A white label platform designed to make you win in the payments business

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#spelltosell



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Why we are building Spell?

Over the past decade several global payments tech leaders, such as Stripe, Adyen, and Klarna have emerged. These companies were born as tech companies, invested millions building their exclusive platforms to win, and they are taking over the market.

As a consequence

- Due to globalization, local players are starting to lose their market shares
- > The technology expectations of clients are increasing
- Because of rapidly growing competition, profit margins are going down



How, in this highly competitive market situation, can local payment service providers be able to continuously update their tech, offer lower prices, and maintain healthy finances all at the same time?

How can you win in payments?



Just use our ready-to-go SaaS platform, which is designed to optimize and scale payments businesses.

Key benefits

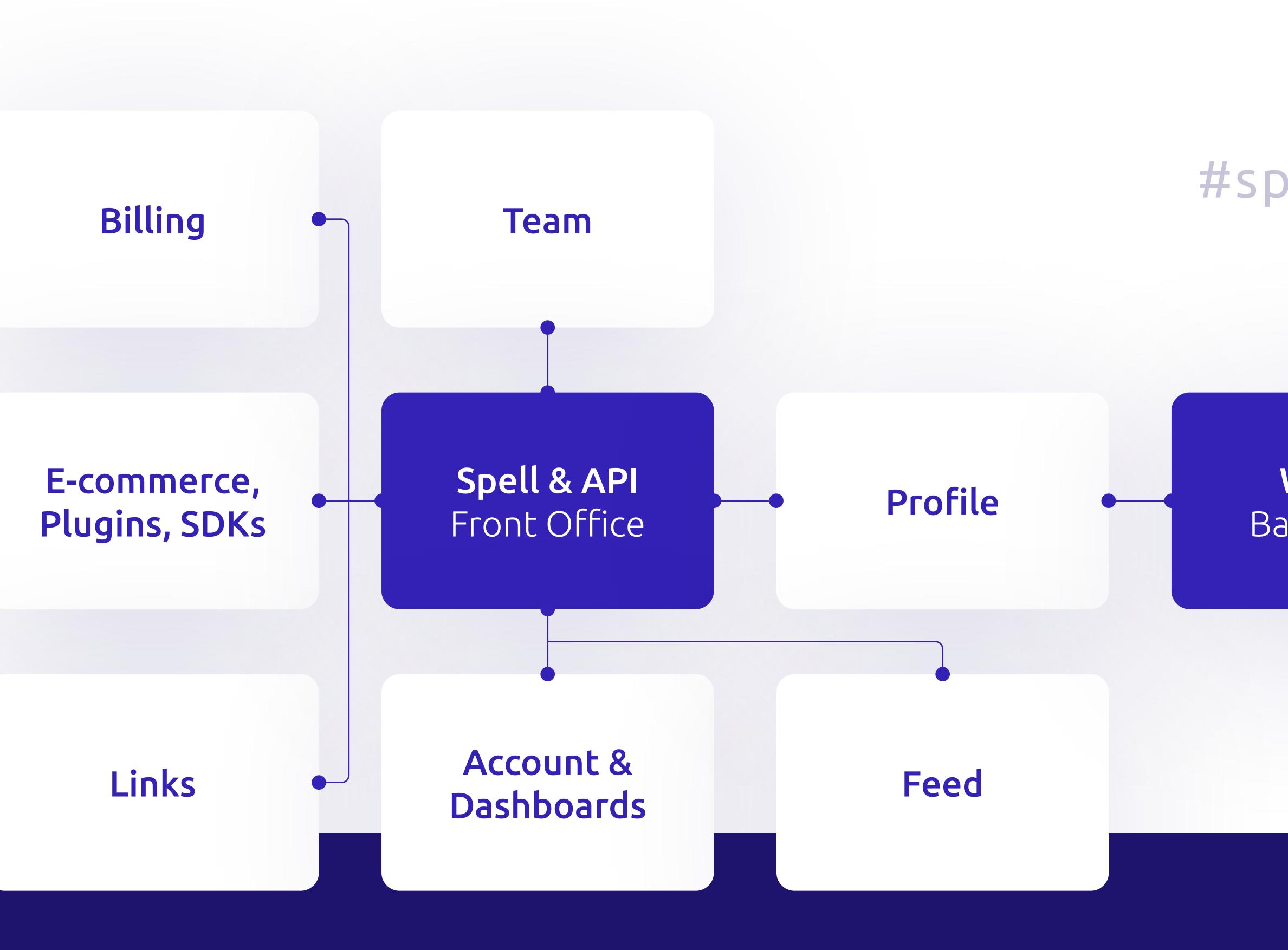
- > Renovate or launch your business in less than a week
- Cut IT costs by using SaaS and on-demand IT services
- Retain profitability without needing to make > risky long-term investments
- Always stay competitive by receiving updates \rightarrow without the need to invest and take IT risks



Platform Overview

Launched on your domain

99.999% availability & SLAs >



- User-friendly & responsive design >
- Fault-tolerant AWS infrastructure >

> PCI DSS Level 1 certified Docker and orchestration tools >

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Wizard Back office

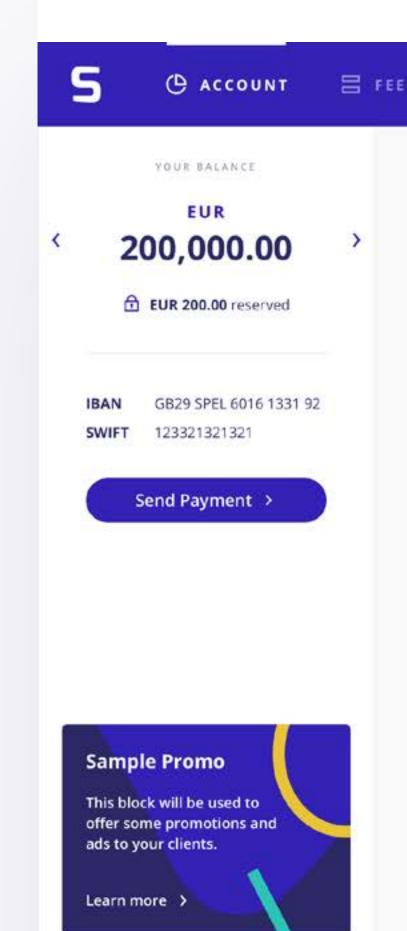




Upgrade the business and user experience with a united real-time account balance for online & bank payments.

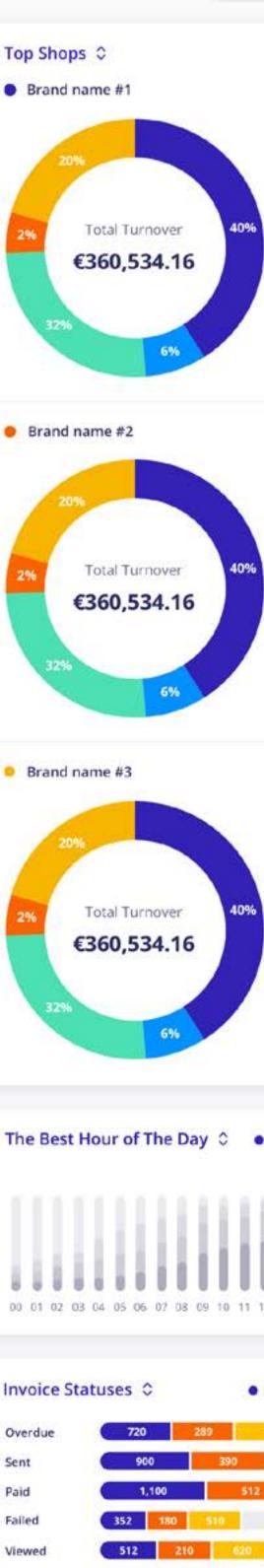
KEY FEATURES

- > Customizable dashboards to oversee and compare business metrics
- Eye-catching business reports generated with a single click
- Real-time balances for multiple multi-currency accounts
- Enable international bank payments connecting Currency Cloud, ClearBank and other channels.



🕒 ACCOUNT 🛛 FEED 🔄 BILLING

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Invoices Issued	250	421	327
Online Purchases	440	620	583
血 Incoming Bank Payments	620	538	829
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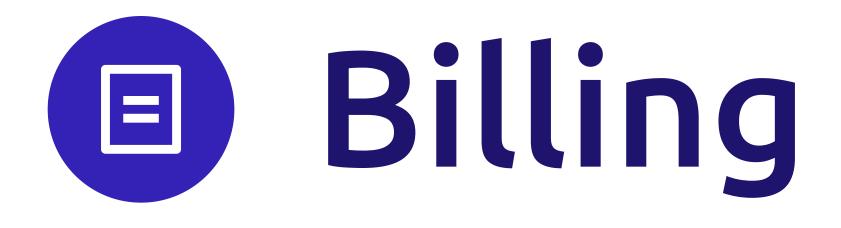
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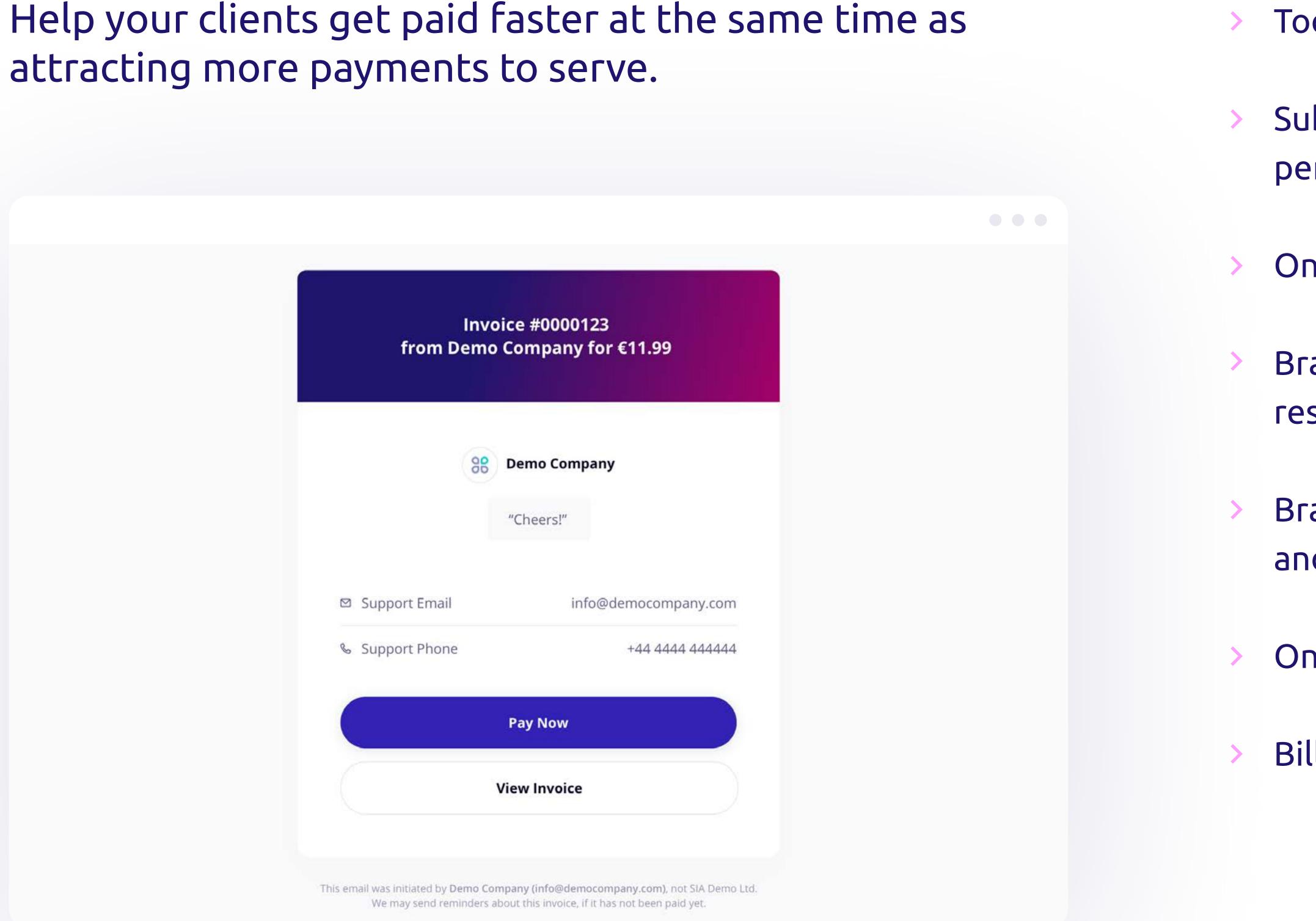
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KEY FEATURES

- ESTFul API supporting Server-to-Server, Direct Post, Redirect tegration methods with Sandbox and Webhooks
- obile SDKs for iOS & Android as well as libraries for most popular rogramming languages
- ugins for Shopify, Magento, WooCommerce, OpenCart, PrestaShop
- ne-click payments for returning clients with multi-card tokenization
- ayment and payout routing, supporting most complex scenarios
- ne-click actions like refunds and status tracking in Feed
- randed payment flow translated into 13 languages and a esponsive design
- onnected to the best-in-class fraud scoring solution



attracting more payments to serve.



KEY FEATURES

Tools to send invoices by email to multiple clients at the same time

Subscription management, supporting recurring payments, trial periods and failed-to-charge scenario handling

One-click payments for returning clients with multi-card tokenization

Branded invoices and payment flow translated to 8 languages & responsive design

Branded invoices and payment flow translated into 13 languages and a responsive design

One-click actions such as refunds and status tracking in Feed

Billing API with Sandbox to be connected to 3rd party systems



Give your clients an opportunity to run more profitable marketing campaigns.

HOW IT WORKS?

> Step 1

Your client creates an order template with a public link

> Step 2

They add it in their marketing emails or promo posts on social media

> Step 3

You help your client to receive more orders, increase revenue and serve more payments





SALTYSURFSHOP.CO Place your order today and get 20% off your custom shaped Fyzel surfboard.

We have a special offer for you! Place your order today and get 20% off your custom shaped Fyzel surfboard. 똛 🏂



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Order





flexible filtering

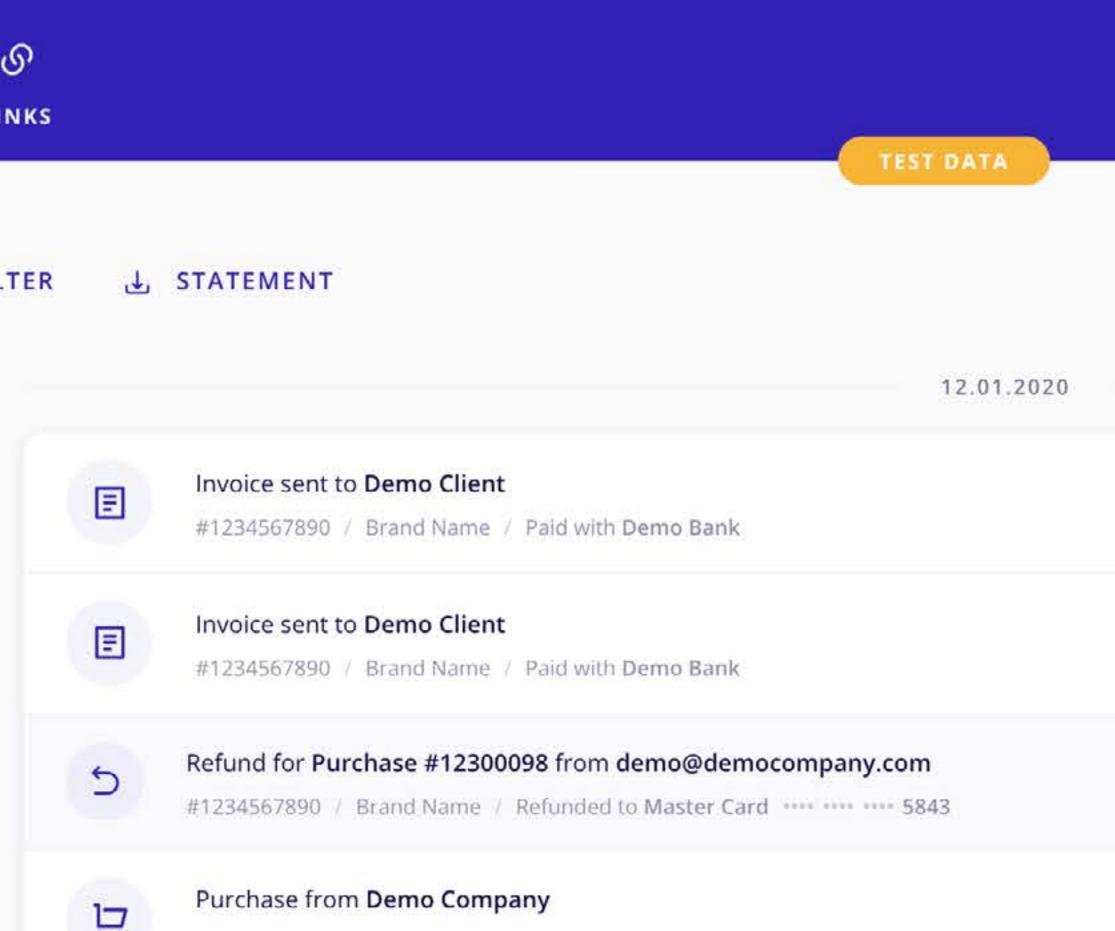


PROFILE

KYC application connected with backoffice operations

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Real-time payments feed with actions and



Purchase from Demo Company



DEVELOPERS

RESTful API, Plugins, SDKs and other dev tools



TEAM

Business team access management and permissions

🗳 PROFILE 💏 TEAM	CONTACTS	; ≻ DEVELOPE</th <th>as DC ~</th>	as DC ~
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O 1 Paid	€2,500.00		
Refunded	-€500.00	***	
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Wizard – the Back Office

Wizard is designed to manage client portfolios in the most efficient way, solving problems which would otherwise put pressure on operations, and don't create any additional business value.



Tickets

Dashboard

Products

J Rules



E







Clients

Pricings

Team & Agents





Case Studies





We see Spell as a Formula 1 pit stop for payment businesses, where they can update their vehicle at light-speed and get back on track to win the race."

> **Jevgenijs Novickis** CEO at Spell



CASE STUDY #1

KEY CUSTOMISATIONS

- Connected Spell to the Luminor Processing Center
- Implemented 6 Open Banking connections with different payment authorization flows
- user management



Connected the Spell back-office with Azure active directory



Luminor's partnership with Spell has allowed us to offer a new and innovative E-Commerce solution in the Baltics. This solution unites traditional card payments with alternative payment methods based on the PSD2 Open Banking APIs.

The Spell team is always agile and ready to think out of the box. Delivery times of new features are also very short, helping us constantly attract more and more new merchants."

Jevgenijs Kazanins Head of Daily Banking Products at Luminor

CASE STUDY #2

Citacee

KEY CUSTOMISATIONS

- balances & bank payments
- Establishing continuous report reconciliation with the processing center for POS transactions
- custom Citadele requirements
- Citadele DigiLink

Uniting multiple APIs for POS & processing, Citadele account

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Developing Account section with Dashboards according to

Implementing custom authorization with Spell platform using



Spell is a company that provides realistic timelines for product development and improvements. They provide a high level of service and work together with customers to grow their businesses. Spell is a well organized company with professional support. I suggest taking into account their suggestions – usually they are right."

Ivo Ansbergs

E-commerce Manager at <u>Citadele</u>

CASE STUDY #3



KEY CUSTOMISATIONS

- Delivered 20 connections to different acquirers and
- Updated real-time balance logic to support the most
- Implemented multiple custom routing scenarios for payments and payouts
- Added the option to automatically convert payments in different currencies using real-time exchange rates



e-wallets for payments and payouts in less than 12 months

flexible pricing scenarios & separate balances for payouts



Spell is a reliable partner that takes into account client expectations and makes cooperation productive by providing an opportunity to work with a wide range of payment tools. Thanks to Spell's knowledge and experience, we have the ability to ensure global coverage of our services.

The full support of a highly professional team with both a large number of tested instruments and constant readiness to implement innovative tools. Spell is the first step on the way to wide coverage and diverse payment channels."

> Mike Shafro CEO at <u>xpate</u>



Have any business Ideas in mind?

Book your Demo now >



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During the **past years**, Spell has developed the impactful platform, uniting multiple payment tools and optimising clients operations. Now this platform can be connected to any third party API expanded with custom business logic and launched in weeks."

> Jevgenijs Novickis CEO at Spell



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