

Aiia Pay: Pay by link

With Aiia's Pays' new feature, we are enabling your customers to accept payments in almost any channel.



Accept payments in a multitude of ways

Our new feature 'Pay by Link' enables you to offer your customers to receive a simple but powerful payment link in whatever fashion they prefer, whether that's by email, pdf, sms, letter etc.

What does the feature offer:



Customise expiry

You can customise the expiry of the payment link yourself – up to one year in the future.



One-time payment link

The payment link can only be paid exactly once. In this way, you do not have to manage several payment attempts to ensure only one payment succeeds.



Full transparency

We provide an overview of all the unique payment attempts on a specific link. In that way, we provide you with full transparency on what the payer has tried until now.

Accept payments through any channel

With our new product feature, you have the opportunity to offer your customers more payment flexibility than ever before.



Social media

Receive payments for a sale made on social media with a payment link.



Email

Receive payments for a sales campaign with a payment link in the email.



Invoice

Integrate payment links directly into invoices.



QR code

Create QR codes that link directly to a payment.



Chat and SMS

Send payment links directly in your conversation.



Donation

Reach out to potential donors with a payment link and let them pay immediately.

Channels

Why it is important for you

Building a powerful feature to empower customers

How is it useful

This flexible payment feature has numerous benefits that can empower you to:



An out-of-the-box solution

Create an out-of-the box payment link that only requires a simple integration



Better conversion rates

Allow payments within any contextual commerce with minimal requirements from your customers. Provide them with a smooth and secure payment journey that improves your customers' conversion rates.



Cost-efficient payments

Help minimise payment barriers, while providing the most cost-efficient payment method in any use case.

Who is this for

Pay by link can be used by any company in any industry. It's especially relevant if you help your customers:



Issue payments on invoices

Empower your customers to get paid on time while significantly reducing human errors and reconciliation mistakes.



Make contextual payments

Your customers can now receive payments without having to maintain a webshop, app or other type of software. In this way, their customers can pay directly in the context they're in.

Use case deep dive: Invoice payments

Company A/S
Kongens Nytorv 13
150 København

Aiia A/S

Date: 11/16/2022

Invoice

Description	Qty	Unit	Price/Unit	Price
Consultant Service	100	Pos	295.00	295.00
				0.00
				€295.00
				€295.00

Pay easy with a bank transfer



Your challenge

We all know the situation: We receive an invoice. We read it. We leave it. Put simply, paying an invoice is a complicated process. Before even making a payment, it requires the payer to:

- Log into their bank account,
- Manually type in the account information
- Manually type in the payment reference

Therefore, it's no surprise that many forget to pay their invoices on time. On top of that, the payer does not know if the invoice payment has been successfully paid due to possible typing errors.


Ultimately, that means your customers spend valuable time and resources keeping track of payments and identifying who the payments are from.

This is because today's methods for paying invoice payments include a lot of manual handling which often results in avoidable human errors.

Challenges summarised

 Complicated payment journey

 Potential source of manual errors and/or human forgetfulness

 Expensive vs. existing payment solutions

Our solution

To enable your customer to skip the hassles of getting paid, Aiiia has combined the best capabilities of existing payment methods. Now, the payer can pay directly from the invoice using a simple but powerful link.

With that, your customers the ability to issue a payment link for an invoice through any customer facing channel such as SMS, e-mail or even a physical letter.

Thanks to the fast and convenient payment journey, there is a higher likelihood for your customers to get paid on time in a much more cost-efficient way than other payment methods.

It's an easy and straightforward option for you and your customers. You simply populate the payment with the necessary invoice information, and we then make sure that all vital information is visible on both the sender and the receiver account. This empowers you to automate the reconciliation process.



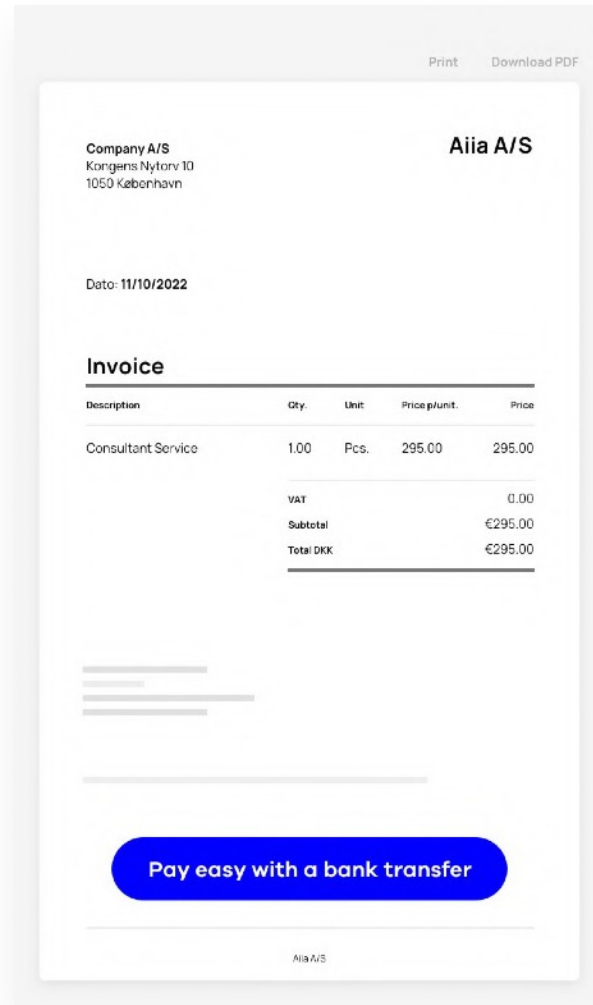
Solution summarised

✓ Empower businesses to get paid on time

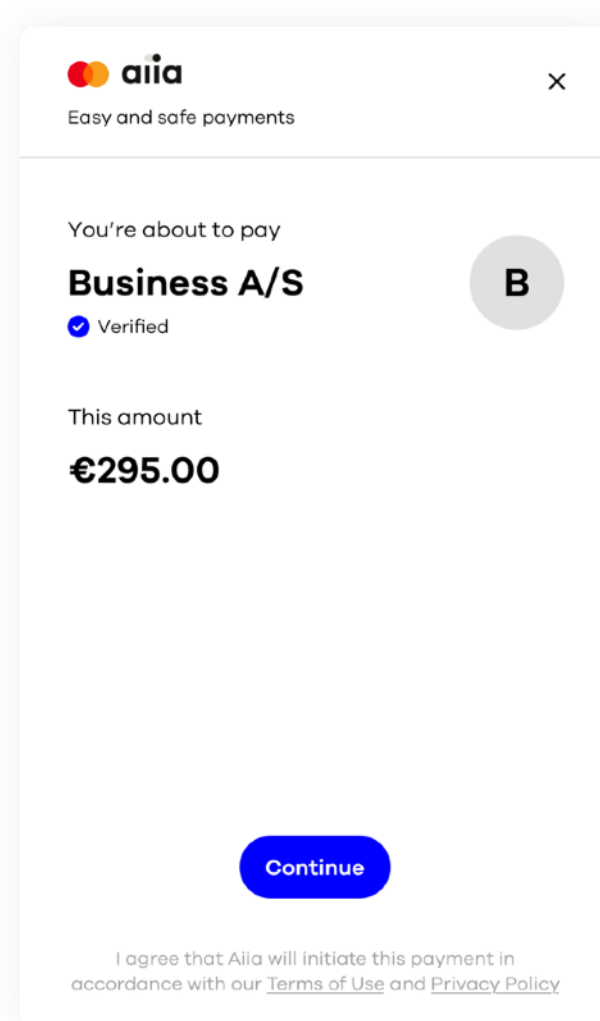
✓ Build automated reconciliation tools

✓ Enable cost-effective invoice payments

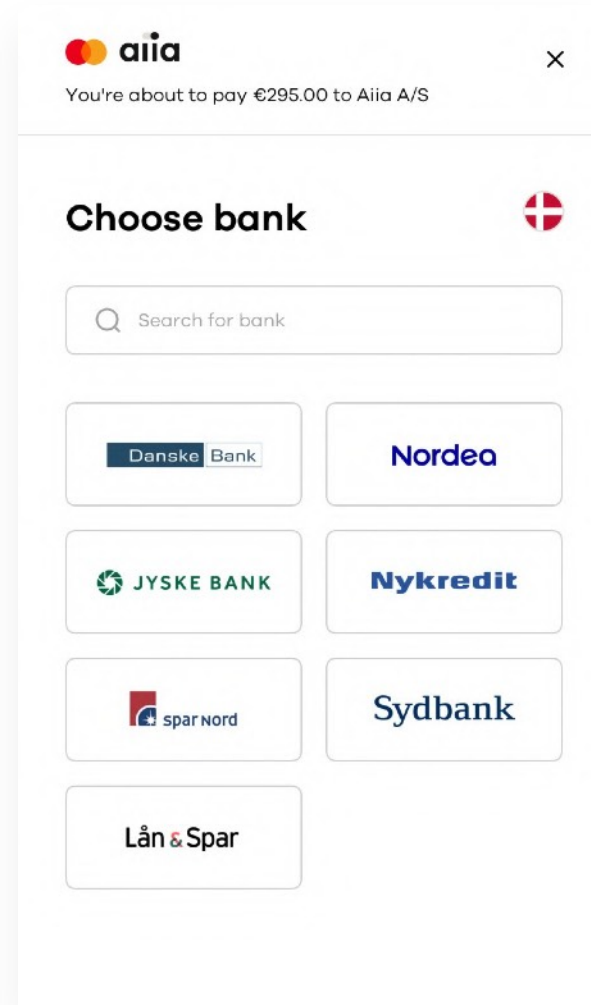
User journey



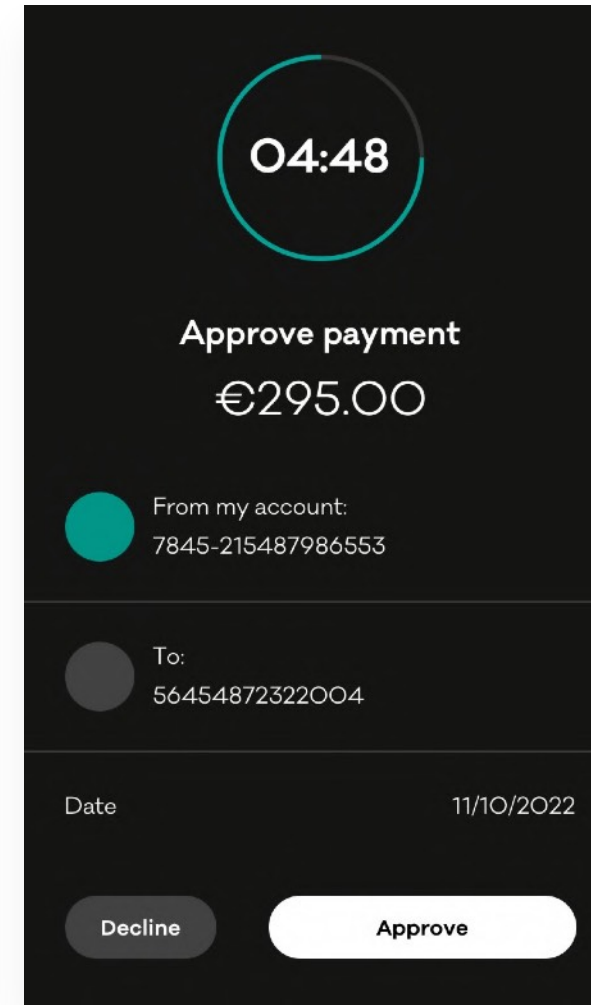
Open the invoice and pay by link



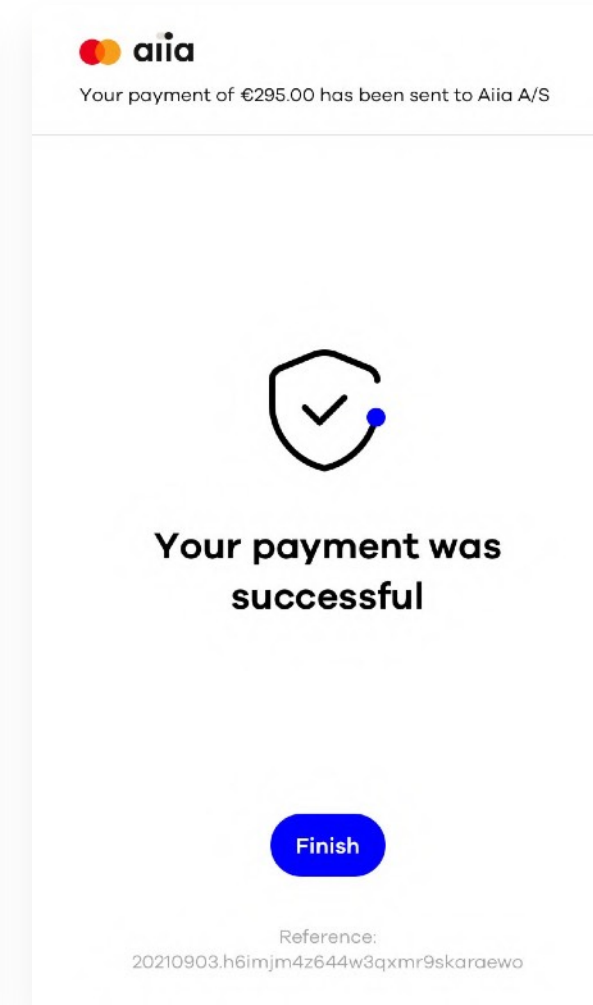
Start Aia's payment flow



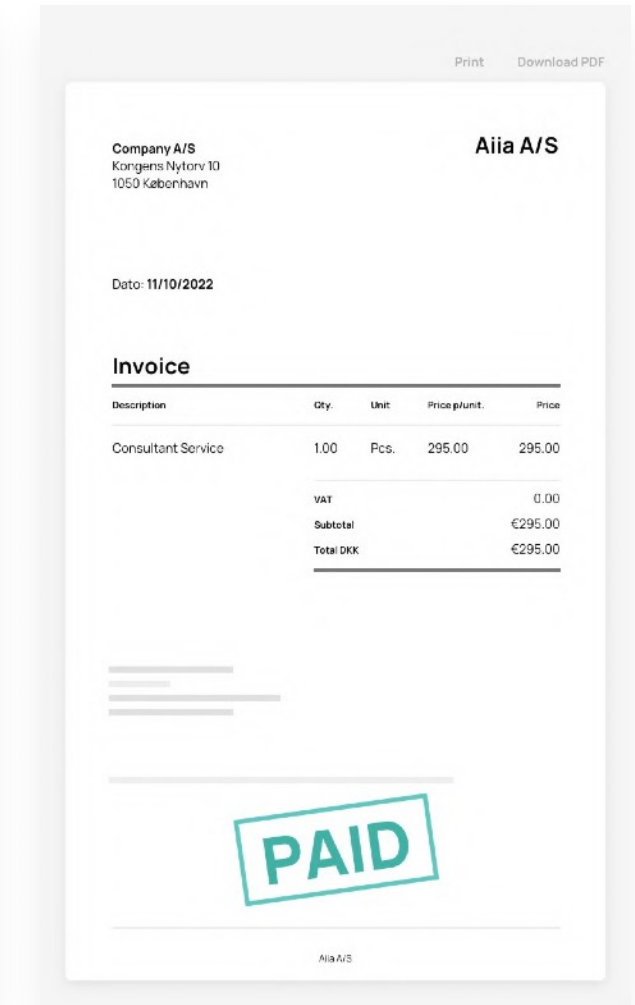
Choose your bank



Approve the payment



Press finish



The invoice is now paid!



A powerful tool for invoice reconciliation

In addition to saving your customers time and improving their paying experience, our new feature also empowers you to remove one of the largest hurdles in the accounting business:

Reconciliation between invoices and payments received in the bank.

With Aia Pay, you can set a unique identifier on the bank payment received which enables you to instantly connect the payment with the matching invoice.

In return, that saves your customers from a great deal of hassle, manual reconciliation and long processes with wrong or missing references and identifiers.



See it in action:

How Dinero used Aiiia's Invoice payments feature to create a virtual CFO

The product feature is already live with its first customer, the Nordics based Dinero, that leverages both account information services (AIS) and payment initiation service (PIS) with an ambition of becoming the virtual CFO for more than 77,000 small and medium-sized entrepreneurs.



"With Aiiia's invoice payments in place, we're able to remove a massive headache for businesses, by making it as simple as possible to both send out an invoice and get paid in any given context. We believe that our clients should spend as little time as possible doing their accounting, so this solution is a perfect fit to get our customers paid on time"



Martin Buch Thorborg, Co-Founder and CEO of Visma Dinero.

Why Aiaa?

Aiaa is on a mission to offer their customers innovative payment and data services on top of open banking.

Surely, our competitors do that as well. But the difference is in our quality mindset which is at the heart of Aiaa.

With us, quality is not just an outcome or a process. It's a mindset. It's why you'll love us, and your clients will too.



Quality over quantity

We take our time in each market before going live: Analysing, interpreting and creating dialogue with local authorities. This ensures we deliver a heritage-founded level of quality that's second to none.



Compliant & Secure

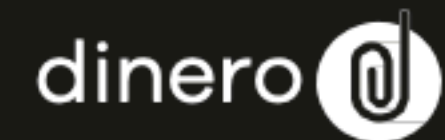
Our security-centric model is based on a test-and-destroy approach to what we build, so no "outsiders" ever find the cracks before we do.



Privacy by design

It's integrated into everything we do and in all the products we design. It's our promise that the steps we take and the solutions we make with never perform an action that the person sharing data didn't want or expect to have happen.

Who's partnering with us today?



Geographic availability

The Nordics are our home turf.

It's where we're from, and the base on which we've built our solutions throughout a decade.

So even if we're rapidly expanding throughout Europe, we're first offering Aiaa Pay Invoices in Finland, Norway, Sweden and Denmark.



Get started with Pay by link

If you want to learn more about our new feature or just want to get started, please feel free to reach out to us using one of the options below

[Sign in to Dev Portal](#)

[Contact Sales](#)

[Learn more](#)



**Transforming Europe
with open banking
products that simply
work**

