



instantdebit

A hand is shown holding a black smartphone, which is being held over a black payment terminal. The background is a dark blue gradient with white and orange geometric shapes. The word 'instantdebit' is written in white on a blue banner across the middle of the image.

instantdebit

**Next-generation contactless bank transfers
on terminals, mobile and online**

hello@instantdebit.co.uk



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**“This is the smoothest Open Banking
experience I’ve ever seen”**

Will Langston, Managing Director
Timpson Direct



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Introduction

instantdebit is a leading payments company offering contactless bank transfers on terminals and mobile, alongside the world's easiest-to-integrate payment gateway – built for bank transfers, card payments and more.

We're a fully regulated Payment Initiation Service Provider (PISP), meaning we move money securely between bank accounts without ever holding your or your customers' money – and we connect to your existing card payments provider to accept credit cards too.

Why choose instantdebit?

Save money

Contactless bank transfers cost less and arrive on the same day.

Go live quickly

Same-day set up with no complex steps.

Total flexibility

Use in-store, on mobile, online, embedded in your own platform and on Xero invoices.

No chargebacks or fraud

Payments are verified using face or fingerprint, eliminating fraud and disputes.

Instant settlement

Get paid 365 days a year, including weekends and holidays.

No PCI or GDPR

Payments happen securely on the customer's phone.



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Benefits and Features

Instant refunds

Delight with instant refunds – a first in the industry and huge sales advantage.

Unlimited accounts for phones

Perfect for teams. Give different roles and permissions to staff without exposing sensitive business information.

Pay by link

Send secure payment links via text or email from terminals, phones, your POS or PMS.

Built the way you want it

Customise your payment page with fields like customer name, amount, or notes. Add preset payment options or upsells. Capture data after payment for marketing and retention.

Charities & Gift Aid

Full Gift Aid support. We don't take a cut or push donors to tip.

E-Receipts

Send branded receipts by email – paper-free and easy to expense and track.

Online reviews integration

instantdebit helps you save money and now, boost your revenue and visibility. Through Trustist Reviews you will improve your online ranking, leading to more revenue and new customers.

Your development partner

We work as a responsive and adaptable technology partner. Request process improvements and feature enhancements with rapid turnaround.



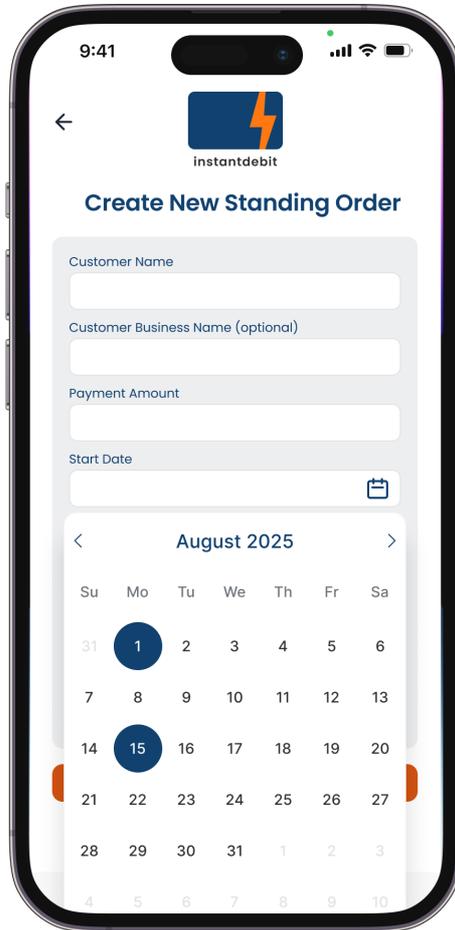
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Contactless – now with subscriptions

Set up fixed recurring payments (like rent, gym memberships, or donations) instantly.



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Goodbye Stripe, hello instantdebit

Xero

A seamless experience with a built-in pay button on every invoice.

TAX INVOICE

Invoice Date: 2 Apr 2025
Invoice Number: INV-1173

Description	Quantity	Unit Price	VAT	Amount GBP
	1.00	129.00	20%	129.00
			Subtotal	129.00
			TOTAL VAT 20%	25.80
			TOTAL GBP	154.80

Due Date: 2 Apr 2025

[View and pay online now](#)

TAX INVOICE INV-1173
154.80 GBP
Due today

Due date: Apr 2, 2025
To: [Redacted]
Issue date: Apr 2, 2025
VAT Number: [Redacted]

[View invoice details](#)

[Contact merchant](#) [Download](#)

You will be redirected to instantdebit Payment to complete payment.

[instantdebit Payment](#)

Secure checkout

Online

Replace Stripe with two lines of code – no other development work.

```
index.js
1 import {Elements} from '@stripe/react-stripe-js';
2 import {loadStripe} from '@stripe/stripe-js';
3
```

```
index.js
1 import {Elements} from '@instantdebit/react-instantdebit-js';
2 import {loadStripe} from '@instantdebit/instantdebit-js';
3
```



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Your low transaction fees

Personal Debit – 0.2%

Business Debit – 0.4%

Minimum 10p fee per transaction. High Risk merchants have different fees.

Other fees

Terminal – FREE

Subject to a £20 Minimum Monthly Service Charge (MMSC), waived if monthly transaction charges exceed £20 per terminal.

Settlement

Net: Get all your money in one batch, less fees, same day every day.

Gross: Get all your money in one batch, same day every day. Pay fees monthly.

Individually: Receive each transaction as it comes. Pay fees monthly.

Contract

Cancel any time subject to a one-time £100 fee.

Trustist Reviews Account – FREE

Normally £149 per month; included at no cost for the first 3 months.

Optional Extras

Instant Payouts – the fee of a Business Debit transaction.

For example, if your Business Debit fee is 0.8% and you have taken 20 × £1,000 transactions before midday, a midday instant payout of £20,000 would cost £160. Settled net and subject to credit.

Protective case – £24.95 plus VAT

Ethernet and cash drawer connector – £34.95 plus VAT

Metal swivel bracket / surface mount – £44.95 plus VAT

Charging cradle – £24.95 plus VAT



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Contactless – now for everyone

instantdebit supports many industries traditional card payment companies avoid. From gaming and subscription services to healthcare, events, travel, alcohol, and even dating – we've got you covered.

- Online alcohol sales
- Internet and wholesale sales
- Off licenses
- Package stores
- Wine and spirit investments
- Clairvoyants / tarot readings / fortune Tellers
- Rental agencies
- Roadside assistance
- Car dealerships
- Showrooms
- Caravan and motorhome rental
- Driving and motoring schools
- Dating websites
- Gaming and applications
- Books, movies and music
- Large volume digital goods
- Party, wedding and conference planning
- Orchestras, bands and live entertainers
- Theatre ticket agencies
- Ticket sales and brokers
- Non-regulated venture capital
- Debt consolidation and counselling
- Internet pawn shops
- Mortgage repayments



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Bingo clubs
Skilled gaming
Video game arcades
Druggists and drug sundries
Hair restoration
Weight loss
Health foods
Medical supplies and equipment
Laboratories and hospitals
Medical consultations
Nutraceutical sales
Sexual enhancement products
Stop smoking aids
Insurance
Combination catalogue and retail
Telemarketing
SEO services guaranteeing results
Property advice and investments
Registered charities
ESTA, passport, immigration and other visa services
Religious sects
Detective agencies and protective services
Airlines and air carriers
ATOL tour operators
Taxis
Timeshares
Cruise lines
Travel packages, including airfare and hotel bookings



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