



Solution
Overview

What problems do we solve?

01



Manual Bank Access

87% of finance professional's work overtime to finish their month end - JoA

02



Manual CSV download

30% of Business Partner time can be reduced with finance automation - PWC

03



Data and Security concerns

\$362bn in merchant losses from online payment fraud '23-'28 – Juniper Networks

04



Manual Payment Process

40% of companies report delays in B2B payments due to lack of automation - Gitnux

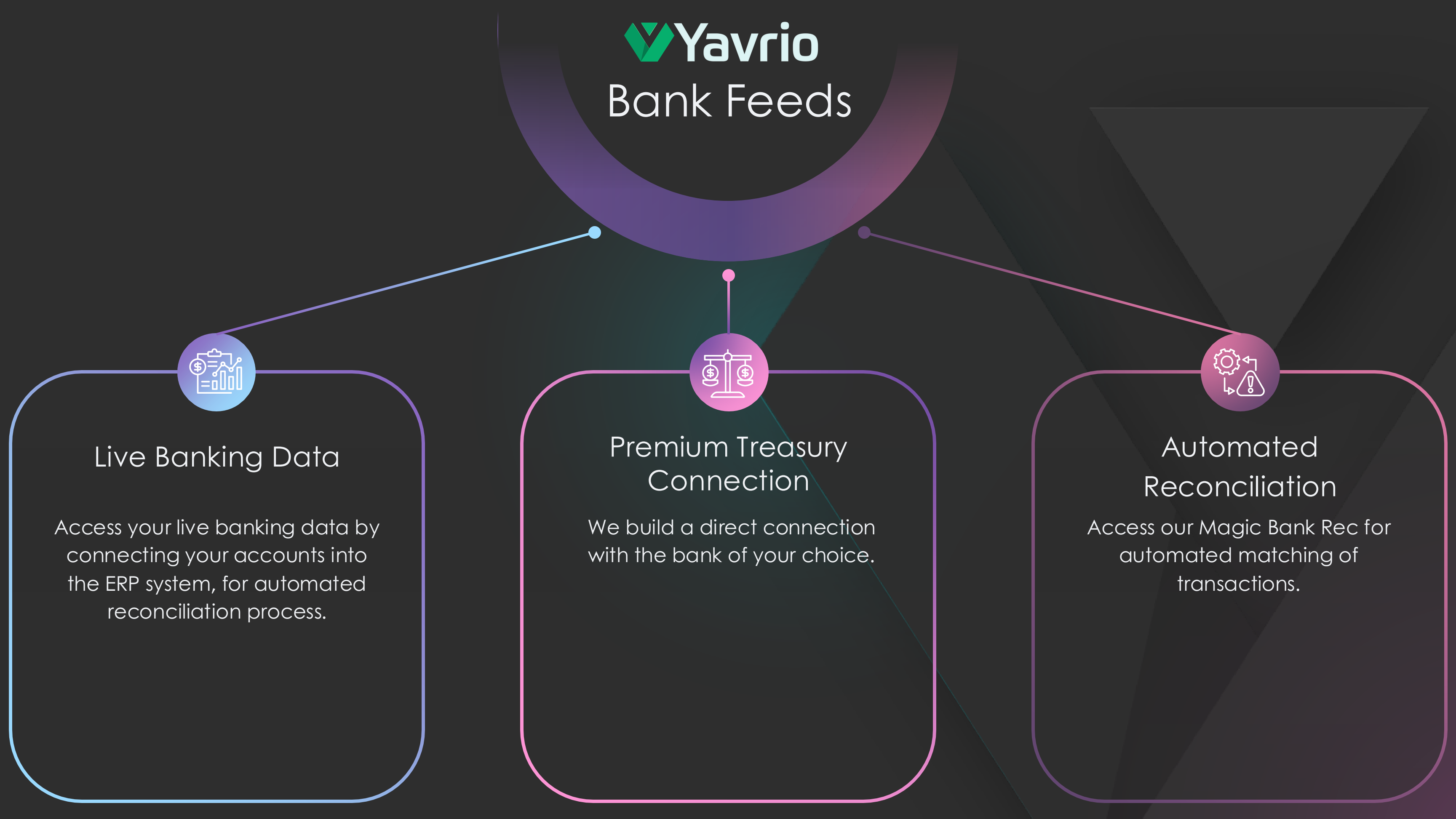
 Yavrio
Our Solutions

Cash Ops

Embedded
Payments and
Enhanced Security

Bank Feeds

API Connections,
Direct Integration,
Bulletproof
Automation



The diagram features a central purple arc at the top containing the Yavrio logo and the text 'Bank Feeds'. Three lines radiate from this arc to three separate rounded rectangular boxes below. The first box on the left is outlined in light blue and contains an icon of a clipboard with a dollar sign and a bar chart. The middle box is outlined in pink and contains an icon of a balance scale with dollar signs. The third box on the right is outlined in purple and contains an icon of a gear with a warning triangle. The background is dark grey with large, faint geometric shapes like triangles and a circle.

Yavrio Bank Feeds



Live Banking Data

Access your live banking data by connecting your accounts into the ERP system, for automated reconciliation process.



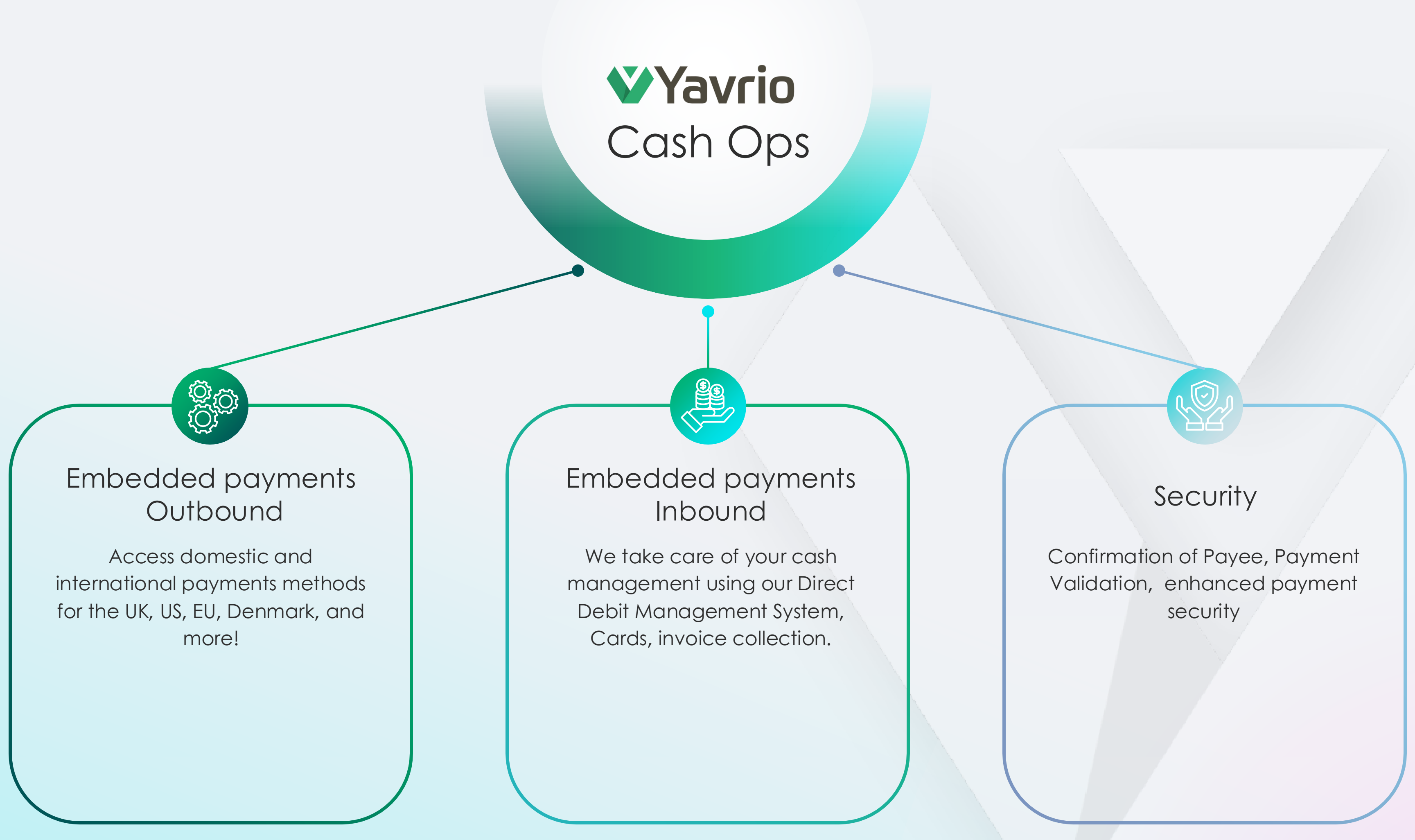
Premium Treasury Connection

We build a direct connection with the bank of your choice.



Automated Reconciliation

Access our Magic Bank Rec for automated matching of transactions.



The diagram features a central teal circle at the top containing the 'Yavrio Cash Ops' logo. Three lines radiate from this circle to three separate rounded rectangular boxes below. The left box is green and titled 'Embedded payments Outbound', the middle box is teal and titled 'Embedded payments Inbound', and the right box is light blue and titled 'Security'. Each box contains a brief description of the service. The background has a light blue and purple gradient with abstract geometric shapes.

Yavrio Cash Ops



Embedded payments Outbound

Access domestic and international payments methods for the UK, US, EU, Denmark, and more!



Embedded payments Inbound

We take care of your cash management using our Direct Debit Management System, Cards, invoice collection.



Security

Confirmation of Payee, Payment Validation, enhanced payment security

North Star Zero



ZERO FILES

All of your well-known processes, just better. No files, manual errors or wasted time. All of our solutions are 100% file-less.

ZERO SETUP

Effortless app download.
Frictionless bank account connection.
You are ready to use our intuitive, embedded solution straight away.

ZERO CONFIGURATION

You don't need to worry about any configuration, we do all of the processes for you.

ZERO FRAUD

We are on a mission to eliminate payment related fraud, with no files to tamper with, COP and our secure authorization portal.

Yavrio

Cash Ops

Domestic Payments

Send domestic payments in the UK, EU, US Denmark and Sweden

Card payments acceptance

Send domestic payments in the UK, EU, US Denmark and Sweden

International Payments

Send International payments from UK, EU and US

Invoice Collection

Automation of invoice collection

Direct Debit Management Systems

Register, sign and update Bacs mandate, Automated Direct Debit collection, access Audit History

Confirmation of Payee

Enhanced security and fraud prevention using confirmation of payee.

Enhanced Security

Payment flow with enhanced authorisation processes, with flexible approval steps.

Yavrio

Bank Feeds

Live Balance

See your live balance directly within your Bank Account Card

Magic Bank Rec

Automated matching of your transactions for your reconciliation process

Live Transactions

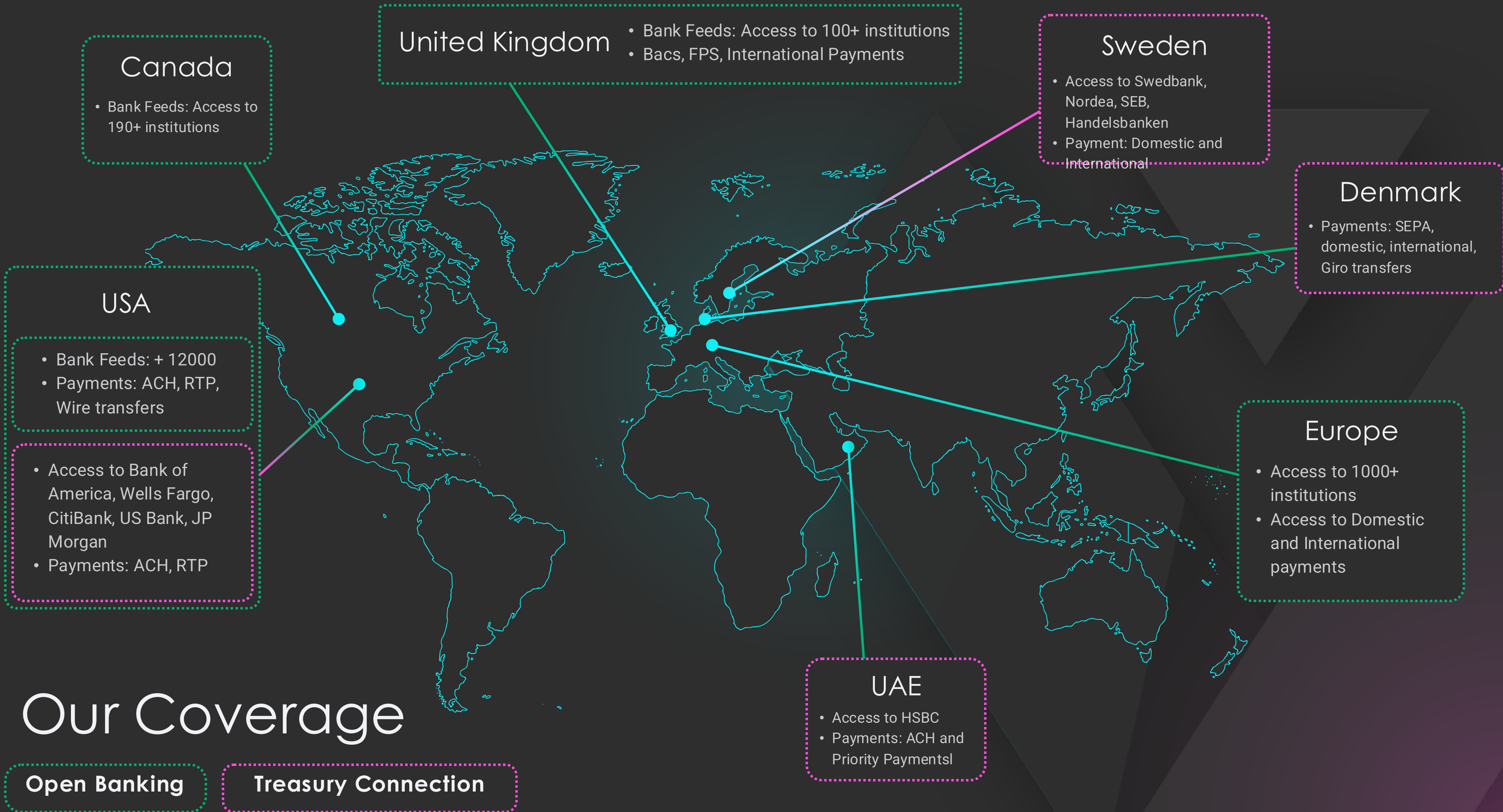
Import your transactions using API connection within your Reconciliation Journals

Live Balance Chart

See the changes within your bank balance with the live balance chart

Premium Treasury Connection

Connect the bank account of your choice using Treasury Connection



Our platforms

Our advanced infrastructure is made in a way to enable us to swiftly integrate our solution into BC and F&O.

Squid Infrastructure



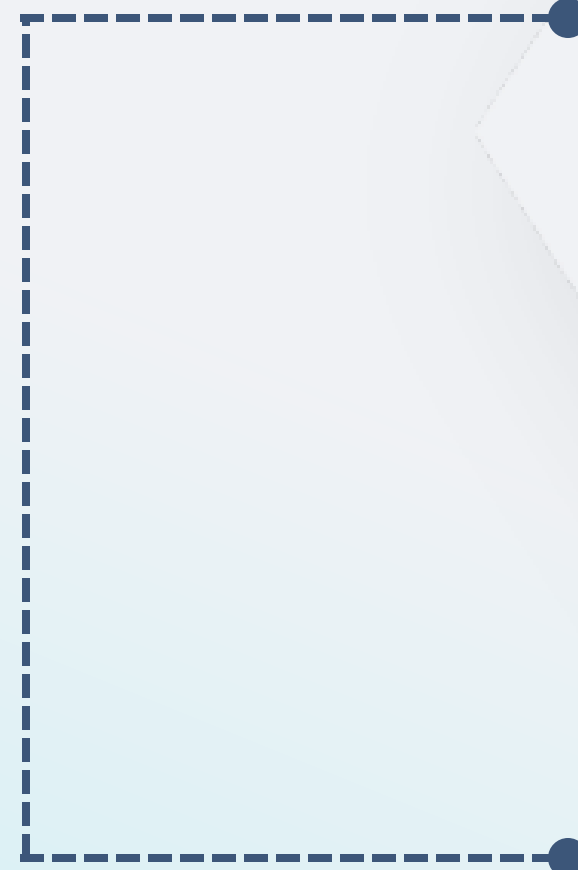
Yavrio Solutions

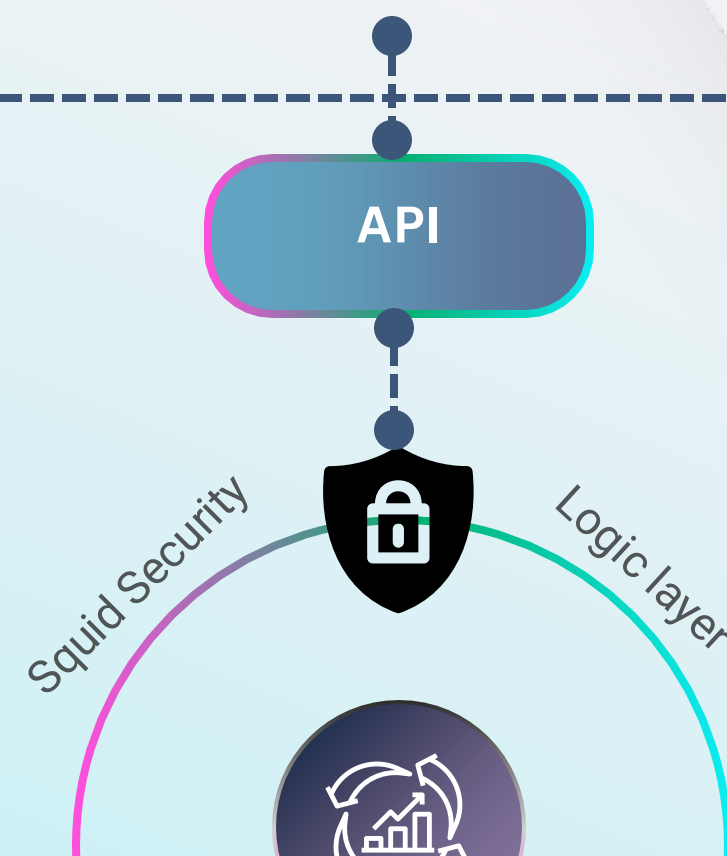
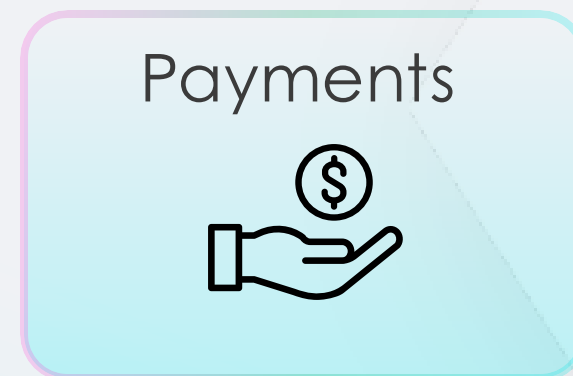
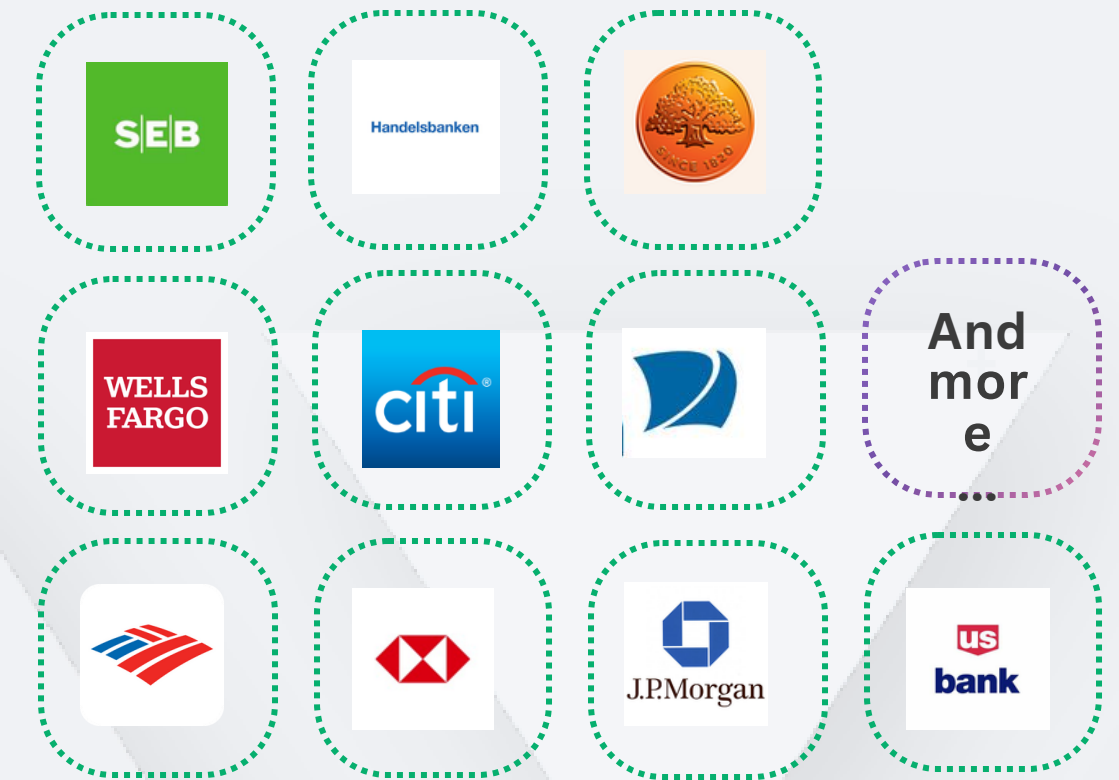
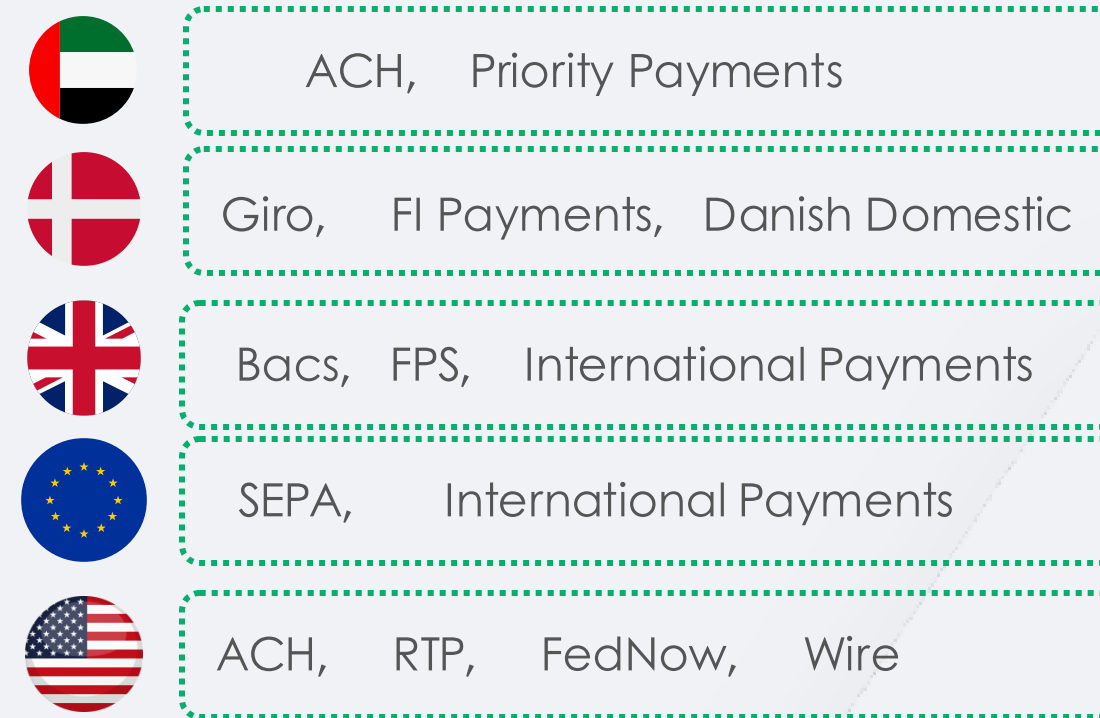


Microsoft Dynamics 365
Business Central



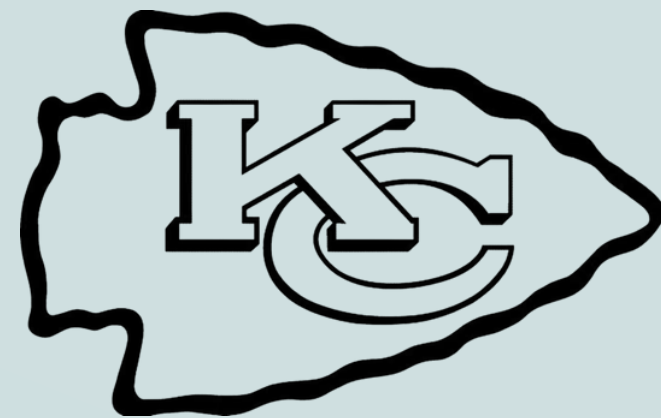
Dynamics 365
Finance







OUR CUSTOMERS



**SOUTHBANK
CENTRE**



dermalogica®

Scs



Cole & Son®

JM^c
JESSICA M^cCORMACK

C L U B L
L O N D O N



sodexo



REISS

FAQs

? Is Yavrio safe?

Yavrio's direct authentication between your bank and system ensures the utmost safety and security for your accounts!

- Yavrio's Open Banking API is hyper secure, Yavrio is a Financial Conduct Authority (FCA) Registered Agent of Yapily Connect and as such fulfils FCA requirements to handle data securely and to the highest standards. FCA Reference Number: 974097.
- Yavrio is Revised Payment Services Directive (PSD2) Compliant (EU Framework), Cyber Essentials Accredited by the National Cyber Security Centre (UK) and meets ISO 27001 Cyber Essentials compliance internally.
- Yavrio is trusted by household name firms with 25,000+ employees, and World-Famous Museums.

? Is Yavrio cost-effective?

Pay for what you use system – Yavrio is completely modular, no need to pay bundle packages with unnecessary features.

- No limits on use. Run as many bank reconciliations as you like, all for the same monthly price.
- Yavrio can be added to an existing installation quickly and without down-time. Installation and configuration usually take less than an hour, with the entire process taking less than a day. (For security Yavrio needs to complete administrative processes to onboard you, such as Know Your Customer (KYC).