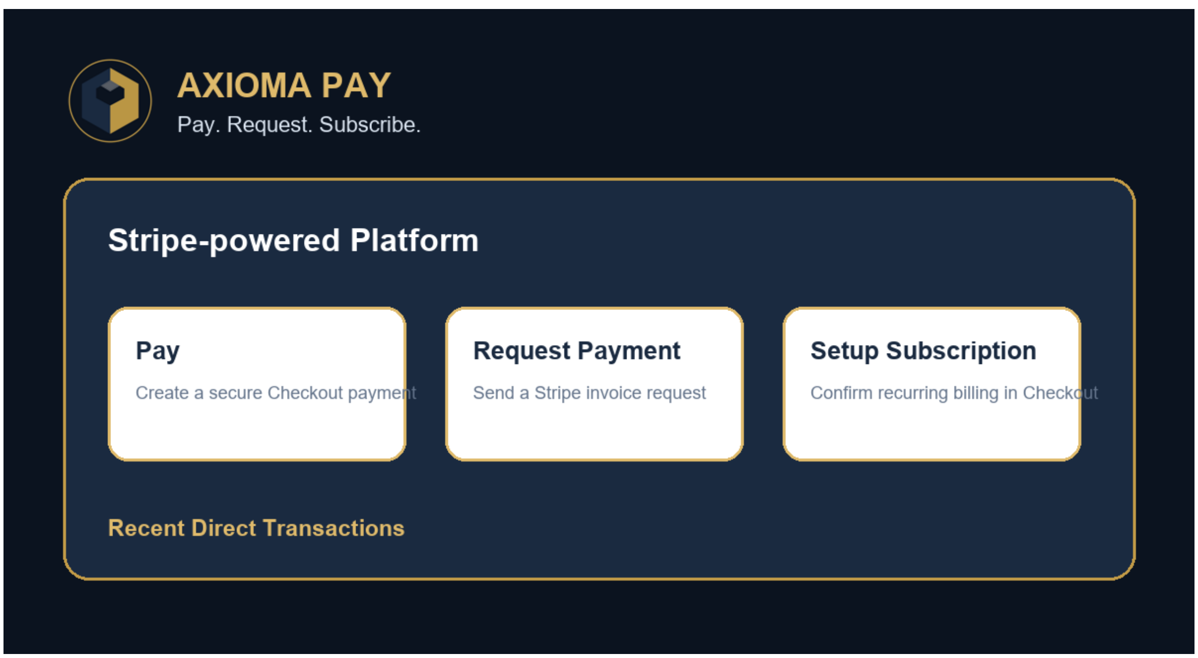
# Axioma Pay User Manual

*Pay. Request. Subscribe.*

Customer and Merchant/Provider Guide

**Non-custodial software guide for Stripe Connect Express direct-charge workflows.**

Version 2.2 | Updated 22 July 2026 | axiomapay.uk



# Contents

# AXIOMA PAY

**Pay. Request. Subscribe.**

*- Powered by Stripe*

# 1. Who Axioma Pay Is

Axioma Pay is a brand name of Axioma Technologies. Based in the UK and powered by Stripe, Axioma Pay provides simple software that lets you **send payments**, **receive or request payments**, and **subscribe or set up subscriptions for clients** all in one place.

Axioma Pay is **not** a bank, e-money institution, wallet provider, deposit taker, or custodian of customer funds. The platform does not hold, control, or represent customer balances. Stripe processes payments, identity verification, compliance screening, card handling, and settlement under Stripe's applicable agreements.

- Axioma Pay provides the website, mobile app, routing interface, user experience, operational records, and support for the software layer.
- Stripe provides payment processing, Stripe-hosted onboarding, KYC, connected account dashboards, card acceptance, refunds, disputes, payout infrastructure, and settlement services.
- Providers remain responsible for their goods or services, invoices, customers, tax position, refunds, disputes, and legal obligations.

# 2. Agreements & Service Roles

When you use Axioma Pay, two separate legal agreements apply:

## 2.1. Axioma Pay Terms of Service (Axioma Technologies)

Governs your access to our software, platform fees, account security, support, and acceptable use guidelines. Axioma Pay is a non-custodial software platform—we provide the interface you use to manage your payments, but we do not directly hold or process your money.

## 2.2. Stripe Terms & Financial Services (Stripe, Inc.)

All payment processing, money movement, card charges, payouts, and identity verification (KYC) are provided directly by **our payment processor partner Stripe**. By using these features, you agree to the Stripe Services Agreement, Stripe Connect Terms and Connected Account Terms. You may see Stripe-hosted pages during onboarding, checkout, or account setup.

## 2.3. Who to Contact for Help

To get your questions resolved quickly, please reach out to the appropriate team:

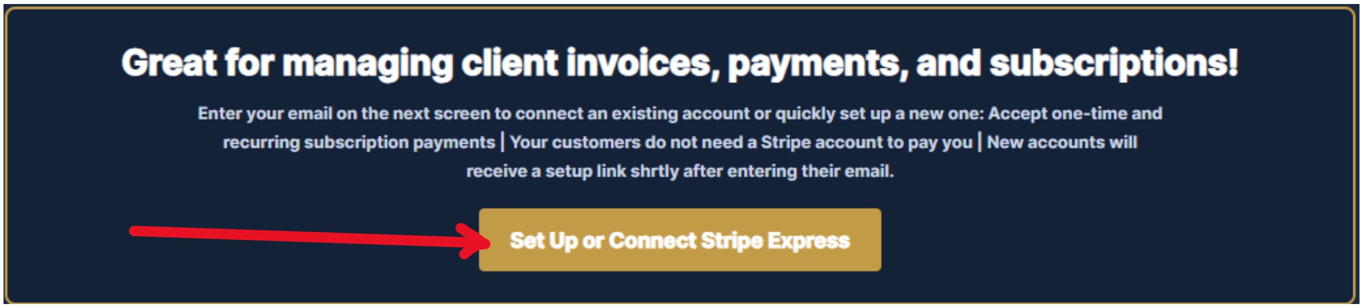
- **Contact Axioma Pay** (support@axiomapay.uk) for questions about our software, dashboard features, account login, or platform subscriptions.
- **Contact Stripe** (or your financial institution) for questions regarding identity verification (KYC), payment processing errors, card charges, payouts, refunds, settlements, or transaction disputes. (https://support.stripe.com/express)
- **Contact your Merchant/Provider** directly if you have a commercial dispute regarding the quality, delivery, or terms of goods and services purchased.

# 3. Getting Started

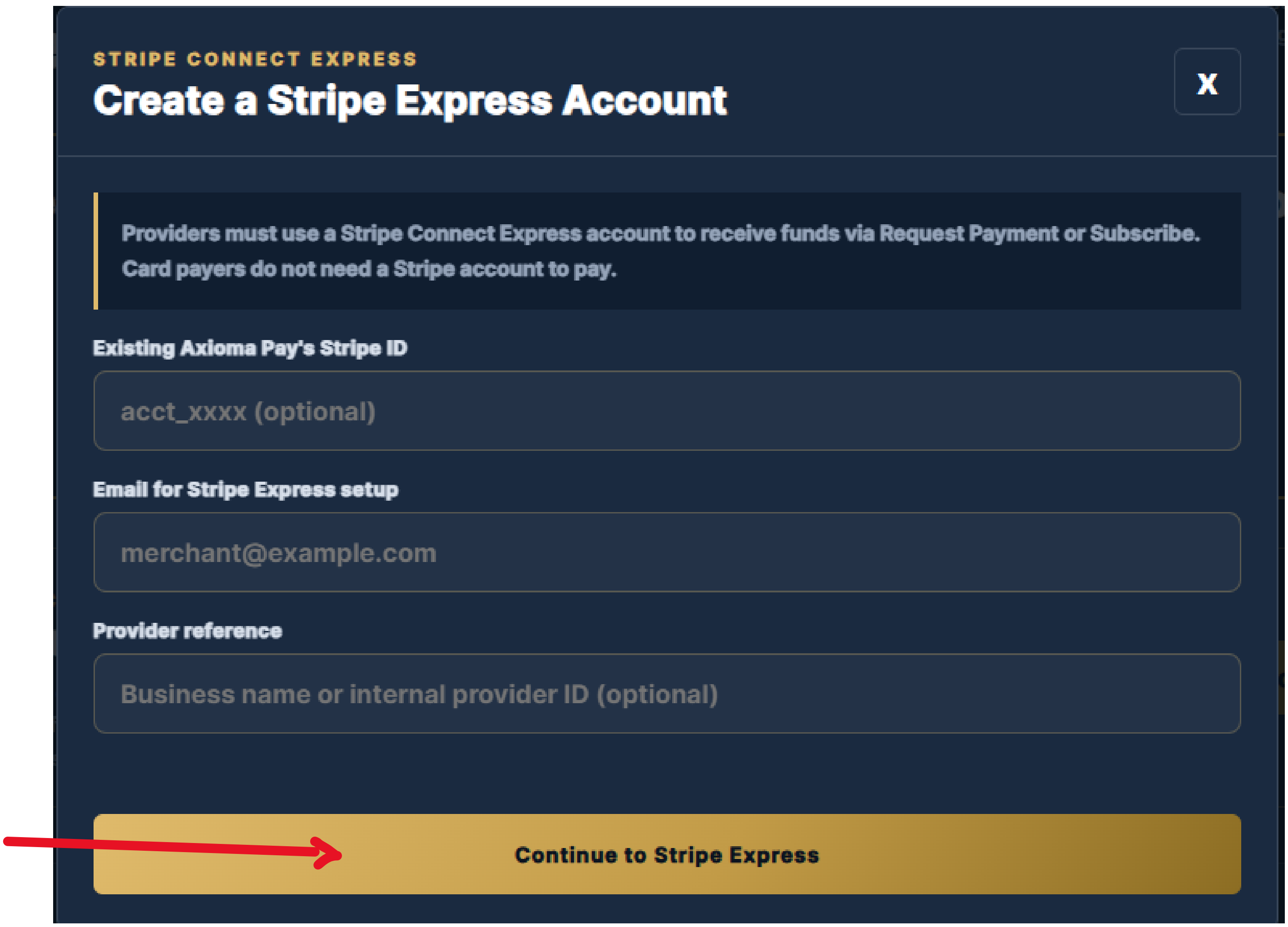
Axioma Pay simplifies international financial operations for businesses, contractors, and freelancers. Whether you are paying overseas freelancers, receiving/requesting payment from domestic clients, or running a subscription-based model, Axioma Pay provides a seamless, secure, and cost-effective platform to manage your global money movement.

## 4. Creating or Connecting a Stripe Express Account

To get started, click the **Setup or Connect Stripe Express** button (shown in the image below).




On the next screen below, enter your **email address** to link an existing Stripe account or quickly set up a new one.




By clicking **Continue to Stripe Express**, you will be directed to our payment processor partner, Stripe. Stripe will complete your onboarding by verifying your identity (Know Your Customer / KYC) to create a new Stripe Connect Express account for use with Axioma Technologies, or by authenticating your existing Express account.

### 4.1. How Account Setup Works

To receive or request payments, or to set up subscriptions for clients, you must connect or create a Stripe Connect Express account.

When you start setup, Axioma Pay requests a secure onboarding link from Stripe. You will then be guided through Stripe's secure setup flow to provide the necessary details, including:

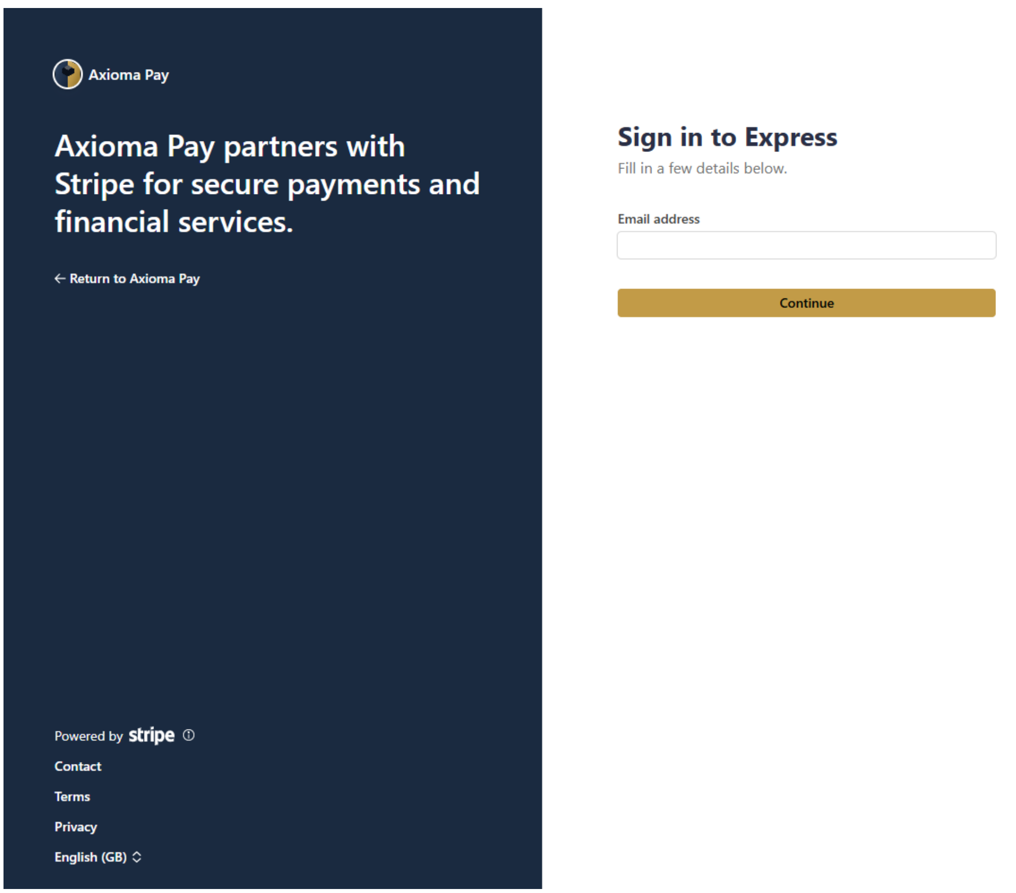
- Business information and tax details
- Identity verification (KYC) and representative information
- Payout banking details

## 4.2. Connecting Your Account

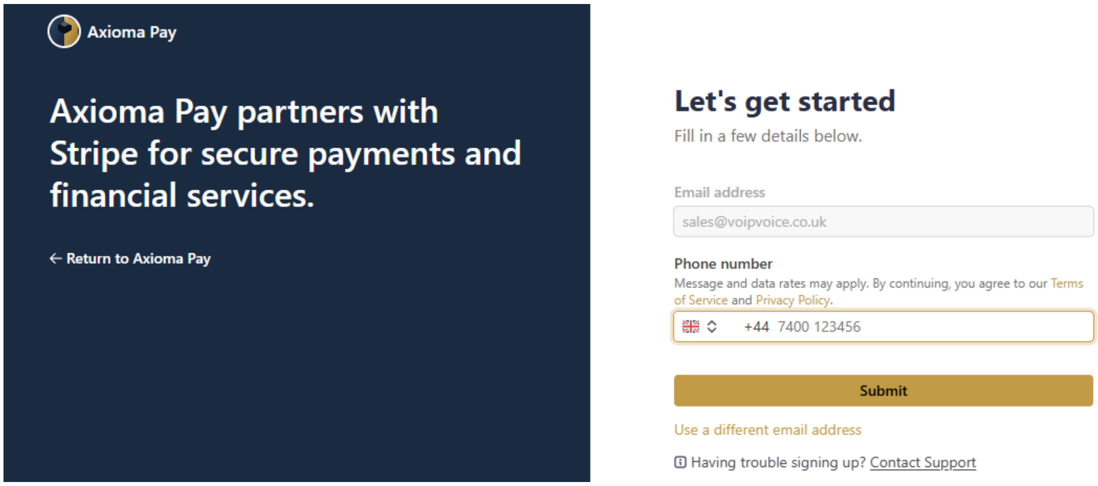
- **Existing Axioma Pay Users:**

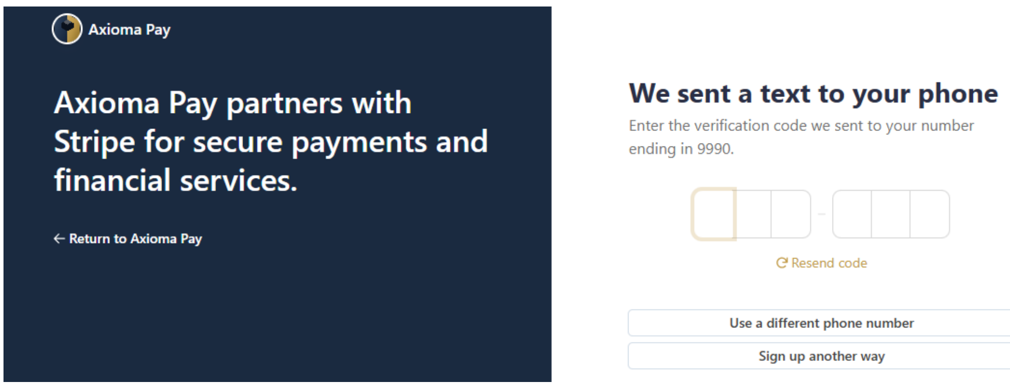
If you already have an Express account associated with Axioma Pay, enter your email address and your account reference ID (format: acct_xxxx) when prompted. Stripe will ask you to re-confirm your email address to verify your account and guide you through the Express account dashboard or the remaining/pending setup steps.

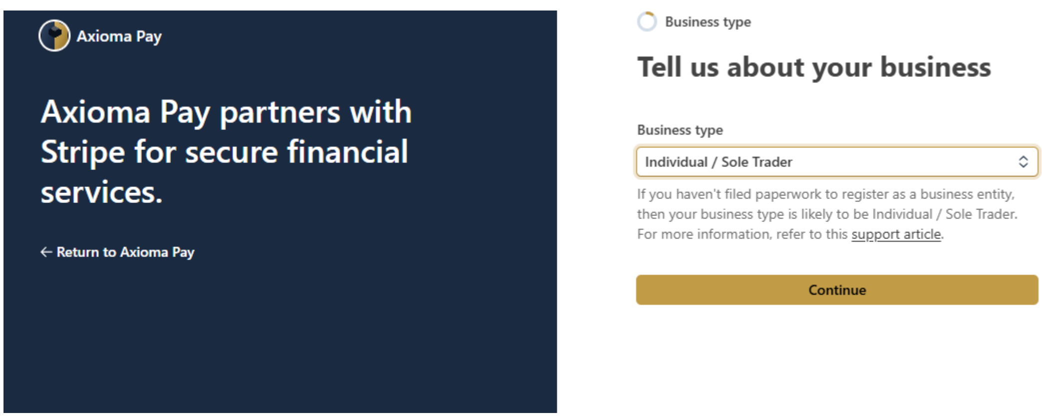
- **New Users:**
    1. Enter your email address and select **Continue to Stripe Express**. Below is the screen you will see after clicking **Continue to Stripe Express**.
    2. On this screen, Stripe will prompt you to confirm your email address, which will be associated with your new Stripe Express account with the wording '**Sign in to Express**' as shown in the image below. Just enter your email address again and Stripe will guide you through connecting, completing setup of unfinished process or creating your new Express account.




See below for a preview of the initial Stripe onboarding screens after you click **Continue**.




Although labelled as **Sign in to Express**, Stripe uses this ‘**Express onboarding entry point’** entered email address to either:

1. **Find an existing Stripe Express account**, if the provider already has one; or
2. **Start creating a new Stripe Express connected account**, if Stripe does not recognise that email for this onboarding flow.

So, as a **new user,** you should simply:

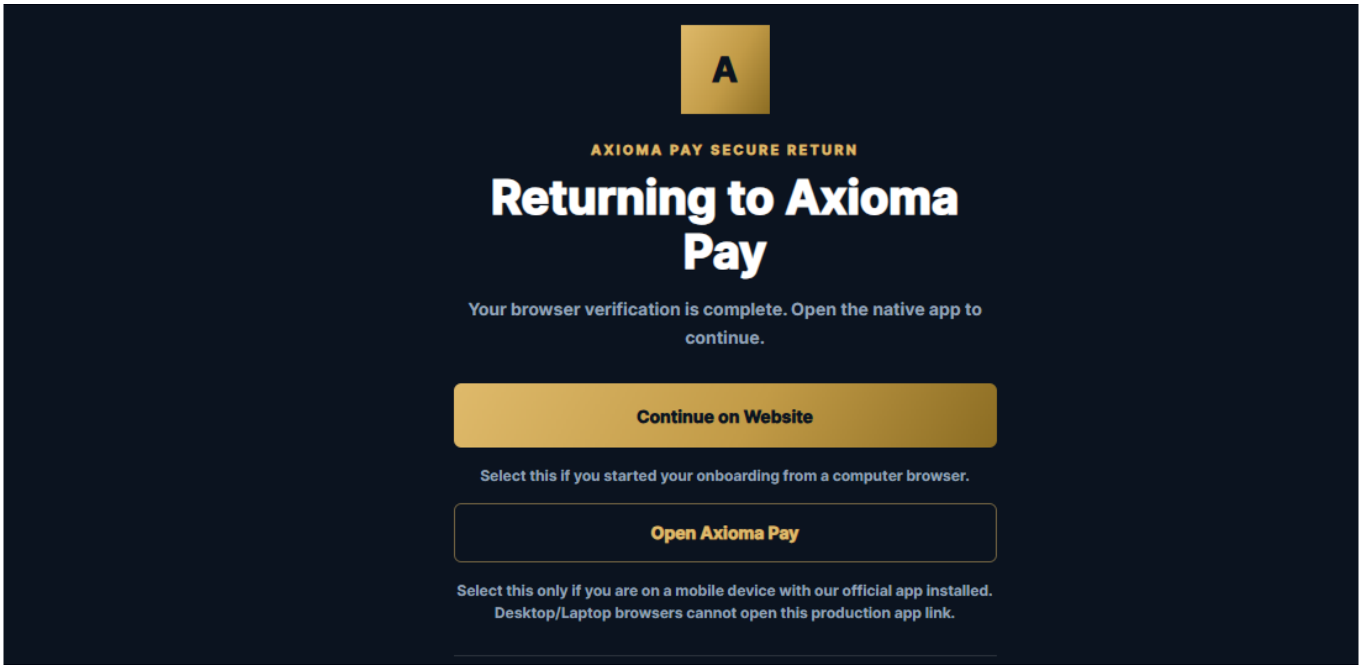
1. Enter your business/provider email address.
2. Click **Continue**.
3. Follow Stripe’s hosted onboarding steps.
4. Provide business details, identity/KYC details, payout bank details, and any required verification.

5. At the end, click the return button **Return to Axioma Pay** to leave Stripe and head back to our website (or mobile app, if using a smartphone).

6. You will be asked where you would like to return:

   ✓ Select **Continue on Website** if you started the process from a computer or browser.
   ✓ Select **Open Axioma Pay** if you are using our mobile app on your smartphone.

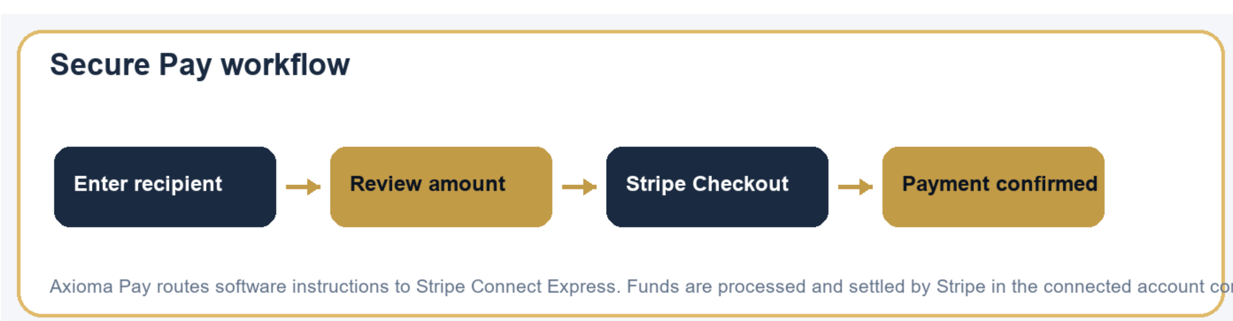
   See the **return page** image below.




### 4.3. Notes: Important Account Guidelines

- **Accuracy Matters:** Provide accurate legal, tax, banking, and representative information to avoid delays in payout approval.
- **Maintain Your Account:** Keep your banking and business information up to date in Stripe to ensure uninterrupted payments and payouts.
- **Protect Your Security:** Never share your Axioma Pay or Stripe login credentials with anyone.
- **Note for Payers:** Your clients **do not** need a Stripe account to pay an invoice or complete a checkout link. Stripe Connect Express accounts are **only required** for the business or provider **receiving the funds**.

## 5. How to Pay



### 5.1. Sending a Payment

Use **Pay** when you want to send money to a provider or merchant. Depending on your setup, Axioma Pay will open a secure, Stripe-hosted Checkout page, initiate a direct transfer, or present the transfer details for your final review.

**How to Send a Payment:**

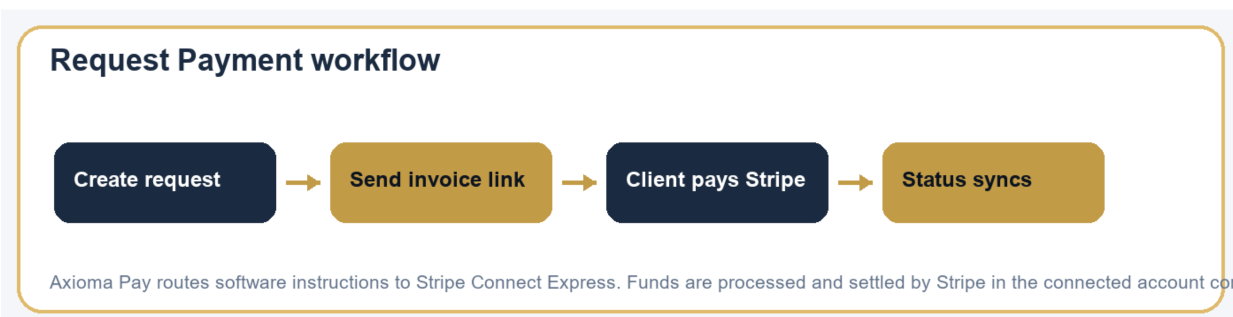
1. **Enter Recipient Details:** Input the provider's account ID or registered email address.
2. **Enter Amount:** Specify the payment amount *(Double-check the currency)*.
3. **Add a Reference:** Include a clear description or invoice number for record-keeping.
4. **Review Payment Details:** Check the total amount and review the Stripe confirmation details.
5. **Select Payment Source:** If available, choose to pay using your Stripe balance or your default payment method.
6. **Send Payment:** Review all details carefully, then click Send Payment' to confirm and authorise the payment.

### 5.2. Troubleshooting & Common Issues

- **Stripe Checkout Fails to Load:** Check your internet connection, refresh the page, and try again.
- **Payment Declined:** Try a different card/payment method or contact your issuing bank for details.
- **3D Secure Prompt:** If prompted, complete the multi-factor authentication step requested by your bank.
- **Wrong Recipient or Incorrect Amount:** Contact the recipient directly to resolve the issue, and reach out to **Axioma Pay Support** for guidance.

  ***Note:*** *Refunds and disputes are governed by Stripe and the merchant's terms.*
- **Unrecognized Charges:** Review your Stripe receipt and Axioma Pay account history, then contact the merchant. If necessary, unauthorized card charges can be disputed through your card issuer or Stripe's formal dispute process.

## 6. How to Request Payment




### 6.1. Requesting a Payment

Use **Request Payment** to send an invoice-style payment request to a customer or client. Payments are securely processed through Stripe Connect Express, with funds settling directly into your connected bank account—never through Axioma Pay.

**How to Request a Payment:**

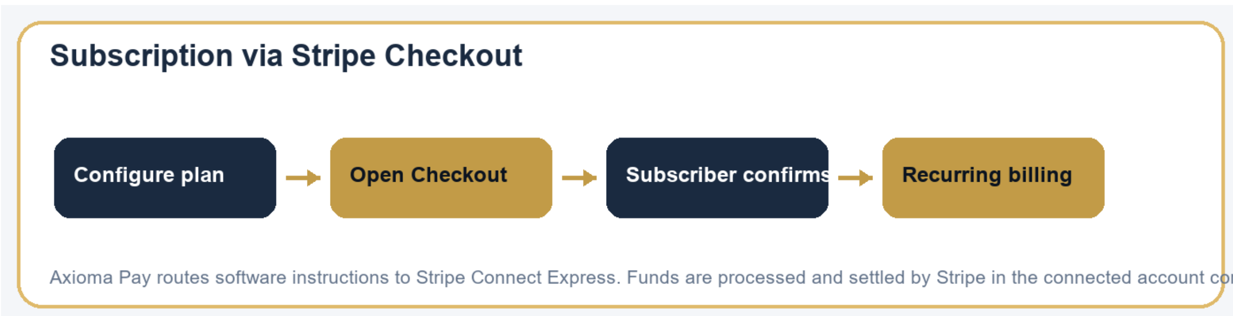
1. **Connect Stripe:** Ensure your Stripe Express account is created and connected before initiating a request.
2. **Enter Client Details:** Double-check and enter your client's email address accurately.
3. **Specify Amount & Reference:** Enter the exact payment amount and add a clear reference or invoice number.

4. **Include Tax/VAT (Optional):** Add applicable tax or VAT breakdown where required.
5. **Attach Supporting Documents (Optional):** Upload relevant files—such as an invoice, contract, receipt, or service report—when lawful and helpful for the client.
6. **Complete Required Details:** Answer any party classification or business prompts accurately.
7. **Send Request:** Generate and send the request, then track its progress from your dashboard.

### 6.2. Troubleshooting Client Payment Issues

- **Payment Link Issues:** Ask the client to verify their payment link, card details, internet connection, and email address.
- **Unpaid or Open Invoices:** If an invoice remains unpaid, resend the link or follow up directly with your client.
- **Refused Payments:** If Stripe declines a card or transaction, the decline reason is typically provided by Stripe or the client's issuing bank.
- **Client Disputes:** If a client contests an invoice or service, work with them directly to resolve the commercial agreement.

## 7. How to Set Up a Subscription




### 7.1. Setting Up a Subscription

Use **Setup Subscription** to configure recurring billing for your clients. Axioma Pay routes live subscriptions through secure, **Stripe-hosted Checkout** pages. Subscribers review and confirm their payment details directly within Stripe before recurring billing begins.

#### How to Set Up a Subscription:

1. **Connect Stripe:** Ensure your Stripe Express account is fully connected before creating subscriptions.
2. **Enter Subscriber Email:** Double-check and enter your subscriber's or client’s email address carefully.
3. **Set Recurring Amount:** Input the recurring payment amount.
4. **Select Billing Frequency:** Choose between **Weekly** or **Monthly** billing schedules (where available).
5. **Direct to Stripe Checkout:** Direct the subscriber to the Stripe Checkout page to review and confirm their subscription details.
6. **Track Statuses:** Monitor subscription activity—*including open, active, cancelled, expired, and paid statuses*—directly from your Stripe-synced records.

### 7.2. Troubleshooting Subscription Activation Issues

- **Incomplete Checkout:** Verify whether the subscriber fully completed the checkout steps on the Stripe page.
- **Incomplete Onboarding:** Confirm that your connected Stripe Express account is fully onboarded, active, and eligible to receive funds.
- **Payment Failures:** Ask the subscriber to check for declined payment methods, complete 3D Secure bank authentication steps, or contact their card issuer.

- **Account Holds:** Check your Stripe dashboard for pending identity verification (KYC) requirements, account restrictions, or failed payment events.
- **Technical Support:** Reach out to **Axioma Pay Support** for software or workflow issues, or contact **Stripe** for account verification and payment processing queries.

# 8. Fees and Payouts

## 8.1. Platform Fees & Pricing

Axioma Pay may apply a **Platform Fee** and optional software markups for the use of our payment routing infrastructure.

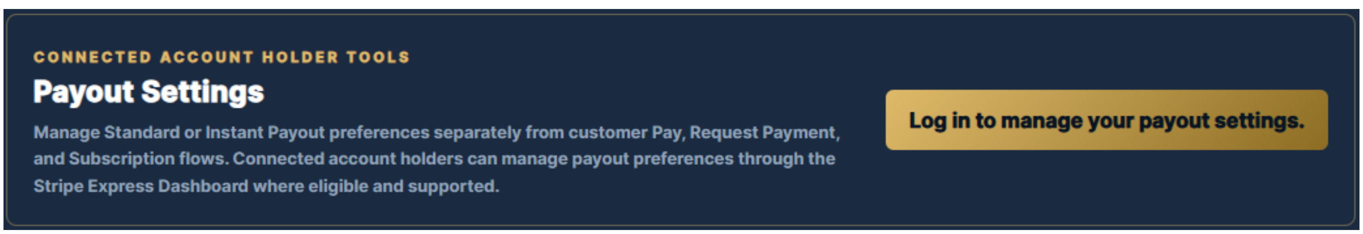
### Important Notes:

- **Processing Terms:** All payments are processed through Stripe and are governed by Stripe's separate user terms and conditions.
- **Fee Transparency:** Axioma Pay pricing is subject to change. Please refer to our **Terms of Service** for the most up-to-date schedule of applicable fees.

## 8.2. Managing Payouts (Instant vs. Standard)

You can choose between **Instant Payouts** and **Standard Payouts** to transfer funds from Stripe to your connected bank account or eligible card.

- **Where to manage payouts:** Payout options are configured in your dedicated payout settings or directly within your **Stripe Express Dashboard**—not on customer-facing payment forms.
- **Accessing settings:** Use the screen shown below to sign in, connect your account, and manage your preferred payout speed.




# 9. Records & Statuses: What do they mean?

**Understanding Transaction Records & Statuses**

Axioma Pay displays live transaction activity, invoice records, subscription statuses, and webhook-synced updates from Stripe. These records serve as **read-only operational indicators** to help you track your payments and account activity.

## 9.1. Status Definitions:

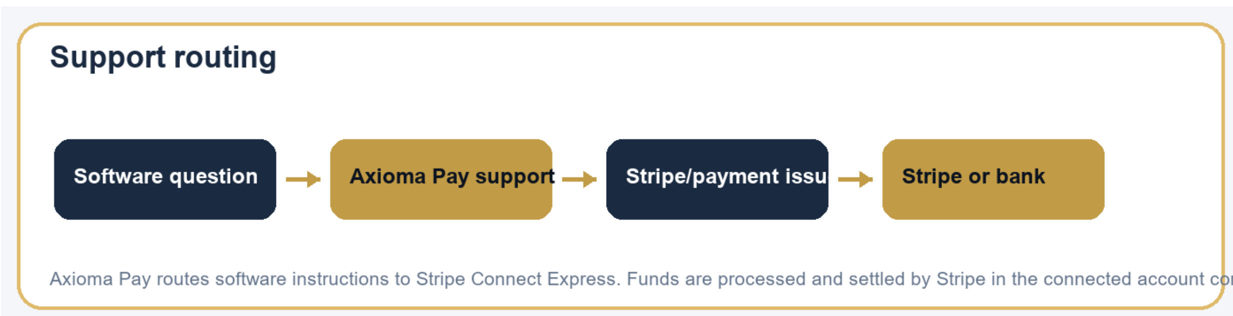
- **Draft / Open:** A payment request or invoice has been created but has not yet been paid.
- **Pending Confirmation:** An action is waiting on a response from the recipient or confirmation from Stripe.
- **Paid / Active:** Stripe has successfully processed the payment or confirmed that the subscription is active.
- **Cancelled / Void / Expired:** The payment instruction or subscription is no longer active and was not completed.

## 10. Account Security & Best Practices

To protect your account, business data, and financial transactions, please follow these security guidelines:

- **Secure Your Access:** Use strong, unique passwords and protect your mobile devices with a PIN, passcode, or biometrics (Face ID / Fingerprint).
- **Keep Credentials Private:** Never share your Axioma Pay or Stripe login details with anyone.
- **Verify Details:** Always double-check recipient IDs, email addresses, and payment amounts before sending or submitting requests.
- **Protect Personal Data:** Avoid attaching files or documents that contain unnecessary personal or sensitive information.
- **Report Suspicious Activity:** If you notice unauthorized transactions or unusual account activity, report it immediately to **support@axiomapay.uk**.
- **Operational Boundary:** Axioma Pay is a software routing platform, not a digital wallet or stored-value account. Do not attempt to store balances within the platform.

## 11. Getting Help & Support




Depending on the nature of your issue, please direct your inquiry to the appropriate support channel:

### 10.1. 💻 Contact Axioma Pay

Reach out to us at **support@axiomapay.uk** for assistance with platform features and software performance, including:

- Website, mobile app, or language switcher issues
- Admin-entered content and form behaviour
- QR code display or software routing errors
- General software questions and guidance

### 10.2. 💳 Contact Stripe

- Access your **Stripe Express Dashboard** or official Stripe Support for payment processing and merchant account management or the following Stripe Express support page [https://support.stripe.com/express](https://support.stripe.com/express), including:
- Identity verification (KYC) and account requirements
- Payout schedules, speeds, and delays
- Card processing, payment method availability, and settlement
- Chargebacks, disputes, and refund processing
- Stripe account holds or restrictions

### 10.3. Contact Your Bank or Card Issuer

Contact your financial institution directly for payment authorization or banking issues, such as:

- Declined card payments or 3D Secure authentication failures
- Card limits, fraud flags, or unknown restrictions
- Direct bank account transfer issues or general banking security concerns