

# Accounts & Funding

Putting you in control of your payments

# What payments can I make via Pax2pay?

You can use the Pax2pay solution to process everything from hotel bookings to flights; travel transfers to tour bookings; utilities to SaaS subscriptions - whatever it is, we've got you covered.

## Available Payment Methods

At Pax2pay, we believe you should be in control of your payments. That's why we offer 3 payment methods - whichever you use, the choice is yours.



Virtual Cards



**Bank Transfers** 

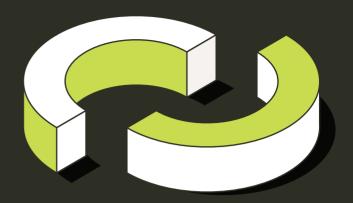


**Accounts Payable** 

### Pain free payments

With Pax2pay, you can process all of your payments through one platform - regardless of which payment method you use to make them.

Whether you access our technology through our Portal, or via API - you'll get a snapshot view of all of your spending, and the ability to pay using single or multi-use cards meaning you can manage, cancel and optimise your payments with the click of a button.



### **Accounts**

### I. Your money, your account

We enable you to create funding accounts in your business' name. Meaning that any value within the account remains on your balance sheet, optimising your cash flow.

### 2. Create numerous Funding Accounts

Create multiple funding accounts in a range of currencies to minimise your exposure to FX and streamline your reporting.

### 3. Security of funds bringing you peace of mind

As an EMI Licenced operator, our legal and regulatory framework is first-class, ensuring we can serve global businesses that depend on safe and compliant financial services.

### **Funding**

### I. Virtual cards only ever funded at authorisation

Simply create a virtual card with a spending limit. When the authorisation occurs, only the exact authorised amount will be deducted from your funding account.

### 2. Realtime funding across the UK and EU

Our banking connections will enable you to fund your accounts in real-time leveraging SEPA Instant for EU customers, and Faster Payments for UK based customers.

### 3. Optimise your operations

Because only the exact amount you are billed will ever be taken from your card and account, you'll never have to return funds from pre-funded cards, ultimately enhancing your cash flow and streamlining reconciliation.



### **About Us**

Pax2pay is an award-winning digital payment solution, making travel payments easier, faster, and safer for Online Travel Agents (OTAs). We enable businesses to pay for their business costs via virtual cards and bank transfers - everything from hotel bookings to flights; travel transfers to tour bookings; utilities to SaaS subscriptions - whatever it is, we've got you covered.

With Pax2pay, businesses of all sizes can unlock extra revenue, streamline reconciliation, boost security, and gain deeper insight into their customers and payments.

Founded in 2019, Pax2pay has settled billions of pounds worth of transactions, won numerous industry awards including 'Most Disruptive Payments Technology', and supported some of the largest and most successful players in the Travel Space.

### **The Benefits**



#### Unlock extra revenue

- Earn cash back on payments you already make today.
- Minimise FX exposure by creating your card in the currency you are paying in.



#### Streamline reconciliation

- Keep all of your payments in one place. Get a snapshot view of all of your subscriptions and spending.
- Cancel the cards you aren't using, optimise the ones you are.



### **Boost Acceptance**

- Achieve the best possible commercial outcome, whilst overcoming any acceptance challenges thanks to our broad range of Virtual Card Options.
- · Accepted by all major airlines.



#### **Enhance security**

- Minimise exposure to fraudulent attacks with virtual cards.
- Ability to set spending limits and controls, and cancel your cards at any time.

### Don't just take it from us...

'For us, moving more of our payments to our Pax2pay cards was a no-brainer.

Now, we save time and resource that would ordinarily be spent reconciling payments - freeing us up to do more of the work that matters.

Plus, we earn cash back on all of the payments we make on our Pax2pay cards. So now our payments aren't just a drain, they're a new revenue stream.

It's never been simpler for us to manage our payments.'

- Tom Randles, Travelnet

### Ready to get started?

Get in touch: sales@pax2pay.com

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