

ConnectPay in a Brief

OUR SERVICES

Our services are tailored to the needs and risk appetite of the client. Account opening and SEPA payments are provided by us directly, while SWIFT, Card processing (Merchant services) and Prepaid Cards are currently provided in partnership with several providers.

IBAN accounts

- ✓ **ACCOUNTS:** Accounts are provided directly, with no intermediaries with worldwide standardized IBAN bank codes. All IBAN accounts are multi-currency, allowing SEPA/SEPA Instant and SWIFT transfers.
- ✓ **SWIFT:** For SWIFT, we need to understand what your needs are, such should be discussed with your Easy Banker.
- ✓ **C2B/B2B/B2C:** Our IBAN accounts are the same as any institutional bank accounts allowing you to settle client funds from payment processors or services like 'Sofort/Klarna', do payouts to clients as well as send and receive money to/from business partners.
- ✓ **APPLY HERE:** Any business relationship with ConnectPay starts with opening a current account. To apply for it please fill the application form [here](#).
- ✓ **DOCUMENTS:**
 - A list of basic required documents is [here](#).
 - A non-exhaustive list of additional required documents for the various industries can be found here:
 - <https://connectpay.com/Requirements-for-Virtual-Currency-Services-Related-Businesses.pdf>
 - <https://connectpay.com/Requirements-for-Gambling-Services-Providers.pdf>
 - <https://connectpay.com/Requirements-for-Other-Financial-Institutions.pdf>
 - <https://connectpay.com/Requirements-for-Payment-Service-Providers.pdf>
 - https://connectpay.com/Requirements-for-ICO_STO-activities.pdf
- ✓ **TERMS:** Once the application is filled and submitted, you will be requested to verify the identity of all Authorized Representatives, approve our general [Terms and Conditions](#) and to place an initial transfer to start the compliance review process. An application processing fee will be deducted from the initial transfer, the remaining amount will be moved to the account once (if) opened. Refer [here](#) for fees.
- ✓ **AGREEMENTS:** During the onboarding process you will be asked to sign our [Agreement for IBAN account](#), the [Agreement for online banking](#) (you will get it prefilled when the account will be opened), as well as SWIFT Agreement if needed.
- ✓ **HOW-TO:**
 - Once you are onboarded, you will be able to open other IBANs as duplicates, segregated accounts or sub-IBANs for your clients. The usage of those accounts is described [here](#).
 - You will be able to manage your account and payments via [Online banking](#) or via [API's](#) and batch files.
- ✓ **PRICING:**
 - IBAN accounts for business price list is [here](#).

- Available Currencies and pricing for Cross-border Payments is [here](#).
- ✓ **WHO DO WE WORK WITH:**
 - List of Prohibited Jurisdictions and Class of Trades is [here](#).

C2B2C: Payment Method for online merchants – Payment Initiation

- ✓ Offers you access to an extensive (98%) bank network in DE, NL, FI for bank transfers in Euro. More Euro countries will follow in Q3 2021.
- ✓ Funds from e-commerce or gaming platforms are settled directly to your merchant accounts with ConnectPay.
- ✓ Documentation for integration with our Merchant gateway for payment initiation service can be found [here](#).
- ✓ Our Payment Initiation Service and Account Information Service has been developed and licensed under PSD2 regulations.
- ✓ Instant payouts to the same account from which pay-in was made.

BaaS (Banking as a Service)

- ✓ Embed financial services into your product offering and channels – offer IBAN account, payments and cards to your customers, on your digital channels, seamlessly.
- ✓ Use our licenses and technology to handle the regulatory and technical complexity, focus only on your customers.
- ✓ Create your own financial products with our robust APIs.

Prepaid Cards

- ✓ We offer limitless number of prepaid cards for one registered business unit. Contactless payments, simple card top up, instant freeze option.
- ✓ To apply for ConnectPay prepaid card you must hold a ConnectPay IBAN account for business. You can find more information [here](#).
- ✓ Prepaid Mastercard Pricelist is [here](#).
- ✓ Card Payment Guidelines can be found [here](#).
- ✓ Refurbished VISA Business Corporate Cards are launching Q4'21.

Marketing Materials

- ✓ Short videos on our products and services can be found [here](#).
- ✓ Presentations:
 - [Banking made easy](#)
 - [Correspondent banking](#)
 - [Accepting payments for iGaming](#)
 - [Accepting payments for E-commerce](#)
 - [Banking as a Service](#)

Additional information

- ✓ View ConnectPay [EMI license](#).
- ✓ All the answers to **FAQ** are [here](#).
- ✓ If you'd like to e-meet our **Management team**, have a look [here](#).
- ✓ Join our network of **Easy Bankers** on [LinkedIn](#).

SAFETY OF YOUR FUNDS

Unlike traditional banks, ConnectPay does not invest your money. Therefore, your money is always instantly available. Regulations set by the Central Bank of Lithuania (government institution directly regulated by the European Central Bank) requires all funds deposited in ConnectPay accounts to be stored within segregated accounts in credit institutions and always to be kept readily available for client withdrawal.