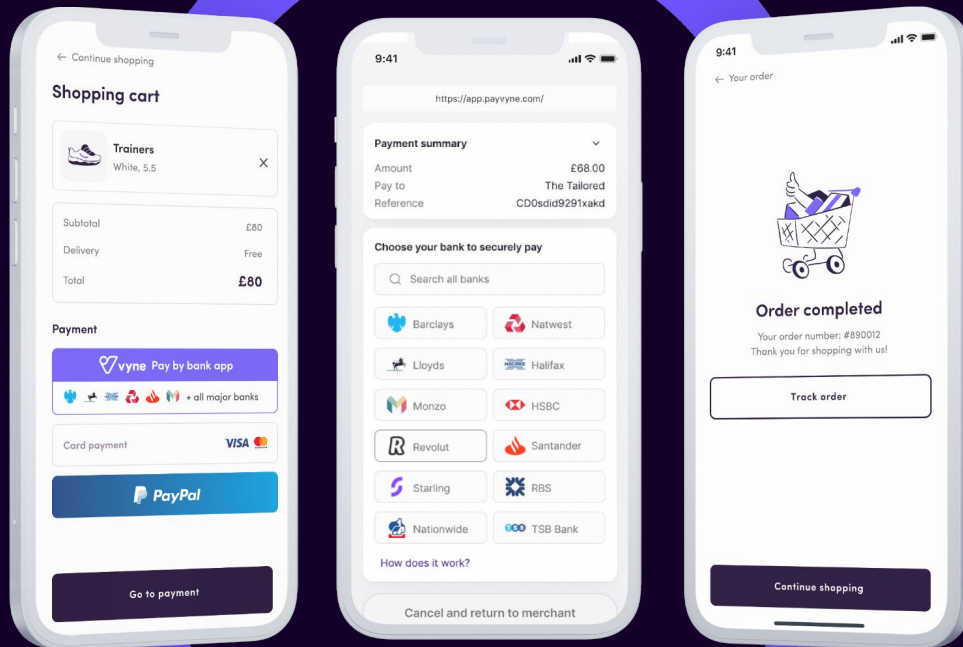




Payments perfected



Who are Vyne?

Vyne is an account-to-account payment provider. We use Open Banking to initiate a payment between a customer's bank account and the dealerships bank account.

This is a highly secure payment method that requires the customers' biometric approval to send the payment via their banking app.

Vyne is a FCA regulated business.





Vyne short description:

Using Vyne, customers can pay directly and **securely** from their bank account, without needing to manually send funds by entering bank details, removing the risk of payments being misdirected.

Vyne benefits

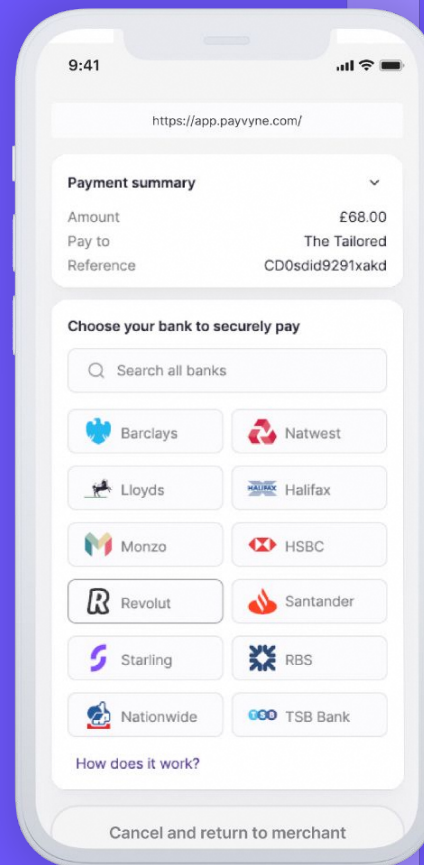
**Provide customers with a better
way to pay**

Vyne is simple

Vyne directly connects between the customers bank account and the dealerships bank account. This means there is no risk of the customer misdirecting funds.

When customers pay with Vyne, they no longer need to worry about having their card to hand. They simply approve the payment straight from their bank account.

There's no app to download, no registration and no need to type in card numbers. It's that easy!



Vyne is secure

- Customers financial details are **never** shared with any business.
- Only the customer can approve the payment using their bank's biometric security. This means their information can't be stolen or leaked.
- Vyne is FCA regulated.



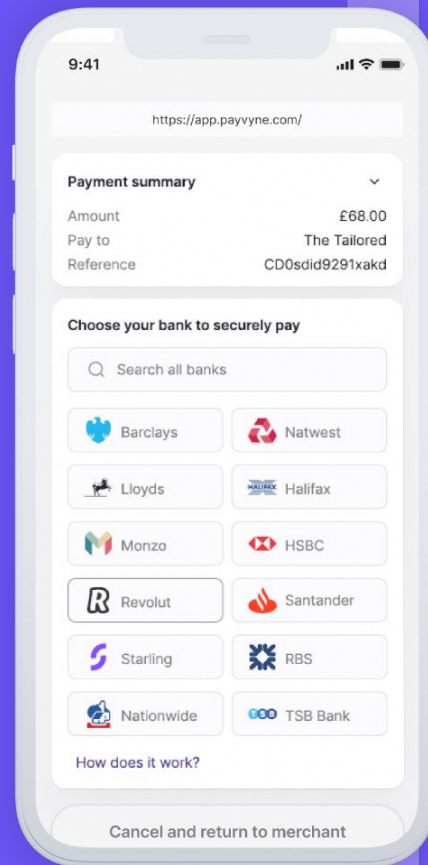
Vyne is fast

Customers can complete payment on the go.

Customers can make a payment in as little as three clicks.

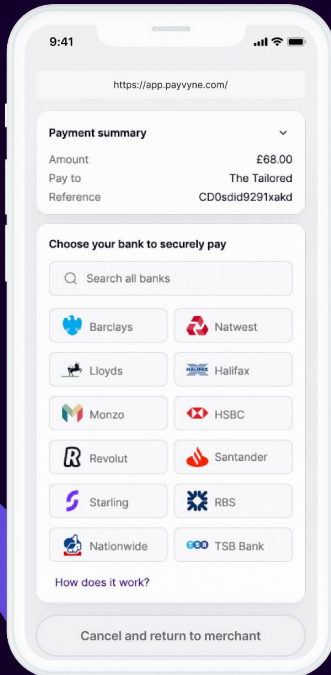
They simply:

1. Select their bank
2. Authorise the payment
3. Done!



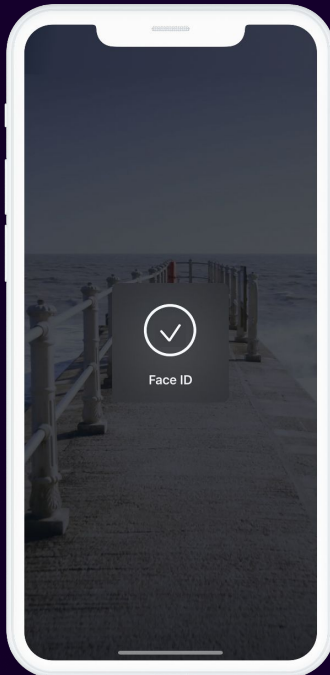
1

Select your bank.

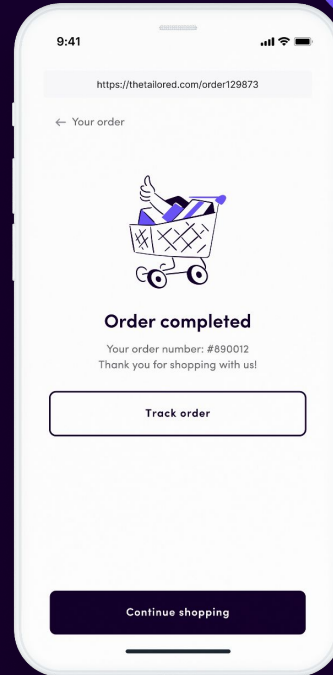


2

Log into banking app.



3

Authorise the payment.
Done.

FAQ's

Do I need an account to pay with Vyne?

No account needed, just online banking.

How secure is Vyne?

Vyne uses the banks' own technology to enable people to pay faster, easier and safer. Removing the risk of storing and sharing card details, customers are less likely to fall victim to fraud.

Does Vyne store or share my payment details?

Never. Your payment information is between you and your bank. Vyne doesn't see or store your payment information.

Is Vyne regulated by the FCA?

We're authorised and regulated by the Financial Conduct Authority (FCA) as an Authorised Payment Institution with reference number 925649.

Do I have to manually enter a payees details?

No, once you have selected your bank, we'll securely connect to your bank and the merchant's details are pre-populated for you to approve the payment, meaning there's no risk of paying the wrong account.

How safe is Vyne compared to cards?

Unlike with a card payment, when you pay using Vyne you never have to input or share any card or bank information as part of the checkout flow.

FAQ's

Does Vyne have access to my bank account?

No. Vyne can **only** initiate a payment on your behalf once you have approved the transaction using your bank's biometric security and only for that one payment.

What does it mean if a payment is declined?

A payment will be declined by the bank. This will likely be because a transaction will be out of the ordinary spending pattern. The customer should contact their bank.

When does the payment link expire?

The payment link will expire after 30 minutes. After 30 minutes if the customer has not completed their payment you will need to provide a new payment link.

What do the different payment statuses mean?

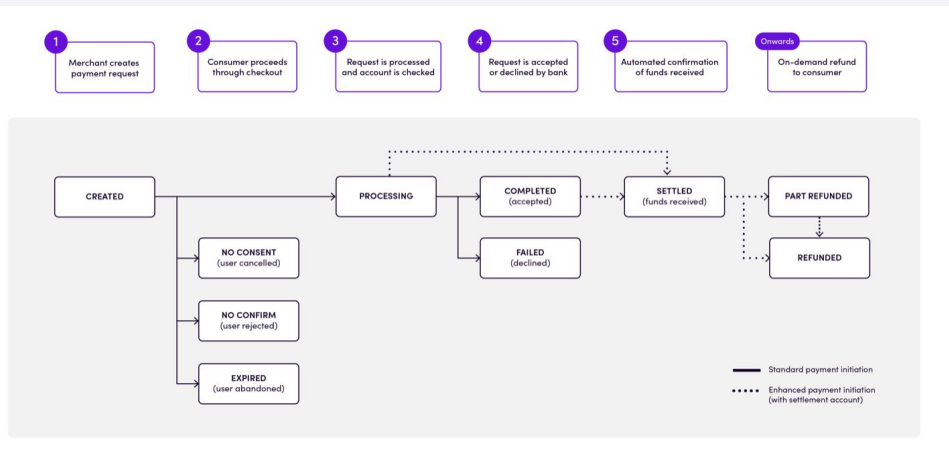
Find more detail on slide 11 – or read the [support documentation](#).

FAQ's

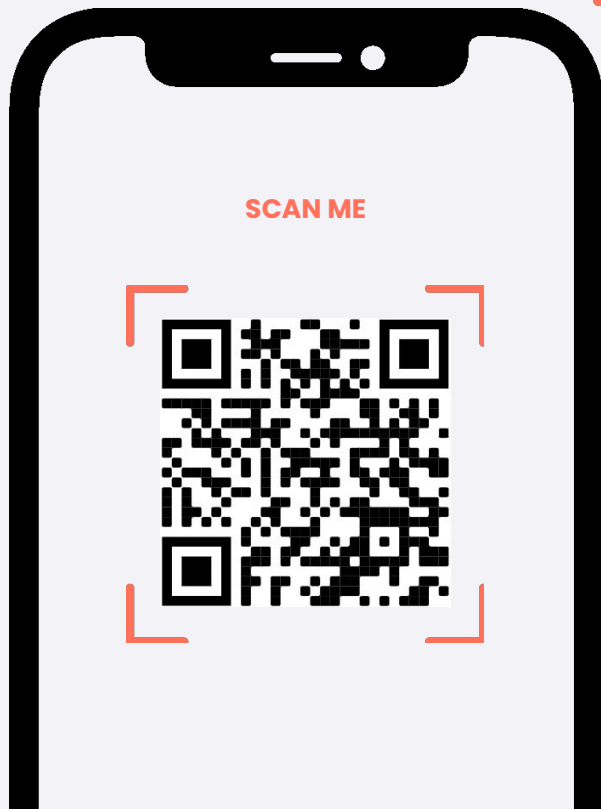
What do the different payment statuses mean?

Status	Descriptions
CREATED	The payment request has been created. Awaiting consumer interaction.
PROCESSING	The payment request response is pending.
EXPIRED (user abandoned)	The payment has been abandoned
NO_CONSENT (user cancelled)	The consumer did not give consent to set up the payment (by selecting cancel at Vyne checkout page).
NO_CONFIRM (user rejected)	The consumer did not authorise the payment request in their bank (by selecting reject/do not authorise/cancel).
FAILED (declined)	The payment request has been rejected by the bank, or the consumer failed to confirm the transaction.

The payment journey:



Learn more [here](#).



Try a Vyne payment yourself

Join the brands that are already benefiting from Vyne

MYPROTEIN

allsole

mio

 POP IN A BOX™

zavvi®

COGGLES

Thank you

