

Rapyd

PAYMENTS AND PAYOUTS FOR EVERY BUSINESS

RAPYD COMPANY OVERVIEW 2025



PAYMENTS ARE BROKEN



**COMPLEX
ONBOARDING
SLOWS
GROWTH**



**LOWER
CONVERSIONS
DECREASE
REVENUES**



**UNRELIABLE
PROVIDERS
DROP
MERCHANTS**

AI NATIVE FINTECH INFRASTRUCTURE SOLVES PAYMENTS

- Faster Time To Revenue
- Higher Authorisation Rates
- Better Customer Experience
- Increased Sales and Loyalty
- Less Time Wasted, More Time Invested

***FASTER
EVERYTHING***

RAPYD ADVANTAGE

AI FOUNDATION

AI native infrastructure enables smarter everything driving faster onboarding, better compliance and higher conversions.

UNIFIED COMMERCE

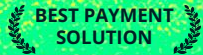
Unparalleled global reach for payments, payouts, business accounts, consolidated reconciliation and settlements all through a single integration.

UNMATCHED PERFORMANCE

With 80% instant approvals and up to 97% authorization rates, we exceed global onboarding and conversion benchmarks.

FOR EVERY BUSINESS

Rapyd supports high-growth and high-opportunity industries with groundbreaking technology designed to anticipate and exceed global demands.



RAPYD ENABLES BUSINESSES TO PROCESS LOCALLY AND EXPAND GLOBALLY

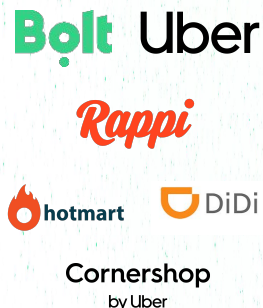
CROSS-BORDER FINTECHS & SAAS



B2B PAYMENTS



GIG ECONOMY



PLATFORMS & PARTNERS



OMNICHANNEL COMMERCE



AI NATIVE FINANCIAL SERVICES **INFRASTRUCTURE**

SINGLE POINT OF INTEGRATION

API, SDK, UI, 3rd Party Plugins & Integrations

RAPYD GLOBAL PAYMENTS NETWORK

GLOBAL CARD ACQUIRING

BANK TRANSFERS

CARD PAYOUTS

BILL PAY

eWALLETS

CASH

Rapyd
COLLECT

Rapyd
DISBURSE

Rapyd
WALLET

Rapyd
ISSUING

Reports & Portfolio Insights

Digital Identity Verification

End-to-End Dispute & Chargeback Management



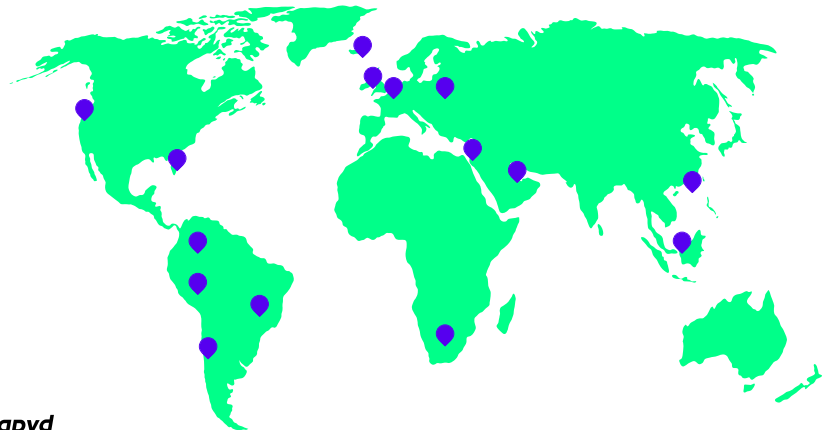
Built-in Fraud Protection & Compliance

Foreign Exchange Solutions

Single Settlement & Reconciliation

RAPYD DELIVERS

Revolutionize payments - with just one integration, Rapyd empowers businesses, partners and merchants of all sizes to quickly reach new markets and customers.



Rapyd

RAPYD GLOBAL PAYMENTS NETWORK

Award winning card acquiring, global payouts and access to 900+ APMs

200+

Connected
Banks

190+

Accept and Send
Funds to 190+
Countries

40+

Virtual Accounts
from 40+ Countries

900+

Alternative Payment
Methods

FX

Accept, Hold and
Settle in Local
Currencies

500K

Cash Collection &
Disbursement
Locations

CARD ACQUIRING

Principal member of Visa and Mastercard, Rapyd maintains acquiring and issuing licenses across 40+ countries - and expanding into 50+ emerging markets.

CERTIFICATIONS

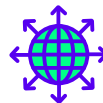
PCI-DSS LEVEL 1 COMPLIANT
SOC2 TYPE 2 CERTIFIED
GDPR COMPLIANT

Rapyd COLLECT

MULTI-REGIONAL CARD ACQUIRING PLUS GLOBAL APMS

Rapyd's unified payments platform empowers clients to accept all major cards and 900+ alternative payment methods, providing end-to-end tools for maximizing revenue.

- Higher Auth Rates up to 97%
- Flexible Settlement
- Uplift In Conversions
- Lower Cost Of Payments
- Single Partner
- Expedited KYB



MULTI-LICENSE ADVANTAGE

Direct Visa and Mastercard card acquiring in the UK, EEA, Singapore, Israel, Hong Kong and Latin America.



OMNICHANNEL COMMERCE

Operate seamlessly across any platform, online, mobile or in-person.



DIVERSE METHODS, GLOBAL REACH

Accept 150+ currencies via cards, ewallets, bank transfers and cash.



CHARGEBACK PROTECTION

Automated dispute management.



A LONG-TERM, RELIABLE PARTNER

Ability to support high-opportunity clients.

Rapyd **DISBURSE**

GLOBAL PAYOUTS PERFECTED

Cultivate loyalty by enabling payments to suppliers, business partners, workers, customers, and end-users in their local currency, anywhere in the world.

- Instant Money Movement
- Unmatched Bank Transfer Network
- Built-in Foreign Exchange
- Global and Local Payout Methods
- Access New Markets



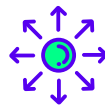
TRANSFER WITH EASE

Top-up your Rapyd Account with card acquiring funds, bank transfers or vIBANs.



GLOBAL REACH

Send payouts to 190+ countries in 120+ currencies.



SCALABLE INFRASTRUCTURE

Support B2B, B2C, C2C and B2B2C use cases.



PAYOUT METHODS

Pay via bank transfers, RTP networks, card payouts and third-party wallets.

Rapyd ISSUING

CARDS FOR BUSINESS

Designed for businesses to expand their financial services, cards can be used globally for in-store and online payments.

- Create Additional Revenue Stream
- Control Workforce Expenses
- Manage Entire Card Lifecycle
- Expand Financial Inclusion
- Speed Up Cross Border Expansion



PHYSICAL & VIRTUAL CARDS

Issue physical or virtual cards to verified profiles associated with your business for end users to use in-store and online.



CARD CONTROLS

Block lost or compromised cards, set spending thresholds and limit transaction types, create fraud rules based on a number of variables.



PROGRAM MANAGEMENT

End-to-end cross-border card management, from design, production and delivery, to a complete set of card lifecycle tools.

Rapyd **WALLET**

FINANCIAL INFRASTRUCTURE & MULTI-CURRENCY ACCOUNTS

Scalable business accounts with built-in funds management capabilities are designed to support simple to complex use cases including multi-tiered accounts.

- Improve Cash Flow & Liquidity
- Speed Up Cross Border Expansion
- Hold And Settle Funds In 18 Currencies
- Generate New Revenue Streams
- Simplify Payments With A Unified Ledger



INTEGRATED FX

Multi-currency support with live-rates makes it easier for our clients to do business anywhere.



PAY-IN & PAY-OUTS

Incoming payments from various PSPs, businesses, partners, and customers can be routed into a single settlement account.



VIRTUAL ACCOUNTS

Generate an unlimited number of vIBANs from wallet accounts that are linked to end users or any business you work with.

Rapyd DEFENCE

INTEGRATED FRAUD & COMPLIANCE

Suite of fraud, compliance and identity verification solutions working in unison to protect businesses.

- Automated KYB & KYC
- Robust Transaction Monitoring
- Lower Chargebacks
- Always On Fraud Protection
- Ensures Regulatory Compliance



IDENTITY VERIFICATION

Quickly onboard merchants and end users with AI powered identity and business verification capabilities.



FRAUD PROTECTION & DETECTION

Real-time fraud management safeguards transactions with sophisticated models designed to pick up and identify fraudulent activity.



DISPUTE & CHARGEBACK MANAGEMENT

Adaptive 3DS and smart authorization optimise transactions - alerts and resolution tools reduce disputes before they turn into chargebacks.

PAYMENTS & PAYOUTS FOR EVERY BUSINESS

**PAYMENT
OPTIMIZATION**

**FLEXIBLE
TECHNOLOGY**

**FASTER TIME
TO REVENUE**

**LONG TERM
RELATIONSHIPS**

**PAYMENTS
THAT WORK**

Rapyd

THANK YOU

