

fire.com is a real-time digital and online payments platform. It is designed for businesses and other financial institutions to get easy access to a range of payment services. It supports opening of accounts, debit card processing, direct debits, FX, open banking and bank transfers – all accessible via a powerful API.

# Straight Teeth Direct™

## CASE STUDY

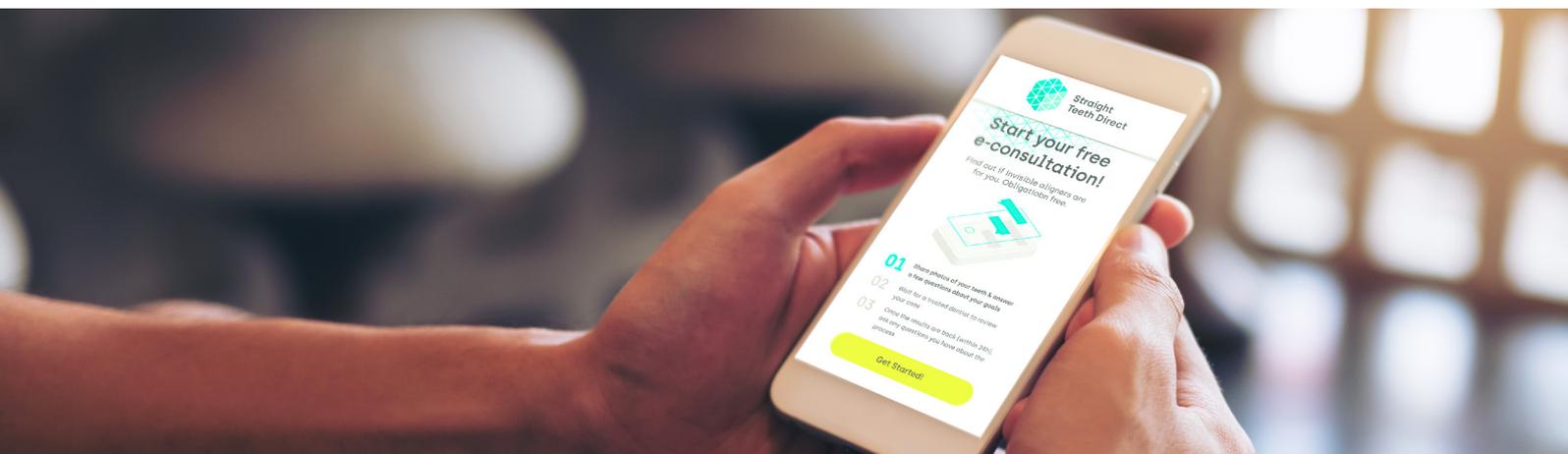
How fire.com is helping Straight Teeth Direct™ scale globally by providing payment services in euro and sterling with a Brexit-ready business account.



## The Challenge

Straight Teeth Direct Europe Limited is an international provider of digital dental healthcare and on-demand orthodontic treatment. Being able to reach their customers, wherever they are in the world, and receive payments at any time of day is integral to their day-to-day operations. Trading in over 50 countries, Straight Teeth Direct™ offers their customers the option to pay in either euro or sterling. Purchases are made in-app, on a once off or recurring basis, then processed by payments operator,

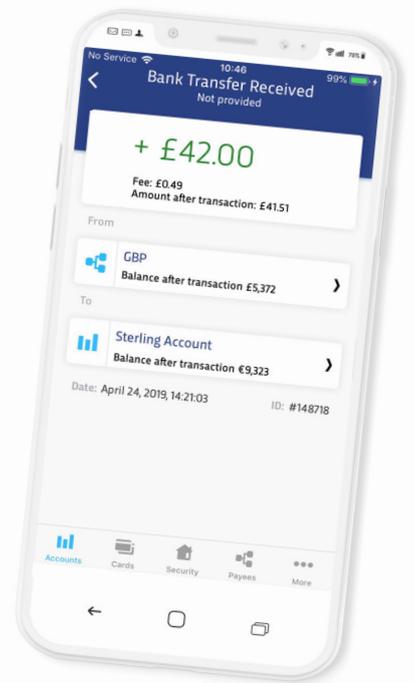
Stripe. Straight Teeth Direct™ knew that, regardless of the Brexit outcome, it would need an account that allowed continued international sales. So, when establishing the Irish company their challenge was to find an account provider that would allow them to easily receive payments in both currencies, provide a competitive rate for foreign exchange services, and offer the reassurance that Brexit would not impact future growth.



# The Solution

fire.com's business account solved Straight Teeth Direct™'s payment challenges by allowing the company to open digital euro and sterling accounts, managed from one central portal, with the ability to convert funds in real-time. Each account came with its own sort code and account number or IBAN, meaning incoming payments could be easily set up and managed. Visibility over incoming and outgoing payments was enhanced through real-time push notifications sent from the firework mobile app. With the ability to sign in and use fire.com's payment services via mobile or web app, real-time transactional data is available to Straight Teeth Direct™ 24/7.

fire.com is in the beneficial position as a payment service provider authorised to provide digital accounts to businesses in Ireland and the UK. This means that, irrespective of the Brexit outcome, they will be able to offer the same services to customers. This was a good fit for Straight Teeth Direct™ – an international business, requiring assurance that the way they use their account would not change due to Brexit.



“fire.com allows us to process and complete payments in euro and sterling quickly and efficiently, helping us provide our users with the best service. Like many other companies, Brexit posed a threat to our international sales and services. With fire.com, we can turn our focus to our users' needs, resting assured that our business account will not be altered as a result of Brexit.”

Dr Aalok Y Shukla, CEO, Straight Teeth Direct™

# The Benefits



**Access to a range of payment services** with access from Faster Payments to BACS for Sterling payments and SEPA for Euro payments.



**Real-time foreign exchange at inter-bank rate** - the ability to convert funds instantly at a competitive rate 24/7, with adjusted pricing as volumes increase.



**Instantly add new accounts, debit cards and users** - manage accounts, change user permissions and order more cards using the firework web portal.



**Reduced requirement for foreign exchange services** - by retaining funds in euro and sterling, Straight Teeth Direct can make and receive payments without having to exchange all of their funds, saving money in the long run.



**Efficient customer support** - a trained support team, available via phone and email, quick to respond to questions.

## About Straight Teeth Direct™

Straight Teeth Direct™ is a tech company using data, AI systems and advanced manufacturing to democratise access to beautiful smiles. With experienced dentists at their core, they provide a professionally supervised, convenient, and affordable direct-to-consumer cosmetic teeth straightening solution that can be accessed from anywhere in the world.