



Quick Start Guide

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ixaris

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1. Quick Start Guide

1.1. Introduction

If you're a new user of Ixaris Payments, this Quick Start Guide is for you. It will show you how to:

- Add money to your funding account
- Create a virtual card
- Pay using a virtual card
- Reconcile your finances

IMPORTANT: The Quick Start Guide describes options that we selected as the best ones for you to start. There are more options available in Ixaris Payments.

1.2. What's new in this version?

The following new information has been added to the current version of this guide.

DATE	VERSION	DESCRIPTION	AUTHOR
15 th February 2021	3.57	Updated formatting to match brand guidelines	Graziella Ellul

1.3. Add money to your funding account

Ixaris Payments is currently a prepaid solution. To pay using Ixaris Payments, you first need to have money in your funding account. To add money to your funding account:

1. Check your email for a message from us.
As a new Ixaris Payments user, you should receive an introduction email from us. This email contains account data and instructions on how to load your funding account.
2. Visit your bank and make a bank transfer.

You can visit your online bank or visit your bank branch. Make a bank transfer to the account number provided in the introduction email. If you received a reference code in the introduction email, you must provide this code as a note with your transfer.

3. Wait until your bank makes the transfer.

Bank transfers may take several business days. Your bank needs to process your transfer and money must reach the destination account. As soon as the money is in your funding account, we will send you an email.

4. Check your funding account balance.

If you received an email from us you can check your funding account balance. To do this, click the Funds menu and then click Funding Accounts.

You now have money in your funding account.

1.4. Create a virtual card

To make your first payment, you'll need to create a virtual card.

Most often, you will create single-use cards that can only be used once (like for airline payments). You can also create multi-use virtual cards that can be used many times (like for hotel payments). To create a virtual card:

1. Click the Cards menu and click Create Card.
2. In the Card Type field, select the card type that you want to create.
3. In the Funding Account field, choose the funding account from which you want to load the card.

When you create the card, the amount of money you choose is moved from your funding account to the card.

4. Enter the Amount and choose the Currency.

To avoid Forex charges, pay in the same currency as the funding account.

5. Click the Additional Details link.
 - a. In the Name column for the first row, enter the name of an identifier, for example PNR if you are making an airline payment.

- b. In the Value column for the first row, enter the identifier value, for example the PNR number.

6. Click the Create button to create a virtual card.

Your card is created and displayed. You can now use it to pay.

1.5. Pay using the virtual card

After you create a virtual card, you can use it to pay online.

1. Take note of the card information from the Card Details screen.
To pay, you will need the Card Number, the Expiry Date, and the CVV. You can keep the screen open, print the information, or manually note it down.
2. Pay online using the card information.
You must perform this step outside of Ixaris Payments. Go to the website of the company that you want to pay and enter your card details accordingly.

1.6. Reconcile your finances

At the end of the month, you will need to reconcile your payments.

1. Click the Cards menu and select Card History.
2. In the bottom section, in the From and To fields, enter the date range. Select the Currency and Card Brand if needed.

The Card History screen contains a list of operations for the selected date range.
3. Click the Export to CSV link.

The link will change title to Generating File.
4. When the link title changes to Download File, click the Download File link and save the file.
5. Open the downloaded file in a spreadsheet program (for example, Excel).

You can now reconcile your payments in a spreadsheet.

1.7. Frequently asked questions

1.7.1. What is a virtual card?

A virtual card is a bank card that only exists online. The only difference between a virtual card and a plastic card is its physical form. Like a plastic card, a virtual card has a card number, an expiration date, and a verification code (CVV). Unlike a plastic card, you can only use virtual cards online or by phone.

Virtual cards are a very secure payment method, since you can create and dispose of them as required, and you always control the amount of pre-paid money available on them. You can even choose to create virtual cards that auto-destruct after a single use, so even if your card details are compromised, there is no way for them to be used to make fraudulent purchases. Virtual cards also make managing money simple and fast. By using one virtual card per payment, you will have no trouble reconciling your transactions.

1.7.2. What is a funding account?

A funding account is an internal Ixaris Payments account made especially for you. You can add money to this account, withdraw money from this account, and use money in this account to create virtual cards and make purchases.

1.7.3. What type of funding accounts can I use?

With Ixaris Payments, you can pre-funded or credit funding accounts to load money onto a virtual card. With pre-funded funding accounts, you will use money you added to the platform to top up your virtual cards. With credit funding accounts, you use a credit allocation to top up your virtual cards. Credit funding accounts are only available as part of specified client agreements and configurations of Ixaris Payments.

1.7.4. Why do I need to add money to a funding account?

Ixaris Payments works a bit like a prepaid mobile phone service. With such services, to make calls you first need to top up your account. Likewise, in Ixaris Payments, you need to deposit money in your (pre-funded) funding account and use this to top up your virtual cards before you can use them to make payments. (If you have credit funding accounts, you will need to add money to settle any outstanding balance.)

1.7.5. How long does it take to add money to a funding account?

You add money to a funding account through a bank transfer. A bank transfer may take a couple of days to process, depending on your bank. If you are in a hurry, many banks have express transfer services. Ask your bank for more information.

1.7.6. How much does it cost to deposit money to a funding account?

The only cost to deposit money to a funding account is the cost of your bank transfer, charged by your bank. Ask your bank for their transfer costs and options.

1.7.7. What is interchange?

To understand which virtual card to choose, you must first understand how cards in general work.

When you pay using a plastic or virtual card, you usually do not pay more than you would pay with cash. The company (or merchant) that takes your payment pays for you to use your card. Usually, this is a percentage of the transaction amount. This charge is called **interchange**, and its amount varies by card type.

1.7.8. How do I make money on interchange?

If you use Ixaris Payments, we return part of this interchange fee to you. The higher the interchange, the better for you — and the more money you make by paying with Ixaris Payments. However, not all companies accept high interchange cards.

1.7.9. Why would I use a different card type?

For obvious reasons, some companies do not accept cards with high interchange. Other companies add a fee for using cards with high interchange. To ensure you can pay every merchant, all the time, Ixaris Payments also gives you access to low interchange cards to at such merchants. Note: low interchange cards can carry a creation fee.

1.7.10. Do I use single spend or multiple use cards?

Cards can also differ by the number of payments you can make with them. You can use a single-use card to make a single payment, after which the card is automatically destroyed and emptied. Single-use cards are highly security and make reconciliation very simple. However, some companies (like hotels) need to check if your card is valid by first taking a small payment. In such cases, you must use multi-use cards.

1.7.11. Where can I find out more?

If you are not sure which card to use, please contact our customer support. We will help you choose the right card for your payments, every time.