streamlines the deployment, governance, and scalable integration of intelligent agents across language and visual recognition domains within diverse operational environments.

By centralising our development capabilities in-house, KSTF reduces dependency on external providers and expands our agility in aligning technology initiatives directly with business priorities. This integrated structure also shortens development cycles and ensures complete ownership of product quality and performance. For our clients, this means **faster delivery** of customised tools and features, **reinforced reliability**, and **heightened security** through tighter control of intellectual property. Over the long term, this approach will act as a catalyst for the continued evolution of our proprietary software suite, ensuring that each advancement remains tightly aligned with KSTF's strategic vision and uncompromising standards.

In our next newsletter, we will shift focus to **Trade Programs Servicing (TPS)**, KSTF's platform for receivables and payables program processing. Stay tuned!

Kendall Stevens, President & CEO of KS-TF AG

After having built reputable and sustainable trade financing operations which became market leading, KS-TF AG, Switzerland based, was created as a consulting company. Today it consists of a team of professionals with expertise in the design and development of software, covering receivables/payables processing, credit and compliance. KS-TF AG software is licensed to specific clients in the relevant sector and can be customized.

KS-TF AG

Hinterbergstrasse 18, 6312 Steinhausen, Switzerland
info@kstf.ch | +41 41 399 18 80