



One solution for all your SEPA / SIC instant payment needs

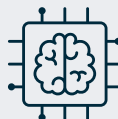
The payment landscape is constantly evolving, with **new regulations mandating instant payments**. Traditional legacy systems were never designed to handle the speed, compliance, and interoperability that instant payments require. For many banks, this creates a costly dilemma: **either replace or heavily modify** the existing core system or risk falling behind regulatory and client expectations

With ImPAI's **SEPA Instant and SIC Instant software-as-a-service**, you don't need to rebuild your legacy system. Our solution connects seamlessly on top of your existing infrastructure, ensuring compliance with instant payment regulations while covering your operational needs.



High Performing

ImPAI can process over 1000 transactions per second, ensuring each one is checked and balanced



AI-Powered

Supported by an AI-assistant with a built-in database to help you onboard faster and automate tasks



Cloud-Native

Ensuring seamless integration and market adaption without hardware costs or IT maintenance



Composable microservices

Choose exactly what services you'll use, without committing to the whole system



Scalable

Pay as you go, scale as you grow. With our modular approach you can always up or downsize based on need



Cost effective

No upfront capital investments or maintenance costs, instead reduce operational **costs by up to 30%**

Key features:

Real-Time Compliance

- ISO 20022 native
- EPC and SIC compliant
- 24/7/365 instant settlement
- Automatic compliance with future scheme changes

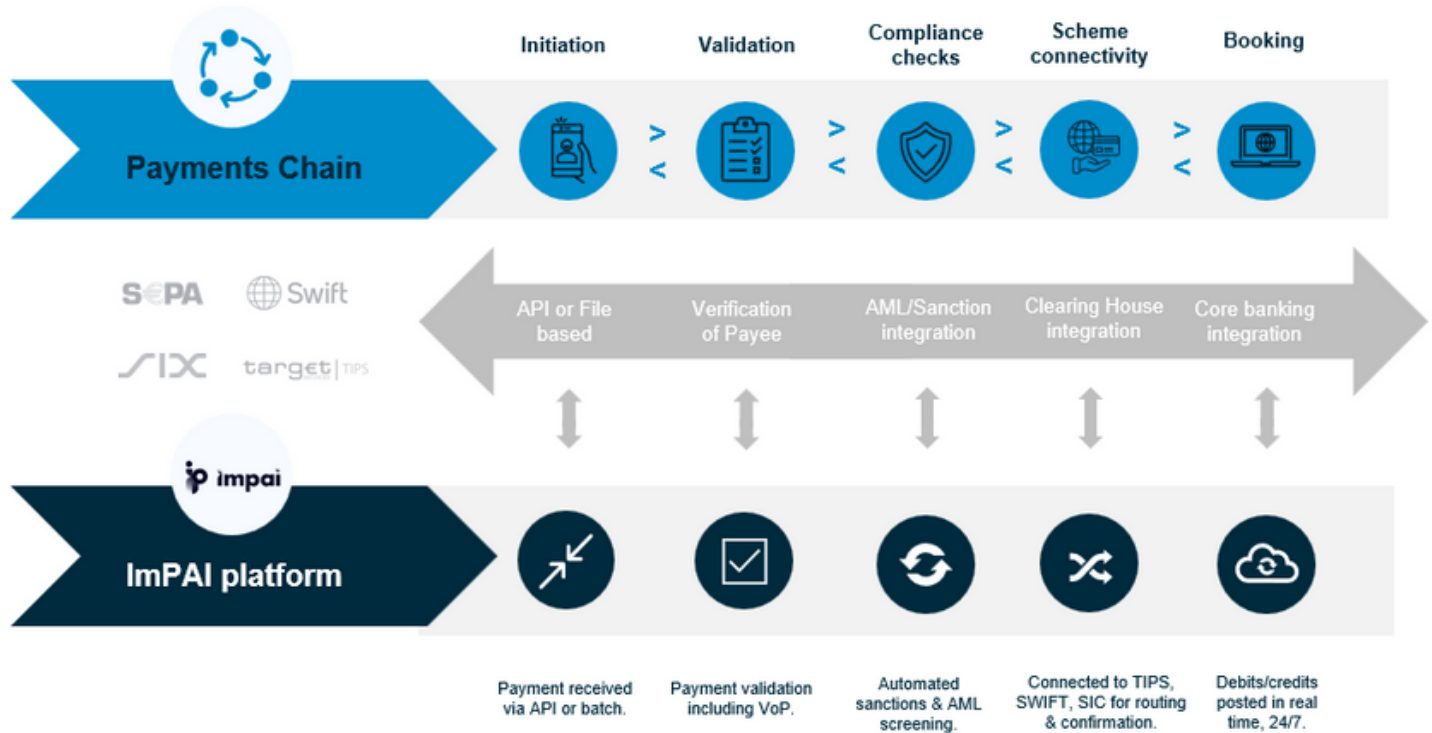
Modular & Scalable

- Use only what you need
- Works with any core system
- AI-assisted setup & automation

Speed & Connectivity

- 1000+ tx/sec throughput
- Cloud-native
- API-first design
- Fast rollout
- Easy integration

Payments processing capabilities



Deployment Options



Public cloud

Ideal for businesses aiming for rapid growth and global reach with the smaller transaction volume.

Private cloud

For enterprises that prioritize their own operation. The same scalability and agility as our public cloud deployment, but within an environment dedicated solely to your organization.

On premise

Our platform also supports on-premise deployment. This allows to harness the power of our platform while complete control over your infrastructure.

Who We Are

ImPar is Frankfurt based fintech company combining decades of payments expertise, modern technology, and proven delivery capabilities to help banks accelerate transformation. For banks that want to reduce costs, simplify operations, and move away from outdated systems, ImPAI offers a modern solution. Our platform is an AI-powered payments solution built on flexible microservices and cloud-native technology. It supports real-time processing for SEPA, SWIFT, SIC, and other schemes, and connects seamlessly via APIs to both internal infrastructure and external partners. ImPAI also includes a built-in AI assistant that speeds up workflows, reduces manual effort, and simplifies onboarding. **We are your connection to the future of payments.**

Contact Us

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Im-Par
YOUR SUCCESS IS OUR VALUE