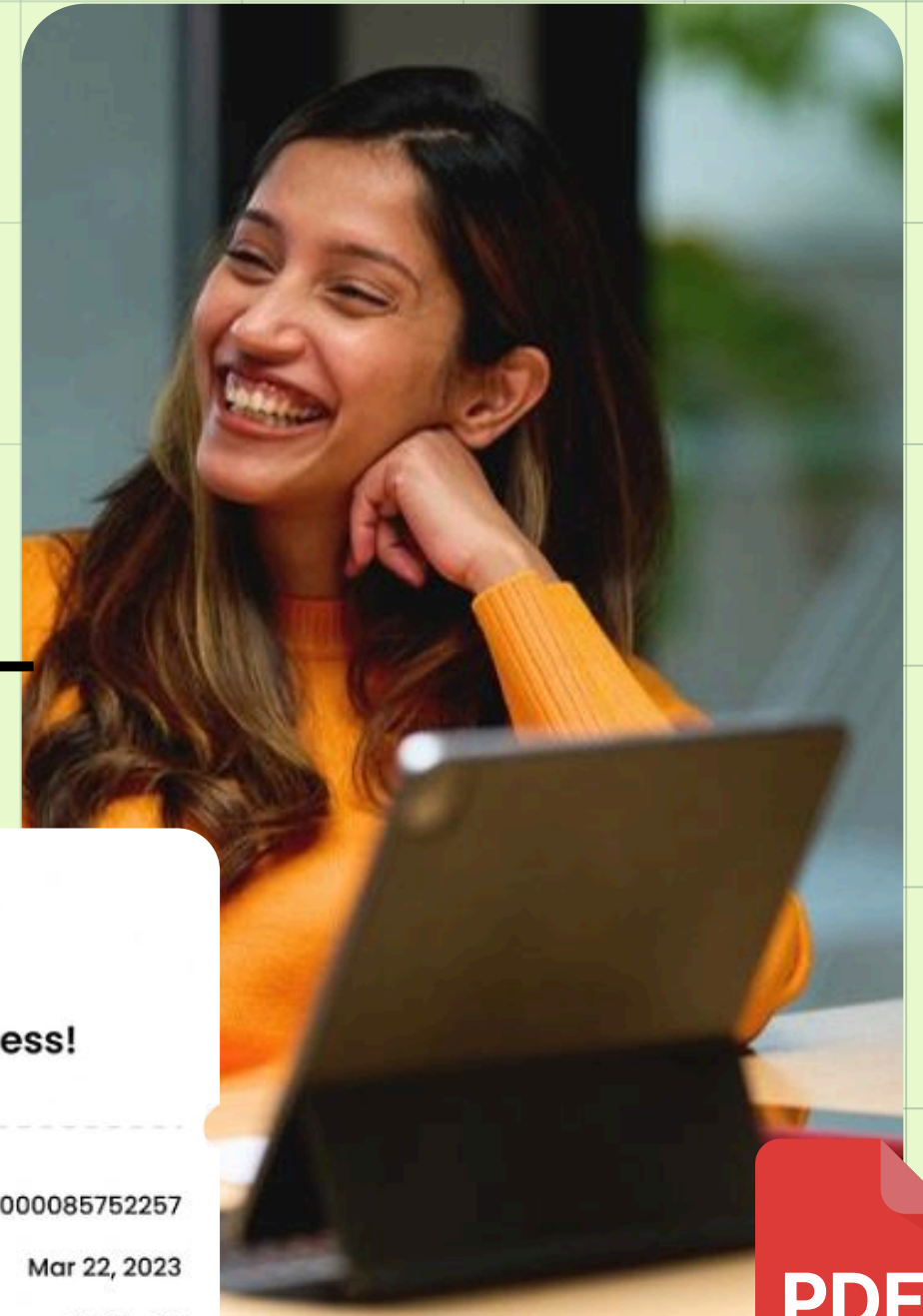


KURV

Brand Guidelines

Version 3.0

September 2026



Payment Success!

References Number	000085752257
Date	Mar 22, 2023
Time	07:80 AM
Payment Method	Credit Card

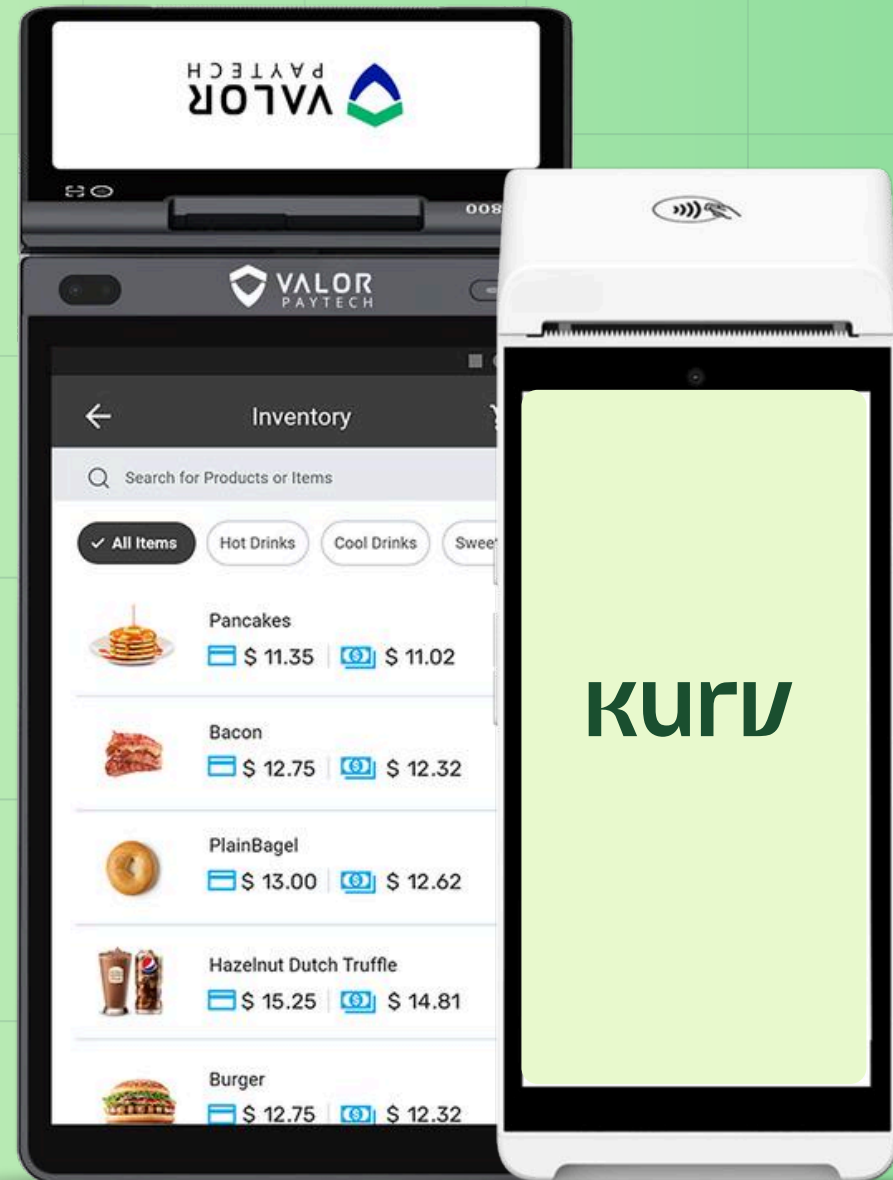
PDF

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Brand Platform

- Vision & mission
- Brand narrative
- Brand values
- Brand voice



Brand platform

Vision & mission

Vision (what we hope to achieve)

To keep payments simple in a complex world.

Vision (what we hope to achieve)

We're building an ecosystem of payment solutions that are driven by advances in technology — but remain focused on connecting people.

Brand platform

Kurv
narrative

The Kurv story in a nutshell

Running a business is complicated, especially when information is overwhelming and change happens fast. At Kurv, we believe in removing complexity, not adding to it. We simplify payments so our customers have the freedom to grow.

No matter the industry, business is about connection. We're here to ensure that payments don't get in the way by delivering straightforward solutions that evolve alongside our customers and their goals.

We support our customers as new technologies emerge and systems advance so that they can accept payments whenever and wherever their business takes them.

We want our customers to be able to get on with the business of running a business. No hang-ups. No hurdles. No headaches. Just the freedom that comes with efficient, transparent payment processing and a partner they can rely on.

Brand platform

Brand values

Transparency

We don't just talk about trust; we earn it by building lasting relationships on clear, honest communication.

Dependability

We act with consistency, clarity, and care, delivering excellence to every customer.

Responsiveness

We've built a people-first approach into our business. As our customers' needs change over time, our people respond with expertise, knowledge, and experience.

Problem-solving

Every business has different needs. We delight in creating exactly the right solution, based on the latest technology, to solve each of our customers' unique problems.

Efficiency

We keep payments streamlined, simple, and efficient.

Brand platform

Brand voice

Personable professional

We value relationships and personal connections, but we also offer experience and expertise. The way we communicate reflects that. We don't overwhelm or alienate our readers with jargon, but we don't undermine our credentials with informal language. We're aiming for the equivalent of business casual.

Transparent leader

Transparency is a core part of our brand, so we don't hide behind language. No obfuscations, no smokescreens, no fluff. Our voice is clear, direct, and brief because clarity builds trust.

Enthusiastic explorer

There's always room for genuine enthusiasm when it comes to new solutions, great technology, a problem solved, or a customer success story. If we demonstrate authentic excitement about what we do, then our customers will too.

Confident counsel

We know what we're doing, and we've been doing it for a longtime. So, while we don't cross the line into arrogance, we have earned the right to present ourselves with confidence, especially as it inspires confidence in our customers.

Brand Messaging

AVERY DAVIS STUDIO

BILLED TO:
Matt Zhang
123 Anywhere St., Any City
123-456-7890

INVOICE

TASK	RATE	HOURS
Content Plan	\$40/hr	1
Copy Writing	\$50/hr	2
SEO	\$60/hr	3

Total
Package Discount (10%)

TOTAL DUE

Thank you



Brand messaging

Its purpose

Your messaging platform is the foundation for how you communicate with your audiences. It gives you clear, reusable language that outlines who you are as a brand, what makes you different, what your goals are, and how you'll go about achieving those goals. Having a clear understanding of who you are as a brand and how you describe yourself is essential to compelling storytelling.

Similar to your brand platform, which outlines your vision and mission at a high level, your extended brand messaging is designed to help you create a memorable and cohesive impression in everything you do and say.

It helps to ensure that all communications reflect what makes you special, resonates with stakeholders, and enables you to stand out. It should be used to inform every touchpoint – web copy, brand collateral, as well as the language used by employees.

To be successful, brand messaging must:

- Be easy to digest, clear, and concise
- Remain simple and memorable
- Hit on your core differentiators
- Be quickly presentable to, and applicable for,
- key stakeholders

Brand messaging

Umbrella messaging

Kurv is a trusted provider of payment solutions to businesses of all kinds. We simplify payments so that our customers have the freedom to grow.

Our ecosystem of payment solutions enables us to meet the unique needs of each of our customers. We're driven by advances in technology but remain focused on connection.

Our business is built on a simple idea: better payments means better business. This is why we're focused on removing complexity and building solutions that are streamlined, reliable, and efficient. Offline or online, we provide merchants with technology they can depend on and a reliable support system of payment professionals.

We offer technology our customers want to use — without the burden of unnecessary functionality or needless costs. Our commitment to transparency means every customer gets exactly what they need and can get on with running their business.

A people-first approach is at the heart of Kurv. We prioritize personal, long-term relationships and a problem-solving mindset. As our customers' needs evolve, we respond with knowledgeable experience, keeping their tool set up to date and their business fit for the future.

Brand messaging

Proof points

Kurv delivers flexible solutions tailored to every business.

Our customers get the technology suite they want, the functionality they need, and the service and support they expect. We take care of the rest with straightforward onboarding, quick decision-making, and rapid connectivity.

Kurv is built to be relied on, with support available 24/7/365.

We don't let our customers down after the 9-to-5 or force them to speak to a bot. We provide personal, knowledgeable service every time and pride ourselves on solving problems, not creating them.

Kurv is committed to and excited about offering & developing payment technology that customers need.

We embrace innovation — from real-time payments to intuitive dashboards — and we're ready for what's next in AI, security, monitoring, and beyond.

Kurv values direct relationships with our customers & our agents.

As a wholesale processor, we cut out the middleman. Due diligence = handled. Deployment = done. This way, we better serve our customers, control our costs, and respond to needs quickly.

Kurv works with multiple sponsor banks to give our customers peace of mind.

Because we have access to a wider variety of credit policies, we get merchants approved faster and with better terms, regardless of their risk profile.

Kurv is reliable because of our business structure & stability

We have a long history in the payments space. We are funded by private equity, and our knowledgeable executive board and notable leadership team are focused on long-term success and sustainability.

Brand messaging

Tailored to merchants

Kurv is your trusted payments partner, ally, and support system. With Kurv, you can accept payments, enable security and functionality add-ons, and manage operations within your merchant dashboard. Getting approved is quick — no downtime or worries.

Regardless of your business or sector, Kurv has the solutions to suit you.

Our always up-to-date systems and strong track record of finding our customers the right processing at the right price sets us apart. You choose what you need, and we provide the support, technology, and connectivity to make it happen quickly.

We've streamlined the payments environment by building an ecosystem of payment tools. Instead of managing multiple relationships with service providers, processors, gateways, and fraud prevention, you get one login, one bill, and one call to make when you need support.

It's all part of our commitment to building reliable, long-term relationships. With our always-there, always-available approach, you can always be confident that your business is in good hands.

Brand messaging

Tailored to agents

Kurv is a wholesale ISO trusted by merchants and partners of all kinds. We have deep roots in the payments space and a long history of success with our agent network. Built for growth, backed by experience.

As an established provider funded by private equity with a mature governance structure, we are committed to long-term relationships with our agents. Dedicated to transparency, we focus on solving your pain points.

With expedited approvals, custom agreements, sundown support, and timely, accurate payouts, Kurv ensures a perfect fit.

What's more, Kurv is committed to the future. We offer robust technologies, develop targeted solutions, provide varied pricing models, and take the pain out of deployment. It's scalable, manageable, and built to last.

We do what we can because of our relationships with multiple sponsor banks. A range of risk appetites and preferred verticals means we always find the right home for your merchants.

Brand Assets

- Brand name usage
- Logo
- Color
- Graphics
- Typography
- Imagery



Brand assets

Brand name
usage

Always write the brand name as Kurv.

Use title case with a capital K followed by lowercase letters. This spelling should remain consistent across all brand communications, including headlines, body copy, buttons, legal text, social media, presentations, and partner materials.



Do

Careers at Kurv

At Kurv, we're more than a fintech company; we're a community of passionate individuals committed to making a difference.



Don't do

Careers at KURV

At KURV, we're more than a fintech company; we're a community of passionate individuals committed to making a difference.

Brand assets

Logo

Our logo wordmark is clean and simple. Created around humanistic characters, it balances intrigue through crafted curves and unification through unicast letters.

It is both approachable in its organic nature, yet strong and assertive in the bold characters.

To ensure legibility, there are two versions, Dark and Light green. You should use the version that provides the best visibility from the background.

The Kurv logo should always be given room to breathe. You should use the diagram to show the expected minimum safe space required.

Dark green version



Logo save zone



Light green version



Brand assets

Logo variations

In some rare occasions, you may need to use a black or white version of our logo. These should only be used when it is specifically required.

You should always aim to use one of our master color versions for your communications.

Black version

The image shows the word "KURV" in a bold, black, sans-serif typeface. The letters are closely spaced, and the 'V' has a distinctive slanted top. The logo is centered within a white rectangular box that has a thin grey border.

White version

The image shows the word "KURV" in a bold, white, sans-serif typeface. The letters are closely spaced, and the 'V' has a distinctive slanted top. The logo is centered within a solid black rectangular box.

Brand assets

Logo lockup

Other Kurv lockups can cater to secondary audiences, addressing the question: Who is this for? Examples include:

- Agent
- Petro
- Institution
- etc.

Ensure that the audience name (Agent) is **60% of the height of the Kurv logo**.

Always obtain prior approval before using this logo in any context.

Horizontal light version



Stacked light version



Inter Medium
AGENT
uppercase

Horizontal dark version



Stacked dark version



Brand assets

Logo lockup with tagline

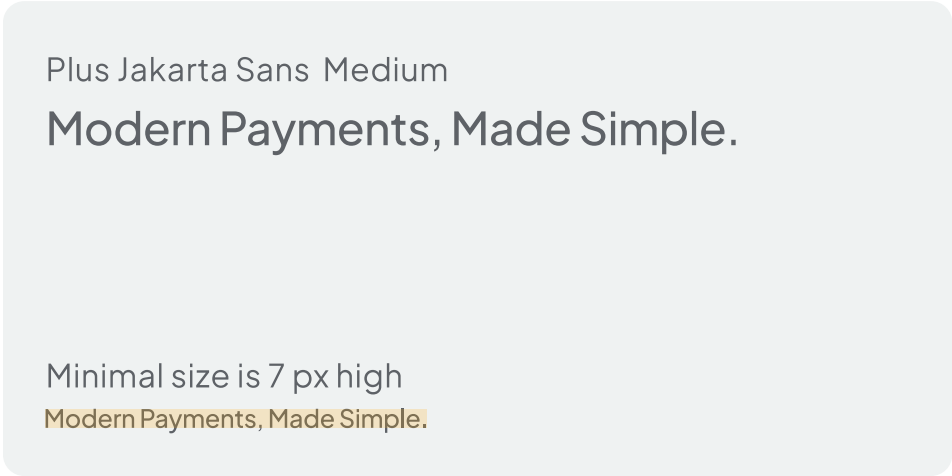
The official Kurv logo lockup with tagline combines the brand mark with our core message:

Modern Payments, Made Simple.

Use title case, include the comma after Payments, and end with a period. **Do not rewrite, shorten, or reformat the tagline.**

This lockup should be used when the brand needs to communicate both recognition and positioning in one clear visual unit.

Horizontal light version



Dark green version



Light green version



Black version



White version



Brand assets

Logo dont's

Our logos are available across different file formats for you to use in communications. You should never look to create the logo yourself.

Here are some of the things you should not do with the Kurv logo:

- 1. Place the logo in another color
- 2. Place the logo in italics
- 3. Insert an image into the logo
- 4. Apply a drop shadow to the logo
- 5. Outline the logo
- 6. Recreate the logo in another font
- 7. Use the logo to create a pattern
- 8. Place the logo on a visually busy background
- 9. Apply a stylised effect to the logo
- 10. Apply a gradient to the logo

1

✗



2

✗



3

✗



4

✗



5

✗



6

✗



7

✗



8

✗



9

✗



10

✗



Brand assets

Color Palette

The Kurv brand colors embrace the values of the business.

Our primary palette of greens are our core brand colors. They provide a sense of being grounded and trusted by our customers.

Our secondary palette of greens provides a bright and energetic reflection of the innovative mindset at Kurv.

The Font and CTA palette allows for clear and legible copy while offering a punchy yet warm orange for CTAs to stand out across communications, providing contrast.

The accent palette supports our green tones. These colors should only be used when absolutely necessary and should never be more dominant than our primary or secondary colors.

Primary

#1B4F30

R27 G79 B48

C66 M0 Y39 K69

PMS 357 C

#E8F9CE

R232 G249 B206

C7 M0 Y17 K2

PMS 6190 C

Secondary

#22A276

R34 G162 B118

C79 M0 Y27 K36

PMS 2242 C

#A1F79C

R161 G247 B156

C35 M0 Y37 K3

PMS 2267 C

#B2F752

R178 G247 B82

C28 M0 Y67 K3

PMS 374 C

Fonts & CTAs

#333138

R51 G49 B56

C9 M13 Y0 K78

PMS 8603 C

#5F6368

R95 G99 B104

C9 M5 Y0 K59

PMS 431 C

#EF9000

R239G144 B0

C0 M40 Y100 K6

PMS 144 C

Accent

#EFF2F2

R239 G242 B242

C1 M0 Y0 K5

PMS 9062 C

#D2E7E5

R210 G231 B229

C9 M0 Y1 K9

PMS 9521 C

#D8FFE1

R216 G255 B225

C15 M0 Y12 K0

PMS 9520 C

#B8FCDD

R184 G252 B221

C27 M0 Y12 K1

PMS 9524 C

#F8EFE1

R248 G239 B225

C0 M4 Y9 K3

PMS P 7-1 C

#F6E5BC

R246 G229 B188

C0 M7 Y24 K4

PMS 9160 C

Brand assets

Color Gradients

Light and dark gradients can be created using the Freeform gradient tool in Adobe Illustrator.

These can be used to create movement and tonal variation in the backgrounds of our communications.

Primary



#E8F9CE	#A1F79C	#C2F767	#1B4F30
---------	---------	---------	---------



#A1F79C	#22A276	#1B4F30
---------	---------	---------



#E8F9CE	#D5F7A1	#C5F4AD	#E8F9CE
---------	---------	---------	---------

Secondary



#EFF2F2	#D2E7E5	#EFF2F2
---------	---------	---------



#F8EFE1	#F6E5BC	#F8EFE1
---------	---------	---------

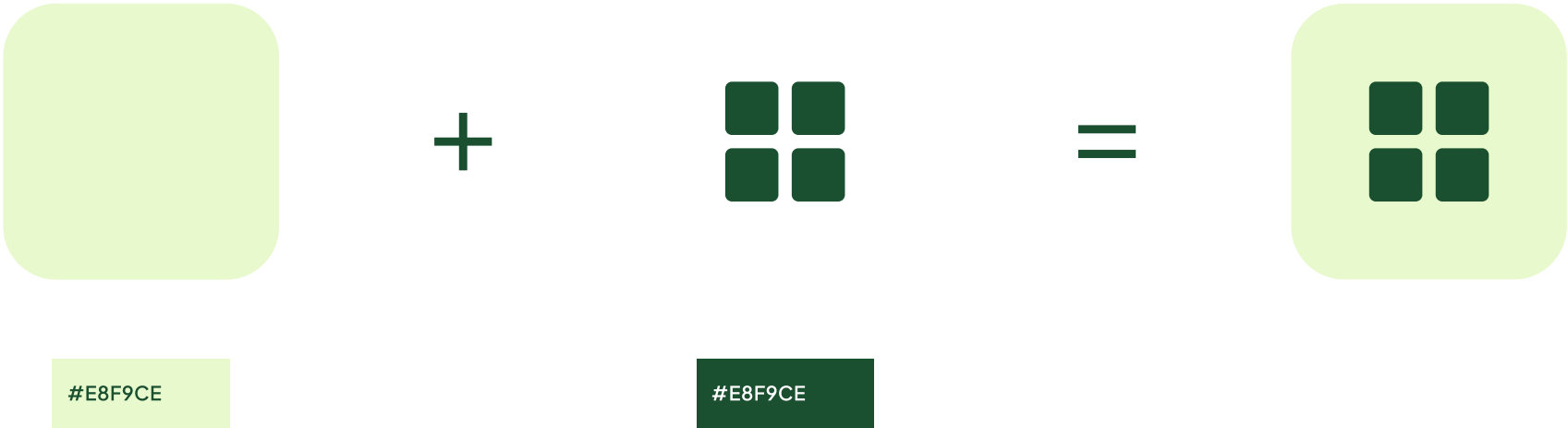


#D8FFE1	#B8FCDD	#D8FFE1
---------	---------	---------

Brand assets

Graphics Icons

Our primary colors form a light base and filled in solid graphic on top to create our icons. Leave a buffer of 60% around the icon.



Brand assets

Typography
Headlines

Our headline typeface, **Fraunces** **Light**, perfectly embodies the personable and trustworthy nature of the Kurv brand. This modern, serif typeface is full of character whilst feeling grounded and established. You should use Fraunces Light for any headlines in your communications, it can also be used for pull out facts, figures or quotes.

Fraunces Regular

abcdefghijklmno
pqrstuvwxyz

ABCDEFGHIJKLMNO
PQRSTUVWXYZ

1234567890 !@£\$%^&*()
i€#¢∞§¶•ao

Brand assets

Typography
Body Text

Plus Jakarta Sans is our body text typeface. It is a clean, functional and modern sans serif type that should be used for any long form body messaging. There are a range of weights that you can use to create visual hierarchy in your copy.

Plus Jakarta Sans Light

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSs
TtUuVvWwXxYyZz 1234567890 !@£\$%^&*()

Plus Jakarta Sans Regular

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSs
TtUuVvWwXxYyZz 1234567890 !@£\$%^&*()

Plus Jakarta Sans Medium

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSs
TtUuVvWwXxYyZz 1234567890 !@£\$%^&*()

Plus Jakarta Sans Semibold

AaBbCcDdEeFfGgHhIiJjKkLlMmNnOoPpQqRrSs
TtUuVvWwXxYyZz 1234567890 !@£\$%^&*()

Brand assets

Typography
Hierarchy

You can use the examples here to help format how text should be approached.

Use our dark primary green for headings on light backgrounds and white on dark backgrounds.

Measure contrast for accessibility (font against background at Webaim contrast checker) to ensure copy is legible for all readers.

Address Kurv in text as “Kurv” only and do not capitalize the text as “KURV”

.

Kurv Introduces an Ecosystem of Tech-Driven, People-First Solutions.

At Kurv, we know that running a business is complicated. That’s why we strive to make payments as seamless as possible.

Together, we’ve built an ecosystem of payment solutions that streamlines operations, boosts revenue, and opens the door to growth. While we stay at the forefront of fintech innovation, our vision remains centered on what matters most: the people.

“I enjoy how everyone I work with at Kurv is intellectually curious and takes pride in the work they do. People aren’t ok with keeping the status quo — they want to keep getting better.”

Jesse S.
VP, Strategic Partnership

Access

0%

Processing Rates

95%

See significant savings with a rate review of their current mobile credit card processing provider

Brand assets

Blog visual: thumbnail

To create blog visuals in a consistent Kurv style, use the approved skill. Think of each prompt as a ready-made instruction for generating images.

A “skill” is a one saved base prompt. You’ll reuse it and only add the scene detail (what’s happening in the image).

AI skill

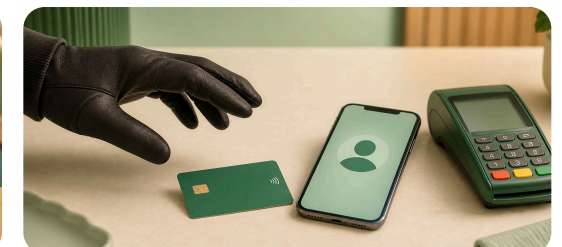
[kurv_blog_thumbnail]

Minimalist fintech article thumbnail, soft studio lighting, clean composition, main objects #22A276, pastel green and warm background, and optionally small details in #EF9000.

Photorealistic style, real-world environment, centred composition, soft depth of field, high detail, no clutter, calm and friendly mood, commercial photography style, fintech context: payment, card, smartphone, terminal.

No branding, no text, aspect ratio 21:8, 2k resolution.

Example



Brand assets

Blog visual:
infographic

To create blog visuals in a consistent Kurv style, use the approved skill. Think of each prompt as a ready-made instruction for generating images.

Attach an image as a style example.

A “skill” is a one saved base prompt. You’ll reuse it and only add the scene detail (what’s happening in the image).

AI skill

[kurv_blog_illustration]

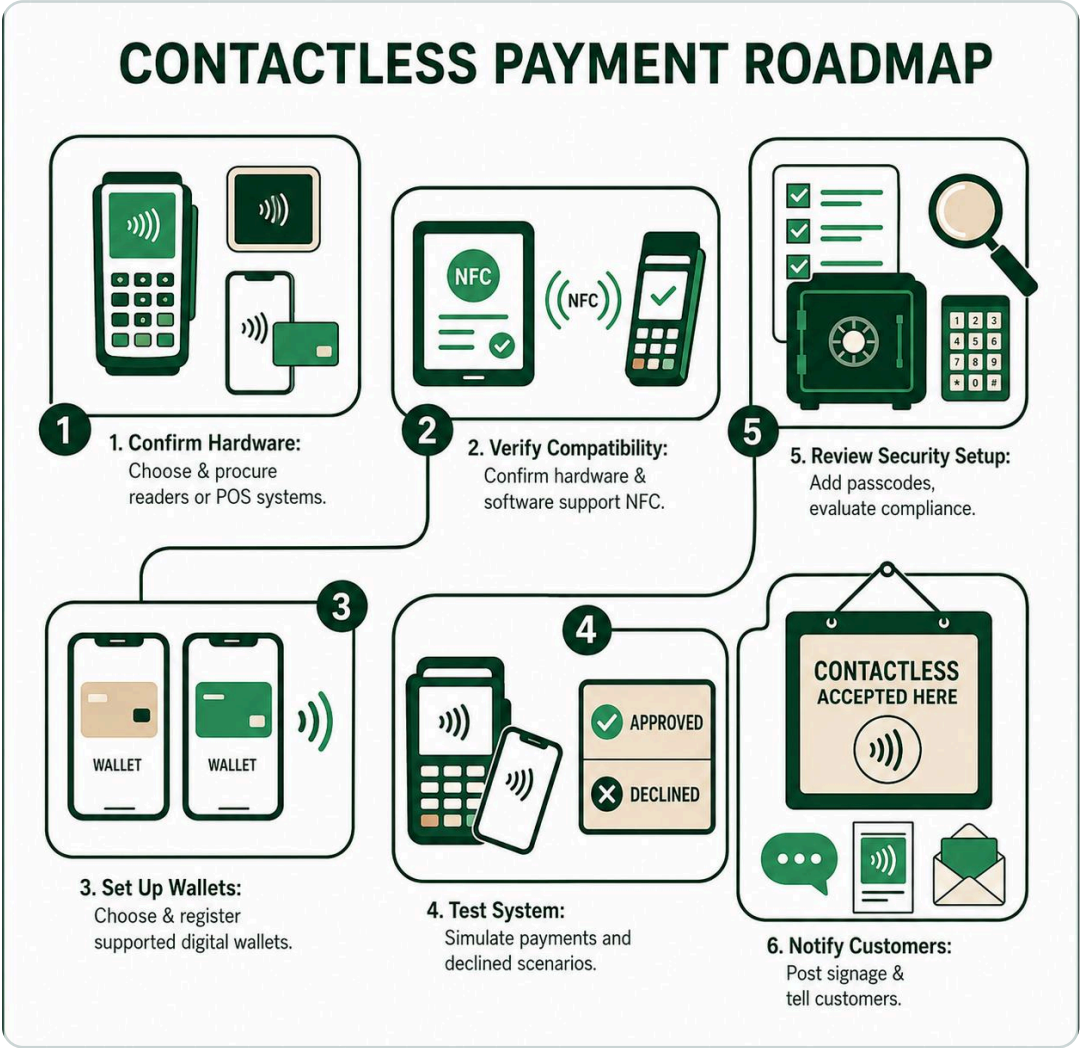
flat vector illustration, fintech theme, minimalist composition, don’t use human characters

Use only flat colors: #113520, #22A276, #E8D6BA, #FFFFFF. No gradients, no shadows, no textures, no halftones, no noise.

High contrast between elements, crisp edges

Optional short title text, font: Fustat, minimal typography

Example



Brand assets

Tier 1 Imagery

Our Tier 1 imagery style is based on warm and engaging lifestyle photography that reflects that variety of customers that Kurv partners with. The intention is to see them in their world without placing overt focus on payments.

This approach reinforces Kurv's personal approach to working with their customers and understanding their environments.

Kurv is to be positioned as a lifestyle brand with visual support for that coming through in photography.

This style should be used as the main imagery for any communications.



Brand assets

Tier 2 Imagery

Our Tier 2 imagery should be used to support our Tier 1 imagery.

The context of the photography is based more directly on modern payment methods.

The imagery uses warm tones to align with the brand's visual language. They also highlight technology as a focal point, utilizing depth of field to emphasize this focus.

As this is a supporting style of imagery, it shouldn't be the hero image used for communications.



KURV

Thanks for
using
these
guidelines.

