

 **PARTIOR**

GLOBAL CLEARING AND SETTLEMENT

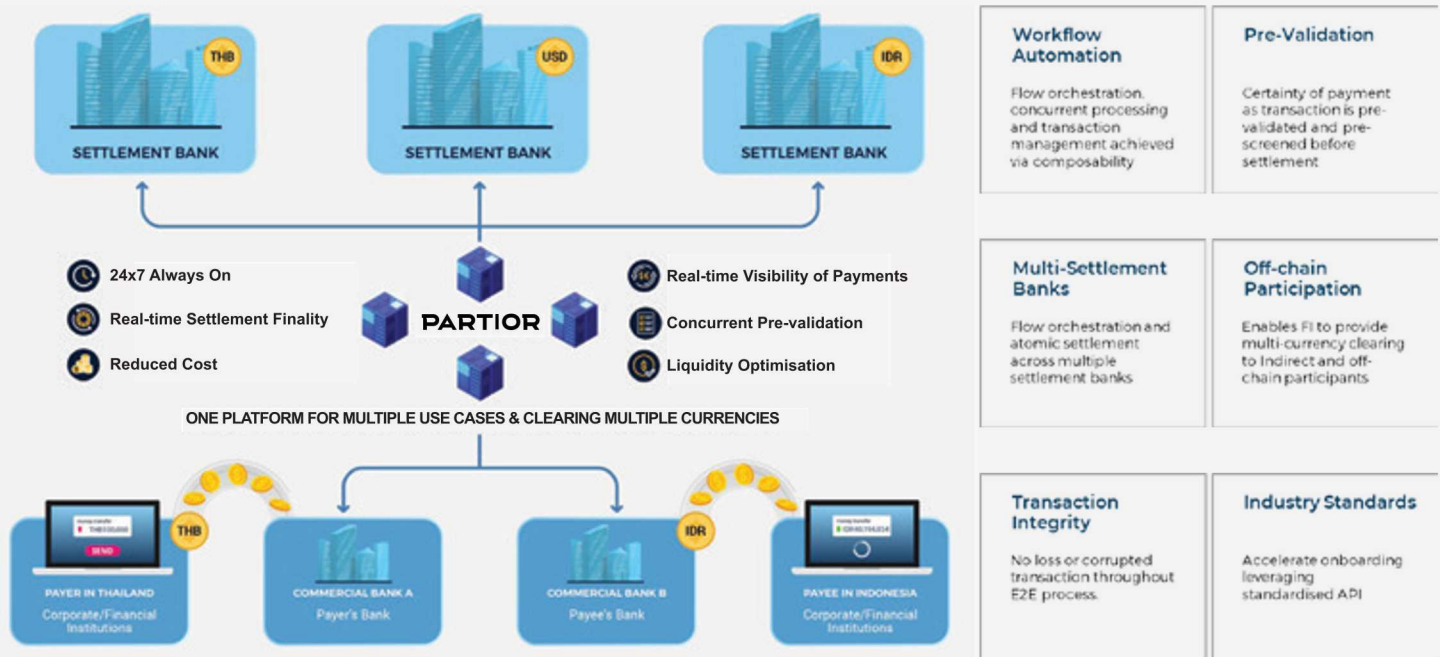
ALWAYS ON, INSTANT, ATOMIC

 **US\$250T** cross-border payment
volumes by 2027 **US\$120B** excluding FX cost spent to
facilitate transactions

Partior enables domestic and cross-border payments, with real-time and programmable capabilities around the clock. Unlike today's fragmented messaging, settlement, and reconciliation procedures, Partior introduces a unified ledger market infrastructure.

Partior's unified ledger serves as a worldwide, real-time, and secure source of truth, operating continuously without the associated risks of downtime or counterparty risks. The decentralized, programmable platform effectively eradicates silos and the need for reconciliation, facilitating wholesale settlement innovation through composability, interoperability, and tokenization. These advanced capabilities enable programmable value transfer and enhances transaction efficiency.

CAPABILITIES



BENEFITS FOR NETWORK PARTICIPANTS

1. **24x7 Multi-currency real-time clearing & settlement**
2. **Concurrent pre-validation** eliminates commitment of liquidity to unqualified payments and ensures certainty of payments
3. **Real-time settlement finality** enables instant liquidity & visibility
4. **Multilateral platform rulebook** defines operating framework amongst network participants, thereby eliminating process complexity in maintaining bilateral FI relationships
5. **Eliminate need for reconciliation** and potential errors or delays in funds movements
6. **Atomic settlement** eliminates settlement risk

BENEFITS FOR END CUSTOMERS

1. **24x7 Instant payments** enables constant financial engagement regardless of time zones, boosting capital management efficiency and enabling time-sensitive transactions
2. **Full value transfer to beneficiary** ensures certainty of payment amounts
3. **Real-time visibility of payments** provides transparency in the payments process
4. **Instant availability of funds** enables liquidity optimisation