

WhyAML Launches Compliance-Grade Stablecoin Checkout for Regulated Businesses

Enterprise-grade stablecoin payment infrastructure, built and priced for small and mid-sized regulated businesses.

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EINPresswire.com/ -- WhyAML (whyaml.com) today announced WhyAML Checkout, a [stablecoin checkout for regulated businesses](#), built for UK accounting offices, legal practices, and financial advisers on a single principle: the payment itself is the verification. There is no passport to scan, no biometric check, and no separate application for the client to download. When a client pays an invoice through WhyAML Checkout, that payment is the compliance evidence.



UK practices lose prospective clients during document-based onboarding. WhyAML Checkout removes that step by making the payment itself the verification.

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We removed the gap between proving who you are and paying. When a client pays through WhyAML Checkout, that payment is the proof — onboarded, verified and paying in the same motion.”

*Chae J. Pak, Founder and CEO,
Go 2 Glory Ltd*

A Single Mechanism for Identity and Payment. On most payment interfaces, identity verification and payment execution are two separate systems that never meet. A client is verified once, at onboarding; they pay repeatedly thereafter, in a different system, months or years later, with no structural link back to the original check. WhyAML Checkout, underpinned by WhyAML's Witness Model, removes that gap entirely: every payment connects to the regulated institution behind it, the verified relationship behind the client's wallet, and how control of that wallet was established — in the same motion as the payment itself. There is no second step to reconcile, because there was never a second step to begin with.

The friction this removes is not abstract. In UK private practice, onboarding is a series of

explanatory conversations: which documents the practice accepts, which utility bills count as proof of address, why it is safe to email a passport scan to the practice inbox. Each explanation is a moment where a prospective client can quietly stop responding — the call goes well, the document request goes out, and the prospect never comes back. WhyAML Checkout removes those conversations, because the payment carries the verification.

The First Payment Closes the Engagement. Partial-payment support is where this matters most, and the problem it solves is conversion rather than cash flow. Bank transfer, still the primary channel at most UK private practices, offers no clean way to take an invoice in stages, so the conversation reduces to a binary: pay in full today, or delay. Clients who cannot commit the full amount often delay, and a meaningful proportion of those never become engagements at all.



Go 2 Glory Ltd Founder announces launch of WhyAML Checkout

WhyAML Checkout treats each partial payment as its own verification event, automatically matched against the outstanding balance and capped at the invoice amount. A small deposit is therefore enough to complete verification and open the engagement — at a value the client will agree to, and at the point in the relationship where agreement is easiest to get. Once it is made, the dynamic changes: the client has committed, the records and documents the practice has been waiting on tend to arrive, and the work starts. What has historically been a collection friction becomes a client acquisition mechanism.

Because payments are pegged to the local currency of each jurisdiction, and the platform accepts no other currency within it, every transaction sits inside a single regulated boundary. Foreign exchange exposure and cross-jurisdiction conflicts are eliminated by architecture rather than manual reconciliation.

Built for the Businesses Priced Out of Enterprise Infrastructure. Stablecoin payment infrastructure of this kind already exists at the enterprise end of the market, from platforms such as BVNK and Stripe. Accessing it with the compliance integration a regulated practice actually needs typically means a commercial agreement and an integration project — overhead most smaller firms cannot absorb. WhyAML Checkout brings comparable capability — partial payments, automated reconciliation, and same-day settlement — to firms at SME scale, priced through a single flat credit rather than enterprise contracts or percentage-of-volume fees.

Product Features

- [Single Portal Credit](#). One flat credit covers every cost of accepting the payment in full: network fees, identity verification, screening, and the compliance certificate. No transaction fee is charged, no gas fee is paid, and no card-processing fee of up to 3.5% applies.

- Chain-agnostic settlement. Payments settle on whichever network they originate from. WhyAML acts solely as a relayer and never takes custody of funds at any point in the transaction.

- Partial payments. Clients may settle an invoice or retainer in stages, with each payment reconciled automatically against the outstanding balance and the running total capped at the invoice amount.

- Same-day reconciliation. Settlements are matched automatically against outstanding balances. Integration is available today via webhook and export function, with dedicated plugins for Xero, QuickBooks, and Sage due to list in their respective marketplaces to eliminate the webhook integration work and the manual export step.

- Local-currency-pegged settlement. Payments settle as stablecoin pegged 1:1 to the local currency in each jurisdiction — same-day available, no chargeback exposure, and no foreign exchange reconciliation for the receiving business.

"Most compliance products ask a client to prove who they are, and then, separately, ask them to pay," said Chae J. Pak, Founder and CEO of [Go 2 Glory Ltd](#), the company behind WhyAML. "We removed the gap between those two things, because the moments between the initial phone call and the first paid invoice are exactly where clients stop being prospects and start being someone else's clients. When a client pays through WhyAML Checkout, that payment is the proof. The client is onboarded, verified, and paying — in the same motion. That is not a compliance feature. That is a customer acquisition feature that happens to be compliance-grade."

WhyAML Checkout is available immediately within the existing WhyAML portal for current and onboarding clients, with no separate integration required.

The image shows a screenshot of the WhyAML Checkout account creation process. At the top left is the WhyAML logo. The main heading is "CREATING YOUR ACCOUNT" in orange. Below it, the primary instruction is "Set up. Buy credits when you need them." in bold black text. A sub-note states "No demo. No sales call. No subscription." in a smaller font. The process is divided into two steps: "STEP ONE: Create your account" (Name, email, password) and "STEP TWO: Buy credits" (Packs from 20, Nothing charged until you choose). Below these steps, a section titled "One payment. Closed, matched, proved." details three stages: "Closed" (No chargebacks), "Matched" (Lands against the invoice), and "Proved" (Part payments carry proof too). This is followed by a section "AND EVERY CREDIT INCLUDES" which lists five items: "Compliance Certificate" (Identity, sanctions, PEP), "TDD Report" (The due diligence behind it), "CARF evidence" (Tax residency, for 2027), "On-chain audit trail" (Cannot be altered), and "Perpetual monitoring" (Alerted if risk changes). A note at the bottom of this section says "Credits last 24 months." At the very bottom, a disclaimer reads: "We don't store documents, no apps to download, no biometrics or selfie to upload - observe, not assemble."

Setting up WhyAML Checkout. Credits are bought as needed rather than by subscription, so a practice can start at low volume without paying for capacity it isn't using.

About WhyAML

WhyAML is a compliance product that settles in stablecoin, built for regulated businesses. Verification and payment happen in a single step: the client's payment is the evidence of who they are, drawn from a regulated relationship they already hold, so firms collect stronger evidence without becoming custodians of personal data. WhyAML is built by Go 2 Glory Ltd, a London-based technology company. Institutional grade. Without the Tier 1 budget.

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