

Balance Management

Reliable Balance Management for Real-Time Payments 24/7/365

As banks modernize payment operations, they face a common obstacle: payment delays, rejections, and inconsistencies due to unavailable balances. Whether it's system downtime, batch cycles, or fragmented infrastructure, the result is the same: missed opportunities to initiate a payment and frustrated customers. That's why **reliable real-time balance visibility** is no longer a nice-to-have but an essential part of Instant Payments. **Enhance customer retention without changing a legacy system with our Balance Management.**



Real-Time Availability

Balances are always accessible and up to date, supporting 24/7 Instant Payments and online banking.

01



Core-Independent Continuity

Keeps your payment operations running smoothly during end-of-day processing, maintenance windows, or system outages.

02



Seamless Integration

Designed to work alongside your existing infrastructure, synchronizing with the core system while serving as the balance source for internal and external platforms.

03



Consistent Customer Experience

Clients always see the correct available balance - preventing failed transactions and improving trust.

04

🕒 14:30 — Instant Purchase, real-time sync



🕒 00:00 — Always on, even when banks are not



Stand-in: Real-time balances for payments processing

Use Cases

Instant Payments



Always-on balance validation and reservation ensure smooth processing of both incoming and outgoing instant transactions.

Digital Banking & APIs



Support customers with balance visibility and reservation across online platforms, mobile apps, and third-party integrations.

Resilience & Risk Mitigation



Guarantee uninterrupted payment flow — even if the core system is unavailable.

ImPAI Balance Management (Shadow Balance) is a key business service within our real-time payments ecosystem providing accurate, always-available balance information — even when core systems are offline.

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 For banks that want to reduce costs, simplify operations, and move away from outdated systems, ImPAI offers a modern solution.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