

yaspa



Welcome to Yaspa



James Neville

CEO & Co-founder, Yaspa

“If you can remember how amazing it was when PayPal first appeared on the scene, then you may recognise a second wave of change happening now in the world of payments.

The change that’s happening is regulatory, technological and behavioural. And that’s why Yaspa exists. We make a real difference to the way consumers and businesses pay.

That’s not just because we enable cardless, account-to-account payments that cut out costly intermediaries, but also because we can give you the reassurance that you can know, and trust, who you’re dealing with.

It means a fast, safe and seamless payment experience for your customers, and clear, compliant-ready data for verification and reconciliation.

Whether you run a small online store, a multinational trading business, or something in between – Yaspa can transform your payment processing. We’d love to show you how.”

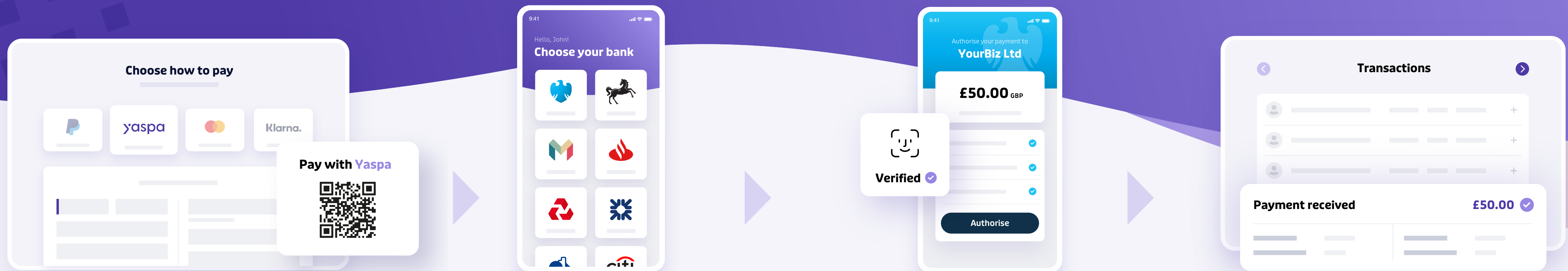


Yaspa enables account-to-account payments

Up to 36x faster than cards

“It’s the future... Slowly, but surely, we are starting to see A2A payments shifting to a more mainstream and applicable spectrum.”

The Paypers, 2022



Customer chooses 'instant cardless payment' option on your website or app

You can use a Yaspa-branded or white-labelled button, and tailor the language to your audience. We also offer multiple payment journeys (e.g. via link, QR code, email etc) so you can adapt the experience to suit your customer and brand.

Customer selects their preferred bank

All account and payment details are pushed through with no rekeying. Yaspa uses open banking standards to connect securely to all major and challenger banks in your region.

Customer's mobile bank app opens with all account and payment details prefilled.

They just authorise with touch or face ID, and press 'Pay'.
No mobile? Yaspa works just as well through online banking websites.

Funds are transferred account-to-account within seconds.

Full transaction and account details are visible on your dashboard for reconciliation. You can add tags and data for easy flagging or searching.

We can even hold funds for you in a receiving account.



Tackle your payment headaches



Cut the friction

Yaspa ensures anyone with online banking can pay directly from their account to your account through their mobile banking app – but **without the hassle of keying in codes or additional authentication.**

No cards. No codes. No downloads.

No typing. No waiting for text messages...

Smooth and simple **payments in seconds.**



Reduce fees

By cutting down intermediaries we're able to reduce the charges you pay to just **a fixed % on payments processed.**

This means a payment made through Yaspa can cost significantly less than one made with a debit or credit card.

And your **funds settle immediately** – much easier for cashflow and reconciliation.



Lessen fraud

Yaspa's payments are **totally cardless.** No cards means no card-based fraud.

And because it's the customer's bank that does the biometric authentication and payment approval, you can be confident **it's as secure as it can be.**

For payouts and refunds, we offer **full account verification**, so you know exactly where the funds are going.



Pick and mix the modules you want



Payments in

Making a purchase, depositing funds

You can use Yaspa as a standard payment journey, but also to request payments, generating unique payment links to quickly and securely collect payment from customers.

Our Pay-By-Link can be sent by any channel, from online chat to SMS, which is great for invoicing.



Corporate accounts

Your own account for holding funds

If you make payouts or refunds you'll need a corporate account with Yaspa from which to make the payments.

You can also use this as a receiving account to manage funds and ease reconciliation. Notifications mean you'll never miss a payment.

If you're an intermediary that manages multiple customers (for example a Payments Services Provider or marketplace) you can have a separate corporate account for each of your merchants.



Payments out

Processing refunds, withdrawing funds

With a Yaspa corporate account, you have a balance from which to make outgoing payments.

Payments are made direct to verified bank accounts, so you can be sure they're getting to the right recipient.



Account verification

Fully verified bank accounts

Verified bank accounts are particularly useful for reducing money laundering risk, to ensure you're accepting from - or sending funds to - the correct individuals.

Once a user has verified their account through Yaspa, they don't have to do so again, meaning their payment journey becomes even quicker.



Dashboard

Money management and automatic reconciliation

The Yaspa dashboard is fully configurable, allowing you to tag and track custom data fields attached to your payments.

You can set alerts and notifications, and use our secure API to connect Yaspa payment data with your existing systems.

You can use Yaspa's payment software as a standalone solution, integrate it within your existing systems, or access Yaspa through partners...

PAYMENTIQ

Praxis

WooCommerce

Magento



The Yaspa difference

End-to-end solution

Yaspa is an end-to-end payment platform; it's fully tested by us to optimise conversions, and ready to be used by your customers. This is in contrast to developer-focussed open banking API services, which depend on you to provide the end-customer experience.

You can also use our secure API to connect Yaspa payment data with your existing systems.

[See features](#)

Easy integration & configuration

Yaspa's payment software can be integrated in less than a day, with a few segments of code, or a little bit longer if you're tying it into your existing systems.

If you use shopping cart platforms such as Magento or WooCommerce, search your app directory for the Yaspa plug-in, and get us set up in minutes.

View our developer documentation:

[View documentation](#)

Great user experience

We offer complete customer journeys that have been tested and improved repeatedly, so we know they're quick and intuitive.

You can configure these easily to display the way you want them to, and customise the appearance of the elements your customers see.

[View journeys](#)

We've seen conversion rates grow from 35-70%. That's the Yaspa difference.



Whether you take or make payments, you can use Yaspa



Wonderful

Wonderful uses Yaspa to bring easy-to-use, low-cost bank payments to the thousands of charities like Cancer Research UK using the platform every day.

They like Yaspa so much, **they've chosen us as their exclusive payments partner**, enabling 100% of donations to be passed to their member charities.



Tabology

Tabology provide ePoS services to the hospitality industry.

Yaspa was launched with their pubs just after lockdown, and saw an initial uptake of over 50% of payment volume at launch, with **numbers increasing ever since**. We've even overtaken Stripe and PayPal!



OKTO.Wallet

OKTO.WALLET provides one of the leading eWallets for the iGaming, entertainment and leisure industries.

When they expanded into the UK, OKTO turned to Yaspa to provide digital frictionless payments for customers that are secure - with Know Your Customer (KYC) built in, instant and user-friendly. It's been such a success, they've made Yaspa **one of their main pay-in and payout providers in the UK**.



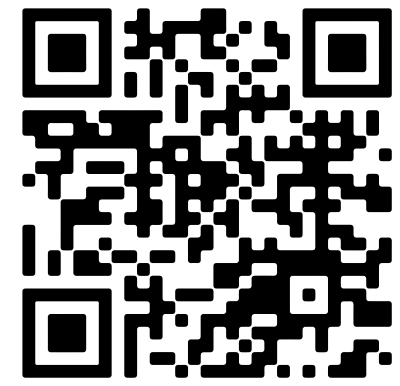
VCL Vintners

VCL Vintners sources and manages investment-grade whisky casks, an industry that yields profits over many years, making margins on an investor's initial purchase tight. When card transactions and bank transfers on high-value investment deposits proved costly, risky and slow, VCL Vintners used Yaspa to **reduce costs and stop fees eating into their bottom line** while offering customers peace-of-mind with secure, instant transactions.

“Our belief that A2A is the way forward is so strong that we no longer offer card networks at Wonderful.org. Not only are A2A payments simple, fast and secure, they allow us to reach tens of thousands more charities and raise millions more for the causes we all care about.”

Kieron James, Wonderful.org

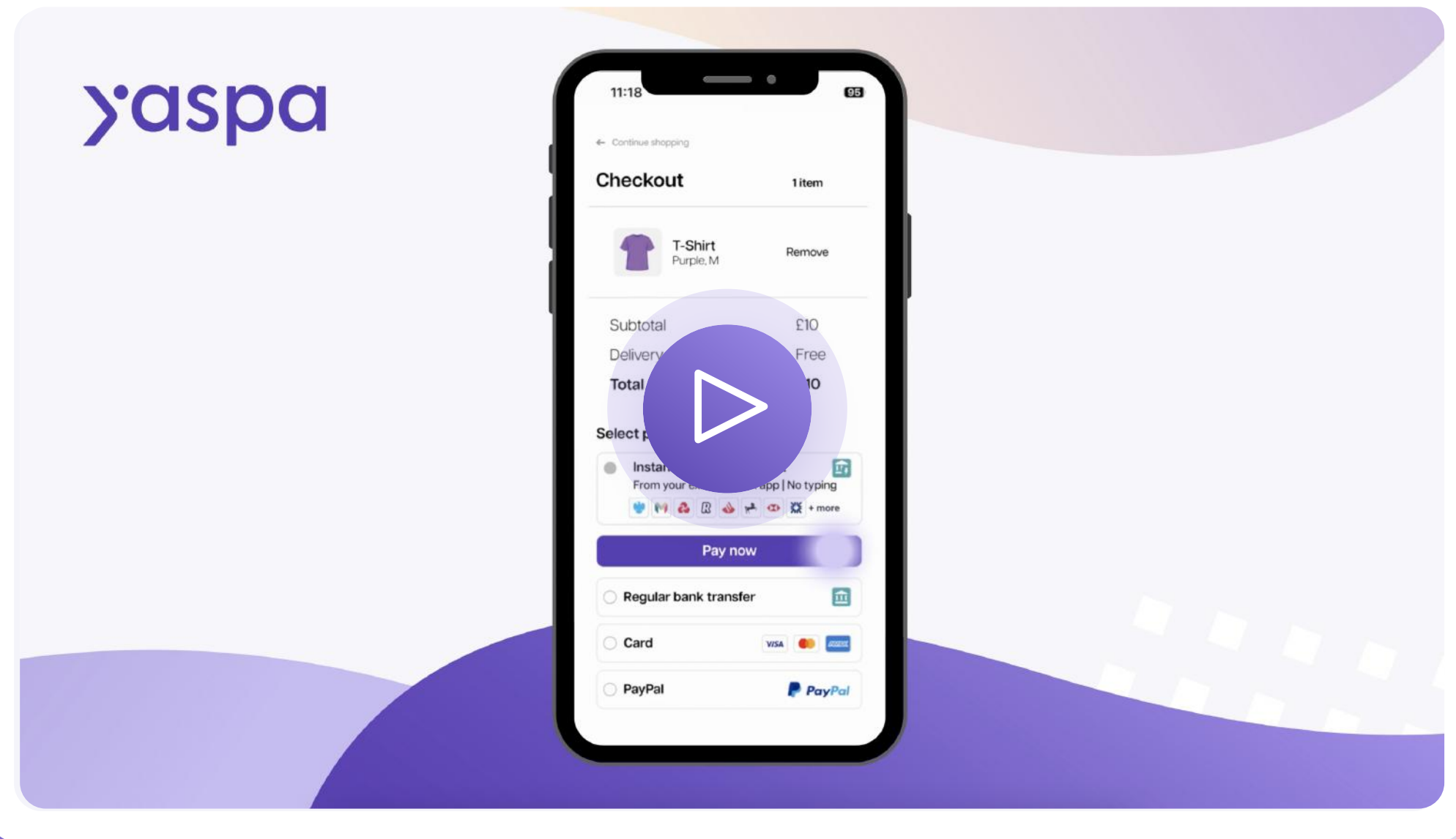




Try us today!

Try our payment journey yourself with a £1 charitable donation to **Shelter**

View our demo video:



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yaspa.com

Winner
**Outstanding
Company Culture**



Winner
**Best Open Banking
Payments Project**



**The Fintech
Power 50**



Yaspa is the trading name of Citizen UK Holding Ltd, registered in England and Wales (company number 09902175). We're also regulated by the UK's Financial Conduct Authority as an Authorised Payment Institution (PI), with permission to provide payment initiation and account information services. FCA reference number 826720.