



A Game-Changing Module for Payments, Finance and Crypto

for Payments, Finance and Crypto

Introduction

Why a new rail is needed

The payment landscape is evolving at a pace few could have imagined a decade ago.

In the traditional world, cross-border payments rely on ageing infrastructure like SWIFT and correspondent banks.

A simple remittance from one country to another can take days, involves multiple intermediaries, and costs users a significant percentage of the transfer amount.

Keyrock's analysis highlights this inefficiency: to send just **US \$200**, banks charge *around 13 %* in fees and handle the transfer in days, while stablecoins can achieve the same result in seconds at up to **13 ×** lower cost.

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These inefficiencies have encouraged entrepreneurs and regulators to explore alternative forms of digital money and new payment rails.

In parallel, people's financial lives have become real-time and global.

Salaries are paid monthly, invoices settle on T+2 cycles, yet streaming media, on-demand services and gig-work operate continuously.

This report wants to emphasises this mismatch:

Money moves in batches life moves in streams

New rails must reflect a world where value flows continuously, with low friction, strong compliance and cross-border interoperability.

This report explores why **RampX**, a product of **Ephelia**, represents a paradigm shift for payments, finance and crypto, and why institutions should consider adopting it as a white-label solution.

Legacy Payment Systems and Pain Points

Legacy payment rails are built on analog processes and correspondent banking relationships.

Intermediaries add cost and settlement times measured in days.

In cross-border corridors, prefunding and netting mechanisms further lock up working capital and introduce counterparty risk.

Traditional rails are also *inflexible*—monthly payroll runs, fixed billing cycles and end-of-month reconciliations restrict financial innovation and liquidity management.

The Rise of Digital Money and Stablecoins

Against this backdrop, stablecoins have emerged as a new financial operating system.

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They collapse intermediaries, improve capital efficiency and unlock programmable money.

Citi's 2025 **Stablecoins 2030** report notes that issuance volumes have already grown from about **US \$200 billion** at the start of 2025 to **US \$280 billion** mid-year and forecasts total issuance of **US \$1.9 trillion (base case) to US \$4.0 trillion (bull case)** by 2030.

This growth is not just about speculation; it reflects increasing use in remittances, e-commerce, treasury management and cross-border settlements.

Stablecoins have also begun to capture market share in payments.

PCMI research shows that **US \$6.3 trillion** worth of stablecoins payments were settled in the twelve months to February 2025, equivalent to **15 %** of global retail cross-border payments in 2024¹.

The same study notes that stablecoins can reduce cross-border transfer fees by up to **80 %** compared with traditional methods.

Yet adoption remains constrained by regulatory uncertainty, limited on/off ramps and fragmented infrastructure, issues that RampX and Ephelia aim to resolve.

¹ [paymentscml.com](https://www.paymentscml.com)



The Case for an Innovative Payment Infrastructure

Cross-Border Payments: Inefficiency and High Costs

Cross-border payment corridors are plagued by latency, cost and trapped capital.

Keyrock's report summarises the situation succinctly: banks charge roughly **13 %** to send small remittances, stablecoins can do it **13 ×** cheaper, and the market opportunity for stablecoin payment rails could exceed **US \$1 trillion** by 2030.

With traditional correspondent banking, funds often traverse multiple intermediaries, each taking a fee and adding potential points of failure. The result is slow settlement, lack of transparency and poor customer experience.

These inefficiencies are particularly acute for emerging markets and SMEs.

Keyrock notes that “stablecoins connect everyone to the same shared network” and act as an internet-native alternative to SWIFT and prefunding.

They enable treasury operations to be rebuilt from the ground up: individuals can send money in seconds, and institutions can embed stablecoin infrastructure into their core operations.

However, bridging stablecoins with traditional bank accounts is not straightforward; institutions need reliable on/off ramps, compliance tools and consumer-friendly interfaces.

The Emergence of E-Money Tokens

The **Markets in Crypto-Assets Regulation (MiCA)** introduces a new category of digital money: the **e-money token (EMT)**.

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Under MiCA, an e-money token is a crypto-asset that purports to maintain a stable value by referencing a single official currency.

Issuers of EMTs must be authorised credit institutions or electronic money institutions (EMIs) and must issue tokens at par value with redemption rights.

This regulatory framework ensures that EMTs are backed by high-quality liquid assets, offer redemption at par and cannot pay interest, providing a level of consumer protection absent in many unregulated stablecoins.

E-money tokens reduce the volatility and counterparty risk associated with conventional stablecoins.

They are designed for payments and remittances, with programmability enabling automation and smart-contract functionality.

A **Medium** article explaining MiCA notes that EMTs bridge the gap between the traditional fiat economy and the crypto world, simplify on- and off-ramping, and enable regulated cross-border payments². Because they are regulated, EMTs are particularly attractive for institutions seeking compliance, trust and transparency.

The Importance of Regulation and Trust

Institutional adoption of digital money hinges on regulatory clarity.

PCMI notes that regulatory uncertainty has historically deterred banks from investing heavily in stablecoin technology³.

However, 2025 marks a turning point: Europe's **MiCA** framework provides clear rules for the issuance, custody and trading of digital assets, including stablecoins.

² [medium.com](https://www.medium.com)

³ [paymentscmi.com](https://www.paymentscmi.com)



The U.K. is bringing crypto-assets into the scope of the Financial Conduct Authority, and U.S. regulatory proposals such as the **GENIUS Act** aim to define a legal framework for stablecoin issuance.

Ephelia anticipates these trends by acquiring licences in major jurisdictions and designing products that comply with evolving regulations.

Ephelia and the RampX Vision

Overview of Ephelia Group and its Regulatory Footprint

Ephelia Group is a holistic FinTech-as-a-Service platform that combines payments, e-money, card issuing/acquiring, asset management, compliance and technology development.

Unlike many fintechs that operate in regulatory gray zones, Ephelia has spent years building a multi-jurisdictional licence portfolio.

Its licences span the **United States, Europe, the United Kingdom, Switzerland and New Zealand**, allowing Ephelia to provide e-money issuing, acquiring and VASP services across many markets.

For example:

- **United States:** Ephelia US PS LLC is a licensed **Money Services Business** authorised to issue e-money, provide payments and acquiring services, offer VASP (virtual asset service provider) functions and issue e-money tokens.
- **Europe:** Though Quid Ecosystem Ireland Ltd holds an **e-money (EMD) distribution licence** that covers e-money and payments. Ephelia

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Corporate (Ita) operates under a VASP licence, enabling blockchain-related services.

- **United Kingdom:** Through Quid UK Global Ltd also holds an **EMD** distribution licence for e-money and payments. Swiss Structuring Ltd provides AMC (asset-managed certificates), CLN (credit linked notes) and structured products out of Guernsey.
- **Switzerland:** Ephelia Capital GmbH is licensed for **asset management**, including portfolio management and structured products. Ephelia SwissTech SA holds an e-money licence for payments and acquiring.
- **New Zealand:** Ephelia NZ PS Ltd is licenced for both e-money and asset management services.

Thanks to this regulatory foundation, Ephelia estimates it can legally reach **over 600 million** users across its licenced jurisdictions.

Technology and White-Label Capabilities

Beyond licensing, Ephelia offers a suite of white-label and technology services designed to enable banks, fintechs and corporates to launch innovative financial products quickly.

Its **Technology as-a-Service (TaaS)** platform provides bespoke development of financial platforms and core banking systems.

Unlike off-the-shelf SaaS, TaaS allows businesses to build fully customised solutions that align with their strategy and user experience. Key features include:

- **Customized development from scratch:** Ephelia develops core banking systems, payments platforms and fintech innovations tailored to clients' needs.

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- **Enhanced flexibility over SaaS:** Businesses can customise every aspect of the platform, from user experience to backend architecture, ensuring a seamless fit for their customers.
- **Future-proof technology:** The TaaS platform leverages AI, machine learning and blockchain integration to remain adaptable and relevant.
- **Built-in security and compliance:** Security and compliance protocols are integrated by design, meeting the strictest regulatory requirements.

Ephelia also offers **White Label Platforms** that allow partners to rebrand and resell Ephelia's financial services as their own. These platforms are fully customisable, cost-effective and designed for quick implementation.

The white-label solution provides entrepreneurs, businesses and accounting firms with a **Bank-in-a-Box** including current accounts, debit cards and investment products.

Partners can choose the modules they need (payments, e-money, cards, asset management) and integrate them into their existing systems without developing infrastructure or obtaining licences themselves.

Compliance as-a-Service (CaaS)

While many fintechs provide software for KYC/AML, Ephelia goes further by offering **Compliance as-a-Service**.

This white-label compliance platform combines **live human expertise** with automated technology, delivering proactive monitoring and regulatory guidance. Key features include:

- **Human expertise and active monitoring:** A team of compliance specialists actively monitors operations and provides real-time guidance to ensure businesses stay ahead of regulatory changes.

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- **Always up-to-date:** Protocols are continually updated as regulations evolve across markets, ensuring that clients remain aligned with the latest standards.
- **Customisable white-label solution:** Institutions can offer Ephelia's compliance services under their own brand.
- **Comprehensive regulatory coverage:** The platform covers AML, KYC, PSD2, GDPR and other frameworks.
- **Proactive risk management:** By identifying issues before they become problems, Ephelia helps institutions mitigate risks and avoid costly breaches.

Ephelia's commitment to compliance extends beyond technology.

This regulatory moat, combined with modular technology, enables RampX to serve both regulated entities and those yet to obtain licences.

RampX

Bridging Bank Accounts and Blockchain

What Is RampX?

RampX is Ephelia's flagship module that connects traditional bank accounts with the blockchain.

It functions as an on-chain current account where users can hold a personal **IBAN** linked directly to their crypto wallet.

RampX allows users to receive and pay money either on-chain or via traditional rails without the need to manually swap into stablecoins.

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According to the RampX product description, customers receive a crypto wallet for **es-Currency tokens**, a personal IBAN and the option for a Visa debit card.

The module supports both individual and corporate accounts and requires full KYC to ensure compliance.

The core idea behind RampX is simple: integrate regulated e-money tokens directly into everyday financial workflows. Users can:

- **Receive salaries and payments** on their IBAN and choose whether to hold value in fiat or convert instantly into es-Currencies.
- **Send payments** either on-chain using es-Currencies or via conventional bank transfers using their IBAN.
- **Swap tokens and crypto** across multiple blockchains (Polygon, Gnosis, BSC) via integrated DeFi bridges.
- **Spend** using a connected Visa card that draws from the on-chain balance.

On-Chain IBAN: A Revolutionary Design

A standout feature of RampX is the **on-chain IBAN**, which links bank-grade identity to wallet semantics.

The report explains that on-chain IBANs “link bank-grade identity and account to wallets for direct payments and streaming”.

This design allows a wallet address to function as an IBAN: euros or dollars sent to this IBAN are automatically minted into es-Currencies on chain, while es-Currencies sent from the wallet are automatically redeemed into fiat and deposited into the corresponding bank account.

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Competitor platforms provide a Web3 IBAN that converts euros to EURE tokens and vice versa; however, RampX integrates this concept within a broader module that includes debit cards, streaming payments and multi-currency support.

The on-chain IBAN eliminates friction between fiat and crypto.

Users no longer need to send money to an exchange, convert into stablecoins, and then transfer to a wallet.

Instead, they deposit money directly into their IBAN, and the funds appear instantly on chain.

Similarly, when cashing out, es-Currencies sent from the wallet deposit fiat into the bank account without manual intervention.

This seamless on/off ramp reduces settlement time, eliminates intermediaries and improves user experience.

es-Currencies: The Engine Behind RampX

At the heart of RampX are **es-Currencies**, next-generation e-money tokens issued under stringent e-money regulations.

Each es-Currency (e.g., esEUR, esUSD, esCHF) is pegged 1:1 to the corresponding fiat currency and redeemable at par. The es-Currencies website describes them as **Fiat Reference Tokens (FRTs)**, a new category distinct from unregulated stablecoins.

Only authorised financial institutions can issue them, ensuring funds are fully backed and regulated.



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es-Currencies operate on a **multi-issuer single ledger** model: multiple banks can mint and redeem tokens on the same smart contract, guaranteeing fungibility and interoperability across issuers.

Unlike many stablecoins, es-Currencies are designed to be programmable and streamable.

The features page highlights programmable smart contract integration, customisable rules and workflows, and an open API for developers.

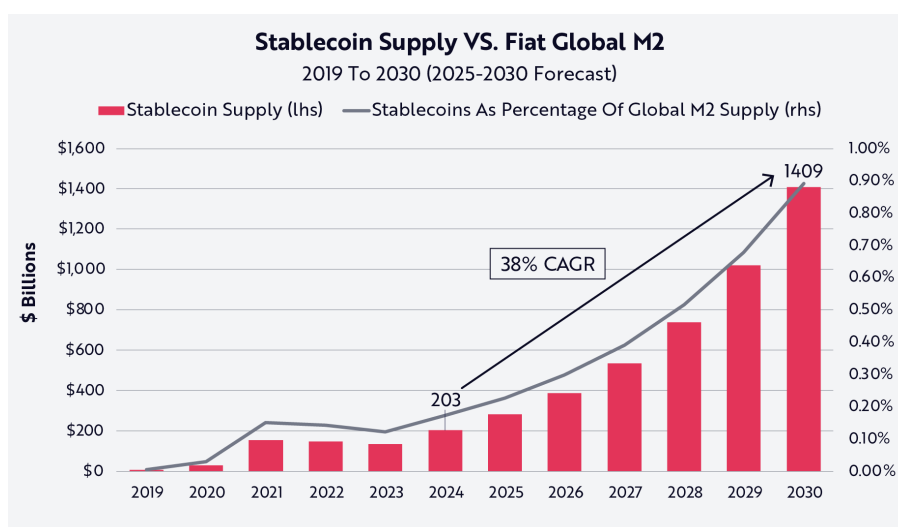
They support streaming payments, enabling real-time salary distribution, pay-per-use services and dynamic treasury management.

Because they are regulated e-money tokens, es-Currencies provide bank-like safety with blockchain speed and transparency.

Users do not need a bank account to hold es-Currencies, though redemption to fiat requires an authorised institution.

RampX Functionality Illustrated

The following diagrams illustrate the economic impact and flows enabled by RampX.

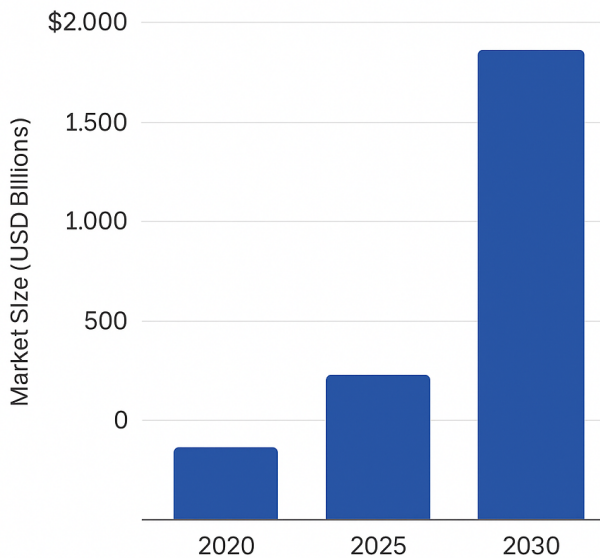


The chart demonstrates the explosive growth of stablecoins in recent years and projections to 2030.

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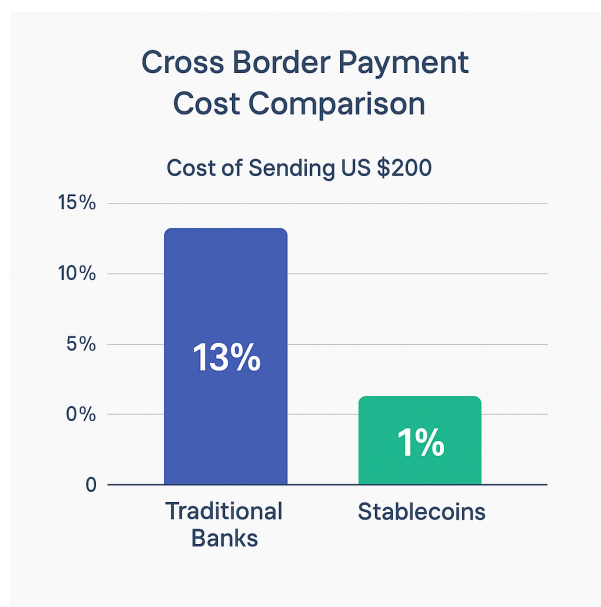
Stablecoin Market Growth (2020–2030)



Stablecoin Market Growth (2020–2030): stablecoin market size has risen from approximately **US \$20 billion** in 2020 to **US \$210 billion** by 2025 and is projected to reach **US \$1.9 trillion** by 2030 in a base-case scenario.

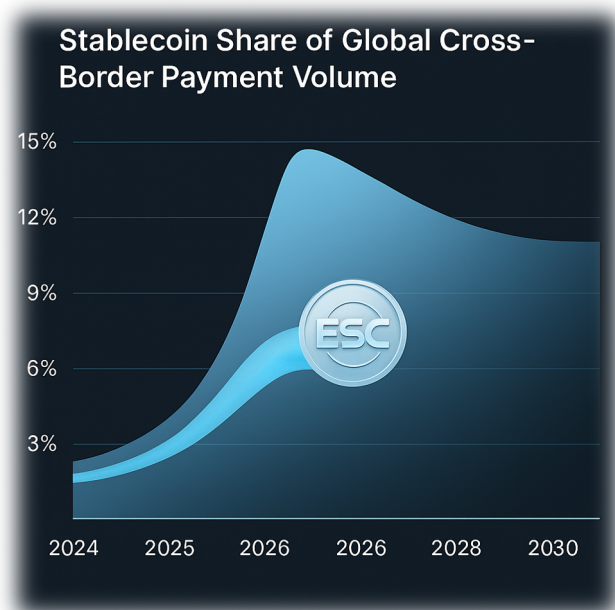
This trend underscores the necessity of payment infrastructure that can scale alongside exponential growth.

Cross-Border Payment Cost Comparison: the cost of sending **US \$200** through traditional banks (around **13 %**) versus stablecoins (around **1 %**), based on Keyrock’s assessment of cost reductions. Reducing fees is critical for remittances and SME payments.





Stablecoin Share of Global Cross-Border Payment Volume: stablecoins growing from around **3 %** of cross-border volumes in 2024 to **15 %** in 2025 and projected to stabilise around **12 %** by 2030. This demonstrates that stablecoins are already taking a meaningful share of payment flows.



Streaming Payments and New Financial Products

RampX leverages the streamable nature of es-Currencies to introduce **continuous payments**. The Streamable Finance presentation contrasts “money moves in batches” with “life moves in streams”. Streaming allows value to be sent **by the second**, enabling:

- **Real-time salary distribution:** Employees receive wages continuously rather than waiting for end-of-month payrolls. This improves financial wellness and liquidity.
- **Pay-per-use services:** Creators and service providers can monetise consumption precisely, receiving income as their product or service is consumed.
- **Machine-to-machine payments:** Internet of Things devices (EVs, sensors) can autonomously pay each other in tiny increments, enabling new business models.
- **Dynamic financial products:** Continuous dollar-cost-averaging into investments, flexible loans that adjust repayment streams in real time, and instant insurance premiums.

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These innovations are only possible because es-Currencies are programmable and streamable. Traditional payment rails and even most stablecoins cannot support second-by-second flows due to settlement delays, prefunding requirements and rigid batch processes. RampX unlocks new product design space for fintechs and banks.

Comparative Landscape and Differentiation

How RampX Differs from Conventional Stablecoins

The market for on-chain money is becoming crowded, with stablecoins like **USDT, USDC, EURE**, bank tokens and central bank digital currencies (CBDCs) vying for attention.

Several factors differentiate RampX and es-Currencies:

1. **Regulation and Authorization:** es-Currencies are issued by authorised institutions under e-money regulations, with 1:1 backing and redemption rights. Many stablecoins operate in regulatory grey zones or rely on trust in unregulated entities; by contrast, es-Currencies are explicitly designed to comply with MiCA, PSD2, GENIUS and VARA frameworks.
2. **Multi-Issuer and Single Ledger:** The es-Currencies network allows multiple banks to issue tokens on the same smart contract, guaranteeing fungibility across issuers and avoiding fragmentation. Most stablecoins are single-issuer; even regulated alternatives provide a Web3 IBAN but do not support multi-issuer fungibility.
3. **Programmability and Streaming:** es-Currencies support advanced smart contract functions, enabling programmable workflows and

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streaming payments. Conventional stablecoins focus on simple transfers and lack native streaming features.

4. **Integrated On-Chain IBAN:** RampX links IBANs directly to wallets, eliminating manual bridging between bank accounts and blockchain. Competitors offer Web3 IBANs that convert fiat to tokens and back, but RampX embeds this capability within a broader banking module including debit cards, card acquiring/issuing, and asset management services.
5. **White-Label Deployment:** Institutions can adopt RampX as a white-label solution, customising branding and functionality while leveraging Ephelia's licences and infrastructure. Most stablecoin providers require institutions to integrate via API and do not offer full banking front-ends.

Beyond Stablecoins: Tokenized Deposits and Bank Tokens

The Citi GPS report argues that stablecoins will coexist with tokenized deposits and bank tokens. T

okenized deposits (also called deposit tokens) represent claims on commercial bank deposits recorded on blockchain.

They offer lower risk than stablecoins because they are direct claims on regulated banks, but they may lack interoperability across issuers.

RampX's es-Currencies effectively blend features of tokenized deposits (full redemption rights, regulator supervision) with the cross-chain interoperability and programmability of stablecoins.

Institutions adopting RampX can therefore offer customers a digital money form that is both safe and flexible.



Use Cases & Business Models

Payroll and Employee Benefits

Traditional payroll systems send wages once per month, creating cash-flow stress for employees and leading to idle capital for employers.

RampX enables salary streaming, where employees receive earnings continuously.

In a workshop case study, funds are always available, accounting is granular to the second, administrative overhead is reduced and transparency is increased.

Employers can also offer instant advances or flexible benefits tied to real-time performance metrics.

Pay-Per-Use Commerce and Micro-Subscriptions

In the digital economy, users consume content and services in short bursts. Think streaming music, cloud compute, or AI API calls.

RampX's streaming payments allow businesses to charge customers precisely as they consume a service.

Creators and services can monetise usage as it happens, eliminating 30- to 60-day settlement cycles and reducing chargebacks.

Micro-subscriptions become viable because transaction fees are negligible and settlement is instantaneous.

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Machine-to-Machine (M2M) Economy

As IoT devices proliferate, machines increasingly transact with each other, electric vehicles pay for charging, sensors purchase data feeds, and appliances pay for bandwidth.

RampX supports tiny streaming payments that enable these machine-to-machine interactions.

Smart contracts enforce agreements autonomously, and on-chain IBANs provide identity and payment metadata for compliance. Fintechs can build new M2M financial products such as dynamic insurance that triggers payments based on real-time usage or risk.

Capital Markets and Corporate Treasury

Institutions can use RampX to streamline treasury operations.

es-Currencies enable real-time settlement of receivables and payables, reducing the need for prefunding and improving liquidity management.

Corporates can program payment schedules, manage cross-currency exposures and automatically rebalance treasury positions.

Because RampX operates on regulated e-money tokens, treasurers retain access to central bank money equivalents while benefiting from blockchain efficiency.

Stablecoins will reshape monetary policy and capture 12 % of cross-border payment flows by 2030. Organisations adopting RampX position themselves ahead of this trend.

Embedded Finance and White-Label Banking

RampX's white-label capability makes it ideal for fintechs and non-financial brands that want to offer banking services without obtaining licences.

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Entrepreneurs can launch new neobanks by integrating current accounts, cards and investment products within weeks.

Accounting firms can add banking and payments to their platforms, managing clients' accounts, debit cards and payments under their own brand.

Start-ups can focus on marketing and customer acquisition while Ephelia handles the infrastructure, compliance and risk management.

Ephelia's Model for Regulated and Unlicensed Entities

Support for Regulated Institutions

Banks and financial institutions seeking to modernise can leverage RampX as an extension of their existing services.

Ephelia's licences cover e-money issuance, acquiring, issuing, asset management and VASP services across key markets.

With RampX, a bank can offer on-chain accounts, streaming payments, programmable e-money and multi-chain connectivity without building blockchain infrastructure.

Compliance is maintained through Ephelia's CaaS, which monitors transactions and manages KYC/AML obligations.

The regulated institution retains control over customer relationships while benefiting from faster settlements and new revenue streams.

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Support for Entities Without Licences

Fintech start-ups, corporates and even non-financial brands often lack licences to operate payment services.

Ephelia's white-label platform allows them to offer financial products under their own brand while relying on Ephelia's licences and infrastructure.

Because the platform is modular, clients can select only the services they need (e-money Accounts, Crypto, Cards, Compliance or Asset Management) and go to market quickly and cost-effectively.

Ephelia's TaaS ensures that technology is tailored to each client, while the CaaS keeps them compliant.

This approach democratises access to advanced financial functionality and reduces the barriers to entry.

Global Reach: UK, EU, Switzerland, US and New Zealand

Ephelia's regulatory footprint allows RampX to operate in multiple jurisdictions from day one.

In the **UK** and **EU**, RampX can issue e-money and provide payment services through Ephelia's EMD licences.

In **EU**, Ephelia is already licensed as a VASP providing crypto services and following the various steps to convert its license to CASP.

In **Switzerland**, Ephelia's **Asset Management** licence permits on-chain investment products and structured solutions together with its **VASP** and **PSP** license, allow Ephelia to operate widely for its customers.

In the **United States**, Ephelia's Money Services Business licence covers e-money token issuance and VASP services.

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In **New Zealand**, thanks to Ephelia's licenses, RampX can offer e-money and asset management via the NZ PS licence.

This cross-border capability enables institutions to serve customers in these markets with a unified platform, meeting local regulatory requirements while offering global liquidity.

Regulation Risk and Governance

The Regulatory Landscape

Regulation is evolving rapidly.

The **Markets in Crypto-Assets Regulation (MiCA)** establishes comprehensive rules for crypto-asset issuance, custody and trading in the EU.

MiCA classifies e-money tokens and asset-referenced tokens, imposes strict prudential requirements on issuers and mandates publication of detailed white papers⁴.

MiCA does not displace existing e-money directives but operates alongside them, requiring issuers to be licensed as EMIs or credit institutions.

The UK is drafting similar legislation, and U.S. legislators have introduced bills like the **GENIUS Act** to provide clarity around stablecoin issuance and reserves.

⁴ mccannfitzgerald.com



With regulators worldwide converging on similar frameworks, institutions that partner with Ephelia and RampX can focus on innovation without worrying about compliance gaps.

Security and Risk Management

Security is paramount when integrating blockchain and banking. Ephelia builds security and compliance into its TaaS and CaaS platforms.

es-Currencies are fully backed by fiat reserves, segregated and ring-fenced to protect users' funds.

Additional measures include:

- **Bank-grade KYC/AML:** All users undergo rigorous identity verification. On-chain IBANs store identity metadata, enabling transaction tracking and compliance audits.
- **Smart contract audits:** es-Currency smart contracts are audited to ensure secure execution and prevent vulnerabilities.
- **Transparent reporting:** es-Currency issuers provide regular reports on reserves and token circulation, enhancing trust and accountability.

These measures create a robust risk management framework that satisfies institutional requirements.

Future Outlook and Strategic Considerations

Stablecoins and the On-Chain Money Ecosystem

Stablecoins will continue to grow but will coexist with other on-chain money forms such as tokenized deposits and CBDCs.

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Citi's report predicts that while stablecoin issuance will reach **US \$1.9 trillion** in the base case by 2030, bank tokens could exceed stablecoins in turnover.

The combination of programmable money, real-time settlement and regulatory clarity will transform treasury operations, foreign exchange and capital markets.

Institutions should therefore invest in platforms capable of supporting multiple forms of on-chain money.

Ephelia's Roadmap

Ephelia's strategic roadmap includes expanding licences into additional jurisdictions (e.g., Africa and Asia), enhancing streaming capabilities with advanced risk modelling and integrating real-world asset tokenization.

As the regulatory landscape matures, Ephelia plans to connect more banks and fintechs to the es-Currencies network, fostering a multi-issuer ecosystem and broadening liquidity.

Why Institutions Should Act Now

1. **First-mover advantage:** Institutions that integrate RampX can differentiate themselves with programmable money, streaming payments and cross-chain connectivity, while competitors rely on outdated rails.
2. **Regulatory readiness:** Partnering with Ephelia provides immediate compliance with MiCA and other frameworks, mitigating regulatory risk and avoiding years of licensing efforts.
3. **New revenue opportunities:** Streaming payments create opportunities for innovative products (micro-subscriptions, IoT

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pay-per-use, dynamic loans) and new fee models. Cross-border payments become a profit centre rather than a cost centre.

4. **Enhanced customer experience:** On-chain IBANs and real-time settlement improve liquidity for customers and reduce friction. Transparent, programmable money increases trust and engagement.

Conclusion a Call to Innovate

RampX represents more than a new payment module.

**It is the convergence of regulated finance
and programmable money.**

By integrating on-chain IBANs, es-Currencies and streaming payments into a white-label platform, RampX bridges the gap between banks and blockchain.

Ephelia's extensive licensing, technology and compliance infrastructure create a foundation that is difficult for competitors to match.

In an era when stablecoins are poised to capture a significant share of cross-border payments and programmable money is unlocking entirely new business models, institutions cannot afford to wait.

Adopting RampX today positions banks, fintechs and corporates at the forefront of financial innovation.

For more information or to discuss a white-label deployment of RampX in your institution, please contact Ephelia.

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