PAYBASE \_\_\_\_\_\_ Raising the bar of what payments can and should do.

### WHAT IS PAYBASE?

Paybase provides the most flexible payments solution for platform businesses.

Perfect for online marketplaces, gig/sharing economy platforms and businesses needing multi-party payments.



**Flexibility:** Allowing you to build the exact business you want



**Product Enhancement:** Preparing you for tomorrow's challenges



**Guidance:** Offering you a partnership, not a plug-in



**Financial crime prevention:** A framework tailored to fit your business

But the best way to explain Paybase, is to explain **the story of Matteo...** 

# MEET MATTEO

Matteo came up with an idea. He wanted to create a **marketplace** which allowed small boutiques and independent fashion designers to sell their clothes to those interested in fashion. He created his website, set up his business, prepared his marketing and was ready to go.

## PAYMENTS ISSUES



The traditional payments model takes payments from a customer to a business, which most payment providers can support easily. But when it comes to passing payments from customers to multiple sellers or service providers - which is the case for all online marketplaces and gig/sharing economy platforms - traditional payments providers just can't cope.

So Matteo decided to partner with a more modern payments provider that could handle payments between multiple parties for him. Yet these providers still fell short of what he needed. They were overpriced, disengaging and still prevented him from building what he wanted to build.

A critical part of Matteo's business model, for example, is to automatically reward social media influencers that direct customers to his site and drive sales. Payments providers told him this was **not possible.** He also wanted to incentivise merchants to join his marketplace by offering tailored loyalty schemes. He was told this was **not feasible.** 



Matteo has all these great ideas to create a brilliant product and is being blocked by payments. This is happening to Matteos everywhere. This is the problem that Paybase is solving. By providing the most **flexible** solution available, Paybase allows businesses to create products and features that are otherwise out of reach.

> Our technology allows our clients to route payments however they wish, meaning whatever requirements their business may have, be it Matteo's influencer accounts, customisable loyalty schemes or escrow functionality, with Paybase it can happen.

This **flexibility** not only lets our clients build the business they want, but **enhance their offering** as their business develops. Matteo may decide that his business needs improved merchant retention or greater customer insights. From both a technical and operational standpoint, Paybase is set up to accommodate his needs. As for compliance and risk management, our clients are covered against all current and future regulatory standards. So Matteo is finally able to build the product he wants and get to market! Paybase is helping Matteos everywhere to get their businesses off the ground, across a vast variety of industries and sectors.

#### So don't take payments. *Own payments*.

Get everything that your business needs and nothing that it doesn't. Don't settle for anything less. Build the business you want, with a payments partner that will be there to support you every step of the way.

## PAYBASE<sup>®</sup> ACHIEVEMENTS

Paybase has been regularly recognised for the work it is doing to revolutionise the world of finance.

## **real**business

Named by Real Business as one of the "UK's 50 Most Disruptive Companies"

Fintech Finance



FinTech Power50: Winner

## WIRED

Named as one of Wired's "Next Generation of Startups set to Revolutionise the World of Finance"

### Innovate UK

Recieved a grant of  $\sim$  £700,000

### THE TEAM

The Paybase team is now 20 strong and growing. We are proud to be a FinTech with an almost 50/50 gender divide, comprised of talented individuals with decades of experience across multiple departments.



#### HOW WE ACHIEVE MORE

Paybase has been able to create such a flexible solution due to a strong commitment to collaboration between teams. It enables us to be more agile than all other payments solutions and it is a value that will always remain central to our development.

Secondly, the team places a strong emphasis on creativity. To democratise such an archaic and monolithic industry such as payments, creativity is required by the barrowful. We encourage creativity throughout the company to challenge some of the most frustrating payments issues facing businesses today.

# OUR MISSION

Our mission is to raise the bar of what payments can and should do. Too many businesses are being failed by payments, often being told their innovative ideas are unfeasible, too expensive or simply not worth the payment providers' time. Paybase takes a different approach. Our flexibility puts our clients in the driving seat, allowing them to build the product they want to build and create improvements as they develop. Through this approach, we ensure that businesses make it to market, with the added ability to enhance their offering and build better products. So if you want to take your business to the next level and make payments work for you, or if you'd just like some more information, **speak to Paybase today!** 



Let us handle payments, so you don't have to.

