



# Integrated Payment Solutions for ISVs & Platforms

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Embed Payments



Monetize Transactions



Scale Faster

# ISV SOLUTION

Powering Payments. Driving Possibilities.



# Account Hierarchy

- Set up ISV Parent Account
- Sub Account for each Merchant
- Clear and scalable structure



# API Key & Tokens

- Generate your API Key
- Generate Token for individual Sub Accounts (Merchants)



## API KEY

Use your API Key to authenticate your requests



## TOKEN

Use Token to access individual Sub Accounts (Merchants)

# MERCHANT ONBOARDING

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# ONBOARDING



**Applications API**  
(Rest-based)

OR



**Rapid Onboarding**  
(Hosted Onboarding)

# APPLICATIONS API

## ◆ Streamlined Onboarding

- ◆ Partners can onboard merchants using a REST-based API

## ◆ Full Control

- ◆ Partners manage the entire merchant experience while leveraging the onboarding capabilities

## ◆ Easy Document Upload

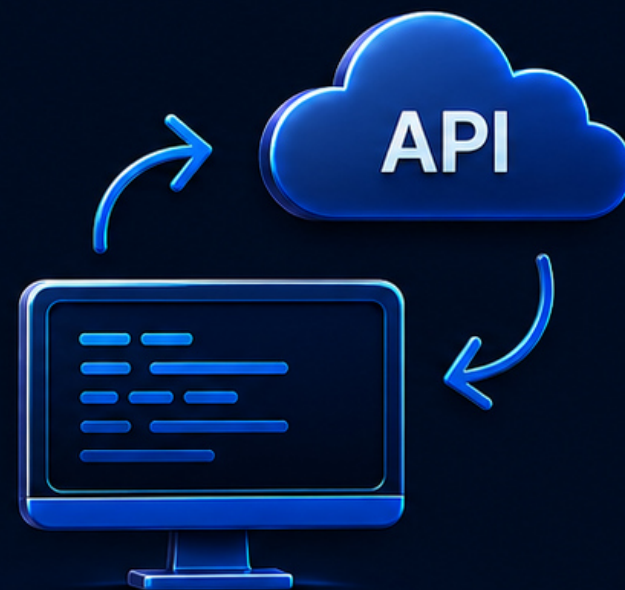
- ◆ Upload KYC documents through the API

## ◆ Seamless Management

- ◆ We handle account approval; you deliver a smooth customer experience

## ◆ Customizable Application

- ◆ The merchant application can be customized to match the partner's look and feel



**Applications API**  
(Rest-based)

# RAPID ONBOARDING

- ◆ **No Development Effort Needed**
  - ◆ Utilize our ready-made online application form
- ◆ **Efficient Information Collection**
  - ◆ We gather all required information from your merchants
- ◆ **Seamless Management**
  - ◆ We handle the infrastructure and account approval
- ◆ **Enhanced Customer Experience**
  - ◆ You deliver a smooth and seamless experience to your customers



**Rapid Onboarding**  
(Hosted Onboarding)

# ONBOARDING JOURNEY

Understand requirements and deliver a payment solution



## Online Registration

**Merchant Fills the Online Form.**

Register and create an account to proceed.



## Business Information

**Collect Business Information.**

- Legal name
- Tax id number
- Business type
- Industry
- Business Owner Information



## Banking Details for payment

**Collect and validate**

The merchant provides the Banking details into which account they want to send the funds.



## Review and T&Cs

**Terms & Conditions**

- T&Cs are shown for review and support
- Decision registration
- PDF download available

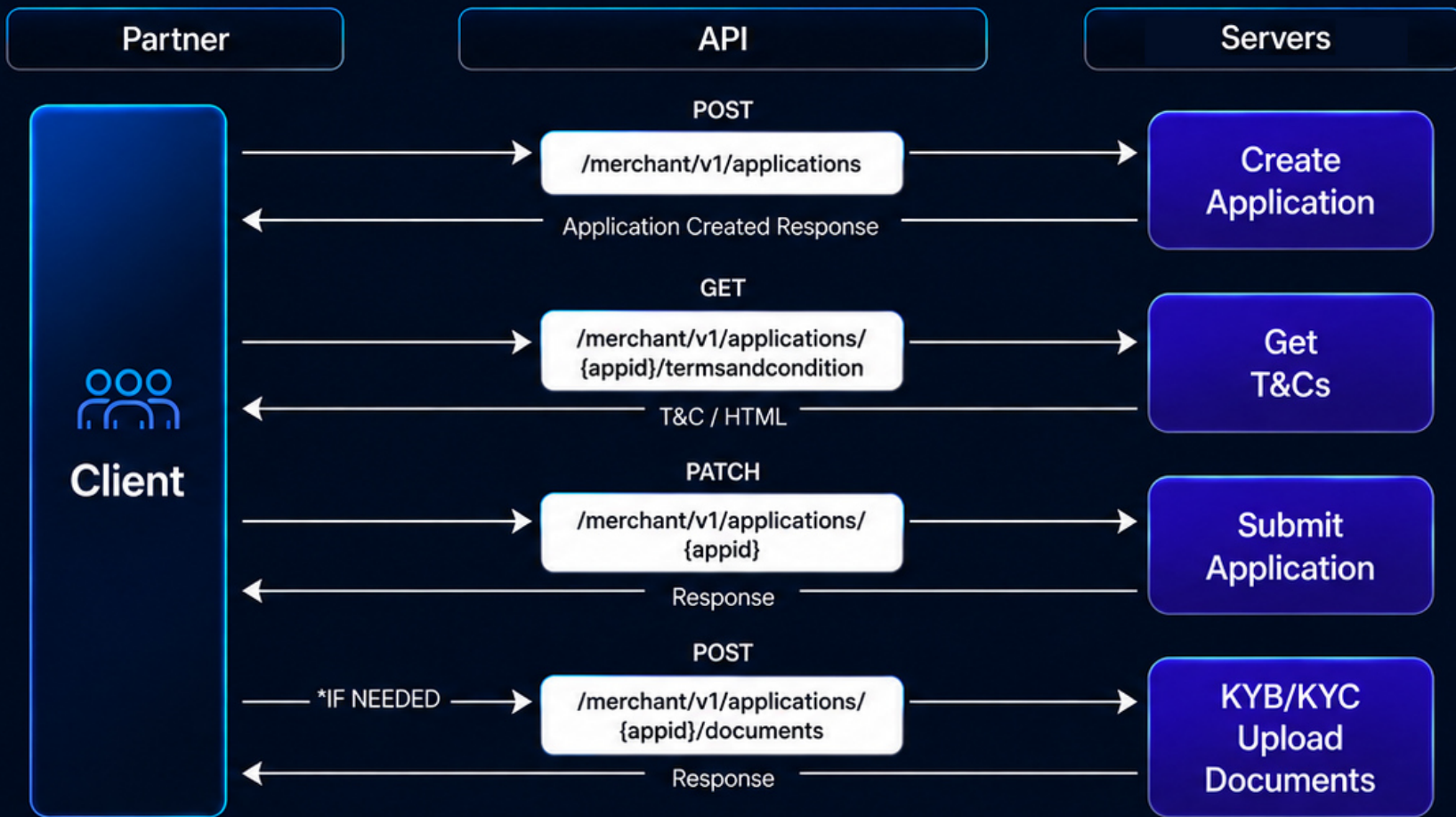


## Submit Application

**App Approval**

- Application Approvals are within minutes

# CALLS SEQUENCE



# PAYMENT PROCESSING

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|                                                                                                                                                                                                       |                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| COUNTRY CODE (2-LETTER):                                                                                                                                                                              | ZIP:                 |
| <input type="text"/>                                                                                                                                                                                  | <input type="text"/> |
| STREET:                                                                                                                                                                                               | CITY:                |
| <input type="text"/>                                                                                                                                                                                  | <input type="text"/> |
| STATE:                                                                                                                                                                                                |                      |
| <input type="text"/>                                                                                                                                                                                  |                      |
| <input checked="" type="radio"/>  <b>ACH</b><br>Amount                                                               |                      |
| <input type="radio"/>  <b>VISA</b>  |                      |
| ACCOUNT NUMBER:                                                                                                                                                                                       | ROUTING NUMBER:      |
| <input type="text"/>                                                                                                                                                                                  | <input type="text"/> |
| CARD NUMBER:                                                                                                                                                                                          | SECURITY NUMBER:     |
| <input type="text"/>                                                                                                                                                                                  | <input type="text"/> |
| EXPIRY DATE:                                                                                                                                                                                          |                      |
| <input type="text"/>                                                                                                                                                                                  |                      |
| <input type="button" value="PAY NOW"/>                                                                                                                                                                |                      |

- ◇ You control your website's UX/UI design.
- ◇ Hosted Fields embedded into your website.
- ◇ No redirection is required
- ◇ Least demanding PCI compliance SAQ-A
- ◇ Supports 3D Secure

# Payment Methods

- ◆ Credit / Debit Cards



- ◆ ACH/EFT



- ◆ Apple Pay & Google Pay



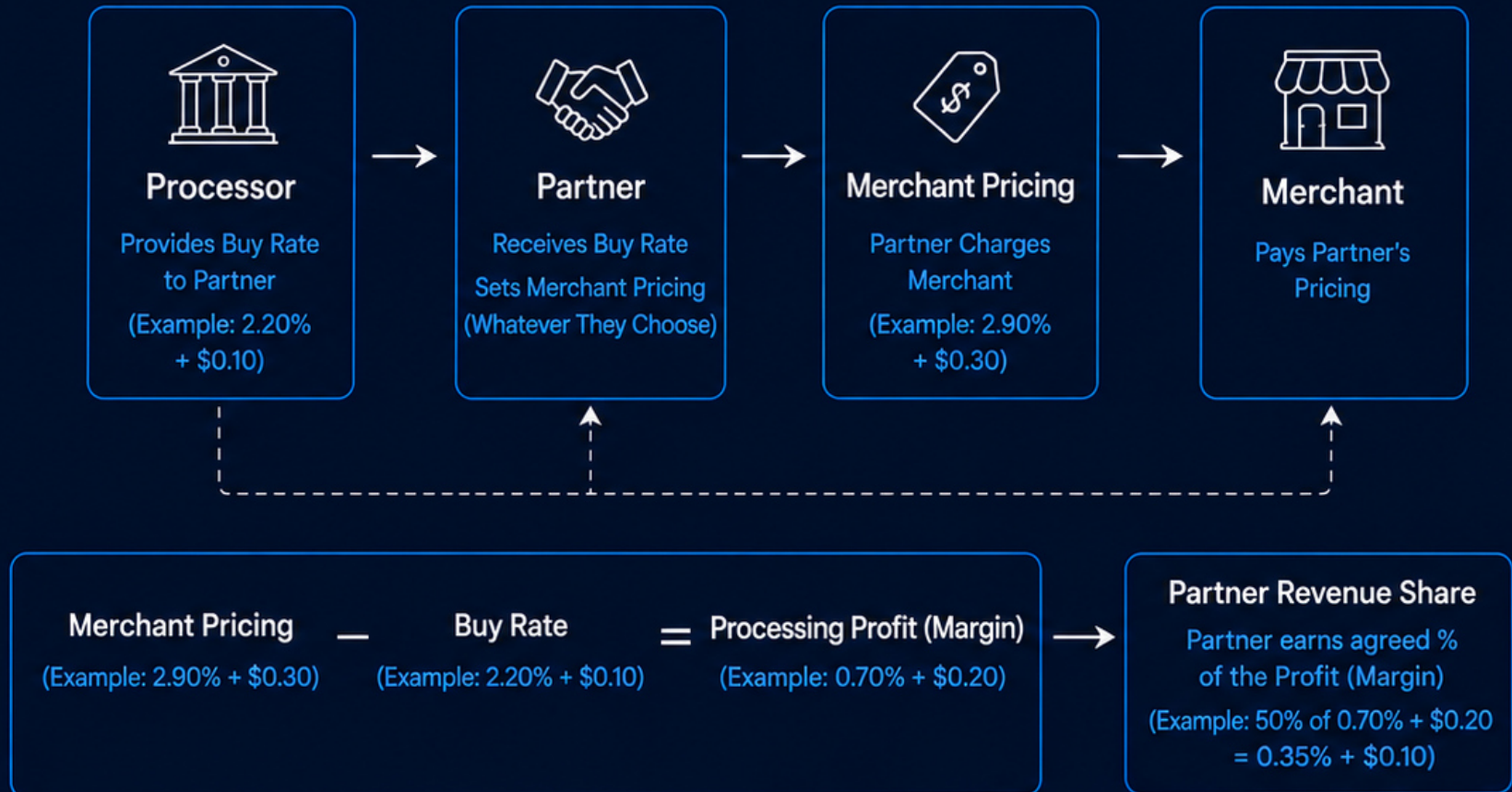
# REVENUE MODELS

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# Commission Model

- ◆ Partners receive a Buy Rate on all transactions.
- ◆ Partners set their own pricing and charge merchants whatever rates they choose.
- ◆ Partners earn a revenue share of the profit (margin) above the Buy Rate.



## Splitpay Model

- ◆ Partner Revenue Account is created for the Partner, to collect their own “Platform” fee on each transaction for their merchants.
  - ◆ Support both amount and percentage Splits.
  - ◆ Cumulative Split Payment amounts are transferred directly to the Partner account daily.
  - ◆ Merchant’s fees are charged directly and posted to the Portal.
- ◆ Compatible with:
  - ◆ Rapid Onboarding (ROB)
  - ◆ Application API

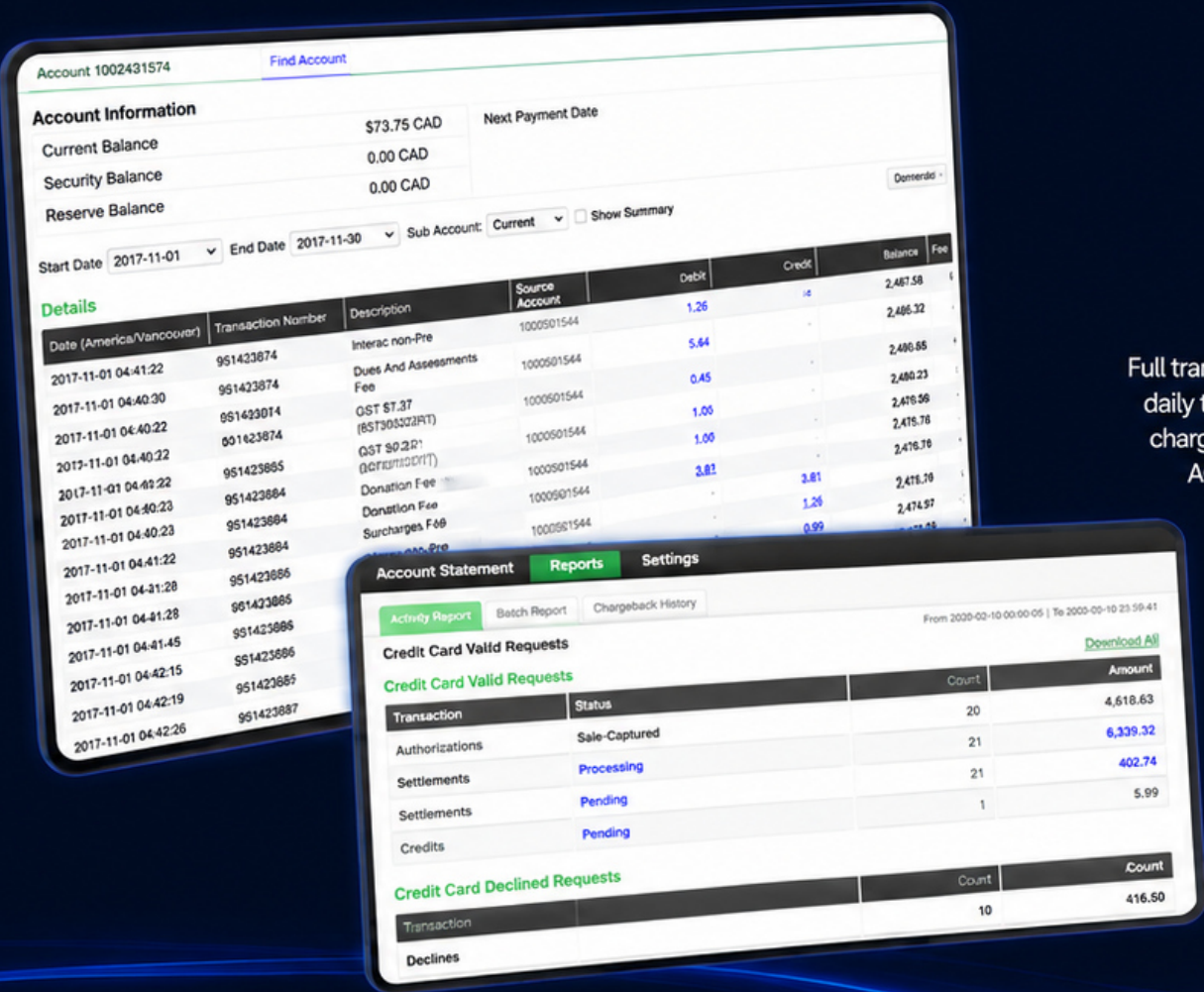


# REPORTING

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# Automated Reporting & Insights



# THE EXPERIENCE

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# The onboarding and support Experience.



**Relationship Management**  
Strategic Planning & Growth



**Customer Success**  
Operational Optimization



**Enterprise Support**  
24/7 Support

# The Experience.

Security that builds trust



## Compliance and Security

- SOC 1
- SOC 2



## PCI AOC

- Limits PCI scope and secures customer data



## Policies

- Code of Conduct
- Partner Code of Conduct
- AML Policy
- Privacy Policy
- Sustainability Report



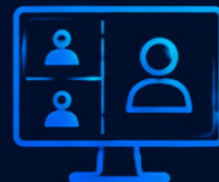
## Performance Metric

- SLA Reports
- KPI Reports



## Tokenization

- Integration to modern payment methods



## Award Winning Team

- 2022 IT Leader of the Year
- 2022 Sofia Cyber Security Company of the Year
- 2023 J.D. Power Merchant Services Satisfaction Study,



# THANK YOU

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