

# FINANCE AS A SERVICE

## INGENIOUS ENTERPRISE

Finance as a Service (FaaS) is designed to make financial processes for the management of both advertisers and partners simpler.

With the banking functionality on Ingenious Enterprise platform, permitted users can connect to a Fidor bank account, view all confirmed invoice notes, and make payments more efficiently.

### WHY FINANCE AS A SERVICE?



#### Simplified payment processes

Through the Ingenious Enterprise platform, permitted users can gain a full overview of the current balance in the connected bank account, as well as all confirmed incoming and outgoing invoice notes. Users simply need to select the partner accounts ready for payment and click on pay.

During the entire process, users stay within the same user interface, instead of being forwarded to an external site. This enables users to complete the process hassle-free.

In return, partners receive payment in a timelier manner. Transfers to other Fidor bank accounts occur in seconds, while others within the Single Euro Payments Area (SEPA) occur within one working day.



#### Secure transactions

This FaaS ensures that no user is permitted to both set up invoice notes and make payment. All banking information will be verified again before payment, and clicks for payment are protected against accidental repeated clicks.

Additionally, since the banking functionality is integrated directly into the platform, users need not rely on 3rd-party processors.



#### Cost-saving

All payment transfers within SEPA incur no extra charges. Coupled with the gain in efficiency, both advertisers and partners can focus resources on the core of their business instead.

### START NOW: MANAGED SERVICE

FaaS is also offered as a managed service. All steps of the financial process except for the final payout click can be managed by Ingenious experts on clients' behalf. This service includes:

- Validation of transactions
- Partner billing
- Accounting preparation
- Payment preparation

This adds value to businesses, by reducing complexity and resources needed, in particular for clients with numerous partners.

# DIRECT PAYMENT FUNCTIONALITY\*

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### BANKING TECHNOLOGY PARTNER

The partner behind the FaaS on Ingenious Enterprise is Fidor Bank AG. Fidor has received multiple rewards with recognition for its innovative banking products and services. This partnership is designed to bring clients more efficiency, convenience and security when carrying out their financial processes.

### FEATURES AT A GLANCE



Full overview of confirmed incoming and outgoing invoice notes



Complete payment process within a single user interface



Direct secure payment processes without 3rd.party payment processors



No extra charges for payment transfers within SEPA



Transfers sent and received in seconds between Fidor bank accounts.

\* The functionality can be booked through Ingenious Marketplace based on a freemium pricing.

### ABOUT INGENIOUS TECHNOLOGIES

Launched in 2012 by experienced online marketing experts, Ingenious Technologies focuses on the development of innovative, scalable technology for performance-based, branding-oriented online marketing and e-commerce.

The solution "Ingenious Enterprise" is developed to help advertisers, agencies and ad networks to monitor, analyze, optimize and process all their online marketing activities and partnerships across all channels and devices via a single platform.

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