CAPABILITY BRIEF · PAYMENTS & CHECKOUT

Four ways to get paid. *One integration.*

A complete checkout — **credit card, bank transfer, invoice and QR code** — designed, built and operated by RAIM Consulting Group on its own platform with Stripe, then packaged as a reusable, fully branded capability we deploy for any startup, company or individual.

ORIGIN	DOMAIN	FOUNDATION	DELIVERY
RAIM Consulting Group's own platform	Payments & checkout	Stripe-based unified layer	Productised · reusable

4 *methods*	1 *integration*	*Weeks*	B2C + B2B
ONE CHECKOUT	NOT FOUR BOLT-ONS	NOT MONTHS	ONE FUNNEL
Card, bank transfer, invoice and QR — behind one branded flow.	One reconciliation and reporting view across every method.	A proven, productised layer — no in-house payments team.	Consumer and business buyers served in a single flow.

THE CHALLENGE

Getting paid sounds simple — until it isn't. A **single payment method quietly leaves money on the table**, because every customer segment pays differently. Card-only checkouts lose B2B buyers who expect an invoice and bank transfer; consumer flows abandon when instant QR is missing; and bolting each method on ad hoc creates a fragile, non-compliant tangle. We hit exactly this on our own platform — so we engineered the answer for ourselves first.

WHY IT WAS HARD

- **Four flows, not one** — four payment methods mean four reconciliation paths and overlapping compliance, all to unify behind one branded checkout.
- **One funnel, two markets** — instant card and QR for consumers; invoices and payment terms for business buyers.
- **Heavy regulatory load** — PCI-DSS, Strong Customer Authentication (SCA / 3-D Secure) and VAT-ready invoicing, carried without a dedicated payments team.
- **Fees & lock-in** — keeping costs and vendor dependence under control while preserving a clean, on-brand experience.

THE SOLUTION

RAIM Consulting Group built a **unified payment layer on Stripe** — not four bolt-ons, but one orchestrated checkout. Four methods, one secure integration, one reconciliation and reporting view, fully branded to the business.

One secure integration. Every customer pays the way they prefer.

01 **CREDIT / DEBIT CARD**
Stripe-powered card payments — **PCI-DSS compliant and SCA / 3-D Secure ready**, with saved cards and one-click checkout for returning customers.

02 **BANK TRANSFER**
Direct account-to-account settlement for higher-value and B2B payments, automatically matched back to the originating order.

03 **INVOICE**
Compliant, **VAT-ready invoices** with payment terms for business buyers — issued, tracked and reconciled from sent through to paid.

04 **QR CODE**
Scan-to-pay for instant, frictionless mobile checkout — no card details typed, ideal for in-person and on-the-go payments.

THE BENEFITS · WHY IT WORKS

CONVERSION · MARKETS · COMPLIANCE · SPEED

More completed payments — across every customer you serve.

CONVERSION & CHOICE

Customers pay their way

Every segment gets a method it trusts — fewer abandoned checkouts and more completed payments.

ONE CHECKOUT, BOTH MARKETS

B2C and B2B together

Cards and QR for consumers, invoices and bank transfer for businesses — a single flow serves both.

SECURITY & COMPLIANCE

Built in, not bolted on

PCI-DSS, SCA and VAT-ready invoicing handled by design — the regulatory burden is carried for you.

SPEED TO LAUNCH

Live in weeks, not months

A proven, productised layer — deployed fast, with no in-house payments team and no vendor lock-in.

HOW IT RE-USES · FIVE CUSTOMER TYPES

SAME ARCHITECTURE · METHODS FLEX BY MARKET

#	CUSTOMER TYPE	HOW THE FOUR-METHOD PAYMENT LAYER APPLIES
01	Startups & SaaS	Launch billing for consumers and enterprises from day one — cards and QR for self-serve, invoices and terms for sales-led deals — **without rebuilding checkout later**.
02	E-commerce & retail	Add QR and bank transfer alongside cards to **cut processing fees and abandonment**, all behind one branded, mobile-ready checkout.
03	Professional services & B2B	Issue compliant invoices with terms, accept bank transfer, and **get paid faster** with automated status tracking and reconciliation.
04	Marketplaces & platforms	Orchestrate all four methods across many buyers and sellers, with **clean reconciliation and reporting at scale**.
05	Individuals & freelancers	Accept cards, QR payments and invoices **without the overhead** of standing up a payments stack alone.

THE RAIM PAYMENTS FRAMEWORK · ONE STRIPE-BASED LAYER

Card	Bank transfer	Invoice	QR code
PCI-DSS · SCA	AUTO-MATCHED	VAT-READY · TERMS	SCAN-TO-PAY

From our platform to your business. The same four-method layer that runs on RAIM Consulting Group's own platform is the one we deploy for clients. The methods can flex by market and audience; the *architecture, the security model and the reconciliation engine stay the same* — which is what makes it both fast to stand up and safe.

ABOUT RAIM CONSULTING GROUP

RAIM Consulting Group is a **Prague-based AI and digital transformation advisory**. We combine strategy, engineering and adoption in single engagements — turning capability into measured business outcomes. We build production systems for European startups, established companies and enterprise clients, and we stand behind the platforms we ship because we run them ourselves first.

HOW TO GET STARTED

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