yaspa

An operator's guide to:

Pay by Bank

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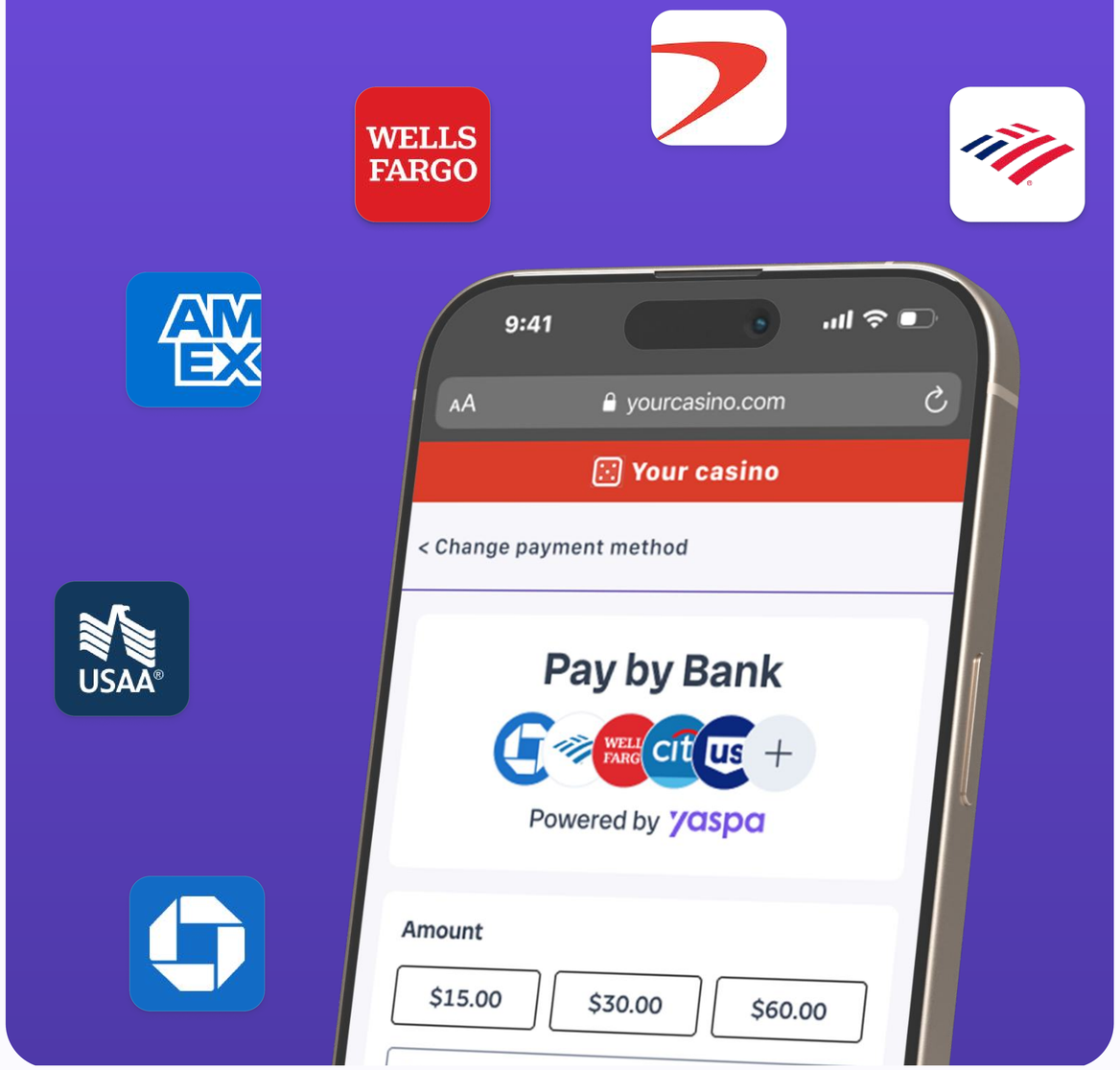
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Chapter 01

An introduction to Pay by Bank

What is Pay by Bank?



Pay by Bank

Pay by Bank is a way of moving money from one bank account to another without using card networks.

In the US, that runs on real settlement infrastructure. Pay by Bank is the method the player sees; underneath it, Yaspa's payment stack settles every transaction over two rails.

- Pay by Bank **deposits** made through Yaspa move over same-day Automated Clearing House (ACH) as Guaranteed Payments—money moving bank-to-bank with a real-time guarantee attached (read on for more about how this works).
- **Withdrawals** move out instantly over the RTP network (The Clearing House's real-time payments rail) and FedNow, the Federal Reserve's instant payment service.

A note on terminology

Pay by Bank is often referred to as 'open banking' or 'account-to-account' (A2A) payments, sometimes interchangeably.

- Open banking is a term for the regulations and principles that have allowed Pay by Bank to come to market.
- A2A payments reflect the method's simplicity: money is transferred direct from one account to another.

We lead with 'Pay by Bank' in this guide because it's the term regulators, analysts, and the trade press already use for the category. Even though the term 'Pay by Bank' is still gaining recognition amongst the general public, around one in ten US adults have made an open banking-style payment in the past year (PYMNTS/ Trustly, 2025). Many consumers are familiar with the method, even if they do not know the name, and take up is continuing to grow apace.

Why Pay by Bank?

The benefit

For players

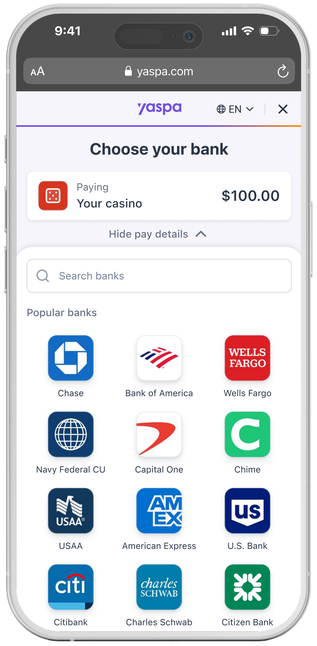
- Bank-level security with biometric authentication on their own banking app.
- No card numbers or CVV codes pass through the operator's systems.

For operators

- Significantly lower processing costs than card rails.
- Virtually no chargebacks. Deposits are consumer-initiated and verified upfront.
- Real-time insight into income, spending, and deposits with other operators.

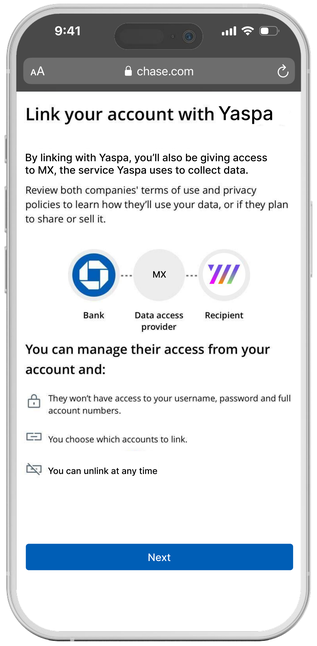
Yaspa Pay by Bank player flow:

A quick look at how a player moves from checkout to a completed deposit in a few taps



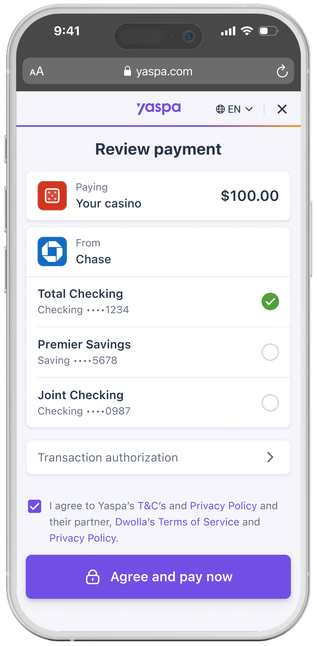
Select

Player chooses 'Pay by Bank, powered by Yaspa', then selects the bank account they want to pay from (only needed for first-time deposits).



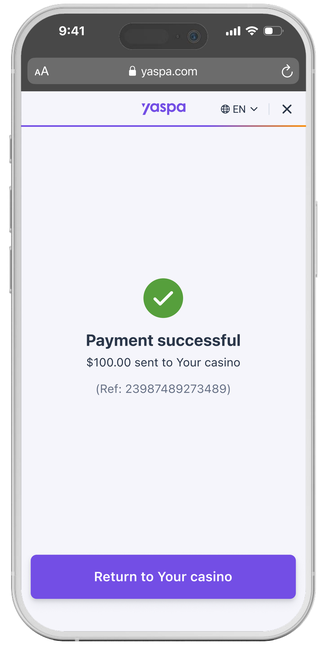
Link

They then agree to link their account with Yaspa and for the operator to collect data.



Confirm

Player reviews the deposit and confirms it with 'Agree and pay now'.



Complete

The deposit is approved instantly and guaranteed against return, with full transaction information for the operator.

Pay by Bank is transforming payments

More on the Yaspa guarantee

At checkout, the experience is simple. Yaspa's Guaranteed Payments gets players to a fast, familiar checkout—with certainty built into the transaction itself, not bolted on afterward.

01 The player selects Pay by Bank at checkout and securely links or confirms their bank account.

02 Yaspa's models score the payment transaction in real time, using consented account and identity data—checking factors like available balance and account status (for example, whether an account is closed or restricted), alongside dozens of other return-risk indicators—and return a clear accept or decline before any money moves.

03 The deposit settles over same-day ACH, guaranteed against return, so the operator never has to chase a reversed transaction.

04 When the player withdraws, funds go out instantly over RTP or FedNow, landing back in their account in real time.

Goodbye cards, hello Pay by Bank

9 states

ban credit card deposits for online gaming outright (mid-2026)

5 major operators

have dropped credit cards nationwide, voluntarily

1 US senator

publicly pressing 11 operators on their card policies

August 5, 2026

the Consumer Financial Protection Bureau (CFPB) submitted its Section 1033 rewrite to the White House

Cards are losing ground: nine states now ban credit card deposits for online gaming, and DraftKings, FanDuel, BetMGM, Caesars, and bet365 have all dropped credit cards nationwide on their own. Senator Elizabeth Warren is pressing 11 more operators to follow.

Regulation is heading the same way: Section 1033 was finalized in 2024, paused, and is being rewritten toward a fee-funded data model that gives banks a reason to share richer data. Yaspa already uses this kind of permissioned data to guarantee deposits before they settle.

Rails are catching up: RTP and FedNow are still building volume, and deposit rails are closing the gap with instant payouts. Recurring, consumer-authorized bank payments are a plausible next step as more account data becomes available on fairer terms.

Put together: regulation, card retreat, and rail growth are all pointing the same way—providers who bring real data alongside the rail are best placed to keep up.

Chapter 02

Pay by Bank vs other payment methods

Alternative payment methods compared

Every payment method has trade-offs. Here's how the main options stack up for US businesses.

Method	Pros	Cons
Pay by Bank (Guaranteed Payments via ACH; RTP/FedNow for payouts)	• No card data exposed to the operator • Virtually no chargebacks; every deposit is guaranteed against return • Real-time risk scoring on every transaction • Instant withdrawals over RTP and FedNow	• Deposits settle on the same day rather than instantly, since a real-time deposit rail isn't yet standard in the US • Consumer familiarity with the term is still building
Debit and credit cards	• Universal and familiar • Fast at checkout • Accepted internationally	• High processing fees • Exposed to chargebacks • Credit cards increasingly restricted or banned outright for gaming deposits
Digital wallets (Apple Pay, Google Pay)	• Fast and convenient tap-to-pay • Strong consumer familiarity • Biometric authentication at point of sale • Streamlined checkout online and in-store	• Still reliant on an underlying card network, so card fees still apply • Not a standalone payment rail
Cryptocurrency	• Borderless • Fast settlement on some networks • Lower fees on certain rails	• High volatility • Complex compliance and know-your-customer (KYC) requirements • High technical barriers • Still not legal in any states for mainstream gaming

Chapter 03

Why Yaspa?

More than Pay by Bank

What sets Yaspa apart:

Guaranteed ACH deposits, instant payouts and account verification are increasingly becoming standard features of Pay by Bank. Yaspa goes further by combining the payment with real-time financial insight.

Yaspa's Intelligent Payments platform analyzes a player's consented financial data in real time. That data helps operators spot high-value players earlier, time bonus offers around real account activity and identify potential churn before a player goes quiet.

The same real-time data also powers the guarantee decision and helps identify fraud, while providing affordability and behavioral risk signals for operators that need them.

This means operators don't just get an accept or decline decision on a deposit. They can use the same consented data to understand player behavior, identify risk and find opportunities to improve retention and player value.

Our solutions

- **Guaranteed Payments:** same-day ACH deposits, guaranteed against returns, with a live accept or decline before funds settle.
- **Instant Payouts:** real-time withdrawals over RTP and FedNow.
- **Account Verification:** real-time bank account ownership verification for KYC purposes, using the player's own bank data.
- **Virtual Accounts:** on-demand corporate holding accounts for clean reconciliation.
- **Intelligent Payments:** the layer that brings these capabilities together, with real-time affordability, fraud and behavioral insights built into the payment flow.

Yaspa vs other open banking providers

The US Pay by Bank market is still taking shape, with a handful of providers leading the way, each bringing different strengths. Here's how Yaspa stacks up on the capabilities that matter most.

Features	yaspa	Trustly	aeropay	PLAID
Core Pay by Bank (guaranteed ACH deposits, instant payouts, verified accounts, real-time risk decisioning)	✓	✓	✓	✓
Anonymized, consent-based activity insights across operators	✓	⊗	⊗	⊗
Responsible gambling risk indicators at the point of deposit	✓	⊗	⊗	⊗
Multi-account and suspicious sign-up signals across operators	✓	⊗	⊗	⊗
Deposit and spend pattern insights from verified bank data	✓	⊗	⊗	⊗
Player value insights (lifetime value, share of wallet, churn risk)	✓	⊗	⊗	⊗

Comparison based on publicly available information as of October 2026. Competitor capabilities may have changed.

Yaspa's differentiation is intelligent insights

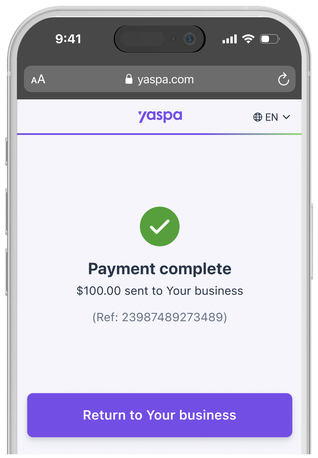
Every provider moves money between banks. What sets Yaspa apart is what happens around the transaction.

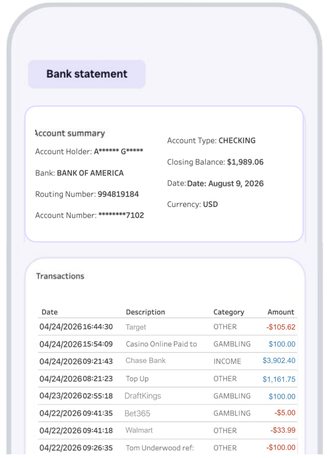
During the payment flow, our Intelligent Payments platform reads transaction data in real time to verify identity, flag risk, and spot behavioral patterns across operators—for example, linking a single player's activity across multiple platforms to surface fraud signals or indicators of financial vulnerability that no single business could see on its own. For markets where compliance, player protection, and fraud prevention aren't optional, that distinction matters.

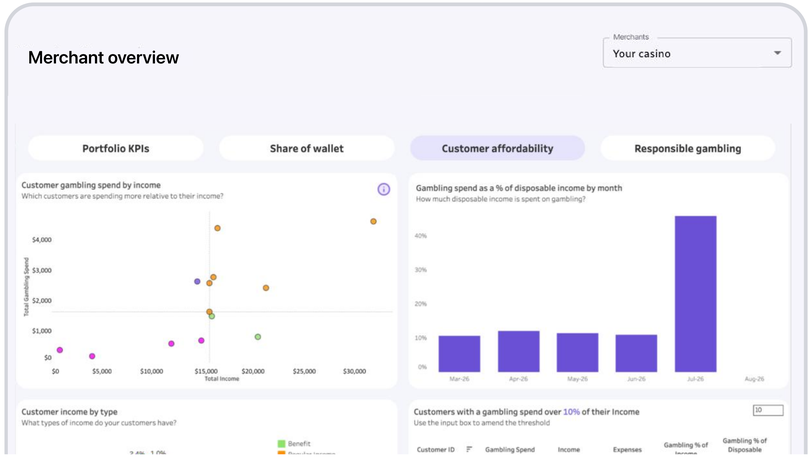
Intelligent Payments by Yaspa

How it works:

How a player's consented bank data turns into real-time spending and behavioral insights for your business.







Complete

Players complete their deposit with Yaspa and authorize access to their account.

Share

Yaspa categorizes bank transaction data from the player's shared account.

Report

Yaspa uses machine learning to provide real-time spending and behavioral insights. These analytics empower operators to meet regulatory standards, reduce churn, and maximize revenue.



Justin Fears
US Director, Enterprise Sales | Yaspa

"Bringing artificial intelligence into Yaspa's intelligent payments platform has revolutionised what we can do for online operators. It gives them the tools to make smarter financial decisions for every player, while we stay firm on responsible stewardship and data privacy. Being part of this evolution is a game changer for me personally, and for Yaspa as a company."

End

Find out more

Let's make payments work for you

Whether you're after a simple payment solution, or the added insights that Yaspa's Intelligent Payments can bring, let us talk you through the options.

Book a meeting →

WINNER

Best payment solutions provider 2026

European iGaming Awards

WINNER

Payment solution of the year 2026

SBC Awards Europe

WINNER

Best payment facility 2025

The Card & Payments Awards

WINNER

Best use of data - consumer 2025

Open Banking Expo Awards

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