

Open banking E-payments



Unifiedpost Group provides an account information service (**AIS**) that supports:

- ✓ online accounting platforms and invoicing applications,
- ✓ document flow management systems,
- ✓ companies that need access to and aggregate bank account data.

Our service is provided through a well-documented API, which makes integration easy for our partners.

Access to balance and transaction list

AIS Unifiedpost Group enables obtaining the Client's consent to access:

- ✓ transaction history
- ✓ balance information
- ✓ list of transactions (bank fees, currency conversions, technical fees)

Consent to collect account information can be obtained for a maximum of 180 days. After this time, it is possible to grant it again. There are many potential uses for data obtained within AIS, including:

- ✓ linking payments with cost and revenue documents
- ✓ automatically generating reports with a list of transactions
- ✓ optimizing scoring processes

The cost of this service is settled monthly according to the number of aggregated bank accounts.



Account management without AIS

Requires logging in to electronic banking and generating an account statement each time. The accountant manually links account transactions with accounting documents and posts additional and technical transactions. The accountant's work generates additional costs.



Account access with AIS

The accounting application has continuous access to the list of transactions on the account and links them to documents, marking those that have been paid.

Transfers in open banking

Unifiedpost Group enables access to the payment initiation service within open banking (**PIS**). The initiated payment already has the necessary data entered - they can be retrieved, for example, from cost documents. In response, the application will return a link through which the Client confirms the transaction.

We provide the **PIS** service via our well-documented API, thanks to which our partners can easily integrate it with their solutions.

Unifiedpost Group payments:

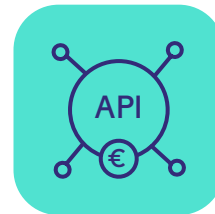
- ✓ are executed as a domestic transfer in the relevant clearing system - just like a transaction ordered directly in the bank,
- ✓ are executed between the Client's account and the target account,
- ✓ contain information about the sender's account number,
- ✓ the transfer description will contain previously prepared data,
- ✓ do not generate additional costs imposed by the bank,
- ✓ enable the payment of tax liabilities and similar dues,
- ✓ allow the ordering of payments and making transfers between accounts in different banks,
- ✓ enable the sending of a batch of transfers with one confirmation.

We do not charge a percentage fee on the transfer amount - the cost of the transaction, and calculated only from the actual operations performed.



Payment from a bank account

Requires logging into electronic banking and manual entry of invoice payment data, which generates the risk of error.



Payment via open banking

After initiating payment for a selected invoice, product or service, the Client is redirected to their bank's website, where they only need to confirm the transfer.

Payment takes a few seconds, and the risk of making a mistake when entering data is practically non-existent.