

AtoA®

Atoa & Starkwood Media Group

Instant affordable payments for your dealership



ISO-27001 and
SOC2 Secure

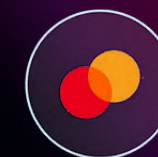
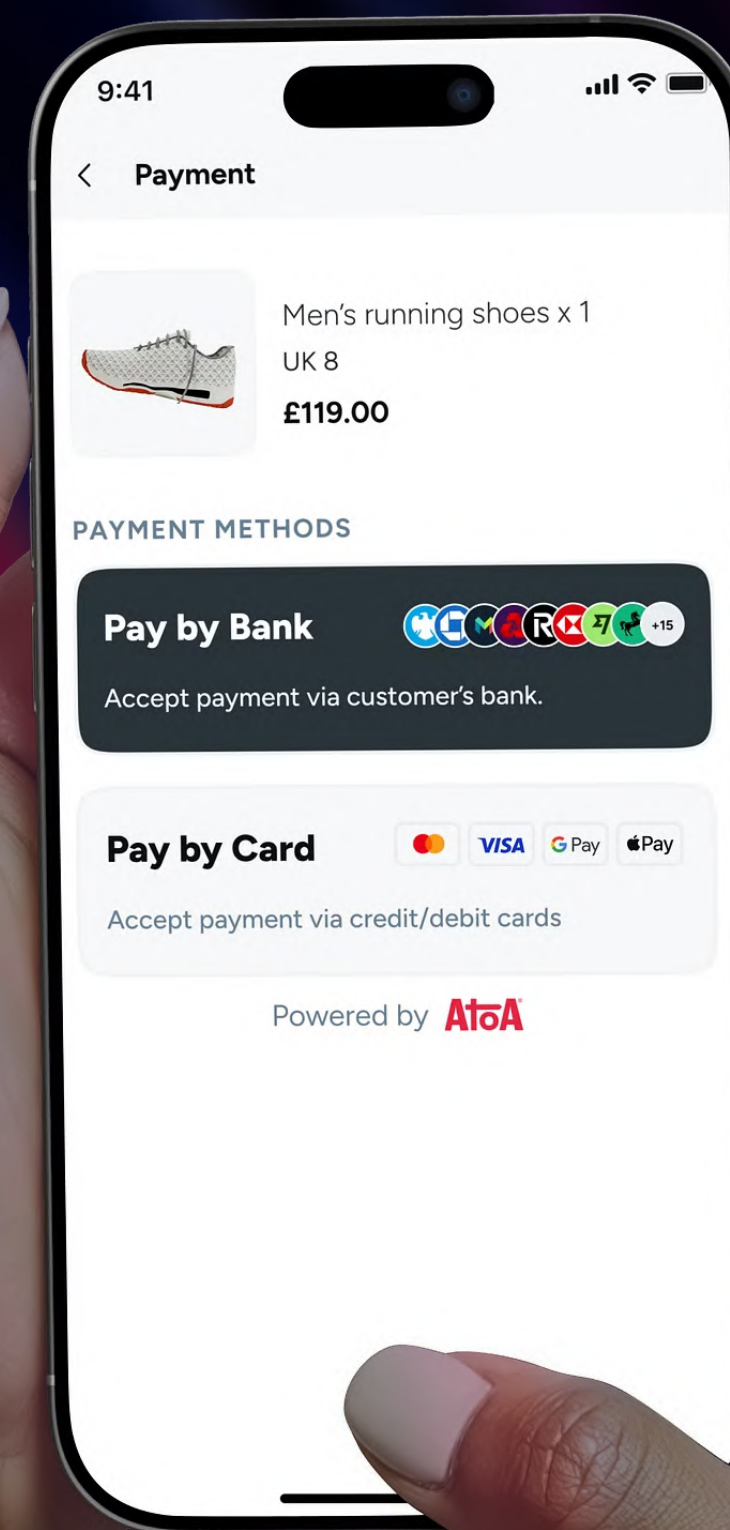
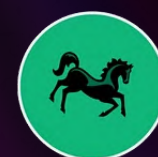


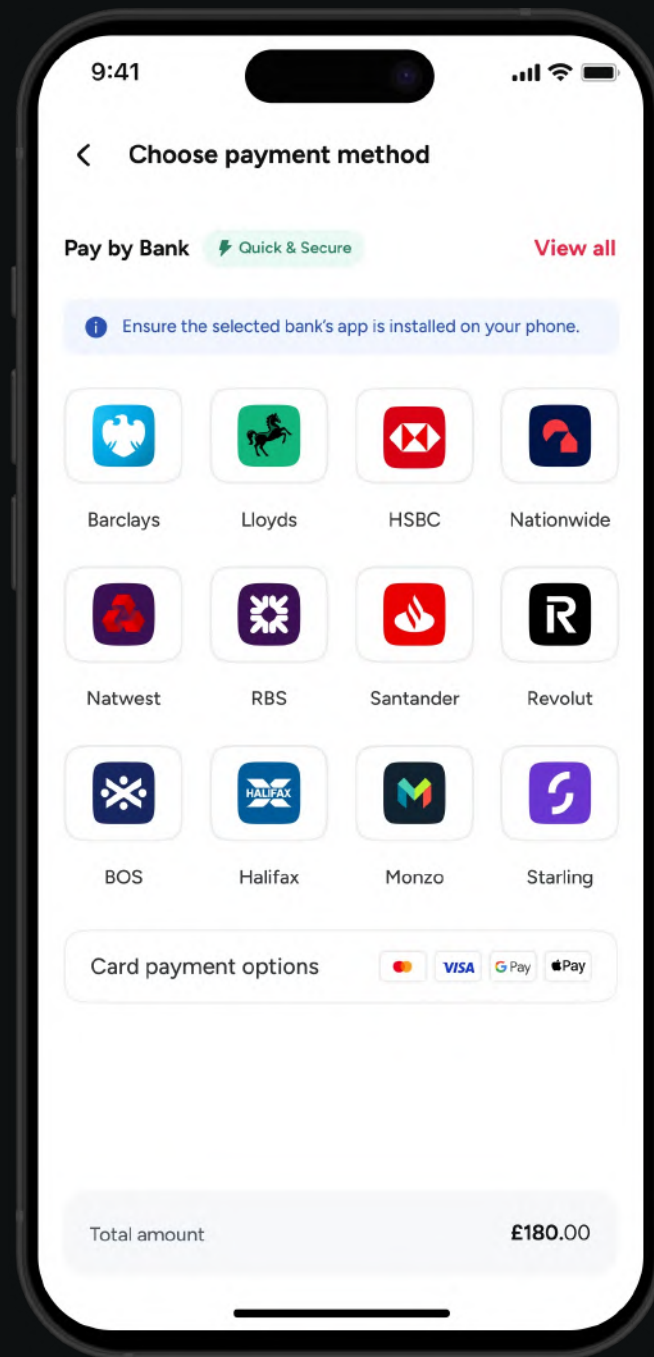
Security backed
by UK banks



Authorised
by the FCA

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Atoa allows dealerships to accept payment via UK Bank App, reduce payment fees, get paid faster, and automate financial admin...



✓ FCA authorised, ISO 27001 and SOC2 certified

✓ Backed by the people behind    

✓ Trusted by over 4,000+ UK businesses      

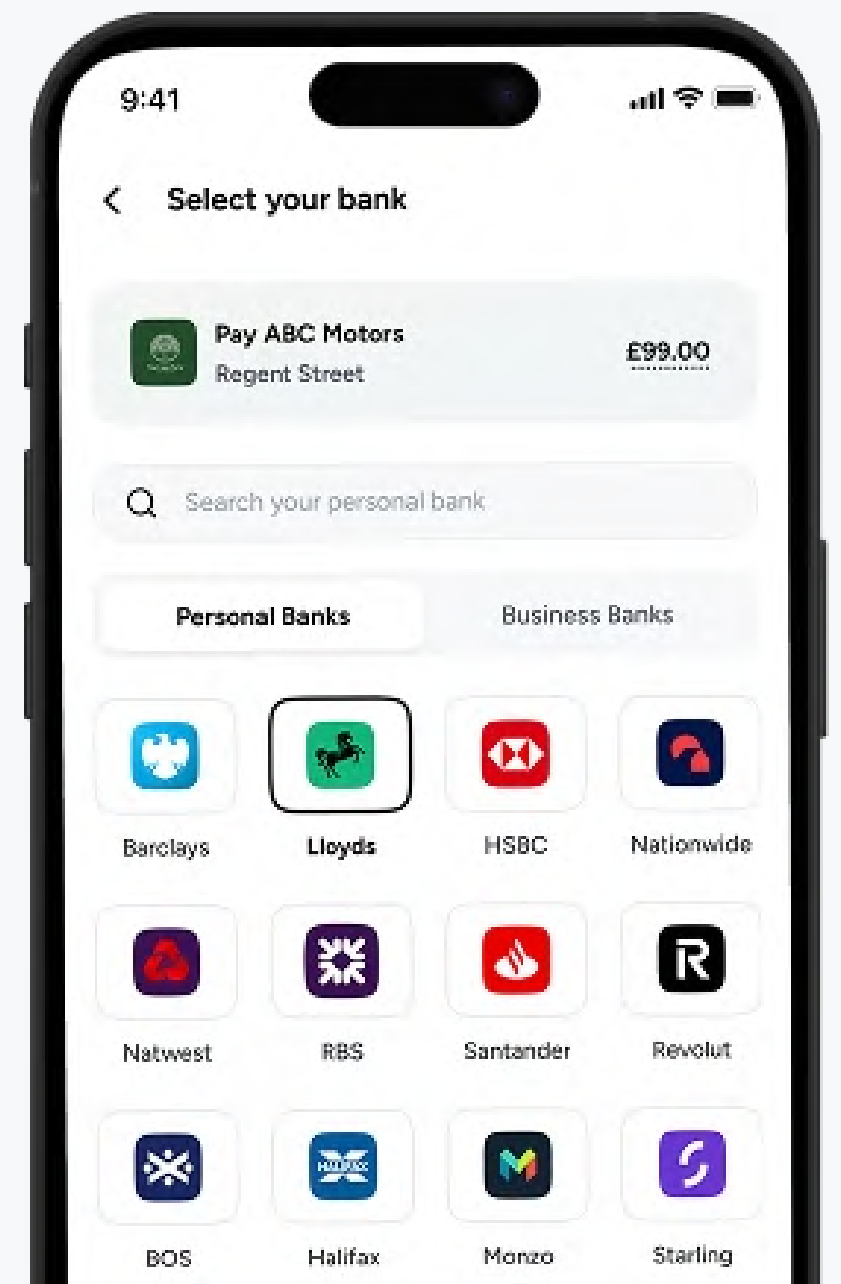
✓ Rated “Excellent” on Trustpilot

✓ Integrates with leading names     

Why choose Pay by Bank for your dealership?

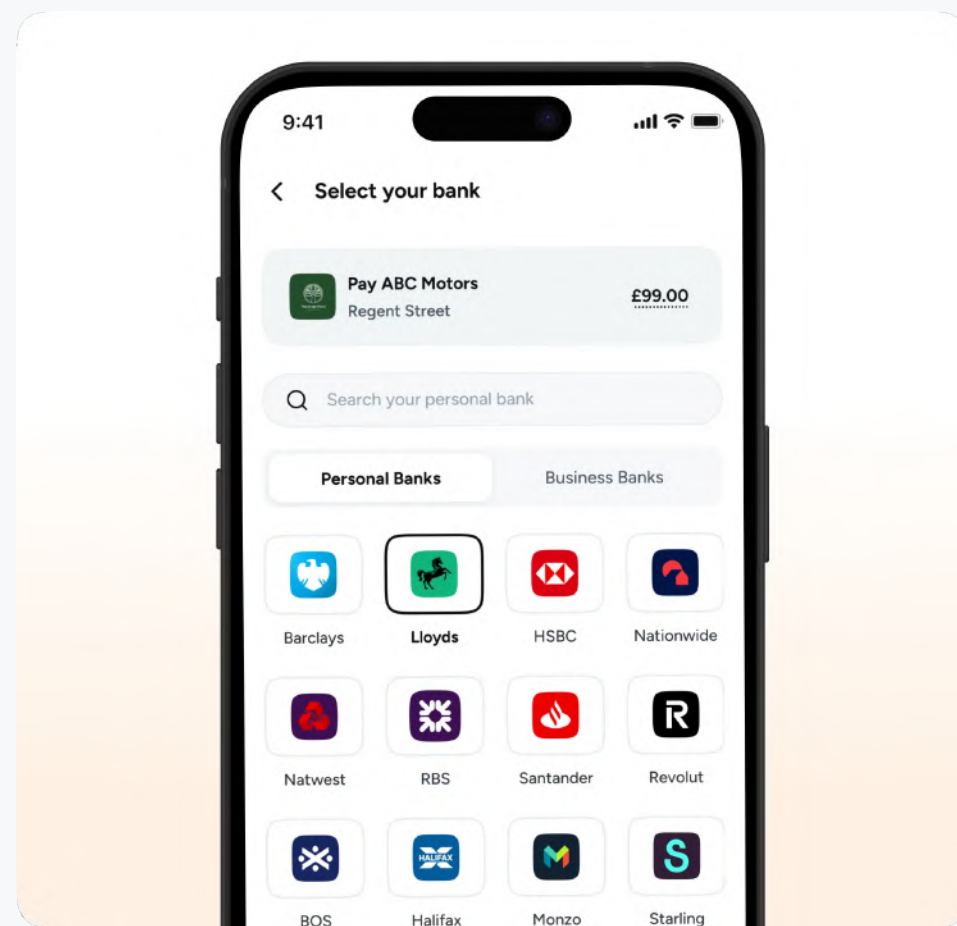
Pay by Bank allows customers to pay in-showroom and online via their UK Bank App.

- ✓ Lower payment fees versus cards (reservations, deposits)
- ✓ Faster settlement (next day versus T+2, T+3)
- ✓ Better customer experience versus manual bank transfers
- ✓ Release cars faster (instant payment confirmation, no ringing Finance)
- ✓ Zero chargeback risk (reservations and purchases protected)

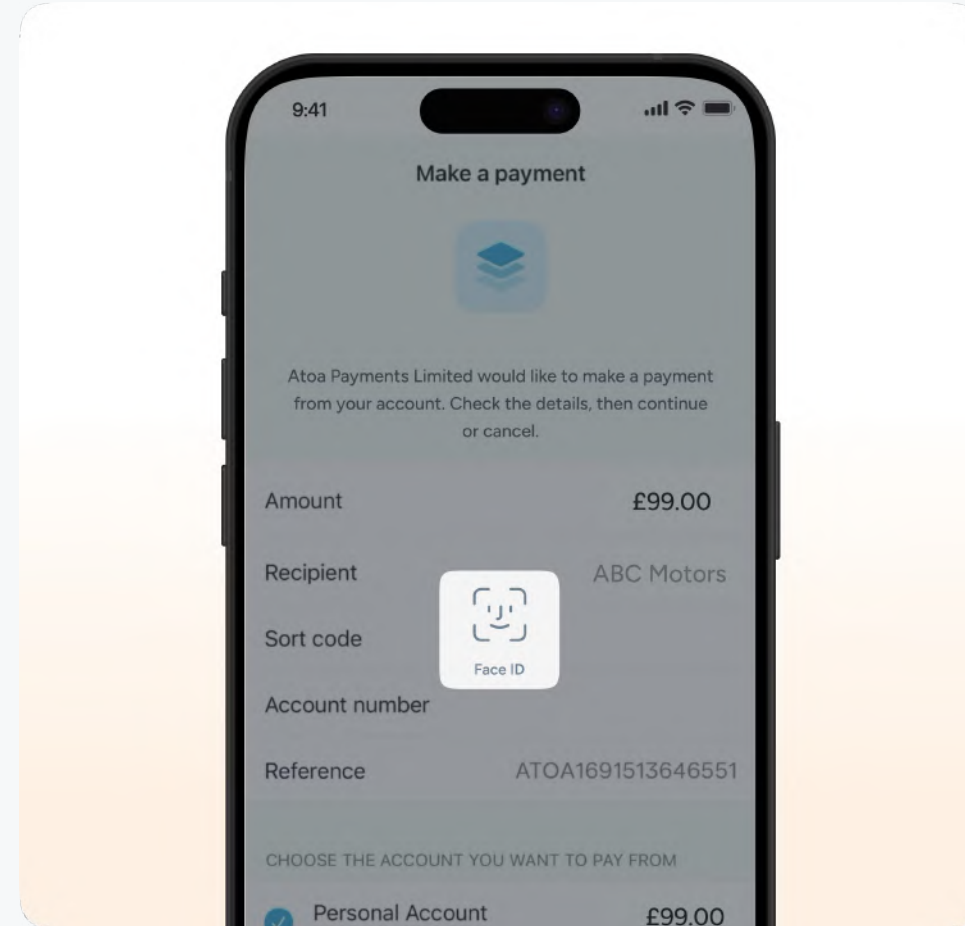




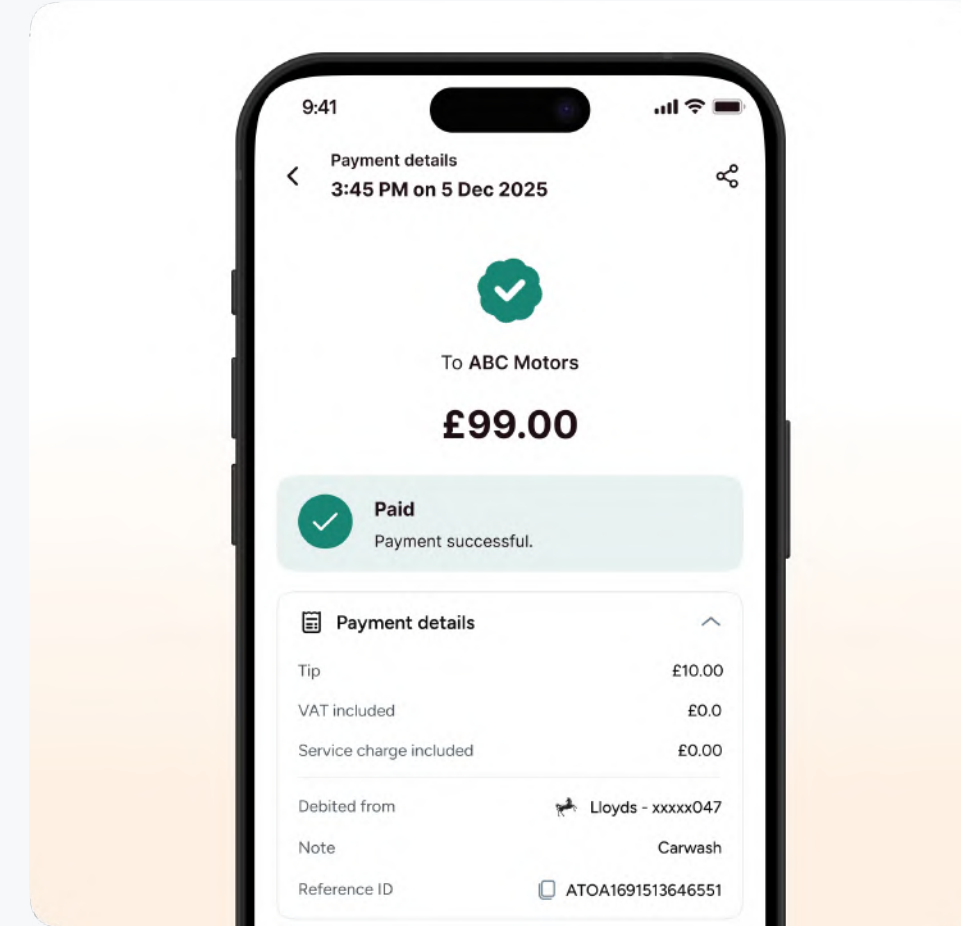
Paying with Atoa Pay by Bank is quick, secure, and easy...



Start payment via QR code, SMS and e-mail links.



Approve payment in your Bank App using Face ID or Fingerprint Scan...



Your payment is approved! The business is also notified instantly. You can also leave an optional Google Review if you wish...



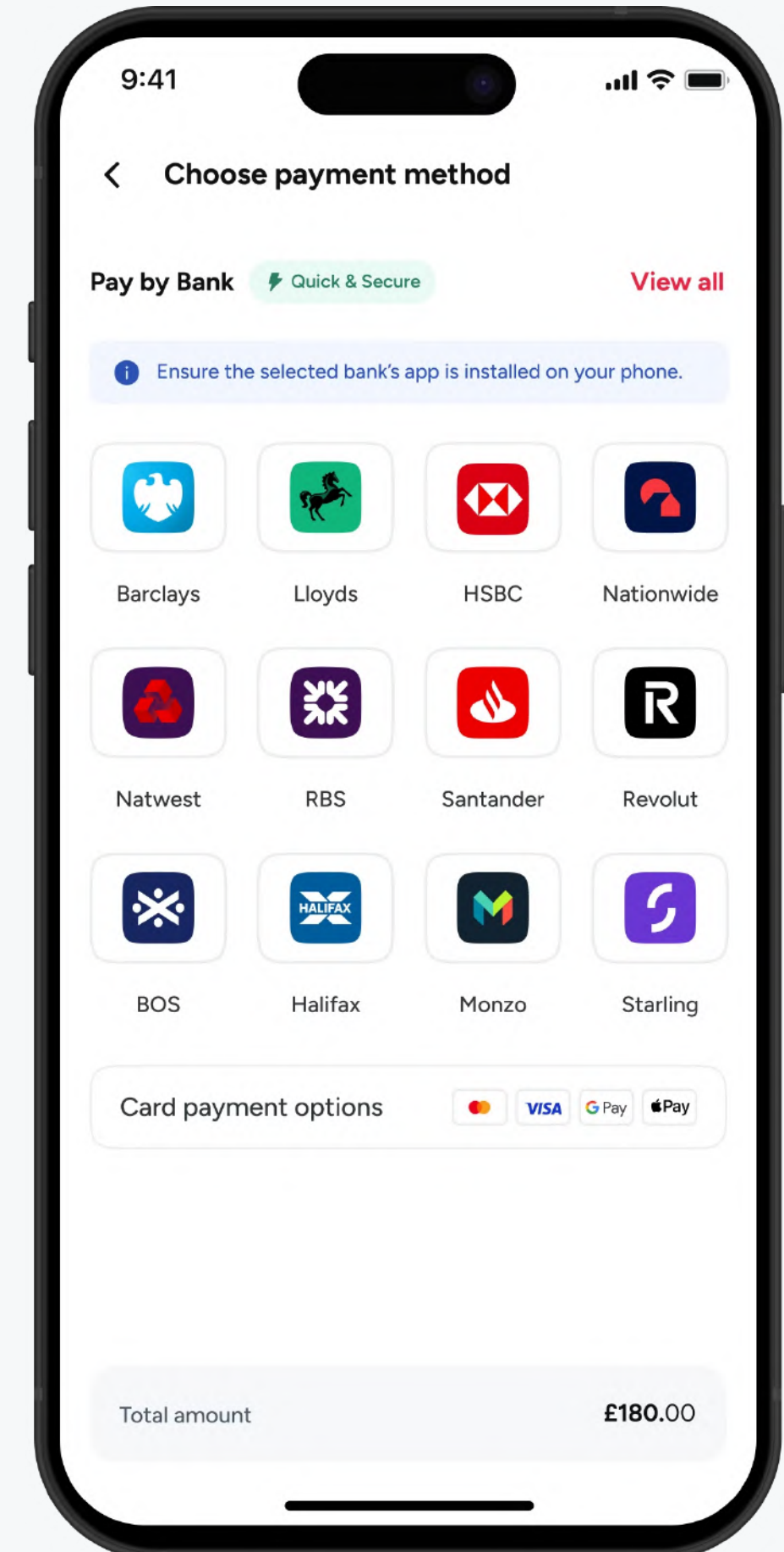
Atoa now also offers card payments for a full-stack payments solution...

Pay by Bank

- Reduce fees versus cards by up to 50% (capped fees for larger payments)
- Faster cash flow (end of day payouts)
- Protection against chargebacks
- The more you pay by bank, the more you save

Pay by Card

- Competitive card pricing (for debit and credit cards)
- Prompt payment settlement
- No more calling out sensitive card details over the phone





Collect online reservation payments with ease...

Customers pay instantly via their Bank App or Internet Banking - You enjoy instant confirmation, lower fees, and zero chargeback risk...

Reserve now: Porsche 718 Cayman

PORSCHE WARRANTY DEC 2027
Porsche 718 Cayman
2.0T Style Edition Coupe 2dr Petrol PDK Euro 6 (s/s) (300 ps)

Reserve this Porsche 718 Cayman, for only **£500**

- > A £500 fully refundable deposit reserves this car for up to 5 days.
- > A member of our team will call you to discuss your finance or part exchange requirements.
- > We will prepare the car for delivery.
- > Nobody else can buy this vehicle once reserved.
- > Your £500 reservation will be deducted from the total balance due.

First Name * Last Name *

Email *

Phone Number *

AtoA + all major banks **Pay with AtoA**

Customers are prompted to pay with their Bank App or Internet Banking after filling in their reservation details...

AtoA

SCC Leeds Ltd
DEFAULT **£500.00**

Select your bank

Search your personal bank

Personal Banks Business Banks

BOS Barclays Chase First Direct

Halifax HSBC Lloyds Monzo

Nationwide NatWest Revolut RBS

Santander Starling TSB Ulster

Virgin Money Wise

Atoa supports all major consumer and business banks in the UK...

AtoA

SCC Leeds Ltd
DEFAULT **£500.00**

Paying from
Barclays **Change**

Pay from Mobile
Scan to pay from Barclays bank app

Need a link? Send it to any mobile number

OR

Continue on desktop

By continuing you agree to Atoa's Terms of Service and Privacy Policy.
Atoa Payments Limited is authorised by the FCA (FRN #1007647).

How to pay with Atoa

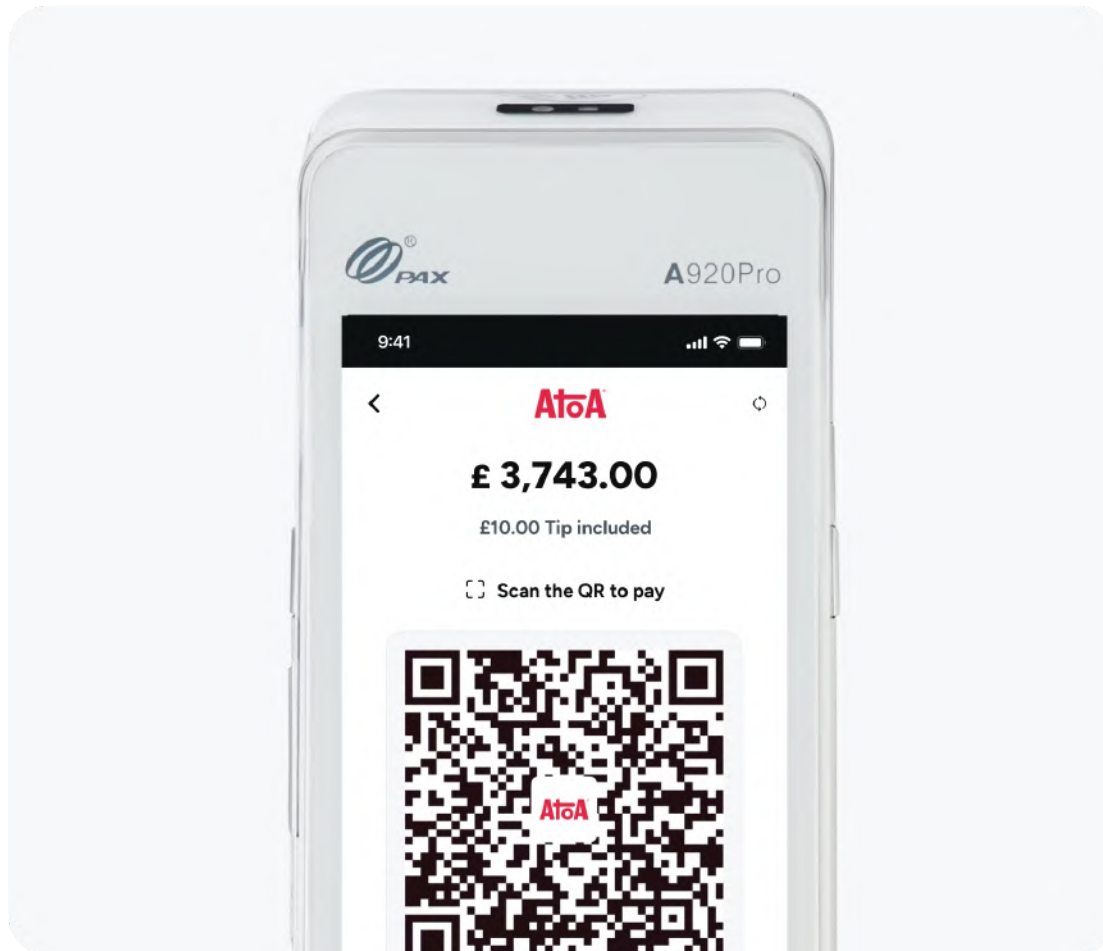
ISO 27001 and SOC2 Secure Security backed by UK banks Authorised by the FCA

Customers can pay via their phone, scan a QR to approve payment via Bank App, or continue on Internet Banking...

- ✓ Instant confirmation
- ✓ Lower payment fees
- ✓ Zero chargeback risk
- ✓ Easy setup via Starkwood

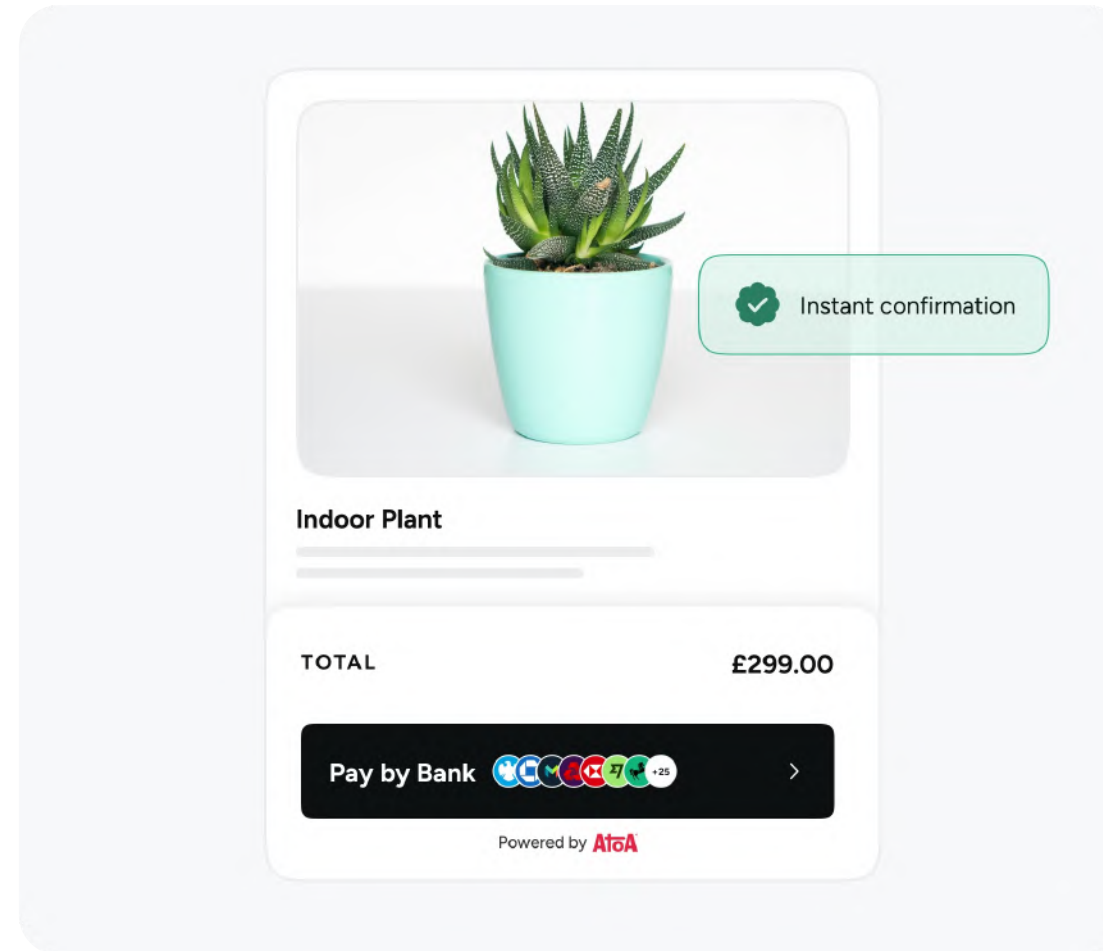


Atoa isn't just for online reservations...



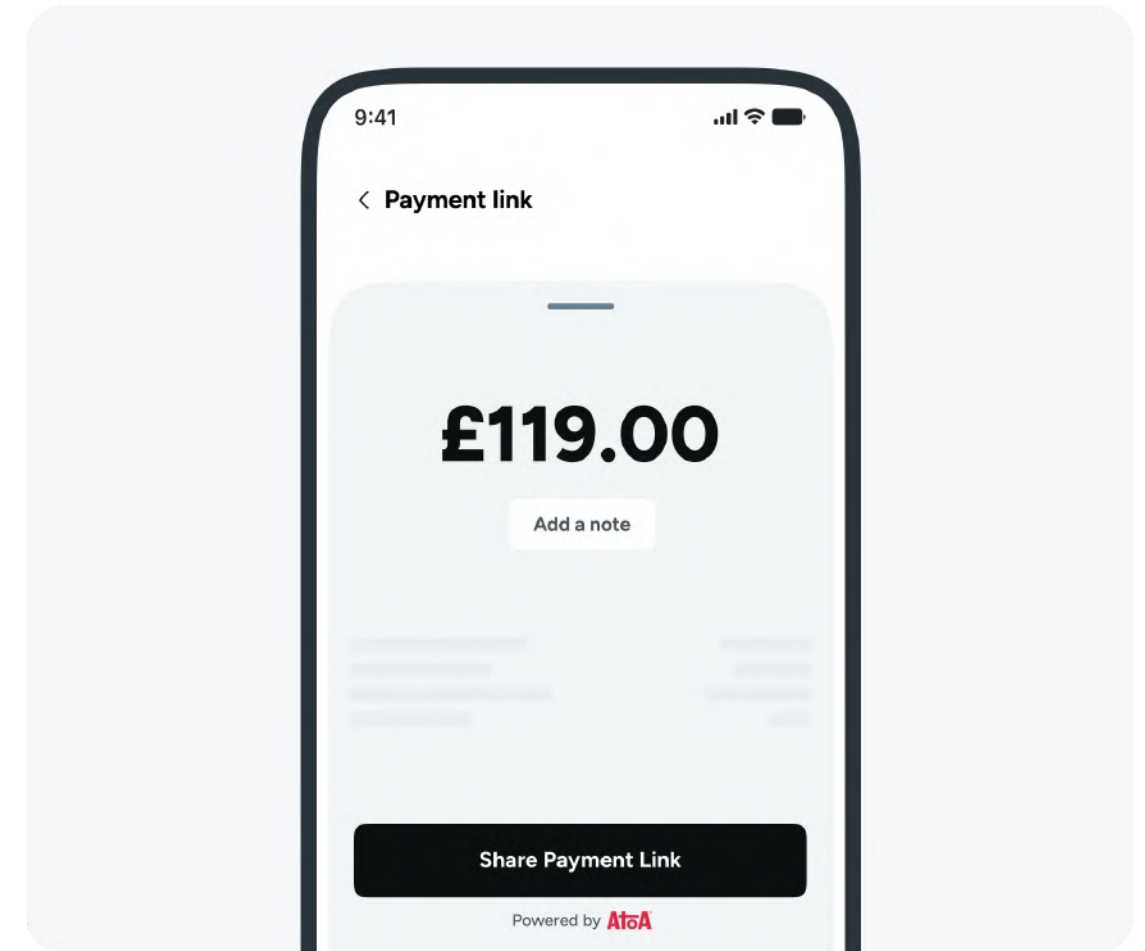
In-Person Payments

Process in-showroom card and Pay by Bank payments, with instant confirmation and lower fees.



App & eCommerce

Enable smooth, secure online checkouts and get paid faster, with instant confirmation and lower fees.



SMS & Email Payment Links

Send secure SMS and email payment links and get paid remotely, with instant confirmation and lower fees.

Where does Pay by Bank add the most value?

1) Car Purchases & Deposits (£1-40K instant payments)

- ✓ **Before:** Expensive Cards or Slow Bank Transfers (Calling Finance to confirm if funds have arrived)
- ✓ **After:** Customer pays in-person or remotely via Pay by Bank, funds land instantly. Staff member can confirm payment has landed via their app or dashboard without contacting Finance.

2) Online Reservations

- ✓ **Before:** High fees with Stripe and time wasted defending chargebacks when clients back out
- ✓ **After:** Instant payment confirmation, lower payment fees, and zero chargeback risk.



Ponko Cars - Two years of saving with Atoa



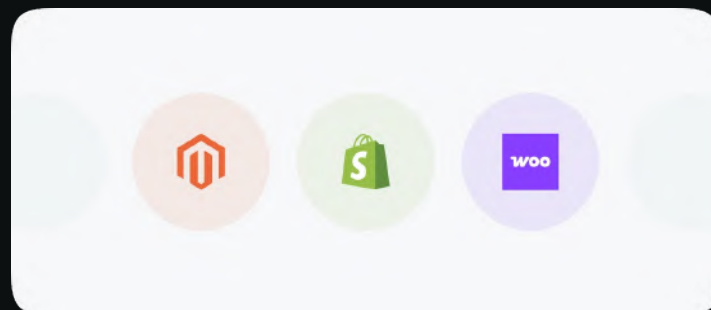
Jason (GM) loves Atoa's **lower payment fees versus cards, smooth customer experience, and instant payment verification** (no more WhatsApps from staff asking to confirm if BACS have landed)....

Scan to watch our **Ponko case study**

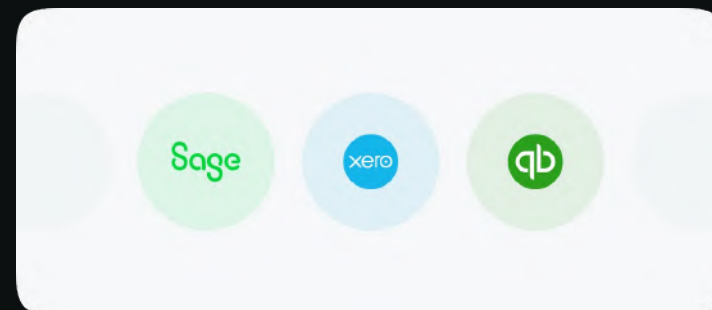


Atoa works standalone or integrates with leading softwares...

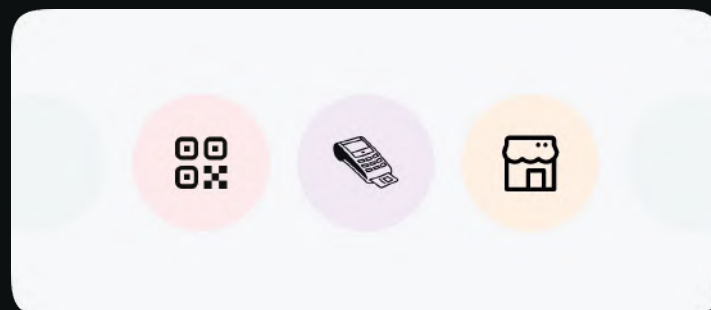
Atoa works with popular platforms and custom builds alike. Install in a few clicks or integrate via our SDKs and APIs...



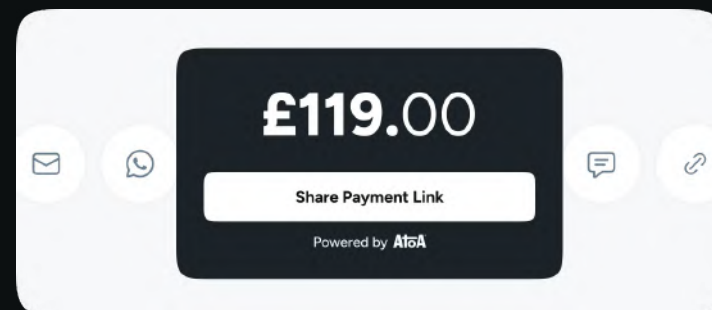
eCommerce Integrations



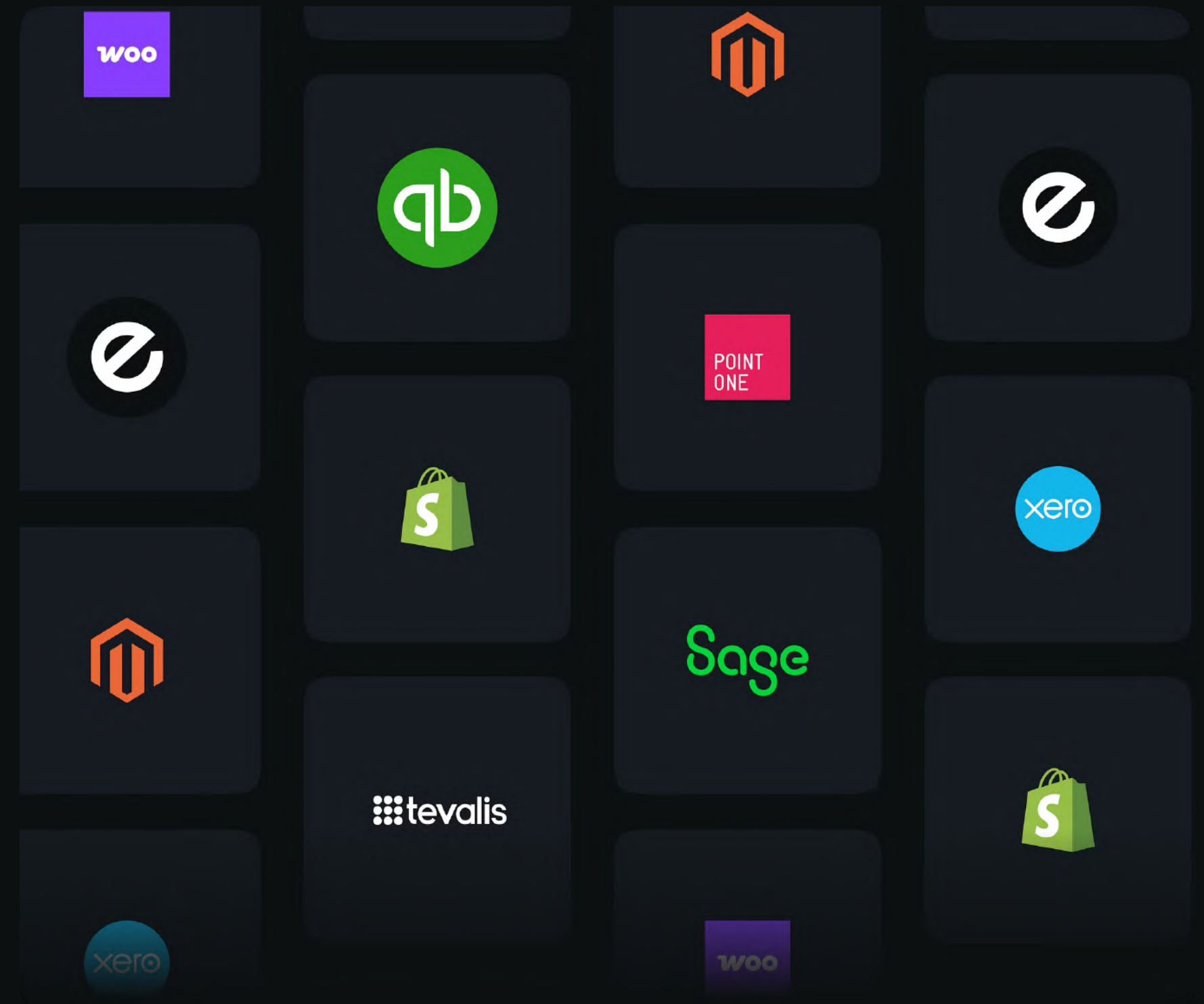
Accounting Integrations



POS & In-Store Systems



Payment Links

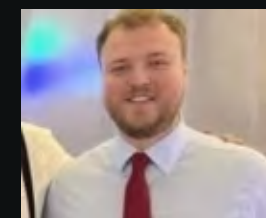


Thank you

Learn more by visiting www.paywithatoa.co.uk
or contact us via hello@paywithatoa.co.uk



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