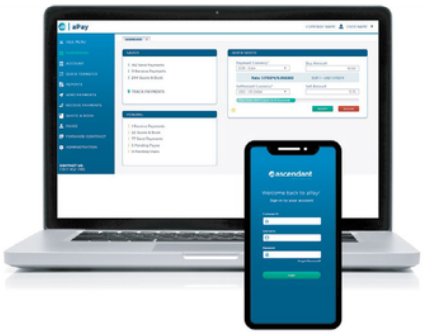
aPay

Payments Made Easy

aPay is the leading international payments and receivables platform supporting over 140 currencies and delivered to more than 200 countries and territories. Ascendant's 360-degree approach streamlines end to end international payment processes, transparency, and currency risk management. The aPay platform is ERP and bank neutral.

Reduce Payment Friction to International Suppliers

aPay eliminates over 80% of the time spent managing the international payment process. aPay automates supplier onboarding, remittance, approvals, reporting, and account reconciliation. Powered by Payee Intelligence™, aPay employs up-to-date country and bank payment requirements, reducing resubmission costs by 90%.



FAST FACTS:

80% reduced payment workflow

90% lower error costs

50% decrease in payment processing times

Streamline the Payment Process

- Execute spot transactions and forward contracts with real-time rates.
- Receive foreign currency payments with virtual accounts.
- Automate vendor enrollment and bank account detail verification.
- Send in-country payments (ACH equivalent) in over 50 currencies.
- Upload payment files and schedule future payments.
- Accounting software and ERP integration available through APIs.

Visibility and Control

- Track payment status and delivery dates
- Transparent foreign exchange rates and conversion costs.
- Customizable payment controls mirroring internal workflows.

International Payments

Efficient and Safe

Ascendant's CorporateRisk and Compliance group ensures legal and regulatory requirements are met and financial exposure is limited. Operational audits are conducted routinely to ensure proper safeguards are being followed.

Your money is protected with Ascendant. Ascendant maintains financial service licenses to receive, hold, and transmit client funds. The licenses are in place to protect assets and create peace of mind.

Ascendant

- Maintains surety bonds to protect client funds in the states where we are licensed
- Maintains shareholders' equity in an amount prescribed by the state.
- Holds client funds in a regulatory trust until a transaction is completed. Funds held always remain the property of the client.
- Provides financial and transactional reports to state regulators on an ongoing basis.
- Maintains strong internal controls and risk management, supported by policies, procedures, training, and detection and reporting capabilities.
- Undergoes regulatory examinations by the state Department of Banks and Financial Institutions.
- Registers annually with FinCEN and FinTRAC, government agencies that safeguard the financial system from illicit use and combats money laundering and promotes national security.
- Complies with the Bank Secrecy Act, U.S.A. PATRIOT Act, Proceeds of Crime (Money Laundering) and Terrorist Financing Act, and regulations in Canada by having a sound compliance program to detect and prevent money laundering, terrorist financing, and other illicit financial crimes such as fraud and theft.

GLOBAL HEADQUARTERS
150 King Street West, Ste. 1902
Toronto, ON M5H 1J9
Canada

SWIFT SOC 1 TYPE 2

ascendant
www.ascendant.world

Toll Free: 1-877-452-7186
info@ascendant.world
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