



PRODUCTS



SIMPLIFYING GLOBAL TRADE WITH SMARTER PAYMENT SOLUTIONS

The Payment Platform that talks the language of Business

Your trusted partner from Singapore, regulated by the Monetary Authority of Singapore and holder of a Major Payment Institution License number PS2020022

Simplifying Global Trade with Smarter Payment Solutions

OPAL is a Singapore-based fintech leader, delivering smart, tailored payment solutions for businesses navigating the complexities of international trade.

Since our founding in 2019, OPAL has operated under a Major Payment Institution license from the Monetary Authority of Singapore (MAS), ensuring compliance with the highest regulatory standards.

Our mission is simple yet powerful: to empower small and medium-sized enterprises (SMEs) to grow faster by streamlining cross-border transactions, cutting costs, and making trade financing more accessible and affordable.

Dedicated exclusively to serving businesses, OPAL understands the unique financial demands of companies involved in importing and exporting goods. Our platform is purpose-built to simplify B2B payments with features like **multi-currency accounts**, **competitive FX rates**, and **seamless international money transfers**.

By merging traditional finance with modern technology, OPAL doesn't just facilitate transactions, we transform them.

We enable businesses to expand effortlessly, offer better services to your clients, and build lasting success in a competitive global market.

"At OPAL, we don't just simplify payments — we empower your business to grow, adapt, and thrive in an ever-changing global landscape. Let us handle the complexities of payments so you can focus on driving innovation and creating lasting success."

Fast, Reliable Payments with a Competitive Edge

Efficiency: Simplify Payments, Maximize Focus

At OPAL, we streamline your business payments with speed and precision. Our advanced platform ensures cross-border transactions are executed quickly, reducing settlement times and enhancing cash flow management.

With automated reconciliation and real-time tracking, your team can focus on driving strategic growth instead of managing tedious administrative tasks. Designed for large, time-sensitive transactions, OPAL prioritizes reliability, so your critical payments are handled with the urgency your business demands.

Cost-Effective: Save More on Every Transaction

Unlock greater profitability with OPAL's competitive transaction fees and advantageous FX rates, optimized for high-volume business payments.

Our transparent pricing model eliminates hidden charges, giving you complete control over your budget and expenses. Every transaction saves you money, helping to bolster your bottom line while scaling your international operations.

*Empowering Your Business
with Speed, Savings, and
Seamless Solutions.
Because Every Transaction
Counts.*

With OPAL, you keep more value where it belongs, in your business.

Flexible: Built to Fit Your Business Needs

OPAL provides the flexibility modern businesses demand. From **SWIFT transfers** to **local payment** methods, our platform integrates seamlessly across global networks, enabling smooth transactions no matter where you do business.

With versatile collection capabilities and customizable payment routes, OPAL adapts to your evolving trade requirements. Whether you're sending funds, receiving payments, or managing complex receivables, OPAL delivers a **tailored, scalable solution** designed to meet the unique challenges of international trade.

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Empowering Your Business with Smart Payment Solutions

Built for SMEs: Addressing Your Business Needs

At OPAL, we understand the unique challenges SMEs face when managing payments, whether operating locally or expanding globally. Our platform is crafted to tackle these challenges head-on, empowering businesses to grow and thrive in today's fast-paced global economy.

- **Scalability and Flexibility** - OPAL's platform evolves with your business. Features like **multi-currency accounts** and **flexible approval structures** ensure seamless scaling without complexity or excessive costs.
- **Cost Optimization** - Save more on every transaction with OPAL's **competitive FX** rates and **24/7 live rate** access. Transparent pricing means no hidden fees, allowing SMEs to confidently budget and control costs.
- **Transparency and Trust** - SMEs need clear, accountable payment processes. **With Named Accounts, MT103 proofs, and detailed monthly statements**, OPAL ensures every transaction is transparent and easy to reconcile, building trust with partners and clients alike.
- **Enhanced Efficiency** - From real-time Cross Border transfers to FAST, PayNow, and MEPS integration, OPAL eliminates **delays** in your financial operations. This keeps your cash flow smooth and supports the agility your business needs to stay competitive.
- **Ease of Use and Automation** - Streamline your operations with QR code payments, automated reconciliation, and intuitive workflows. OPAL reduces administrative burdens, allowing you to focus on growth instead of payments.

Cross-Border Payments Designed for Success

- **Competitive FX Rates:**

Reduce costs and maximize your profitability with OPAL's highly competitive foreign exchange rates. Each time you transact, our platform fetches real-time rates from a network of trusted FX providers to secure the best possible rate for your transaction. As a platform focused exclusively on B2B payments, we ensure narrow margins designed to meet the cost-sensitive requirements of SMEs, helping you save on currency conversion expenses while boosting your bottom line.

- **Multi-Currency Support:**

Simplify global operations with OPAL's multi-currency accounts. **Seamlessly send, receive** in any currency, and **hold funds in up to 27 different currencies** within one streamlined account.

With OPAL, you have full control over currency conversions: decide when it makes the most sense for your business. We **support same-currency payments** without inducing unnecessary FX, allowing you to transact globally while keeping your costs low.

Supporting All Asian Currencies at Competitive Rates, Alongside the G10 Currencies - Seamless, Efficient, and Global

SWIFT and Local ACH/RTGS Options:

Experience the best of both worlds with OPAL's comprehensive payment solutions. For international transactions, leverage the global reach of SWIFT with the flexibility to choose between traditional SWIFT **OUR** (sender pays fees) or **SHA** (shared fees) options—offering faster processing times and better pricing than traditional banks.

For domestic and regional needs, OPAL supports local payment methods, including **Singapore's FAST system and equivalent local rails in 17 other countries**. This allows you to make quick, cost-effective local payouts globally. Whether you're navigating complex international transfers or ensuring smooth local settlements, OPAL delivers tailored solutions designed to meet your business needs with speed, reliability, and competitive pricing.

- **Named Accounts for Streamlined Compliance:**

Enhance transparency and trust with OPAL's Named Accounts, which ensure all **payments are processed under your business's name**. This feature simplifies reconciliation, ensures regulatory compliance, and builds credibility by clearly aligning every transaction with your business identity.

Even for SWIFT transactions, **OPAL's Named Accounts guarantee that the name on your invoice matches the name on the account**. This alignment makes it straightforward for your partners to send money to you or receive payments from you, eliminating confusion and fostering trust in every interaction.

Singapore Domestic Payments

- **Real-Time Transfers for Enhanced Efficiency:**

Keep your cash flow uninterrupted with OPAL's real-time domestic transfer capabilities. Our platform ensures instant processing of payments, enabling you to manage your finances with precision and efficiency. Whether it's payroll, supplier payments, or other operational transactions, OPAL provides the speed and reliability your business needs.

- **FAST and PayNow Integration:**

Simplify domestic payments with OPAL's support for Singapore's FAST system and PayNow. With real-time transfers and **QR code-enabled collections**, you can handle payments effortlessly. Whether sending or receiving funds, PayNow's QR functionality adds a layer of convenience, making transactions faster and more secure.

- **MEPS for High-Value Transactions:**

For critical high-value payments, OPAL integrates seamlessly with **Singapore's MAS Electronic Payment System (MEPS)**. This feature ensures secure, real-time settlement of large interbank transactions, offering unparalleled reliability and peace of mind for significant financial transfers.

- **Local Named Accounts for Greater Transparency:**

Enhance trust and clarity in your domestic transactions with OPAL's **Local Named Accounts**. By processing payments under your business's name, we make reconciliation straightforward and compliance seamless. This feature strengthens relationships with partners and ensures that every payment aligns perfectly with your business identity.

Why OPAL is the Partner Your Business Deserves

Our mission is to simplify the complexities of global and domestic trade, empowering businesses with smart, reliable, and cost-effective payment solutions. From competitive FX rates and multi-currency accounts to real-time transfers and seamless compliance, every feature of our platform is crafted to address the unique needs of SMEs. We understand the challenges businesses face, and we're here to provide the tools to overcome them—whether it's streamlining operations, managing cash flow, or building trust with partners.

At OPAL, we don't just simplify payments, we empower your business to grow, adapt, and thrive in an ever-changing global landscape. Let us handle the complexities of payments so you can focus on driving innovation and creating lasting success.

Contact us today to learn how can simplify your global payments today!

OPAL Fintech Pte. Ltd. operates under a Major Payment Institution (MPI) license PS2020022 issued by the Monetary Authority of Singapore (MAS) and complies with relevant local and international financial regulations.

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