

Your Payments. Enabled.

Mission-critical payments, like fund distributions, margin calls, payroll, vendor settlements, and capital calls, are vital to asset management and other industries. These payments face challenges due to high stakes, time sensitivity, and regulatory requirements.

→ Secure and on time payments, with a push of a button.

After analyzing the situation with various customers, we have discovered that the challenges are significant, but manageable.

Businesses typically face a number of challenges with traditional bank payment solutions



Time sensitivity

Delays in executing payments can lead to severe consequences, such as missed investment opportunities, penalties for late payments, or damage to reputation.



Compliance

Mission-critical payments are subject to strict regulatory oversight, including antimoney laundering (AML), know-your-customer (KYC), and cross-border tax regulations.



Manual processes and errors

Reliance on manual processes for payment approvals and execution increases the risk of errors and delays.



Transparency and auditability

Ensuring liquidity for large payments is challenging, especially in volatile markets.

Lack of real-time visibility and audit trails complicates tracking payment status and meeting reporting needs.

Your Solution: With YAPEAL's mission-critical payments solution, we allow an instantaneous flow of funds. We talk seconds, not days!

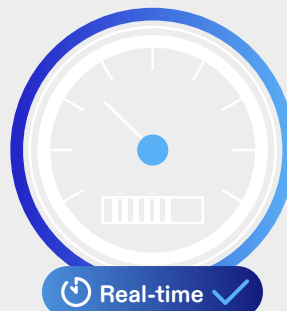
1 Self-sovereign account with customized IBAN number

- All legal entities with dedicated accounts on the YAPEAL platform.
- Instant payment from account to account.
- End-to-end automation from initiation to receiving.
- Accounts can store any kind of assets and provide a wide range of metadata like IBAN, V-IBAN, currency, digital tokens, ...



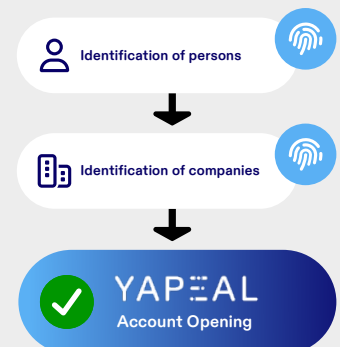
2 Real-time dashboard

- Administrators at all legal entities can trigger payment transactions seamlessly.
- Provide stakeholders with a transparent view of payment statuses, liquidity positions, and pending approvals.
- Pre-schedule, instantaneous flow of funds across multiple layers.



3 Digital Identification (KYC)

- Online identification of natural & juristic persons. FINMA compliant and 100% digital. Effortless.
- Features like biometric authentication, role-based access controls, and AI-powered fraud detection ensure secure payment execution.



4 Cost efficiency

- Reduced transaction fees, fewer intermediaries, and automated processes lower the overall cost of managing mission-critical payments.



Ready to accelerate your payments?

Open your YAPEAL business account today and experience maximum security, minimum effort and a solution tailored to mission-critical payments!



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