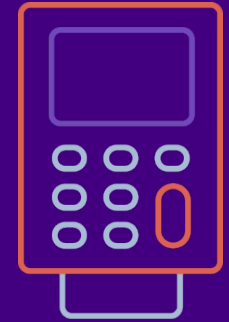


Secure, fast and easy payments

Cashflows Acquiring feature list



Simple solutions for smart businesses.

Version 2.0 January 2022

Cashflows



Card payments your way

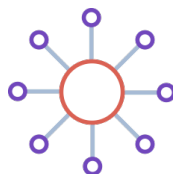
Acquiring is central to what we do here at Cashflows. Our payments processing platform is designed to provide flexibility that enables you to take payments in a way that suits you.

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More customers

Accept all major payment types including Visa, Mastercard, American Express, PayPal, Apple Pay, Google Pay and Samsung Pay.



More places

Multi-channel and international payments processing - online, in-person, or in-app - working with all leading gateways and card machines.



Optimise acceptance

Failed payments are frustrating for everyone. Manage and optimise acceptance rates with fast, easy access to data on declined payments.



Connect and grow

Our APIs make integration easy. No heavy lifting, just what you need to get up and running.



Free your funds

Get your funds on your terms. Settlement options to suit your business – same day, next day and three day settlement.



Easy decisions

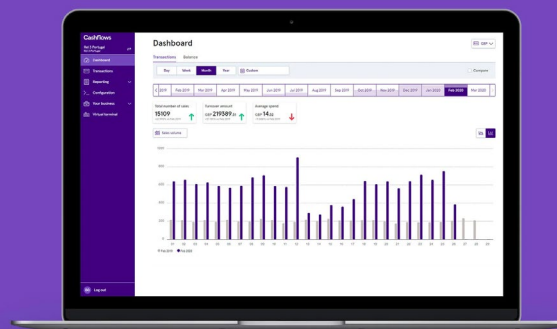
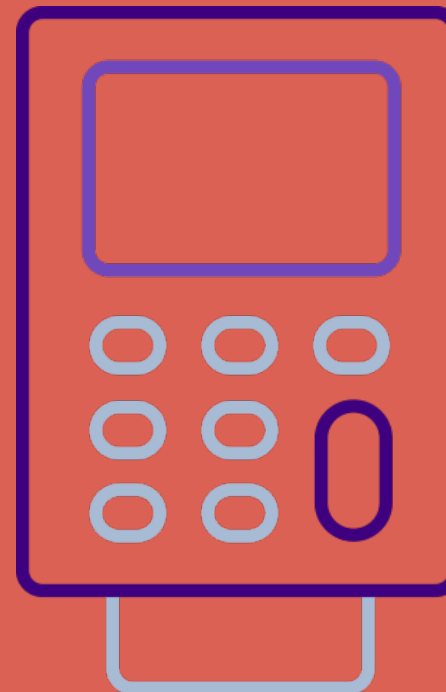
Track sales and settlements in real time, giving you even more control and the information you need to make smart decisions.



Acquiring feature list

Taking control of your payments starts now. Here you'll find a comprehensive overview of our acquiring features, available to use with third-party gateways and ISV integrations.

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Accepted payment types

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
Visa	✓ As standard	Accept and settle in 14 currencies: GBP, EUR, USD, AUD, CAD, CHF, DKK, HKD, JPY, NOK, NZD, SEK, SGD, ZAR
Mastercard	✓ As standard	Accept and settle in 13 currencies: GBP, EUR, USD, AUD, CAD, CHF, DKK, HKD, JPY, NOK, NZD, SEK, ZAR
American Express	✓ Optional	GBP only
Apple Pay	✓ Optional	Requires gateway integration
Google Pay	✓ Optional	Requires gateway integration
Direct Debit	✓ Optional	In partnership with Access Pay

Value-added services

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
Instant Payout	✓ Optional	Send payments direct to shoppers with Visa cards in minutes.
Account Updater	✓ Optional	Automatically updates shopper card details for recurring transactions. Requires gateway / checkout integration
3-D Secure Version 2.2	✓ As standard	The latest version of 3-D Secure, ready for two-factor authentication. Requires gateway / checkout integration

Settlement options

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
Three day settlement	✓ As standard	Receive funds from customer payments three days after the transaction day
Next day settlement	✓ Optional	Receive funds from customer payments the day after the transaction day
Same day settlement	✓ Optional	Receive funds from customer payments on the day of the transaction up to twice a day
Hourly / scheduled settlement	✓ Optional	Receive funds from customer payments up to hourly or as scheduled by you Requires same day settlement

Online reporting

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
Multi-channel payments	✓ As standard	See all your payments data in one place for a complete view of your online, phone, app, and instore payments
Real-time transactions and status view	✓ As standard	Monitor sales in real time
Export / download data as CSV or Excel	✓ As standard	Use your data in your other systems to save time

Card terminal accreditation

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
Ingenico	✓ Optional	Works with your Ingenico estate
Castles	✓ Optional	Works with your Castles estate

International payments processing

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
UK acquiring platform	✓ Optional	Payments processed for businesses operating in the UK
EU acquiring platform	✓ Optional	Netherlands-based platform for businesses operating in the EU. American Express not available
Currencies	✓ GBP, EUR, USD, AUD, CAD, CHF, DKK, HKD, JPY, NOK, NZD, SEK, SGD, ZAR	SGD not available with Mastercard. American Express available with GBP only
Cashflows FX	✓ Optional	Settle transactions in a currency and bank account of your choice. Conversion handled by us

Integrations

FEATURE ▼	AVAILABLE ▼	DESCRIPTION ▼
APIs	✓ As standard	A suite of APIs and an API-centric platform with a range of development solutions
Gateways	<ul style="list-style-type: none"> ✓ ACI Worldwide ✓ Acquired.com ✓ The AI Corporation ✓ Cardstream ✓ Cashflows ✓ Easy Payment Gateway ✓ eComCharge ✓ Encoded ✓ Inovio Payments ✓ IXOPAY ✓ Mastercard Payment Gateways Services ✓ Monek ✓ NMI ✓ Paynopain ✓ PayThru ✓ RocketGate ✓ WorldNet ✓ YoManE 	18 gateways including our own for you to choose the one that best suits your business





Partner with us:

salespartner@cashflows.com



Call us on:

0330 128 9860

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¹ With Anytime Settlement, funds are settled to your merchant account on an hourly basis. Remittance is available within the hours of 9-5 Monday to Friday. Your business bank may take longer to process funds. Approval for settlement terms is subject to criteria on application.

Cashflows Europe Limited is authorised and regulated by the Financial Conduct Authority (register reference 900006) under the Electronic Money Regulations 2011 for the issuing of electronic money and the provision of payment services. Companies House number 05428358.