



# Direct Payments

## Accept secure instant payments via the Open Banking ecosystem

Thanks to the PSD2 Directive combined with top-class tokenization technology you can now let your customers carry out instant payments based on direct bank-to-bank transfers.

**No more friction. No more chargebacks. New expansion opportunities unlocked.**

### Boost conversion rate



- Improved payment initiation experience
- Faster refunds
- Increased credibility

### Improve cash flow



- No middlemen in the money flow
- Low processing fees
- Guaranteed transactions

### Eliminate chargebacks



- No chargeback mechanisms
- Authorization liability on banks
- No risk management needed

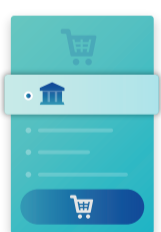
### Unlock new target markets



- Non-card-payers open for business
- One solution for key EU markets
- Trusted wherever you expand

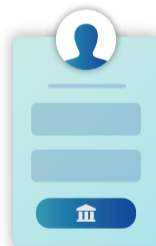
## How it works

From your customer's perspective, carrying out payments is smooth and easy. All they need is a bank account.



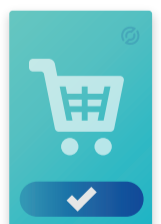
### Step 1

Customer chooses their bank and accepts the necessary terms



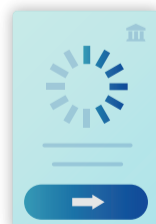
### Step 2

Customer is redirected to their e-banking system and logs in using their e-banking credentials



### Step 4

Customer is automatically redirected to the merchant's site



### Step 3

Customer confirms the pre-filled wire transfer order form and authenticates the transfer

## Availability

Over 4000 European banks on board.  
Soon in all PSD2-covered countries!



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