



Smart payment solutions made simple

Our Product Brochure

PRINCIPAL MEMBER OF:



PARTNER OF:



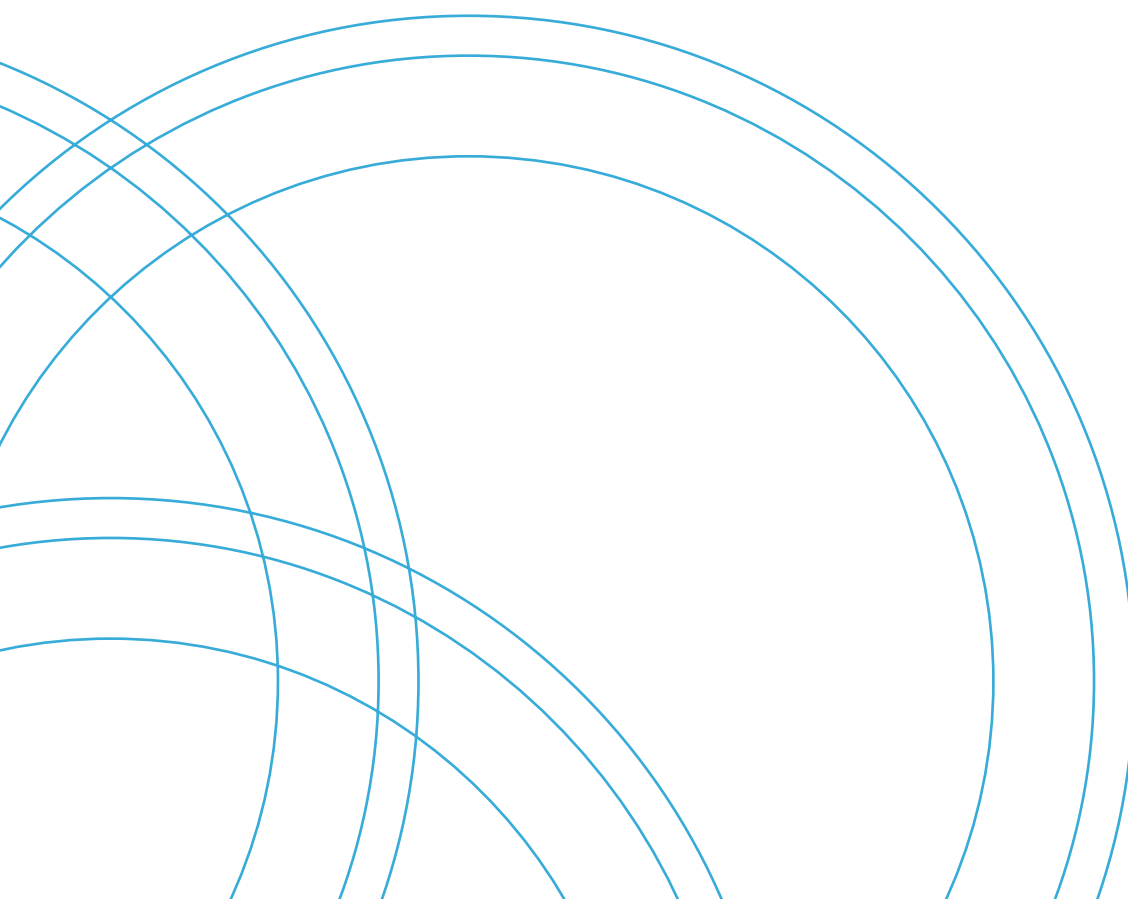
Paynetics

Introduction

Our vision at Paynetics is to make payments a frictionless and invisible process, that enables our partners to focus on their core business and supports their strategic growth plans. Our market leading payment infrastructure is set up to turbocharge both established brands and fintechs across a diverse range of use cases.

Paynetics is a trusted e-money institution, providing end-to-end payment services across the UK, European Union and globally. We are principal members of Mastercard, VISA, UnionPay International, SWIFT and SEPA, and can offer both IBAN's and UK Sort Codes. Paynetics meets the complex payment and Banking as a Service needs of its B2B and B2B2C customers safely in one

place, including card acceptance and issuance, across mobile and eWallet, online, digital and physical cards, and POS channels. Our award-winning technology makes Paynetics easy to work with while offering some of the most sophisticated digital solutions based upon tokenization such as Apple Pay and Google Pay.



Key benefits of working with Paynetics:



Dual Regulated e-money institution

Brexit ready with our licences registered in the UK and Europe. Principal member of Visa, Mastercard, UnionPay International, SEPA, Swift.



All payment services from a single source

end-to-end payment services with all the building blocks required to design, build and operate financial products



Payment solution diversity

innovation is in our DNA, we showcase a range of different products and this enables our partners to be 'first to market' and to stand out from the crowd



Highly flexible partnership approach

an agile and modular approach to business development and onboarding process which enables rapid implementation for our partners



Our industry experience

a team of experts from the payments industry who helped to pioneer fintech and introduce global financial systems

A fully modular best of class Digital payments platform

With all the building blocks required to design, build and operate financial products.



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Card Issuing

Overview

As a principal member of Visa, Mastercard and UnionPay International, Paynetics supports the full range of card options of the world's largest card schemes – consumer and business; debit, credit, prepaid, closed loop (gift cards), fully open loop and hybrid/ private label cards. We support single use and reloadable cards, across plastic, virtual or digitized forms.

Our card issuing programs are fully customizable to your business needs. Superior rule settings give you full control over issued cards whilst customized card designs enhance your brand and create the perfect payment experience.

Our API platform ensures a quick on-boarding and efficient data exchange between systems for Paynetics and our partners. In addition to the fully digital onboarding process, it also covers compliance, risk analysis and monitoring.



Benefits of working with Paynetics:



Full range of payment cards

Debit, prepaid and credit cards in all form factors including a variety of plastic and non-plastic alternative materials, virtual or digitized with contactless and token enablement



Customizable for your brand

White-label and Co-branding options, with flexible rule settings to enhance your brand and drive business growth



API platform for efficient on-boarding

Fully automated on-boarding process available via our sophisticated API platform

Why Paynetics in Card Issuing?

While plastic cards are still widely in circulation, virtual cards are on the rise, following the shift to e-commerce. Paynetics offers them both.

- We offer cards in a wide range of currencies and support multiple currency transactions including the big three - GBP, EUR and USD. Having this flexibility, coupled with the superior rule settings, allows our partners to design their programs dynamically and quickly respond to customer demand.
- We also utilize the latest in payment tokenization technology to ensure security. Our tokenized cards offer a lower transaction risk, reduce authorization declines and help merchants process a higher volume of transactions.
- Our cards can also be used within our eWallet application, providing consumers with a range of further benefits, and merchants with much richer data at point of transaction.

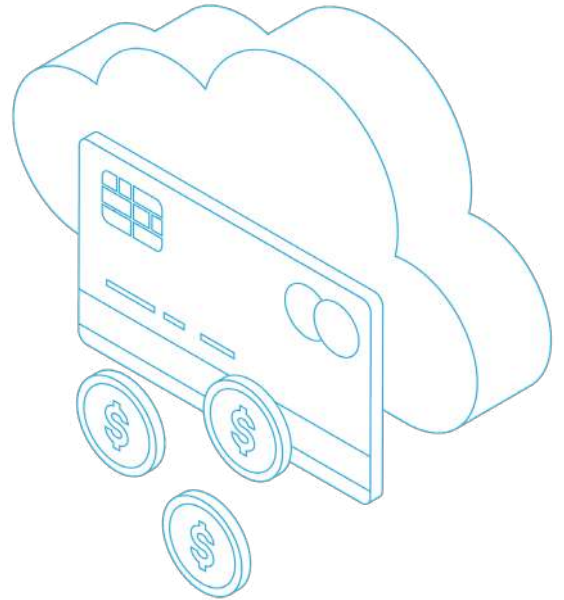
BIN Sponsorship

Overview

BIN sponsorship with Paynetics is the fastest and simplest way to launch a payment card program, significantly shortening the time to market.

Through our BIN Sponsorship we can help you bring VISA, Mastercard and UnionPay payment to your business quickly and conveniently. We empower you to manage your own programs such as debit and eWallet accounts without the need for an individual e-money license or direct scheme membership.

A scheme-assigned BIN (bank identification number) enables companies with an established client base and business model to deploy their own payment cards or eWallets without being a direct member of these card schemes. This greatly improves the speed of implementation of a card program.



Benefits of working with Paynetics:



Speed of implementation

Shorten the time to market for your own payment cards or eWallets



Simpler process

Focus on your clients, we cover all the regulatory requirements



Full technology toolset

Access to a wide range of payment products



Cross Border Solution

Paynetics is your all-in one single source for managing payments for your employees, distributors, and agents around the globe.



Card can be used for multiple purposes

Payroll / Expenses
Gig Economy Workers
Corporate Payouts
Remittances
Government Payments

Why Paynetics for BIN Sponsorship?

Our dual regulatory framework and membership in multiple card schemes allows us to offer a flexible and modular solution best suited for the client's particular needs across multiple geographies.

As Principal Members of Mastercard and Visa and UnionPay International we empower businesses to have their own eWallet and run their own card programs globally.

Each of your programs are issued with the best suited card scheme and all volumes are combined so you receive our best pricing. As required, we will augment your program with a digital wallet or integrate with yours. We can also easily add Global Bank Transfers or enhance your solution with Visa Direct, UPI's MoneyExpress or Mastercard Send.

Banking as a Service

Overview

The core of any banking proposition is the account. Being dual regulated in the EU and UK allows Paynetics to provide you with your own IBANs as well as a UK account with a sort code.

As a principal member of SWIFT and SEPA we offer fully functional IBAN accounts with the same facilities as regular bank accounts, while reducing administrative costs and complexity for you. We are also integrated in the UK settlement system and offer fully functional UK bank accounts with sort codes.

Our clients, individual or business, receive SEPA credit and instant payments, UK Faster Payments and SWIFT international payments.



Benefits of working with Paynetics:



API Platform for automatic account creation

Remote account opening and IBAN creation can all be delivered via our API platform



Extensive range of options

SEPA, UK Faster Payments, International, Internal, Batch payments, Peer-To-Peer, Pay by Link, QR Pay, Card Loading and more.



Multiple SEPA

products, Including SEPA Credit, Direct Debit and SEPA Instant.



Why Paynetics for Banking as a Service?

We have automated the process so that you can get your account in just a few quick steps. We provide a money transfer service to help your business as you expand globally and transact in multiple currencies.

- The process is fully digital with a minimum set of required documentation. Our partners can create and offer IBANs in their own name or their customer's name, open European and international markets to their customers and expand the potential of their businesses.
- We have developed an API Platform which allows our partners to create their IBANs automatically, with no human interaction required. The API Platform also allows you to receive real-time information about transfers and balances. Opening and managing IBANs via our API Platform will enable you to efficiently monitor and manage your payments.

Digital Banking Platform

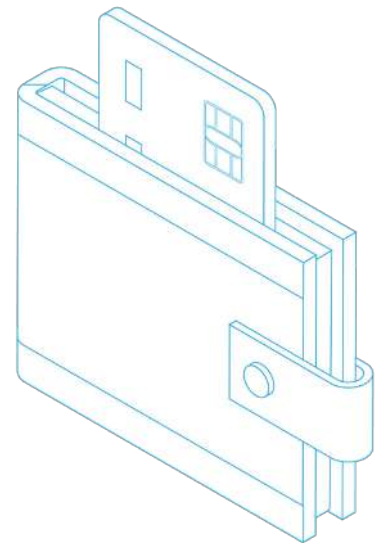
Mobile First

Overview

Paynetics digital banking solution is a modern alternative to a traditional bank account, providing all of the banking basics with added value features and benefits to fit the changing lifestyles of your customers and help them manage their money safely, easily and efficiently.

It builds on years of developing and deploying eWallets across Europe. We offer automatic choice of a Mastercard, Visa or UnionPay International BIN with built in enhanced security features and all the functionalities of a bank debit card. In addition our clients get access to SEPA, Faster Payments, P2P transfers, and safeguarded accounts.

Driven by the continual rise of digital payments, our digital banking proposition is mobile first incorporating the latest in tokenisation technology. Our convenient 'Tap and Go' service powered by Apple Pay, Google Pay and a ProprietaryPay, enables our clients to offer a payment service which is quickly becoming a must.



Benefits of working with Paynetics:



White label banking app

our clients can brand across their mobile app right through to the online portal and customer services experience



Full suite of APIs

simple plug and play, clients rely on our technology banking stack, so that they can focus solely on the strategic direction and customer acquisition. Supports Open Banking and value-added services



Simple Automatic KYC

onboarding process with the added advantage of streamlined KYB



Apple Pay, Google Pay and Proprietary Pay

we cover all use cases even where Google Pay does not work



Cross Border

we leverage Visa Token Service capabilities to offer efficient product scalability across Europe

Why Paynetics for a Digital Banking Platform?

Our award winning platform offers a fast way to market with low upfront costs. We are proud to be at the forefront of providing mobile first digital banking solutions our clients in the EU and the UK and to offer unmatched customer experience through our 'Tap and Go', P2P, banking and value added services.



Superior UX – award winning mobile app, coupled with the latest in payment tokenization for a fast checkout experience.



Convenience – Access and manage funds whenever you are with the intuitive mobile application, move money instantly with Faster Payments, SEPA and P2P Transfers



Security – Banking grade security coupled with next level of fraud prevention through tokenisation



Personalisation – An account and banking brand that suits your lifestyle 'on the go' and values



Availability – Simple KYC onboarding process with speedy approval rates and no credit check

Corporate Payouts

Overview

Paynetics Corporate Payouts is designed to support payments from Companies, Government and not-for-profit organisations. Payments such as expenses, salaries, bonus, incentives, benefits, compensation and promotions can be quickly made in a secure and fully regulated environment. Funds can be defined as owned by the Corporate (e.g. expenses) or owned by the cardholder (e.g. benefits, salary). All funds are held under Paynetics e-money licences in Europe or the UK.

Payments can be made via physical payment cards (Mastercard/ Visa/ UPI), virtual cards, bank transfers or, using a branded App, with Apple Pay or Google Pay. The ability to distribute payments via digital cards as well as via physical cards means that payments can be sent and used in almost real time. From setting up a new cardholder to the monies being available to spend is reduced from days to minutes. Of course, we can still send or follow on with a physical card allowing your cardholders to use their preferred choice of payment method.

Both the physical cards and the App are branded with your logo. Our Corporate Portal gives you complete control of issuing new cards, loading funds as well as providing spend controls alongside daily transactional and usage monitoring. For example, if the Corporate does not wish to allow certain types of spend, such as gambling or on-line, then these can be barred from usage.

A key element in our Corporate Payout portfolio is the **MyPaynetics App**. This App is branded with your logo providing a personalised approach to the cardholder. Apple Pay and Google Pay can be enabled providing close to real-time distribution of funds. If the App is used to replace the physical card then this is both more environmentally friendly, as no plastic is produced and sent via the post, and also, a much lower cost as the cost of manufacturing and distributing the card is no longer required. The App also provides your cardholders with 24/7 real time



data on transactions, account balance and spend all neatly arranged and accessible in one place. If required, the App includes an automated Know Your Customer (KYC) process through digital authentication and ID document upload directly through the App. This provides a better cardholder experience and avoids the need for time consuming preparation of ID & address documents.

Paynetics also provides a dedicated **Corporate Portal** allowing our clients to manage and control all cards issued. Funds can be loaded to the portal in close to real time through a dedicated set of corporate accounts using SEPA or Faster Payments. Using the portal, cards can be easily issued and loaded. You can decide on the type(s) of card (physical/virtual/App) to be issued, monitor all transactions and have full control of where funds can be spent and what limits are applied.

Benefits of working with Paynetics:



Full range of card products

physical, virtual and tokenised cards, branded with your logo or neutral



Branded MyPaynetics App

Google Pay and Apple Pay enabled App with your brand on it



Corporate Portal

provides full control of loading, issuance and spend. Visibility of all transactions and real-time ability to load funds, change user profiles and configure payments usage



Experience

we support thousands of card holders across UK, Europe and International in a wide range of use cases

Why Paynetics for Corporate Payouts?

Paynetics recognise that supporting Corporate customers and cardholders is more than just technology and we provide an end-to-end product, empowering our corporate clients to leverage our payments tech to improve customer satisfaction and grow revenues.

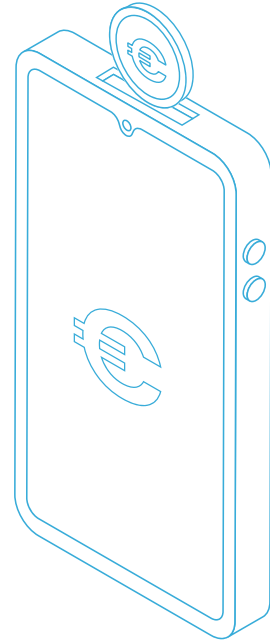
In addition to being able to offer the consumer facing MyPaynetics App and the Corporate Portal, as a regulated entity we also provide a full reconciliation and settlement services that ensures that all funds are processed in a safe and timely manner. Our fraud management team continually monitors all transactions to ensure that cardholder funds are used safely and remain protected. Our Customer Care team provides assistance and support to card holders via our call centres, e-mail and in App messaging.

Credit as a Service

Overview

Paynetics has developed an attractive offer for the consumer credit market on the basis of its end-to-end payments capability and a mobile banking proposition. The lending module of our digital banking platform can be easily integrated into existing eWallets, whilst our virtual cards issuance brings consumer lending and BNPL to the digital age and allows scalable cross-border operations.

We pioneer a partnership-led approach to consumer lending. Paynetics enables its partners to provide a superior product to their end clients. As an end-to-end payment service provider, we seek to fully understand your value proposition and enhance your customer's experience with our payment solutions.



Our partners



Fintech &
eWallets



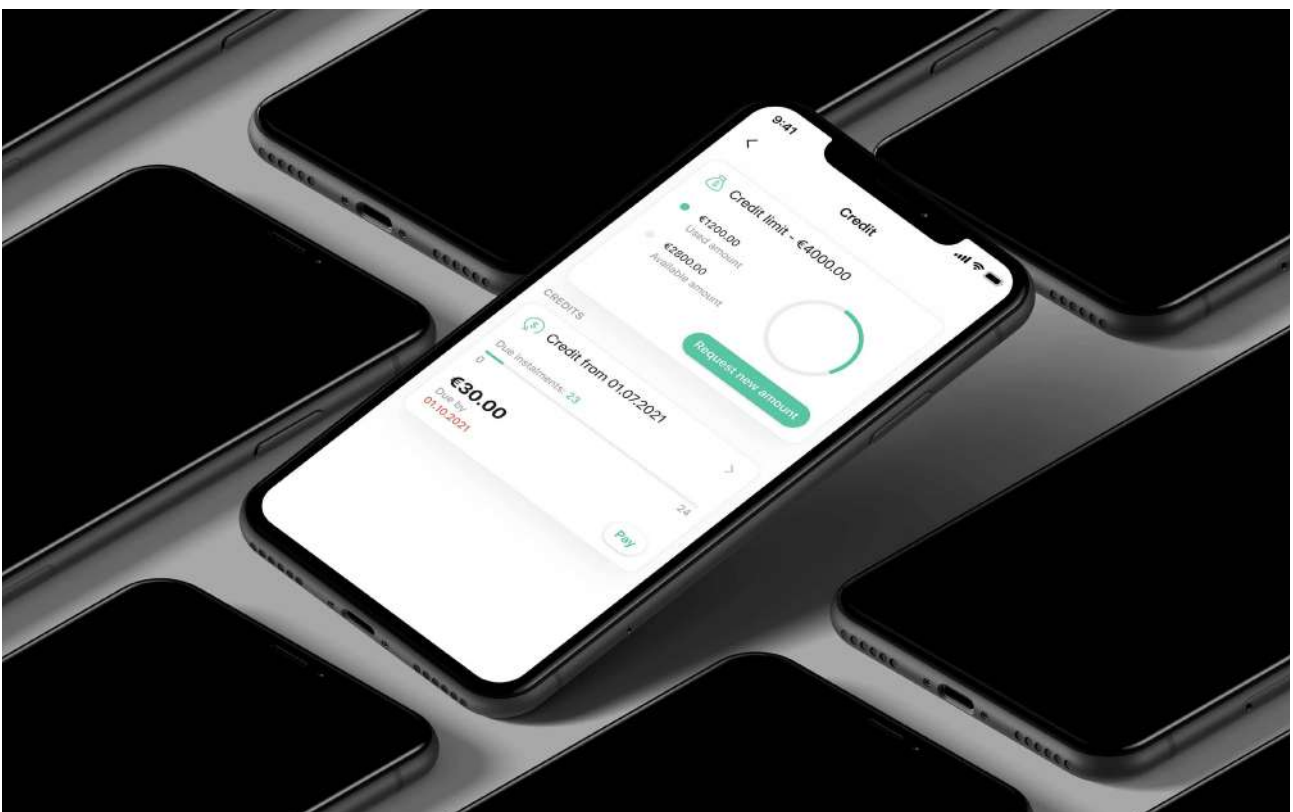
Consumer
Lenders



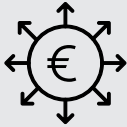
BNPL
Players



Cross Border
Lenders

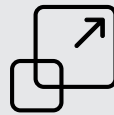


Benefits of working with Paynetics:



Versatile

White label solution /
Integrate into own app /
On-the-fly virtual cards



Scalable

Plug & Play and
Cross-Border



Innovative

Brings BNPL really to
the digital world

Why Paynetics for Credit as a Service?

The unique combination of payment services, quick automatic onboarding and wealth of generated data allows Paynetics to empower its partners in enhancing their value proposition and build competitive advantages.

- The wealth of payments data we generate, provides unique insights into the purchase patterns and financial behaviour of the consumers, which strengthens and **complements the traditional scoring models.**
- Once the program is up and running our partners benefit from an uninterrupted access to data, enhancing operational excellence and allowing them to have **attractive propositions to their end clients.**
- Finally, moving the credit proposition to a fully-fledged mobile banking app **enriches the customer engagement** and allows lenders to have a more meaningful dialogue with the client.

Card Acquiring

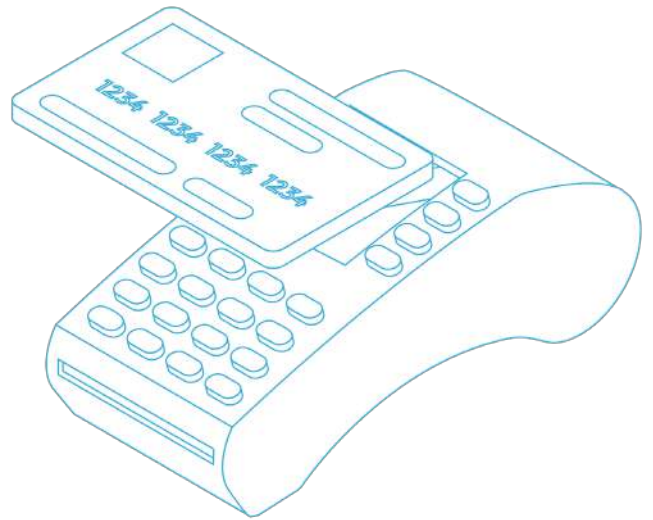
Overview

We're here to make card acquiring simpler, faster and more efficient for our partners and their customers.

We support businesses wherever and however they trade – online, off-line, in-store, in person or on-the-go.

We offer a range of flexible acquiring solutions for brick-and-mortar and online merchants, including the first purely Software Point of Sale (SoftPOS), which enables hardware-free contactless payments directly on Android phones.

We provide efficient on-boarding and quick underwriting, powerful and easy-to-integrate APIs, advanced anti-fraud technology as well as tailored analytics and reporting.



Benefits of working with Paynetics:



Omnichannel, to support any retailer

We provide card acceptance solutions for any environment – online, in-store or on-the-go via your phone



Extensive range of sector experience

We serve a wide range of verticals – retail, digital products, forex, cryptocurrency, and many more



Range of services to improve customer loyalty and your time to cash

IBAN accounts, eWallets and card issuing mean we can provide a broader range of services to improve your time to settlement

Why Paynetics for Card Acquiring?

Paynetics makes things easier for merchants with a comprehensive suite of acquiring services, including merchant on-boarding, PCI DSS compliance, fraud prevention, dispute and risk management, tailored for each specific business model.

We provide a fully PCI DSS compliant payment platform which is easily integrated into online shops and provides a one-stop solution for eCommerce, mCommerce, eWallet and industry specific alternative payment channels.

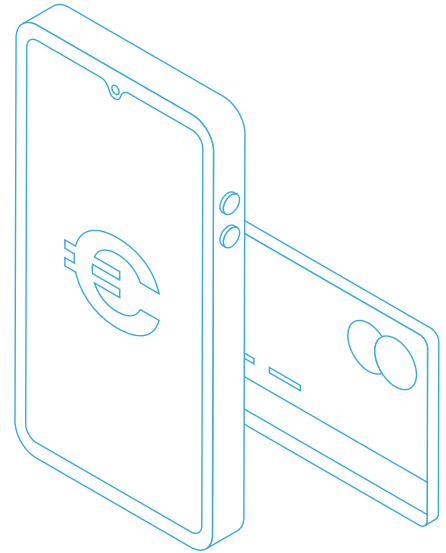
Software Point of Sale

Overview

Our Software Point of Sale (SoftPOS) can help simplify the move from cash to contactless payment for millions of merchants.

Phos, in partnership with Paynetics, has created an innovative payment acceptance solution which turns any NFC-enabled Android smartphone into a Point of Sale terminal. Merchants in every sector can download this SoftPOS system on any NFC-enabled Android device, and start accepting payments immediately, creating a checkout experience that is convenient, seamless and intuitive.

Merchants can accept payments from contactless cards, mobile wallets, and wearables. And, because this is a software Point of Sale, all this can be done with no additional devices, separate dongles or other hardware.



Benefits of working with Paynetics:



No additional hardware

Merchants can use technology that they already have – their mobile phone or other Android device



High-speed implementation

Frictionless onboarding process and intuitive mobile app interface



Lower costs

In addition to saving on hardware, we are able to offer lower transaction fees



Improved time to cash

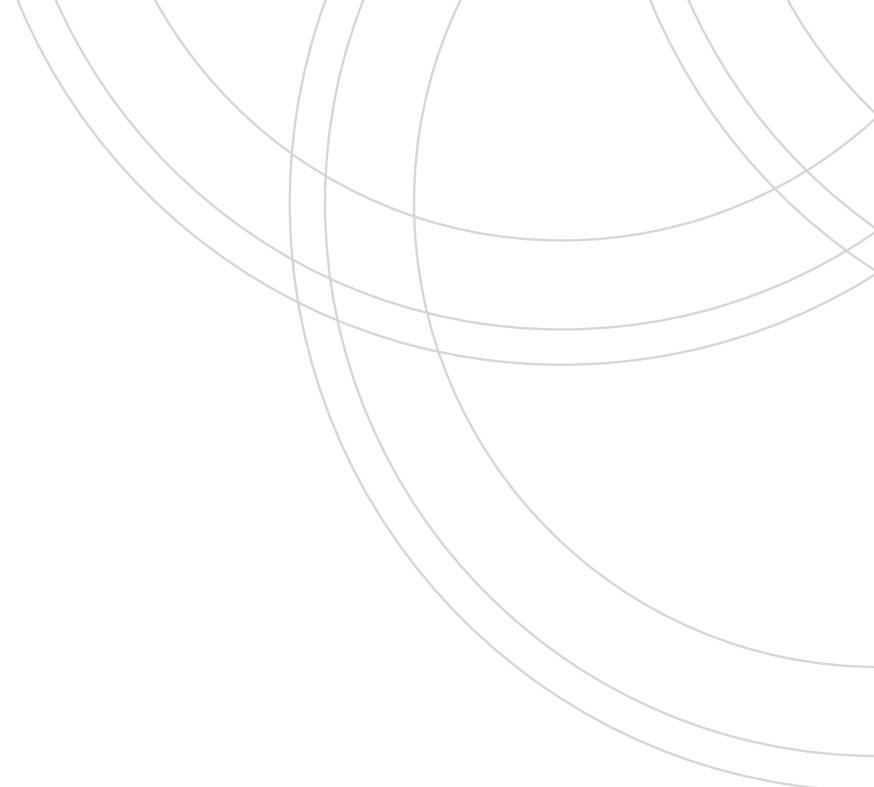
Fast settlement and instant access to funds with a Business Card issued by Paynetics



Why Paynetics for SoftPos?

SoftPOS can help reduce the cost of accepting contactless and mobile payments, and bring in an estimated 15 million additional merchants into the payments ecosystem in the next few years. By including our SoftPOS in their portfolio our partners can:

- Attract new clients - Claim their share of the millions of unserved merchants who currently only accept cash
- Reduce the total cost of ownership of traditional hardware POS infrastructure
- Generate new lending opportunities with better risk and cash management control
- Create new revenue streams by monetizing additional value-added services which can be offered with the mobile app



PAYNETICS

office@paynetics.digital

+359 2 806 56 15

+ 44 (20) 808 909 62