



Integrated Payment Solutions for ISVs & Platforms



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

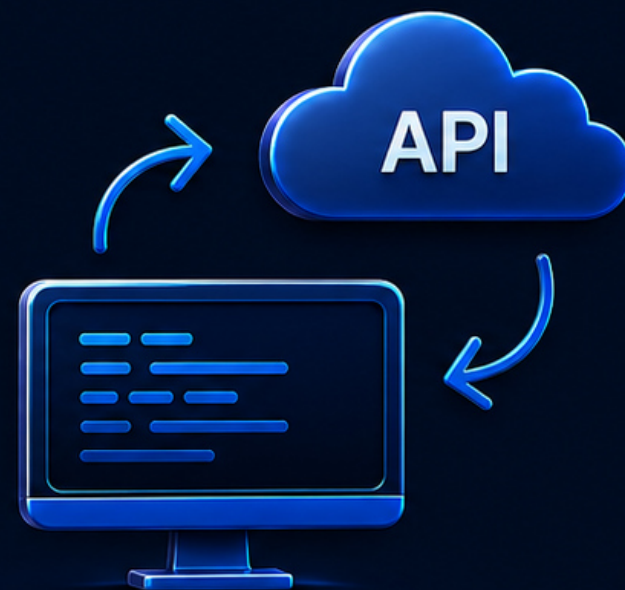
- ◆ Upload KYC documents through the API

◆ 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

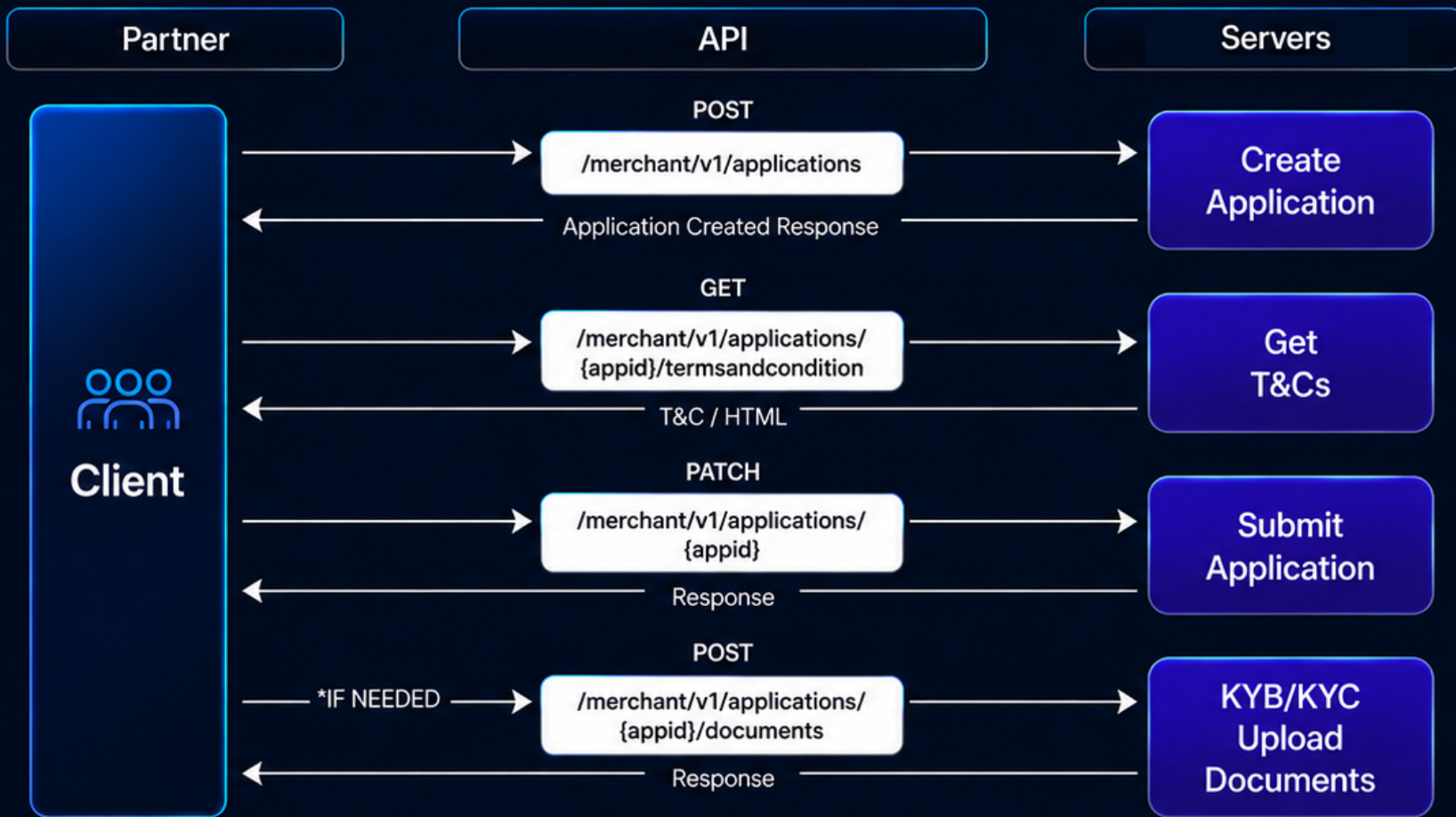


Submit Application

App Approval

- Application Approvals are within minutes

CALLS SEQUENCE



PAYMENT PROCESSING

Powering Payments. Driving Possibilities.



COUNTRY CODE (2-LETTER):

ZIP:

STREET:

CITY:

STATE:

☒



ACH

Amount

☐



mastercard.





ACCOUNT NUMBER:

ROUTING NUMBER:

CARD NUMBER:

SECURITY NUMBER:

EXPIRY DATE:

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



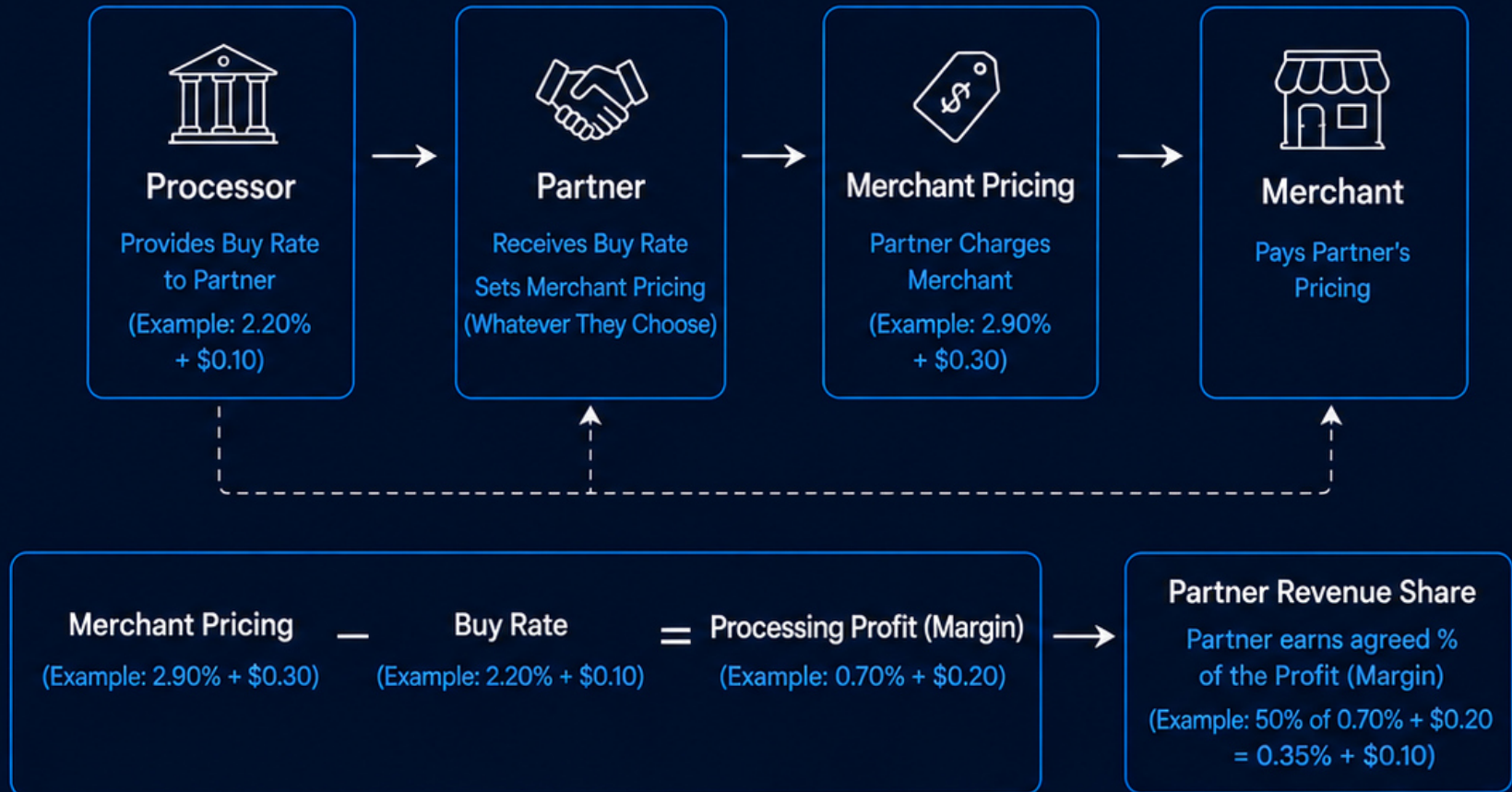
REVENUE MODELS

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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

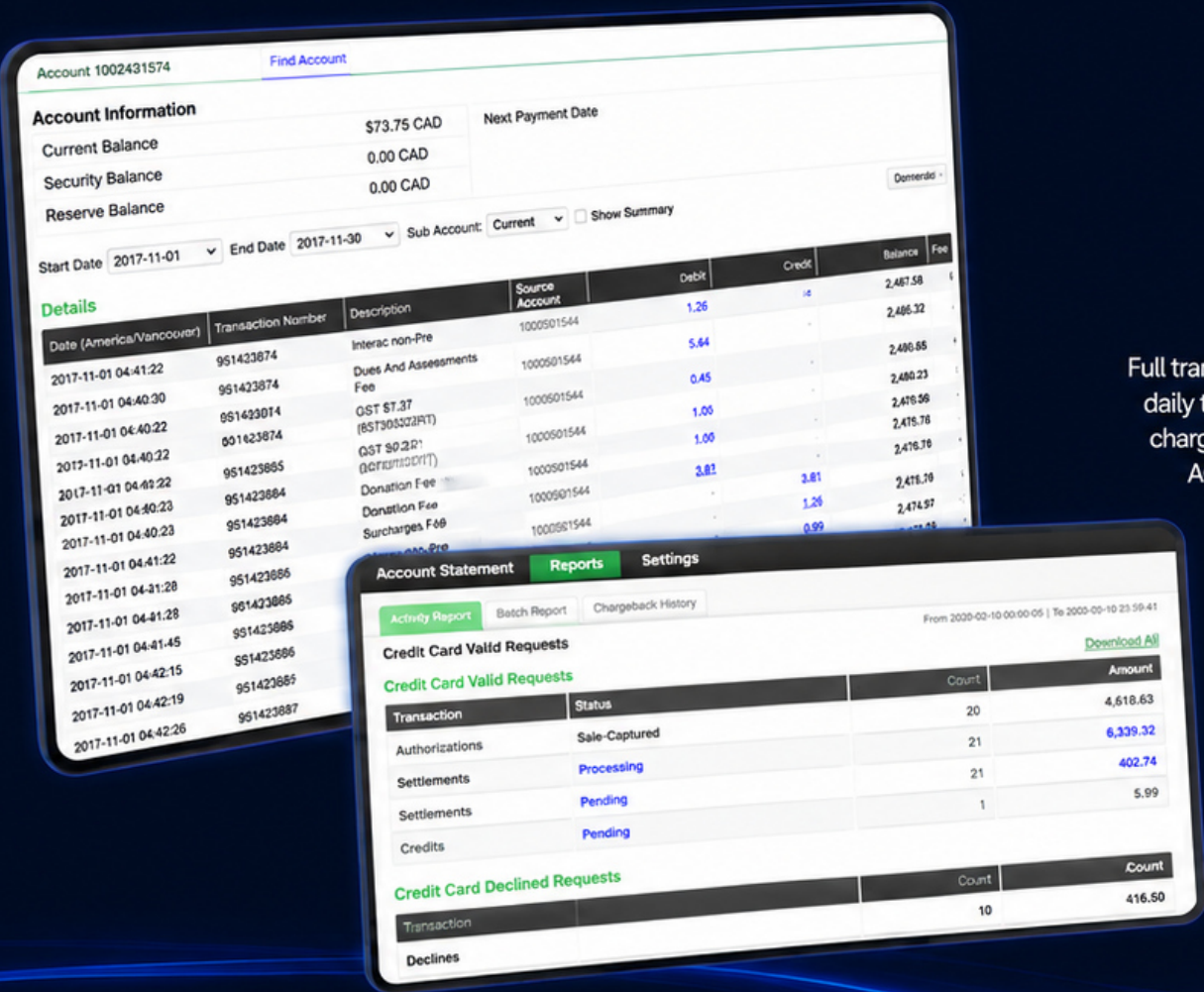


REPORTING

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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



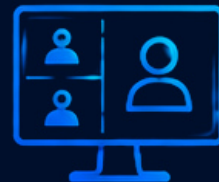
Performance Metric

- 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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