

POWERFUL REAL-TIME PAYMENT SOLUTIONS FOR PISPS

SUPERCHARGE YOUR PISP
PAYMENT SERVICES WITH

- **INSTANT PAYMENT NOTIFICATIONS**
- **REFUNDS**
- **FX CONVERSION**
AND MORE



www.b4bpayments.com

DELIVER REAL-TIME MERCHANT CONFIDENCE

Instant payment confirmations for a market-leading merchant and customer experience.

Deliver real-time confidence for merchants with our advanced Payment Accounts. Our API provides instant notification when funds have been received, removing the need to wait for confirmation or the risk of shipping goods before payment is confirmed.

Our scalable solution is designed to handle high volumes of transactions, with a robust API and webhooks for integration into your own open banking solution.

- **Instant notification of receipt of funds**
- **API and webhook functionality**
- **Make refunds back to customers**
- **Multi-currency and FX**
- **Both EEA and UK options**

FLEXIBLE SUPPORT THAT SCALES WITH YOU

Our unique PISP Payment services are designed to future proof your company as you grow.

With innovative bridging solutions allowing you to leverage our eMoney licence to launch your payments offering now, then take full ownership of accounts when your PI or EMI authorisation is granted.

Unregulated PISPs without a ledger

- ✓ Launch your PISP service on our market-leading payment platform.
- ✓ Leverage B4B Payments' API's and account infrastructure.

Aspiring PI's and EMI's without a ledger

- ✓ Create dedicated accounts and migrate to your own permissions and ledger later.
- ✓ No need to reissue VIBANs to merchants after EMI/PI authorisation received.
- ✓ Dedicated safeguarding accounts via B4B Payments.
- ✓ Take ownership of safeguarding accounts when EMI/PI authorisation received.

Aspiring PI's and EMI's with a ledger - Agent model

- ✓ Create dedicated accounts and migrate to your own permissions and ledger later.
- ✓ No need to reissue VIBANs to merchants after EMI/PI authorisation received.
- ✓ Dedicated safeguarding accounts via B4B Payments.
- ✓ Take ownership of safeguarding accounts when EMI/PI authorisation received.
- ✓ Integrate directly with Banking Circle API's.

MEET THE B4B PAYMENT ACCOUNT

Our end-to-end payment capability offers everything you need to launch a market-leading PISP service.

- **E-money Account** - Assign merchants a unique VIBAN, Sort Code and Account Number.
- **Powerful integration** - Connect via our robust API and webhook functionality.
- **Fast settlement** - Make and receive payments quickly via domestic rails e.g. Faster Payments, SEPA Instant etc.
- **Real-time notification** - Merchants receive instant push notification when funds have been received.
- **FX Support** - Receive funds in GBP, EUR or DKK. Make payments in 25 currencies at competitive rates.
- **Refund capabilities** - Issue customer refunds in line with merchant instructions.
- **Fund disbursement** - Transfer customer funds to merchants' bank account, and fee revenue to your own account.



LEADING FINTECH BRANDS TRUST B4B PAYMENTS TO POWER THEIR PAYMENT AND ACCOUNT PROPOSITIONS.

With over 15 years of expertise in payments and now as part of the Banking Circle group of companies, B4B Payments is a globally recognised and trusted provider of card issuing and payment services.

With an expert team and a suite of powerful end-to-end payment and card solutions, we have the knowledge and expertise to help you grow your business with the power of scalable and secure payments.

Find out more about how

B4B Payments could work for you:

email business.development@b4bpayments.com

or visit www.b4bpayments.com



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