

[BANKpay.plus](https://BANKpay.plus)

[hi@SEPA.digital](mailto:hi@SEPA.digital)

# BANKpay+

***“ THE FRICTIONLESS WAY  
TO GET PAYED FAST++ ”***

**connecting+  
5300 banks**

**700 million accounts+**

**24.4 million SMEs+**



# THE **FUTURE** OF PAYMENTS.

CONVENIENCE.

EFFICIENCY.

**NOW.**

FOR YOUR  
BUSINESS.

## BANKpay+

Instant⚡ Bank+ Wallet

for customers easy to use.

Instant⚡ Request+ Pay

for your business in real-time.

*“ Eliminate today’s  
payment pain points ...*



***... provide a better  
experience for your  
customers. ”***



# THE CHALLENGES WITH PAYMENTS TODAY.

A HOST OF PAIN POINTS.

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## Cards & direct debit

- fraud | chargeback costs
- speed of pay-in | refund
- scheme | 3DS fees
- eMandates | disputes

## Bank transfer & BNPL

- reconciliation / collection costs
- on-boarding obstacles / refunds
- poor UX / batch data processing

# PAYMENT INITIATION AND SEPA INSTANT COMBINED.

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THE FUTURE PROOF  
A2A PAYMENT METHOD.



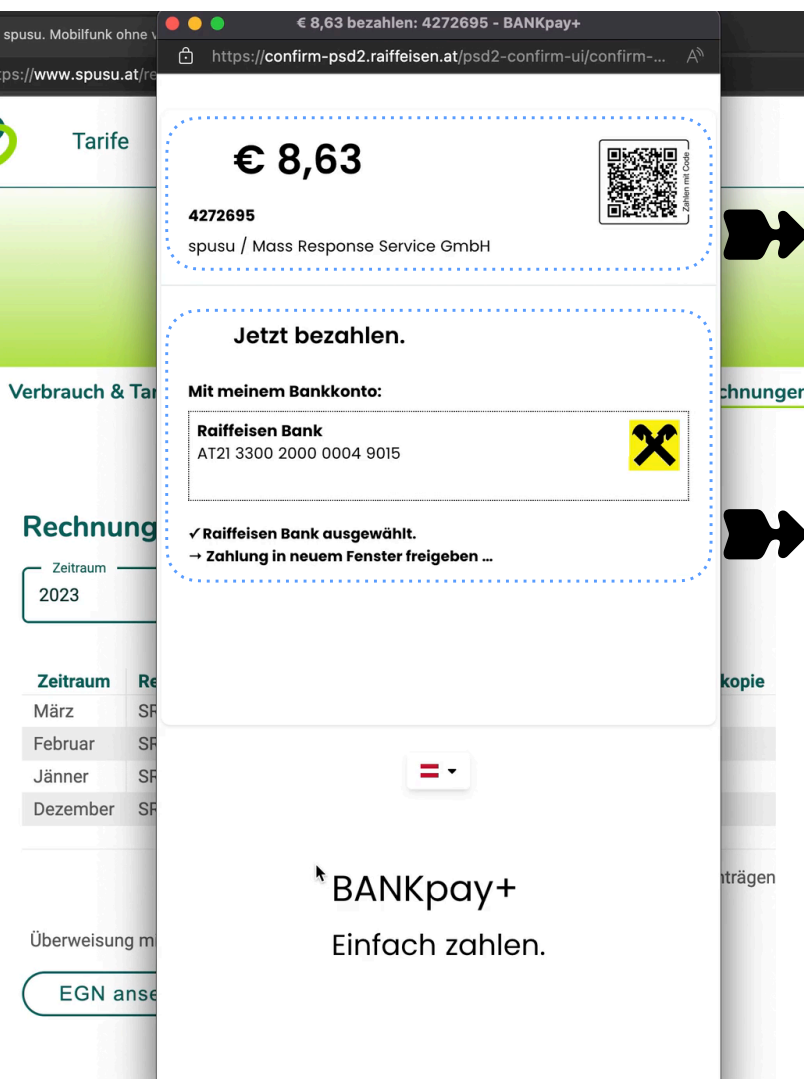
business+ payAPI & pushTX for **SMEs+**  
**instant payments** – directly settled  
in less than 10 sec.      confirm+ **bank app.**

**instant notifications** – transaction data  
24/7 in real-time.      connect+ **business.**

# THE CHALLENGES @ PAYMENTS

- : ACCOUNT+ IBAN VERIFICATION
- : INVOICE+ INSTANT PAYMENTS
- : RECURRING+ REAL-TIME REFUNDS

- ▶ EU-BANK+QR-Code: scan+pay everywhere.  
Bank-Apps+ iOS | Android Camera App.
- ▶ Pay+Link: just now ➡ „with+out“ forms.  
One-click SEPA Instant | Open Bank Payment.



➡ SEPA Instant

➡ OpenAPI

#SEPA.id.

# YOUR BENEFITS



SAVE TIME, EFFORT + MONEY

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**Easy:** QR code / NFC / Request+Pay supported.

**Fast:** EUR settlement within 10 sec. guaranteed.

**Independent:** Open Bank / EU standards enabled.

**Safe:** customer & data protection by regulation.

**Compliant:** KYC / AML & fraud protection included.

- ▶ Available **for everyone** with a bank account.
- ▶ **POS, mobile, desktop** devices supported.
- ▶ **SEPA Instant Payment.**



# SUPPORTED MARKETS 2024

[hello@SEPA.digital](mailto:hello@SEPA.digital)

THE  
LIVE

INSTANT++  
PAY↕BANK

Payment with **BANKpay+**

Open Bank Wallet:

➡ link+ <https://vimeo.com/case-study-spusu>

➡ scan+ <https://vimeo.com/openbank-wallet>

SEPA Instant QR Code:

➡ kamera+ <https://vimeo.com/instant-pos>

➡ bank app+ <https://vimeo.com/pushTX>



## PSD2 Open Banking APIs

- ✓ Austria
- ✓ Belgium
- ✓ Croatia
- ✓ Czech Republic
- ✓ France
- ✓ Germany
- ✓ Hungary
- ✓ Italy
- ✓ Luxembourg
- ✓ Netherlands
- ✓ Poland
- ✓ Romania
- ✓ Slovenia
- ✓ Slovakia
- ✓ Spain
- ✓ United Kingdom

## eIDAS eGovernment IDs

- ✓ Austria
- ✓ Belgium
- ✓ Croatia
- ✓ Czech Republic
- ✓ Estonia
- ✓ Germany
- ✓ Iceland
- ✓ Italy
- ✓ Latvia
- ✓ Lithuania
- ✓ Luxembourg
- ✓ Portugal
- ✓ Slovenia
- ✓ Slovakia
- ✓ Sweden
- ✓ Switzerland

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