

Hi! Your vendor is using receivabl.es to collect payment for goods and/or services.

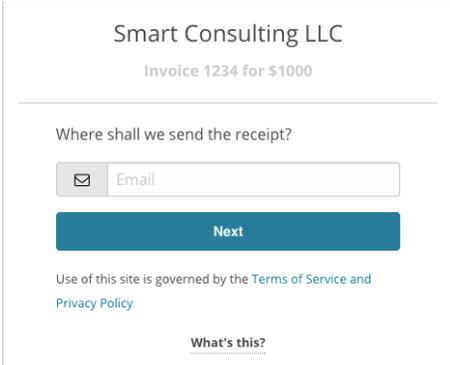
receivabl.es is a simple, low-fee payment processor. We keep fees low for your vendor by using electronic funds transfer to process payments, which helps keep prices down for you.

We aim to provide a simple and intuitive payment experience, but you can reach us at any time via email for help: customers@receivabl.es.

How it Works

The first time you make a payment with receivabl.es you will need to link a bank account for us to draw funds from. This sounds risky but is actually a simple and secure process. Let's take a look:

1. Enter your email address

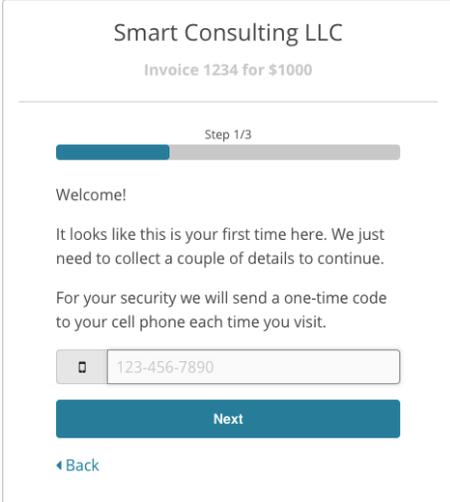


The screenshot shows a web interface for 'Smart Consulting LLC' with an invoice for \$1000. It asks 'Where shall we send the receipt?' and has a radio button selected for 'Email'. A 'Next' button is visible below the selection. There are also links for 'Terms of Service and Privacy Policy' and 'What's this?'.

We collect your email address so we can send you payment receipts and status updates.

Your email address is not used for marketing, nor is it ever sold to a third party.

2. Enter your cell phone number



The screenshot shows the same web interface, now at 'Step 1/3'. It says 'Welcome!' and explains that a one-time code will be sent to the cell phone for security. A text input field contains the number '123-456-7890'. There are 'Next' and 'Back' buttons.

*If this is your first visit we'll ask for your cell phone number. We use this for **passwordless authentication**.*

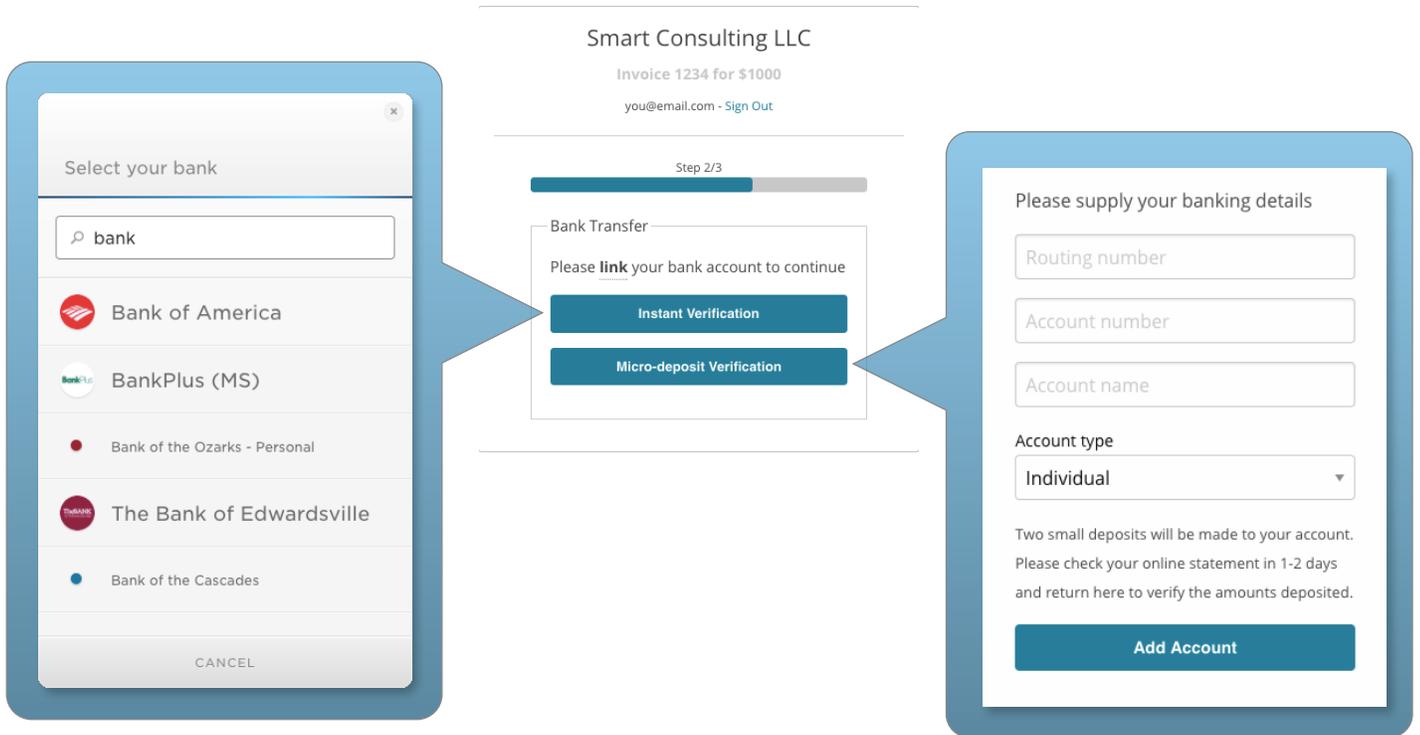
If this is a return visit, and you have previously linked your bank account, we'll send you a one-time code via SMS to verify your identity.



What is passwordless authentication?

Passwords are either hard to remember or easy to guess. A more convenient and secure option is to verify your identity via your cell phone, because it's usually within arm's reach. On your return a one-time, short lived code is used to ensure that you are, in fact, the owner of the personal information being accessed.

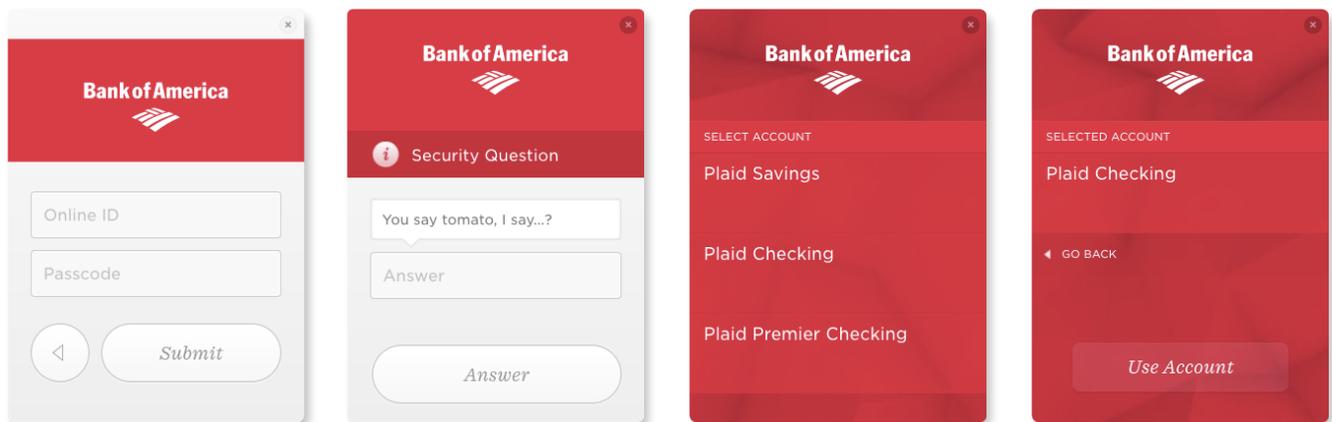
3. Link your bank account



There are two options available for linking your bank account.

a) The easiest way to link your account is with the Instant Verification option (left):

Select your bank, or search for it if it's not displayed in the initial list. You'll be prompted for your online bank login credentials, as well as any two-factor or security questions.



b) If you can't find your bank with the Instant Verification option, you can use the Micro-deposit Verification option (right):

Provide your bank account details, whereby two small deposits will be made and should appear on your online statement within 2 days. Return to [receiveabl.es](https://www.receiveabl.es) (you'll get an email about this) to complete the verification by entering the amounts that were deposited in whole cents. For example, 22 and 45.

Both options use **tokenization** to keep your banking details private.

Alternatively, if your vendor has allowed credit card payments this option will be available [here](#).



What is tokenization?

Your sensitive financial information, such as online bank credentials, account numbers, and credit card numbers, is handled directly by our upstream providers: Plaid and Stripe, both PCI compliant. Instead of relaying that information back to us they provide a unique 'token' which only we can use. The token allows us to create transfers and charges on their systems. Your sensitive financial information never passes through, nor is it stored on, our systems.

4. Issue a payment

Smart Consulting LLC
Invoice 1234 for \$1000
you@email.com - [Sign Out](#)

Checking - 6789 [Change](#)

\$ 1000.00

I authorize [receiveabl.es](https://www.receiveabl.es) to electronically debit my account on or after May 19, 2017 and, if necessary, electronically credit my account to correct erroneous debits.

[Pay Now](#)

Check the payment authorization checkbox, then click [Pay Now](#).

Your bank account will be debited and you will receive an email confirming the payment, then another one when the payment successfully clears in 5 days.

Security

All information sent between you, us, and our upstream providers is encrypted with a 256-bit Transport Layer Security (TLS) connection.

We encrypt tokens and other private information with AES-256 in our database, and the encryption keys are stored on a separate machine.

Privacy

We take your privacy very seriously. Your email address and phone number will not be used for marketing. See the [terms and privacy policy](#) for more information.

If you would like us to remove your private information from our database please contact customers@receivabl.es. However, be aware that if you have made a payment some information must be retained for compliance purposes.

Your Rights

Part of the payment process involves collecting your authorization to debit your bank account. For future and recurring payments you may revoke that authorization at any time by contacting us at customers@receivabl.es.

If you require a refund for a payment made, please contact your vendor first. If you are unsatisfied with their response you may then contact us at customers@receivabl.es to discuss the issue.

As a last resort you may raise a dispute with your bank. If you used a personal bank account for the payment you have 60 days in which to raise a dispute, while business bank accounts have 2 days. For credit card payments you may contact your credit card issuer.