



**VALENS BANK**  
Merchant Services

Valens Private Bank Merchant Solutions

We've got the perfect selection  
of payment options to suit  
your online business

# Get simple, fast and secure payments for your online business.



## eGateway

A regular payment gateway that accepts most cards – enabling payments via telephone, payment links and recurring payments



## eToken

A simple, safe and secure payment community for a wide range of industries



## eBank2Bank

The Open Banking Payment gateway that initiates payments between banks



## eCrypto

Your safe and easy way to accept crypto currency on your website



## eSMS

Receive payments face to face or by telephone with a safe and secure payment gateway via an SMS

## eGateway

Get simple, fast and secure payments for your online business, direct from eGateway. Money flows seamlessly online into your bank account with our reliable, trusted and timely payments, designed to suit your online business. With complimentary -advanced- fraud screening tools included as standard, it's never been easier for your business to take payments, the easy way.

### Look at the easy to use benefits of eGateway!

- Payment options designed to suit your business needs
- Support team to give you help and advice
- Get paid faster with easy eGateway website integration
- Give your customers more choice with:
  - Pay with most cards
  - Pay by payment links
  - Pay by recurring payments
  - Pay by telephone (MOTO)

### We've got the perfect selection of payment options to suit your online business

- Accept most cards online
- Taking online payments using debit and credit cards? We've got you covered at VBMS!
- Fraud screening tools
- Website integration & Technical support
- Industry leading security

### Pay by Link

Skip the checkout and simply email your customer a payment link instead, by using our Pay by Link feature. Now you can get paid in just one click!

- Easy for your customer to use – at home or on the go, it's as easy as A,B,C
- Easily add the payment link to invoices
- Email the payment link to customers
- Easy to setup
- The most convenient way to get paid via email / invoice

## Recurring Payments Made Easy

Need a simple way to receive payments from your customers? eGateway has you covered, no matter what!

- More cost effective than older direct debit schemes
- Simple to setup
- Easy to manage
- No hassle or complexity
- Perfect for the subscription-based businesses

## Telephone and MOTO

Want to take payments over the telephone? With eGateway it's no problem at all!

- Great for outbound lead generation teams
- Setup is effortless
- Saves time (the customer does not need to go on a computer)
- Ideal for your customers who buy on impulse
- Perfect for moving the customer from making an enquiry to completing the sale ASAP

## eGateway – Simple to integrate

Our eGateway solution works seamlessly with all major ecommerce platforms meaning your business can now grow fast and scale-up globally around the world. Plus, our in-house technical support team is always here to help you.

## eToken

The eToken is created to simply allow a community of trusted online retailers to access enterprise level services such as card processing as an easy to access service. Our objective is simple, to EMPOWER your business through a range of SIMPLE, SAFE and SECURE solutions.

### What is an eToken?

The eToken is a specified token that grants holders access to a product or service provided by the merchant.

### What is the eToken community?

The eToken community helps service providers and merchants exchange value, becoming a foundation to the community to help drive and develop successful businesses.

### Why use an eToken?

Follow customer interactions globally, meaning poorly performing customers can be barred from using the community of sellers providing your business with greater protection.

- Instant payment success or failures – no latency issues which are associated with other blockchain payment solutions.
- Highly secured encrypted transactions.
- Closed loop payment exchange integration for eToken within our gateway.
- No matter where your business is located anywhere in the world, this leading edge and revolutionary eToken solution is perfect to empower your business to grow and scale fast!

### Integrating the eToken into your website is simple!

Our cutting-edge eToken solution works seamlessly with all major ecommerce platforms meaning your business can now grow faster and scale globally. Plus, we offer in-house technical support, so we are always here if you need us.

## eBank2Bank

Use the power of open banking and initiate payments everywhere in the United Kingdom and across Europe with eBank2Bank.

### Reduce your costs with eBank2Bank

No matter what sector you are in, we know you want to maximise the profit on any sale. That's why eBank2Bank is here to provide an alternative to card payments, as they can be very expensive, particularly if you process high value transactions. With eBank2Bank, you can leverage instant account-to-account (A2A) payments that pay directly into your account and help improve liquidity.

However, for some merchants, we know that fraudulent chargebacks can be a real problem especially as some acquirers charge upwards of £25 per chargeback! However, you can easily avoid this fee simply by using A2A payments, as chargebacks are a card scheme mechanism.

### eBank2Bank – Simple to integrate

Our eBank2Bank solution works seamlessly with all major ecommerce platforms meaning your business can now grow fast and scale-up globally around the world. Plus, our in-house technical support team is always here to help you.

## eCrypto

### The fast, secure way to accept online crypto payments!

Give your customers the option to pay with cryptocurrency with eCrypto, and you'll benefit from no more payment fraud and chargebacks. Plus, we send daily pay-outs to your bank account in British currency (GBP), European currency (EUR) or U.S. currency (USD).

### Features

- Fast Pay-out - Get the money transferred to your bank account within 24 just hours.
- Low Cost - Only pay ultra-low fees to process all your cryptocurrency transactions.
- Secure – blockchain technology
- Convenient - Accept crypto payments without having a cryptocurrency wallet.
- eCommerce Ready - No coding or technical knowledge required to integrate eCrypto on to your website.

### How does eCrypto work?

Here's how accepting cryptocurrency payments works seamlessly for you and your customers.

- **Your customer chooses to pay with cryptocurrency**

Your customers will have the easy option to pay with cryptocurrency, when they checkout.

- **Your customer selects their preferred cryptocurrency**

Your customer can choose to pay with Bitcoin, Ethereum, Litecoin and other leading cryptocurrencies or stable coins.

- **Your customer sends the cryptocurrency payment**

We calculate the amount needed to be paid in cryptocurrency, then your customer is given a unique wallet address to send the crypto payment to.

- **We convert the payment into your local currency**

After payment is received from your customer, we immediately exchange it for either British currency (GBP), European currency (EUR) or U.S. Dollars (USD). Don't forget that with eCrypto, you are always protected from chargebacks because once the payment has been confirmed, it cannot be reversed. Also, it's worth mentioning that the payment is guaranteed after it is confirmed.

- **We send your money the next day**

Pay-outs for confirmed transactions are made the next working day. We send daily bank transfers in British currency (GBP), European currency (EUR) or U.S. Dollars (USD).

### Sign up for eCrypto now!

Join the millions of global businesses who are accepting cryptocurrency payments worldwide, 24 hours a day, 7 days a week, 365 days of the year. Enjoy low transaction fees, daily pay-outs and no more payment fraud!

## eSMS

Protect your business from the ever-growing fraud related chargebacks with 'card holder not present' transactions with eSMS.

The problem with regular MOTO transactions is that the merchant cannot physically check the card or identity of the card holder, leaving them exposed to fraud related chargebacks, i.e. the loss of both the product and funds.

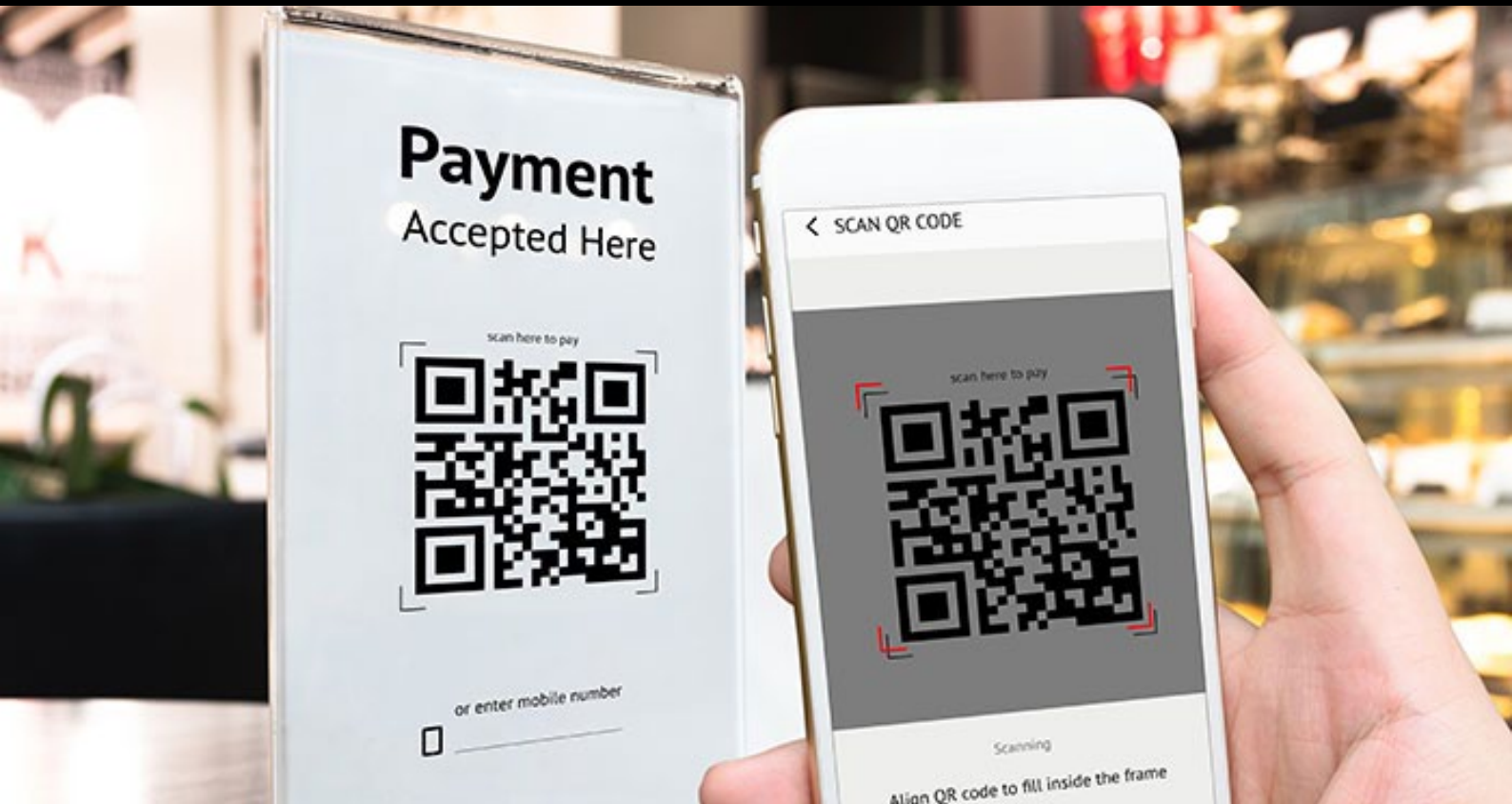
### How can I protect my business against fraudulent telephone payments?

You need our cloud based eSMS solution. With eSMS we use additional card holder authentication which moves the liability for fraud -away- from the merchant, and -back- to the -customer. So, you can take telephone payments and face to face payments as usual, but because you are using eSMS, the risk of fraud related chargebacks is reduced because the card holder is authenticated.

### Integrating eSMS into your business is simple!

eSMS does not require any integration with your existing telephony infrastructure, and it doesn't even require additional hardware, so deployment can be swift! This cloud-based solution is an ideal secure and cost-effective alternative to unattended IVR and attended DTMF technologies.





## Pay at Table with QR Code

### How to Offer QR Code Payments in Any Restaurant, Bar, Café or Pub

Quick Response (QR) codes became popular Worldwide in the past few years in consumer advertising. They work like barcodes you see in stores, but they can store more data and can be scanned from a range of flat surfaces. Consumers can quickly scan a QR code with their phone's camera to visit a website, which is faster than manually entering a URL. As a result, QR codes have grown popular as a convenient method of quickly accessing information.

Almost all consumers have a personal smartphone nowadays, making QR codes extremely accessible. QR code payments eliminate the need for consumers and vendors to exchange cash or credit cards, making this method safer during COVID-19. Offering QR code payments in your outlet can help you reopen for dine-in safety during the coronavirus pandemic.

### How Do QR Code Payments Work?

What would a QR code payment transaction look like, a guest scans the payment recipient's QR code with their phone camera. They tap the link that shows up on their screen, which takes them to the restaurant's checkout page where they can enter their payment information.

Alternatively, guests can use an app instead to scan QR codes and send payments, QR code payments have rapidly replaced the use of cash and physical credit cards in places around the World. In working environments users first link their bank account to the app; Each outlet displays their unique QR code on placards or stickers on tables. The guest simply scans the QR code with the app and payment is deducted from their balance. QR code payments are available for grocery stores, department stores, fine dining restaurants, pubs, cafes and bars restaurants.

## What Are the Benefits of Taking Payments via QR Code?

### Promote Social Distancing

As Restaurants and bars reopen, a majority of guests still want to continue to perform social distancing while dining out. Consumers when queried want to maintain distance from other diners, suggesting that they would prefer to minimize interactions with servers.

QR codes allow guests to self-checkout from the table, so it is a completely contactless payment process. They can pay for their check from their phone without handing their credit card to the server, promoting social distancing. The process is both safer and faster for guests and staff members. Contactless payments are also highly encouraged in various public health and state reopening guidelines.

### Meet Changing Guest Demands

There has been a significant increase in demand for contactless payments in restaurants. 87% of restaurant & pub guests like the idea of contactless payments and 44% require it. Restaurants that pioneer self-payments at the table via QR code will meet new guest needs and win more trust for their COVID-19 response.

### Increase Table Throughput

Think about the traditional payment process for a dine-in guest. A guest asks the server for the bill. The server delivers, but the guest must usually wait for the server to come by again to take the credit card. The server brings the credit card to the POS terminal and waits for their turn to process the payment. Finally, the server returns the credit card to the guest and they are free to leave the restaurant. Not only does this process impede social distancing efforts. It is also inefficient, since the server had to make 3 separate trips to the guest's table to get the payment processed. By enabling a guest to self-checkout via a QR code, you can free up your staff to focus on providing a hospitable dining experience, rather than walking back and forth between tables to process payments.

### QR Codes Allow for Contactless Ordering

QR codes displayed at the table can also give guests access to ordering on their phones. Guests placing their own orders "tend to engage with the menu longer and spend 15% to 25% more," according to dine in restaurant analysts, Additionally, nearly 2/3 of guests would accept no physical menus as a new rule in restaurants. Staff members would no longer need to painstakingly disinfect traditional print-out menus. Digital menus are more easily maintained and edited by managers. They can be searchable based on a guest's preferences and allergies.