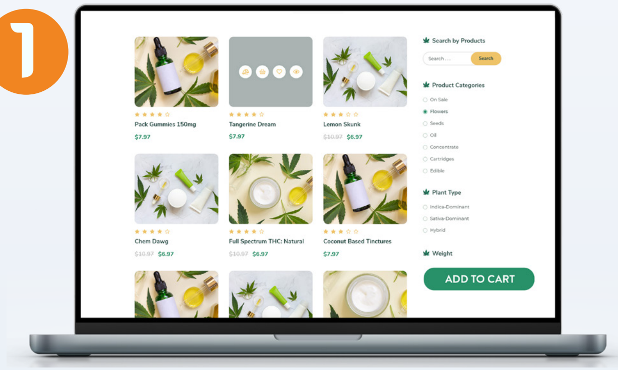
PAYBOTIC® FINANCIAL

E-COMMERCE PAYMENT FLOW

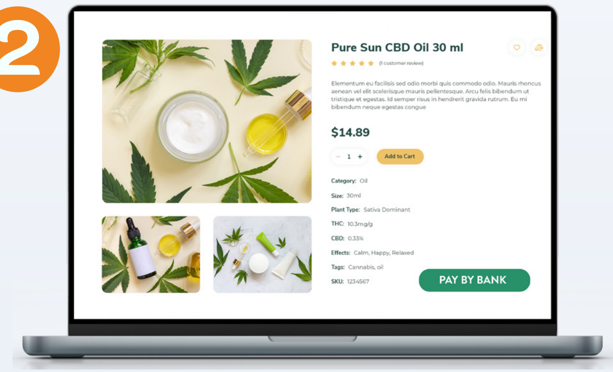
1



ADD ITEMS TO CART

The customer selects products and adds them to their shopping cart on the merchant's e-commerce site.

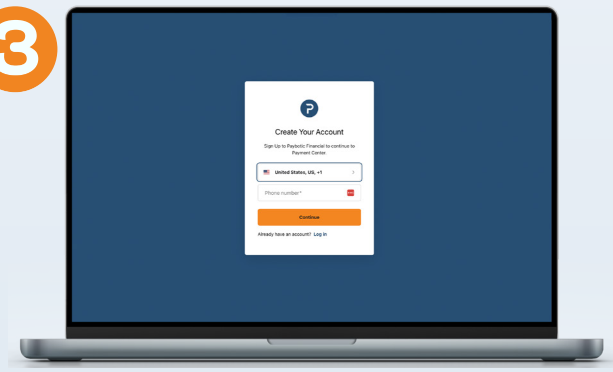
2



SELECT "PAY BY BANK"

At checkout, the customer chooses **PAY BY BANK** instead of credit or debit card.

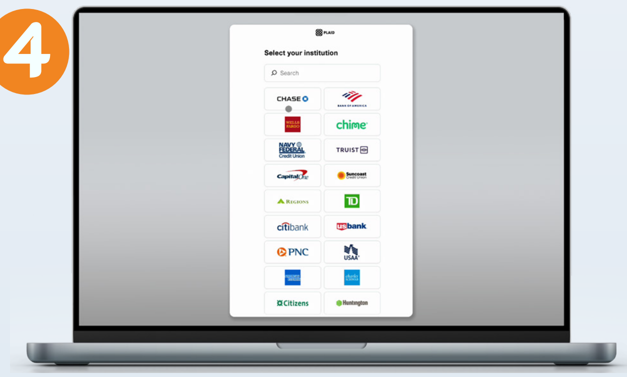
3



REGISTER (FIRST-TIME ONLY)

New customers are prompted to create an account through Paybotic Financial's secure web app. Returning customers simply log in.

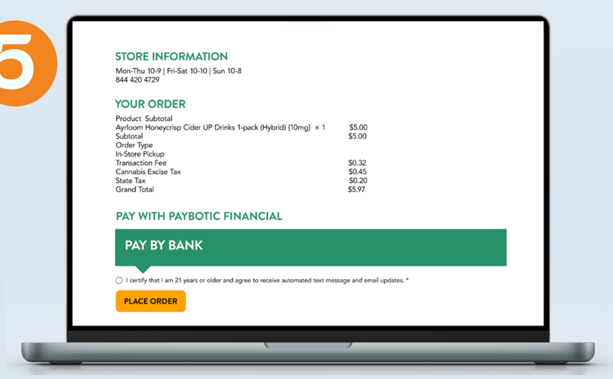
4



CONNECT BANK ACCOUNT

Customers securely connect their bank using Plaid. No routing/ account numbers are required — they log in with their online banking credentials.

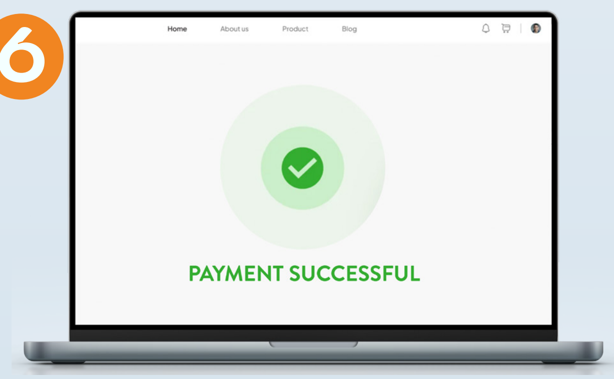
5



REVIEW & CONFIRM PAYMENT

Once the bank account is linked, the customer reviews the order and clicks Pay Now.

6



PAYMENT COMPLETE

The transaction is completed, and both customer and merchant receive confirmation.

THAT'S IT! PAYMENT WILL BE PROCESSED SECURELY VIA PAY BY BANK.

*Paybotic Financial is a financial technology company, not a bank. Banking services are provided by Regent Bank, Member FDIC. FDIC insurance only covers failure of insured depository institutions. Certain conditions must be satisfied for pass-through FDIC deposit insurance to apply.

SCAN FOR MORE INFO