



bread<sup>®</sup>

**smart & secure  
scrap metal payments**

[bread4scrap.com](https://bread4scrap.com)

 **B4B**  
PAYMENTS

# Thousands of scrap metal and recycling agents across the UK trust Bread4Scrap for simple, secure cashless payments.

Make prepaid card or business payments in minutes via our easy payment platform, with no hidden fees and full Home Office compliance.

## Two easy options for fast, secure scrap payments:

### Prepaid card

Load funds onto a prepaid Mastercard. Customers can withdraw funds from an ATM or spend at millions of locations worldwide.

### Business transfers

Make payments directly into customers' bank accounts, with no hidden fees and lower transaction costs than your local bank.

#### Business Payments Rates:

|                        |     |
|------------------------|-----|
| • Faster Payments/SEPA | 35p |
| • Swift Payments       | £10 |
| • NACHA                | 50p |
| • FX                   | 1%  |



## Clear and transparent pricing:

#### For recyclers and agents:

- £6.50 per card, minimum order 100 cards
- No card setup or loading fees

#### For cardholders:

- 2% transaction fee (minimum £0.20, max £1.50)
- £1.50 ATM withdrawal fee
- Max 4 withdrawals per day
- £300 maximum per withdrawal
- £1k total daily withdrawal limit

## Why choose Bread4Scrap?

- Issue cards or make cashless payments in minutes
- Fully compliant with Home Office regulations
- Easily track payments in our secure portal
- Clear and transparent pricing
- Full integration with FRED5
- Free cardholder customer service and support



**Choose Bread4Scrap for an easy alternative to cash scrap metal payments and improve customer satisfaction and retention.**



## How it works:

### Sign up:

We'll take you through a few security checks, set up your complete management platform ready for easy to use cards and business payments. We'll then ship your prepaid cards ready to distribute to your customers.

### Add customer:

Take customer details and run Know Your Customer checks via our secure management portal, if required, then give them a card pack containing a prepaid card and PIN number.

### Load funds:

Use the management portal to load cards instantly, 24/7. Or, make payments directly into a bank account with quick processing times and low fees.

### Spend and repeat:

Reload cards again and again or make instant payments anytime. Customers receive text or email notifications when funds are loaded, and can manage their accounts using our cardholder portal.

## Have a customer with a Bread4Scrap card already?

No problem! Just add their details to your account in the management portal, send the funds, and they're good to go.



## Compliant with Home Office guidance

Bread4Scrap is a reloadable prepaid card issued only after KYC checks have been completed. Our system provides a full electronic trail meeting all the criteria in the Home Office guidance document.



Get in touch with our team today  
for information and advice:  
call us on **0203 0514439**  
or email **[sales@bread4scrap.com](mailto:sales@bread4scrap.com)**

If you'd like to be kept up-to-date with B4B Payments news and how companies are using prepaid cards and payments to cut costs and reduce admin, sign up for our newsletter on our website [www.bread4scrap.com](http://www.bread4scrap.com)



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