# Join our Partner Programme!

- Explore our revenue-sharing business model
- Open to partnering through white-label or introductory models
- Enhance your offerings by incorporating any of our services



advapay

### About Advapay

Advapay is a technology company providing the Digital Core Banking platform that delivers all essential functionalities, a back-to-front system and a set of tools to customise and bring new integrations.

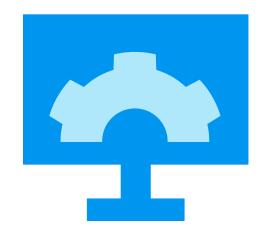
Besides the technical infrastructure, the company provides business advisory and fintech licensing services.





## We help companies to launch their fintech businesses from scratch

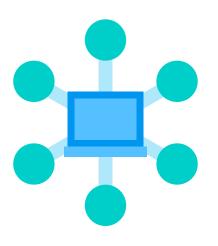
#### What we offer:



Core Banking Software with front-end and back-end



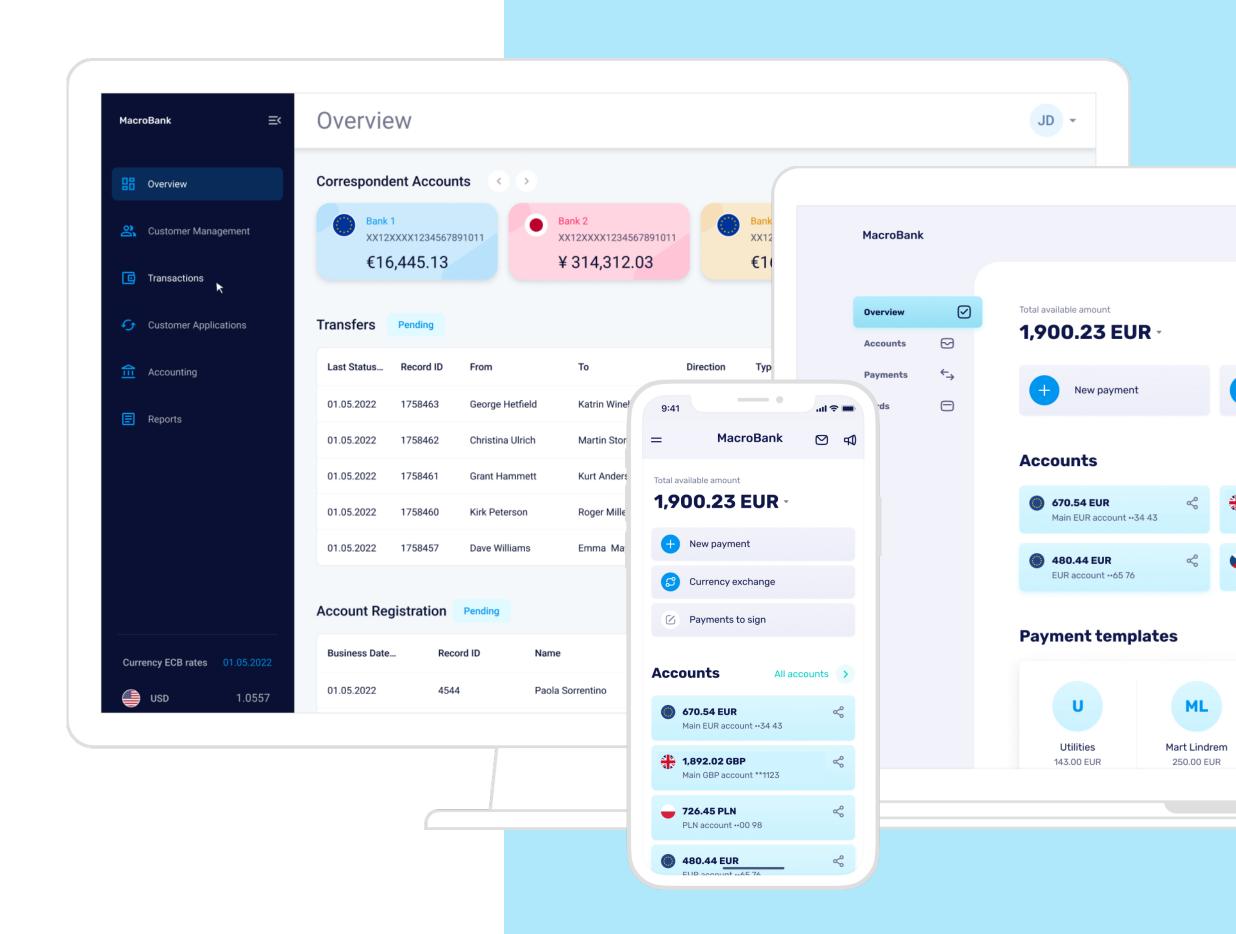
Fintech advisory and assistance in obtaining payment, e-money and MSB licences



Payment infrastructure development and BaaS solutions from trusted payment services providers

## Core Banking software Macrobank

- Diverse functionalities supported: client onboarding, opening accounts, payments, card issuing, managing clients, applications and transactions, financial accounting, and many more.
- Ready integrations with banks, payment services, FX providers, AML/KYC service providers, card issuers, and more.
- Highly functional back-office & white-label web and mobile banking aps.
- Flexible Deployment and payment options: SaaS, software license, software source codes.



## Fintech advisory and licencing

#### We help to run fintech businesses

- Jurisdiction selection and structuring advice (EEA-UK jurisdictions, Canada (MSB) and others)
- Preparation of all business, IT, and compliance documentation
- Communication with regulators
- Local team recruitment
- Provide regulatory-compliant software with comprehensive descriptions



## Fast way to start apayment business

### Canadian MSB license, including software and payment infrastructure

The best all-around jurisdiction for new fintechs. It is commonly used by companies with different risk profiles and business models (remittance, e-wallets, crypto).

#### Pros:

- Affordable, easy, and fast registration
- Covers a wide range of fiat and crypto payment services
- Friendly regulator, open to international businesses

#### What we offer:

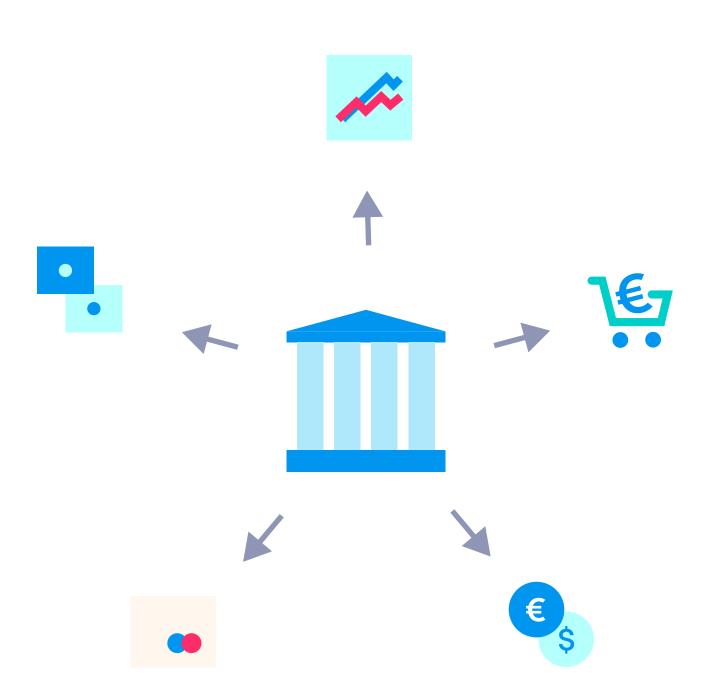
- Facilitating the opening of correspondent accounts in European and Canadian payment institutions.
- Providing compliance-as-a-service.
- With our team based in Canada, we maintain ongoing communication with regulatory bodies.
- Tailoring individual policies for each client



## Payment infrastructure development

### Facilitating Connections with Payment Service Providers

- Assistance in business and the payment infrastructure planning
- Advisory Support for Final Product Development
- 10+ BaaS-Partners Serving EEA/UK Region
- Expert Handling of Technical Integrations
- Solutions Available for Non-Licensed Companies
- Seamless Ready Integrations for Quick Connection



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### Advapay's advantages

- Fintech Project Kickstart: Experts in launching successful payment businesses, covering licensing, software, and payment infrastructure.
- Tailored Growth Support: Partnering closely to understand your unique digital bank or e-wallet, ensuring demand and supporting business growth.
- Holistic Infrastructure Assistance: Beyond software, we facilitate connections with diverse payment and banking services, aiding in developing your payment infrastructure.
- Flexible Solutions: Customized pricing and solution packages, allowing seamless transitions to meet evolving business needs.

#### Get in touch

7B, Narva maantee, Tallinn, Estonia, 10117





### advapay

#### Offices

- Tallinn, Estonia
- Madrid, Spain
- O Belgrade, Serbia
- Warsaw, Poland
- Toronto, Canada

#### Staff

50+

#### Launched

2015