

Why ValPay

PayFac-as-a-Service for software platforms that want to own their payments.

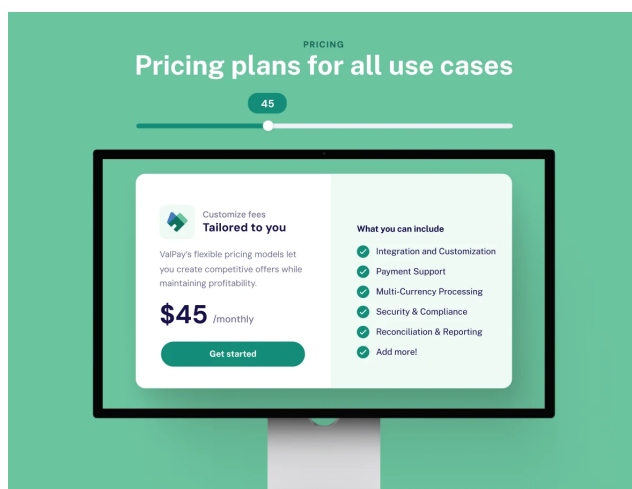
Payments already run through your software. A customer pays, the charge clears, and the markup on top of that sale goes somewhere. Right now, that's probably a processor you referred your merchants to. ValPay lets you keep it. You get the ownership and economics of a payment facilitator without the network registration, the capital, or the year spent building it yourself. Done right, payments stop being a line item and become one of the bigger numbers on your P&L.

01 A tech stack that holds up

- **Built to stay up.** A 99.999% uptime SLA, with redundant systems and automatic failover across multiple availability zones.
- **APIs your developers will actually like.** REST APIs, hosted checkout, and drop-in components, plus a full sandbox and SDKs. Integrate once and take payments online, in person, and everywhere in between.
- **Security that clears the bar.** PCI DSS Level 1, SOC 2 Type II, end-to-end encryption (TLS 1.3 in transit, AES-256 at rest), tokenization, and 3D Secure 2.0.



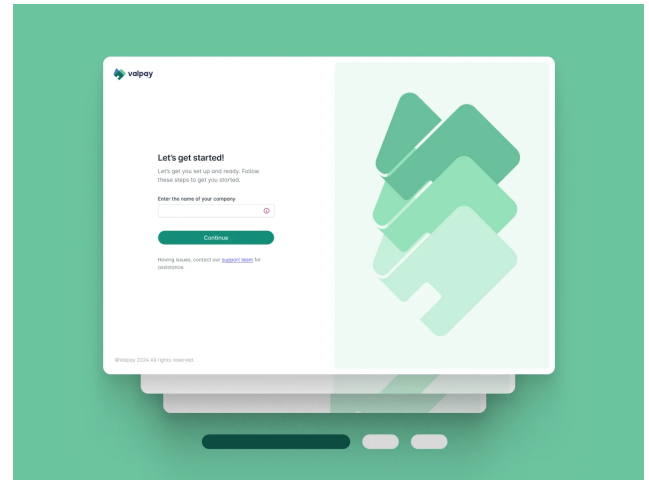
02 A white-label set you can monetize



- **Your brand, start to finish.** The dashboard, the checkout, and the merchant experience all carry your name, not ours.
- **You keep the markup.** Under the old referral model you collected a few basis points and someone else owned the customer. As a managed PayFac, you keep the markup on volume that is already moving, many times the return.
- **Pricing you set.** Flexible pricing models let you build competitive offers for your merchants while protecting your own margin.
- **We help you sell it.** Dedicated support and hands-on onboarding come standard. We have launched payments inside live software platforms, so we know how to help you price, package, and position it to your merchants.

03 Boarding that bends to fit

- **More than one way in.** Board merchants on the rails that suit them, whether that is Fiserv or Adyen, instead of being stuck with a single processor.
- **Across borders.** Process in 40+ countries and 150+ currencies, with local acquiring to lift approval rates and trim cross-border cost.
- **Live in minutes.** The PayFac sub-merchant model takes a new merchant from sign-up to accepting payments fast, with underwriting and compliance handled for you.



A MARQUEE CLIENT, PROVEN AT SCALE

5,500+ properties across 100+ countries

InnQuest's roomMaster PMS was one of our earliest platform clients and has become one of our most successful. Payments now run inside the product, with card flow handled end to end and reconciliation in a single view.



See what payments could return for your platform.

Book a discovery call and we'll map it out. valpay.com · partnerships@valpay.com