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| plastiq | |
| www.plastiq.com | |
| * Credit card maximization platform |  |
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**Plastiq Company Overview**

**Introduction:** Plastiq is an innovative financial technology company that enables businesses to optimize their working capital by making or accepting payments via credit cards for virtually any expense. Founded with the goal of providing flexible financial solutions, Plastiq helps businesses leverage their credit cards to manage cash flow effectively, even for payments where credit cards are typically not accepted.

**Key Services:**

1. **Payment Flexibility:**
   * **Pay with Credit Cards:** Plastiq allows businesses to use their credit cards to pay for expenses such as rent, taxes, suppliers, and more, even if the vendors do not accept credit card payments directly. This helps businesses extend their payment terms and improve cash flow management.
   * **Accept Payments:** Businesses can accept credit card payments without incurring merchant fees, making it easier to manage accounts receivable and improve customer payment experiences.
2. **Comprehensive Payment Platform:**
   * **Accounts Payable Automation:** Plastiq simplifies and automates the accounts payable process, providing a streamlined workflow that reduces manual effort and errors. This includes features like payment notifications, tracking, and global/domestic wire payments.
   * **Accounts Receivable Management:** With Plastiq, businesses can create custom payment links, embed payment buttons on their websites, and offer multiple payment options such as credit cards, ACH, and wire transfers. This flexibility helps to speed up the payment cycle and ensure timely payments.
3. **Financial Control and Insights:**
   * **Real-Time Financial Insights:** Plastiq provides real-time insights into payments, cash flow, and working capital, allowing businesses to make informed decisions about managing their resources. These insights help businesses optimize their financial operations and improve overall efficiency.
   * **Security and Compliance:** Plastiq ensures best-in-class security with PCI Level 1 compliance, bank-grade encryption, and SOC 2 Type II certification, providing robust protection for all financial transactions.

**Recent Developments:** Plastiq recently closed a $75 million Series D funding round, which will be used to expand its payment solutions and support small and medium-sized businesses (SMBs) in maximizing their working capital and protecting cash reserves. This funding will also help Plastiq scale its operations and enhance its intelligent, automated payments platform​ ([Plastiq](https://www.plastiq.com/blog/plastiq-raises-75-million-in-series-d-funding-to-accelerate-rollout-of-intelligent-payments-solution-for-small-and-medium-sized-businesses-smbs/" \t "_blank))​.