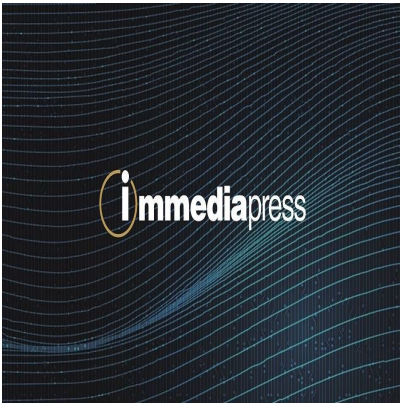




TerraPay Verify integrates with Kinexys by J.P. Morgan's Liink network for Global Payee Verification

Descrizione

COMUNICATO STAMPA - CONTENUTO PROMOZIONALE

Collaboration expands access to bank account and digital wallet verification across global markets, helping financial institutions improve payment accuracy and strengthen trust in cross-border transactions.

LONDON and DUBAI, UAE, Oct. 22, 2026 /PRNewswire/ - TerraPay, a global money movement company, today announced it has integrated TerraPay Verify, its payee verification solution, into Kinexys by J.P. Morgan's Liink Confirm application, enabling participants on the Kinexys Liink network and TerraPay Verify clients to validate bank account and digital wallet details across a broad range of global markets.

Through the collaboration, both financial institutions and non-bank financial institutions connected to the Kinexys Liink network will gain access to TerraPay Verify's extensive bank account and wallet verification capabilities, helping validate recipient details before payments are initiated.

As cross-border payments continue to grow, ensuring beneficiary accuracy has become critical. True Impact of Failed Payments 2026 study from LexisNexis Risk Solutions estimates that 10-15% of international payments fail due to incorrect beneficiary details, leading to settlement delays, increased operational costs, and greater exposure to fraud. This challenge is amplified as payments increasingly move across a mix of bank accounts and digital wallets, making recipient verification a key enabler of faster, more reliable money movement.

TerraPay's collaboration with Kinexys by J.P. Morgan - the firm's industry-leading blockchain business unit - reflects a shared commitment to bringing greater transparency, trust, and efficiency to what can often be an opaque cross-border payments landscape. By helping organizations verify recipients before funds are sent, the solution supports global efforts to improve payment transparency,

accessibility, and reach, helping align with the broader objectives set by the G20 roadmap for enhancing cross-border payments while helping banks worldwide deliver a more seamless customer experience.

Paul Atkinson, Head of Kinexys Liink Product, Kinexys by J.P. Morgan said, "By integrating Kinexys Liink's Confirm application with TerraPay Verify, we're making it easier for financial institutions and non-bank financial institutions to improve control and help reduce payment fraud throughout the cross-border payment lifecycle. Together, we're supporting institutions as they adapt to a rapidly changing landscape and build greater trust with every transaction."

The collaboration also expands the reach of TerraPay Verify among global institutions through the Kinexys Liink network, while reinforcing TerraPay's commitment to building trusted payment infrastructure through interoperability.

"Trust is fundamental to every successful payment," said David Backshall, VP, Payment Partnerships at TerraPay. "As payment ecosystems continue to evolve, financial institutions need a reliable way to verify recipients across both bank accounts and digital wallets. Our collaboration with Kinexys by J.P. Morgan extends the reach of TerraPay Verify to more institutions globally, helping improve payment certainty, reduce avoidable exceptions and support a better customer experience."

The collaboration reflects TerraPay's continued focus on embedding trust into global money movement through compliance, verification and interoperable infrastructure, while creating opportunities to expand verification coverage through strategic ecosystem partnerships.

About TerraPay

TerraPay simplifies global money movement, providing a single connection to one of the most expansive cross-border payment networks, regulated across multiple markets. Our network enables payments to receiving and sending countries worldwide, reaching a vast network of mobile wallets, bank accounts, and cards. We make money transfers instant, reliable, transparent, and fully compliant for its partners, connecting them to 7.5Bn+ bank accounts, in 156+ countries. We work behind the scenes as the trusted partners for some of the world's most innovative financial players, from banks and digital wallets to MTOs, corporates and fintech platforms. On a mission to create a borderless financial world, TerraPay operates Xend - the first-of-its-kind payments interoperability network, enabling secure, real-time cross-border payments, to and from 3.7B wallets through a single, unified connection. TerraPay is headquartered in London, with offices in cities including, Dubai, Milan, Miami, Singapore, Bogota, Johannesburg, Kampala, Bangalore.

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