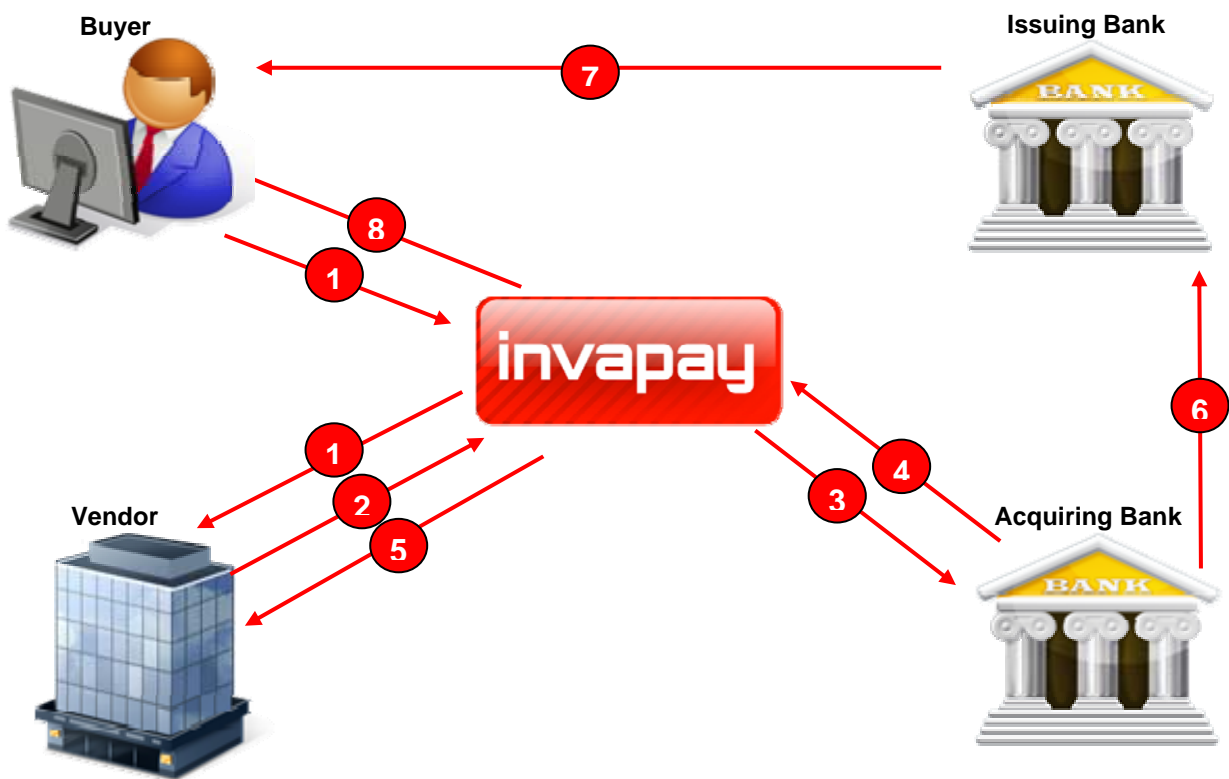




Online order and payment

*“Simplicity is the ultimate sophistication”
– Leonardo Da Vinci*

Invapay is a simple trading and payment system that allows business to order from and pay all vendors, including those in the ‘long tail’ of adhoc/ one-time-only vendors, with full access to level 3 line item data.



1. Buyer selects or creates a vendor in the Invapay directory and sends order
2. Vendor logs on and processes transaction
3. Transaction processed as Level 3 to Acquiring Bank
4. Acquiring Bank pays Invapay Trust Account
5. Invapay pays vendor
6. Transaction processed to Issuing Bank
7. Level 3 data delivered to Buyer via Corporate Billing File
8. Buyer receives 'matching data' from Invapay





Slash the costs of purchase

Drive PO compliance

Expand your vendor card acceptance base, employing a much underused credit line

Invapay accepts buyer payments on behalf of vendors, automatically transferring funds to their own bank accounts (subject to payment rules established with the buyer). The process is similar to the way PayPal™ works for consumer transactions, but Invapay is a business solution that:

- allows all parties to pay or receive payment using their preferred payment mechanism
- provides full level 3 line item data

For the buyer the cost of setting up large numbers of one-time-only 'long tail' vendor is reduced to setting up to one vendor account, for Invapay. For vendors, Invapay accept payments on their behalf, including card payments, making it possible for buyers to fully employ a much under-utilised the credit line.

