



E-transfers

Receive up to \$25,000 per transaction
Request up to \$10,000 per transaction

When to use

C2B and B2B smaller amounts
Funding your wallet with smaller amounts

Why use?

Near real time settlement, auto deposit available
Funding your wallet with smaller amounts



EFT

Receive "push" EFTs unlimited amounts
Receive preauthorized "PAD" EFTs

When to use

B2B when larger amounts are required
Funding your wallet with large transactions
When next day settlement is acceptable

Why use?

Non-recourse on "push" funds
PAD: higher reserves apply



Wires

Receive domestic wires C2B or B2B
Receive international wires from self

When to use

Fund your wallet from domestic or international accounts in CAD
Same day settlement required

Why use?

When receiving large amounts with extra due diligence



Crypto – NEW!

Receive payments in crypto – min \$50,000 per trans
Converted to CAD and added to your wallet

When to use

Funding your wallet from anywhere
Same day settlement

Why use?

Eliminate processing steps and speed up settlement time



International – Coming Soon!

Receive payments from international sources
Receive from accounts or wallets
Over 100 countries and 70 currencies



Bill Payments

No transaction limits on receive
Assign unique Client ID's to your payments

When to use

B2B and C2B when larger transaction amounts required
Funding your wallet from Canadian bank accounts
When 2 day settlements are acceptable

Why use?

Cheaper than wires
When C2B wires and EFTs are unavailable

Receiving

API Service Integration

- Full API endpoints available
- Integrate payments into your white labelled web or apps
- Automate your backoffice for greater efficiency
- Eliminate manual processing errors
- Streamline and customize your client's user experience



Merchant Admin Portal

- User friendly interface
- Download reporting and transaction details
- Manual transaction processing Upload batch files efficiently

Sending



E-transfers

Send up to \$10,000 near real time

When to use

Great option for smaller B2C and B2B amounts

Why use?

Near real time settlement



EFT

Send up to \$2MM per day

When to use

B2B and B2C when larger amounts required
Remit back to self domestically
When next day settlement is acceptable

Why use?

Direct settlement into receivers' accounts
Traceable, secure processing



Wires

Send domestic and international wire
B2C and B2B

When to use

Remit to self internationally in CAD
Remit to clients internationally in CAD
When next day settlement is acceptable

Why use?

When sending large amounts internationally
When requiring extra due diligence



Crypto – NEW!

Remit back to self in USDT, USDC, BTC
TRC20 and ERC20 supported wallets

When to use

Remit back to self in crypto
Send funds anywhere, anytime, near real time

Why use?

When sending funds immediately anywhere



International – Coming Soon!

Send payments internationally to over 100 countries
Instantly convert funds to over 70 currencies
Same day or next day settlement (dep on receiving institution)



Bill Payments

Send up to \$25,000 per transaction via API

When to use

Pay your bills or pay bills on behalf of your clients direct from your Apaylo wallet

Why use?

Cheaper than wires for domestic payments
Can be automated via API for batch remittance