A smarter way to pay, designed from scratch for you and your favourite local businesses.
What is Curl?
Curl is a new payment method built from scratch to serve independent businesses and consumers — not banks and card companies.
Unlike other payment apps which are layers on top of the card system, Curl is a completely new payment network that works via @usernames and instant bank transfers.
By removing cards from the picture, Curl is able to offer independent businesses:

• 50% reduction in transaction costs.
• Zero exposure to fraud.
• Instant settling of funds + no chargebacks.
• Digital customer engagement: loyalty schemes, order-ahead, promotions
At the same time, Curl offers your customers:

- Quick and easy payments
- Seamless digital loyalty
- Hands-free experience
Brickwood Pilot

Over the past two months we have been running our closed beta with Brickwood Coffee.

The average daily transactions per user is 0.6 (roughly once per working day)
How does Curl work?
1. Remote control

As a customer, Curl turns your smartphone into a secure remote control for your bank account.
You make payments by telling your own bank account @who to send money to, and how much.
You don’t ever give out sensitive information to others (like card details).
Instead, retailers simply ask @you (to tell your bank account) to pay @them for specific items.
We call that a **payment request**.
A couple of taps and your checkout is done.

- The retailer only needs to know your @username.
- No sensitive information gets exchanged.
- You’re never at risk of fraud.
Loyalty is handled automatically as part of the transaction too.

@Brickwood
+2 Coffee stamps

2/5 — Get a free coffee when you collect 5 coffee stamps.
2. Your fingerprint

Payments are authorised by your fingerprint. No-one else can make a payment with your phone.
Not all payment requests have to be approved by hand though.
Customers can give a hands free permission to places they go regularly, so that their payments are authorised instantly without even lifting a finger.
Demo

https://youtu.be/4e-mi28k7n0
Summary

• **Increase revenue**
  Improve retention through digital loyalty
  Acquire new customers by being our place map

• **Reduce cost**
  Reduce your transaction fees by at least 50%
  Eliminate your liability for any fraud

• **Improve customer experience**
  Hands free payments
  One-tap authorisation
  Digital receipts
What do we need to start?

- Address of your Shoreditch shop
- Your bank account number and sort code
- Your menu info
For more information please contact

Haris (haris@paywithcurl.com)