Y4

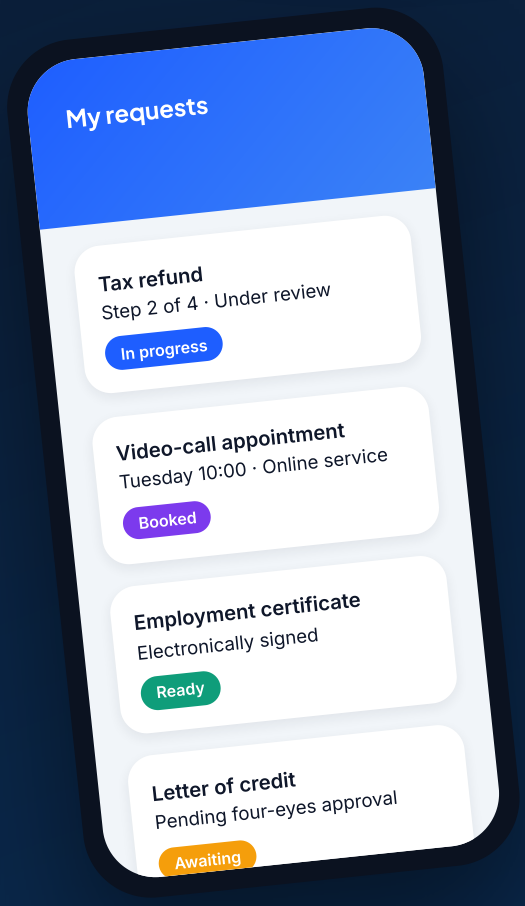
Yacaretech

GovTech & FinTech · Ecuador

One platform to take public and financial services digital.

Y4 lets institutions move procedures, approvals and services online — for their staff and for citizens, taxpayers and clients — from a phone or a computer.

- Tax administration
- Municipalities
- Public procurement
- Human resources
- Banking



THE PLATFORM

Configured, not programmed.

Y4 is a single platform with solutions for each sector. Institutions define their own processes, business rules, forms and documents through configuration — so new services go live without custom development, and every case is traceable from request to signed outcome.

Configurable

Processes, business rules, forms and document templates are set up, not coded.

Secure by role

Each profile sees only what it is entitled to, enforced on the server — not just hidden on screen.

Mobile-native

Installable app for iPhone and Android, without app stores, plus full desktop access.

Multi-institution

Several institutions on one installation, each with its own data, users and white-label brand.

Open integration

Standards-based services to connect with the systems the institution already uses.

Service without queues

Online turns and booked appointments by video call, with reminders and a direct link.

1 · Request
Citizens, taxpayers, clients or staff start a request online, guided step by step.

2 · Process
Each step reaches the right team's tray, with deadlines, rules and four-eyes approvals.

3 · Resolve
Documents are generated and electronically signed; the case file stays complete.

4 · Inform
Notifications to the phone at every step; everyone knows where their case stands.

Electronic case file
Every document and step in one place.

E-signature
Signed documents and HR personnel actions.

Internal wall
Campaigns and news for staff and clients.

Assisted forms
Answers grounded in the loaded regulations.

SOLUTIONS

One platform, five solutions.

Tax administration

- Online procedures with legal deadlines and an electronic case file
- Returns with configurable forms
- Taxpayer current account: payments, refunds, interest
- Audit, cross-checks and penalties, simulated before issuing
- Eligibility rules by taxpayer profile

Municipalities

- Citizen procedures online and at the counter
- Online turns and video-call appointments
- E-signature, notifications and records management
- Human resources and procurement on the same platform

Public procurement

- Annual procurement plan and budget certification
- All procurement procedures, from tender to award
- Supplier portal to bid and file claims online
- Contract follow-up and an assistant grounded in the regulations

Human resources & payroll

- Built for the public sector and for any organization
- Self-service: leave, permits, travel, certificates
- Full employee life cycle, from hiring to separation
- Electronically signed personnel actions
- Monthly payroll with configurable items

Banking

- Trade finance: import, export and standby letters of credit, guarantees, documentary collections
- Four-eyes control, accounting entries and SWIFT messaging on every event
- Corporate client portal to request and follow operations online
- Financial marketplace where banks quote the client's need
- Factoring with double-assignment control
- Core banking: current and savings accounts, term deposits and transfers

WHAT'S NEXT

In development.

We are building two new solutions together with the institutions that will use them.

IN DEVELOPMENT

On-premise AI for the public and financial sectors

Specialized artificial intelligence that runs inside the institution — its data never leaves it. An assistant grounded in the institution's regulations and documents, to answer with support, help complete forms and review what the institution receives. Today the platform already includes assistants that cite the regulations loaded in the system.

IN DEVELOPMENT

Government financial management system

Budget, government accounting and treasury, integrated with the systems the institution already uses. Tell us what your institution needs.

HOW WE WORK

Discovery

We map your procedures, roles and integrations, and agree on the first services to digitize.

Configuration

Processes, rules, forms and documents are configured on Y4 with your team.

Go-live & support

Training, launch on web and mobile, and continuous improvement.

See Y4 for your sector.

Explore the showcase, try the guided demo and request a presentation with your institution's processes.

y4banking.yacaretech.com/vitrina

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