



We aspire to be the **LEADING PROVIDERS** of **INNOVATIVE AND IMPACTFUL SOLUTIONS** that solve diverse and complex problems in the **DIGITAL PAYMENTS** and **FINANCIAL SERVICES** Sectors the World Over.

Paysys Acquiring Solution

One stop Solution for your Acquiring Business



OPEN DIGITAL ACQUIRING SUITE

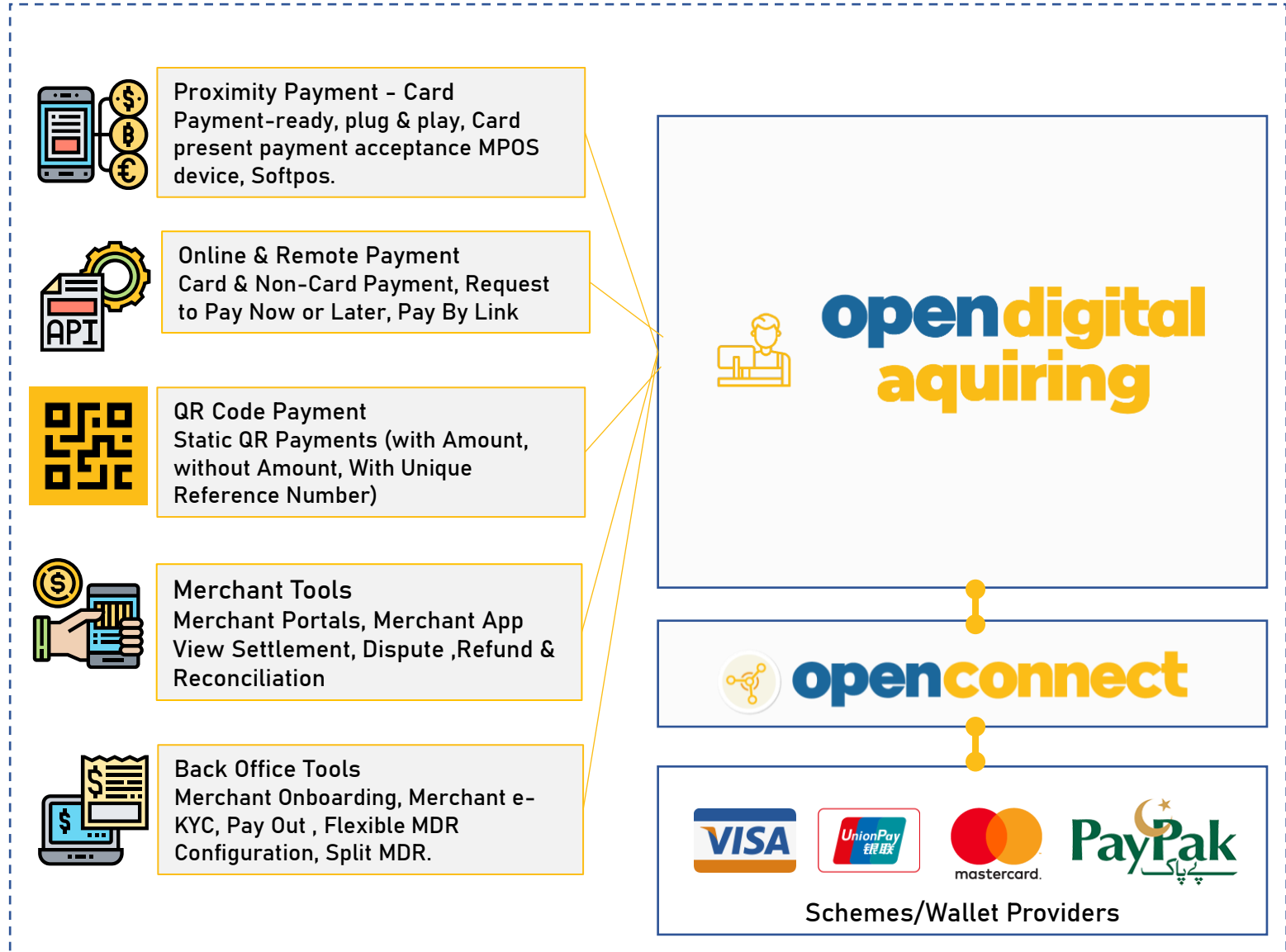
OPEN DIGITAL ACQUIRING SUITE

Open Digital Acquiring Overview



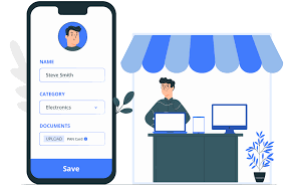
opendigital acquiring

A comprehensive Acquiring and Merchant Management System. The system is user-friendly and possesses a flexible interface through which merchants and acquiring channels can be managed efficiently.



OPEN DIGITAL ACQUIRING SUITE

Open Digital Acquiring Features



Allows merchants to onboard digitally



Reporting



SOFTPOS/POS/MPOS



E Payment Gateway



Static & Dynamic QR generation for receiving payments



Easy access to transaction history and payments received allows filters



Merchants can initiate payment requests via RAAST ID or IBAN, which supports real-time automated settlement



Allows merchants to raise payment-related disputes, and respond to customer-initiated disputes

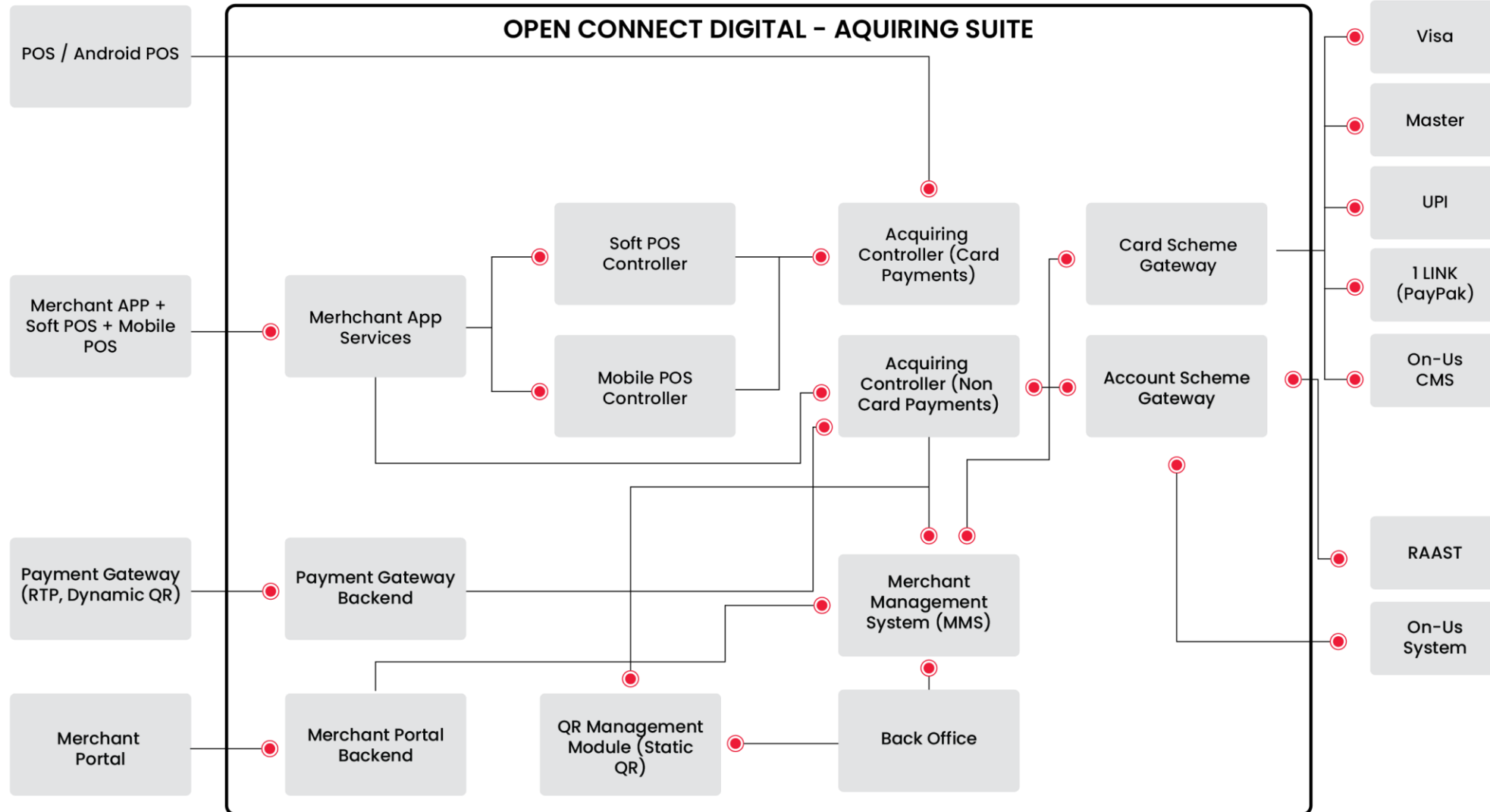


Allows merchants to transfer funds, utility bill payment, manage Wallet & Mobile Top-ups

OPEN DIGITAL – ACQUIRING SUITE



Open Digital Acquiring High Level Architecture



OPEN DIGITAL ACQUIRING SUITE



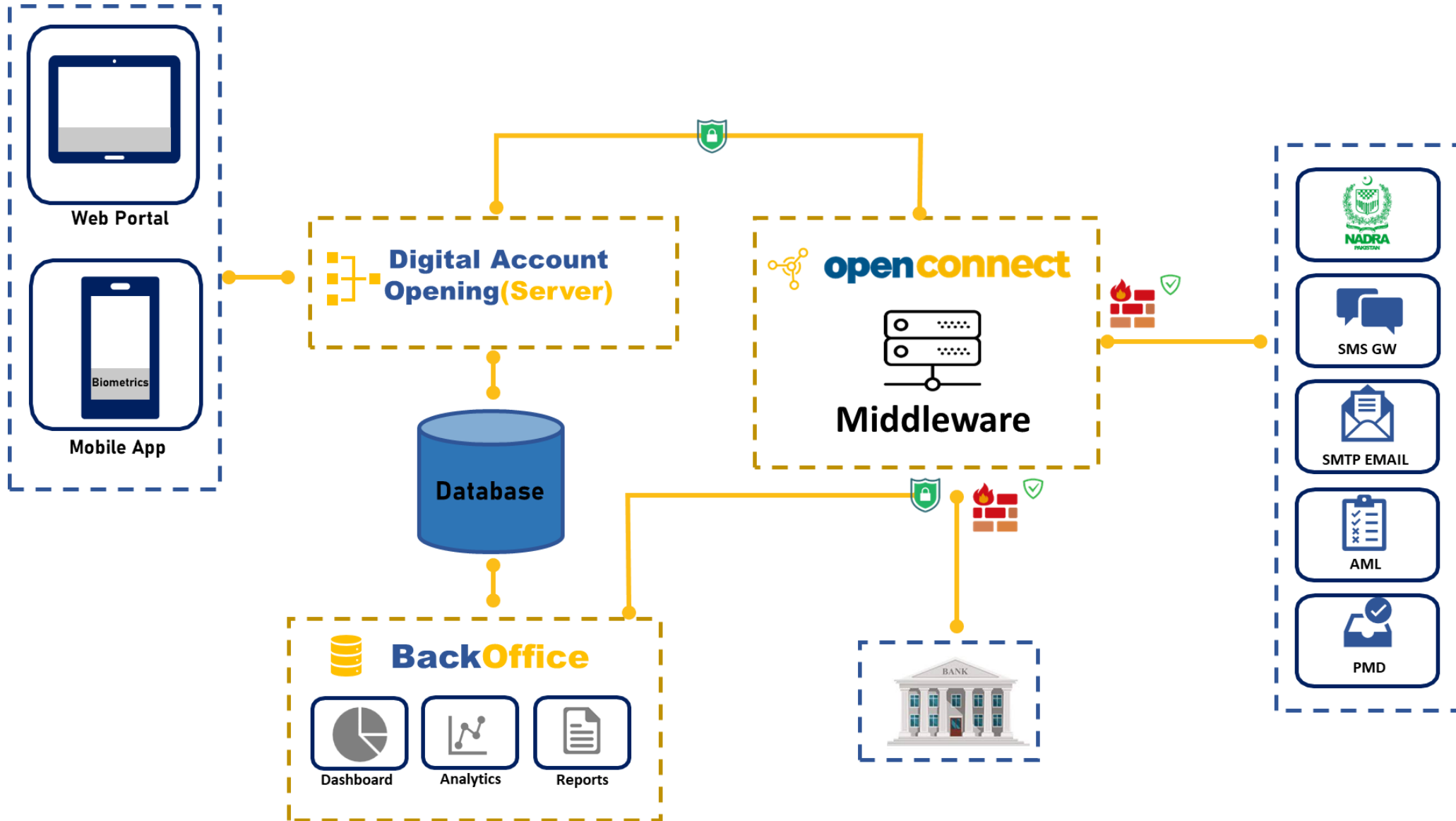
Paysys can offer an acquiring solution for multiple scenarios

Problem	Current Solution	Paysys Offering	Paysys Solution
The bank has merchants but does not process high volumes.	POS Terminal	We can offer our SoftPos and MPOS solutions for those small merchants.	SOFTPOS, MPOS, Merchant App
The bank currently has a card-based solution but is interested in a non-card-based solution.	Proximity Payment -Card	We can offer Payment to Merchants Acquiring, which includes QR payments and Request to Pay services.	Static QR (with Amount, Without Amount, Unique Reference Number), Dynamic QR & RTP
The bank has acquiring solution but still conducts assisted merchant onboarding. They are looking for a digital onboarding solution.	Assisted Onboarding via Back Office	We can Offer our Digital Onboarding Solution	Merchant Digital Onboarding Solution with Value Added Features Like AI match Faced, Liveness & Back Office
The bank has an acquiring solution spread across different apps. They want all options consolidated into a single app.	Digital Onboarding App QR, RTP Payment APP POS & SOFTPOS App	We can Offer Product Pay App	PAY APP Solution
Courier Company wants to accept digital payments	No Solution	We can offer our Static QR with unique Reference Number (One Time Use)	Static QR Payment (With Unique Reference Number (One Time Use)

MERCHANT DIGITAL ONBOARDING

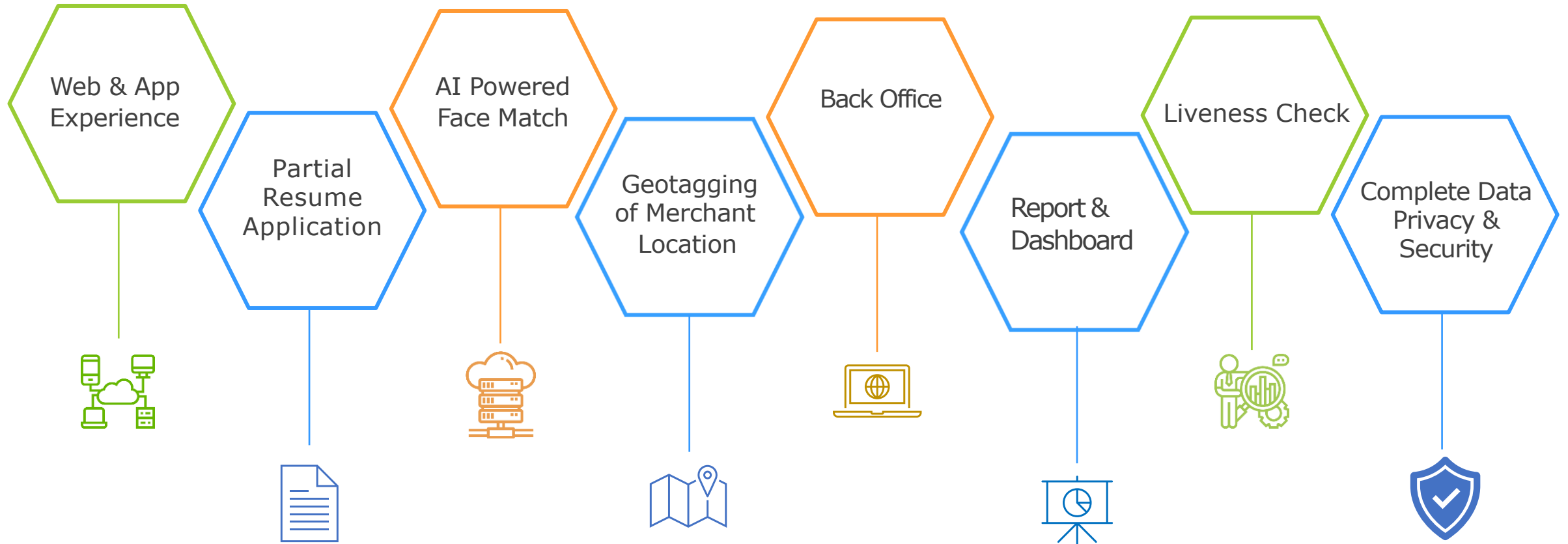
MERCHANT DIGITAL ONBOARDING

Merchant Digital Onboarding High Level Architecture



MERCHANT DIGITAL ONBOARDING

Merchant Digital Onboarding Functionalities



PERSON TO MERCHANT PAYMENTS ACQUIRING SOLUTION

Person to Merchant Payments, ACQUIRING

P2M Acquiring Use Cases

- PAYMENTS**
- Merchant
 - Billers
 - Government






- USE CASES**
- QR Payments
 - Request To Pay
 - Pay By Alias
 - Pay By Link



Person to Merchant Payments, ACQUIRING

QR Payments Use Cases



Use Case	Payer	Payee	Use Case / Location	Flow
Static QR with Payment	Customer with a smart phone	Merchant with a Static QR Code printed and on display at Store	 Static QR / In-store	Push payment by customer to Merchant
Static QR without Payment	Customer with a smart phone	Merchant with a Static QR Code printed and on display at Store	 Static QR / In-store	Push payment by customer to Merchant
Static QR with expiry date	Customer with a smart phone	Merchant with a Static QR code printed on Courier Parcel	 Static QR / Courier Parcel	Push payment by customer to Merchant
Dynamic QR in store	Customer with a smart phone	Merchant with a smart phone	 Dynamic QR / In-store	Push payment by customer to Merchant
Dynamic QR online	Customer with a smart phone	Merchant is online website	 Dynamic QR / Online	Push payment by customer to Merchant

Person to Merchant Payments, ACQUIRING

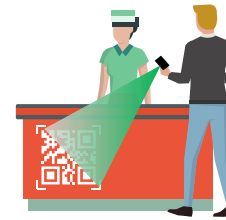
QR Payments – Static QR without Amount Flow



1 Merchant tells payment total



2 Customer opens payment app with QR code scanner



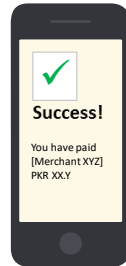
3 Customer scans merchant static (e.g., printed) QR



4 Customer inputs payment total



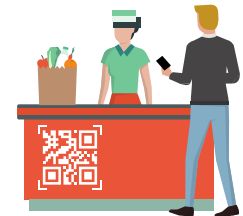
5 Customer authorizes payment



6 Customer receives confirmation



7 Merchant informed of receipt of funds



8 Merchant hands over merchandise

Person to Merchant Payments, ACQUIRING

QR Payments – Static QR with Amount Flow



1 Merchant tells payment total



2 Customer opens payment app with QR code scanner



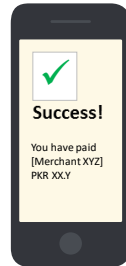
3 Customer scans merchant static (e.g., printed) QR



4 Customer confirm total amount



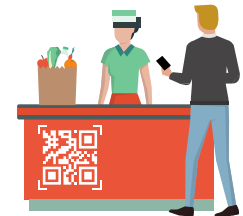
5 Customer authorizes payment



6 Customer receives confirmation



7 Merchant informed of receipt of funds



8 Merchant hands over merchandise

Person to Merchant Payments, ACQUIRING

QR Payments – Static QR with Unique Reference Number (One Time Use)



1 Merchant delivered parcel & tell payment



2 Customer opens payment app with QR code scanner



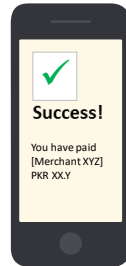
3 Customer scans merchant static (e.g., printed) QR



4 Customer confirm total amount



5 Customer authorizes payment



6 Customer receives confirmation



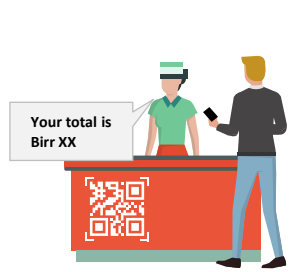
7 Merchant informed of receipt of funds



8 Merchant hands over parcel

Person to Merchant Payments, ACQUIRING

QR Payments – Dynamic QR (One Time Use)



1 Merchant tells payment total



2 Merchant opens his payment app and enters amount to create QR



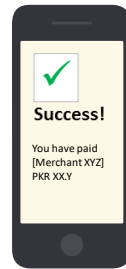
3 Merchant Displays generated QR on POS or Tablet or Screen



4 Customer scans merchant dynamic QR from POS or Screen



5 Customer authorizes payment



6 Customer receives confirmation



7 Merchant informed of receipt of funds






8 Merchant hands over merchandise

Person to Merchant Payments, ACQUIRING

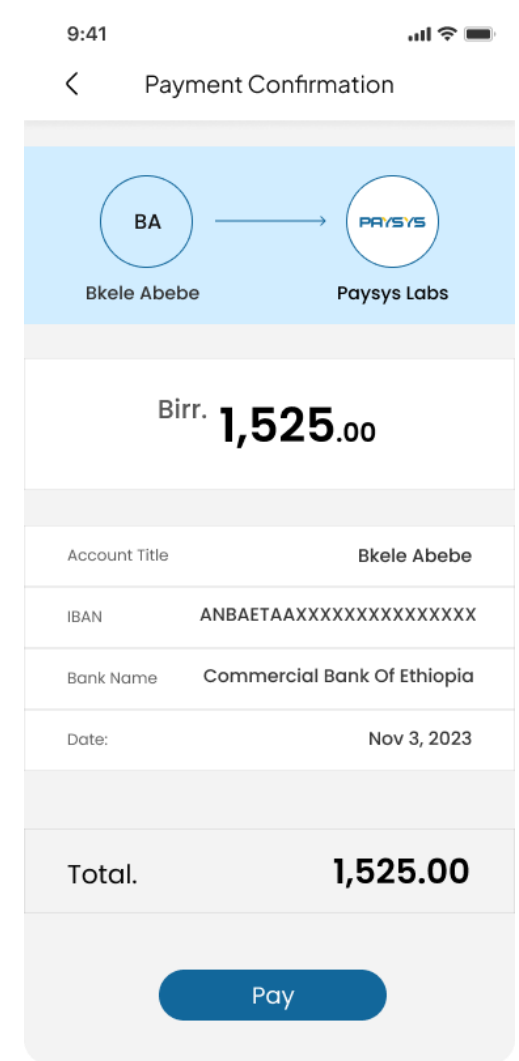
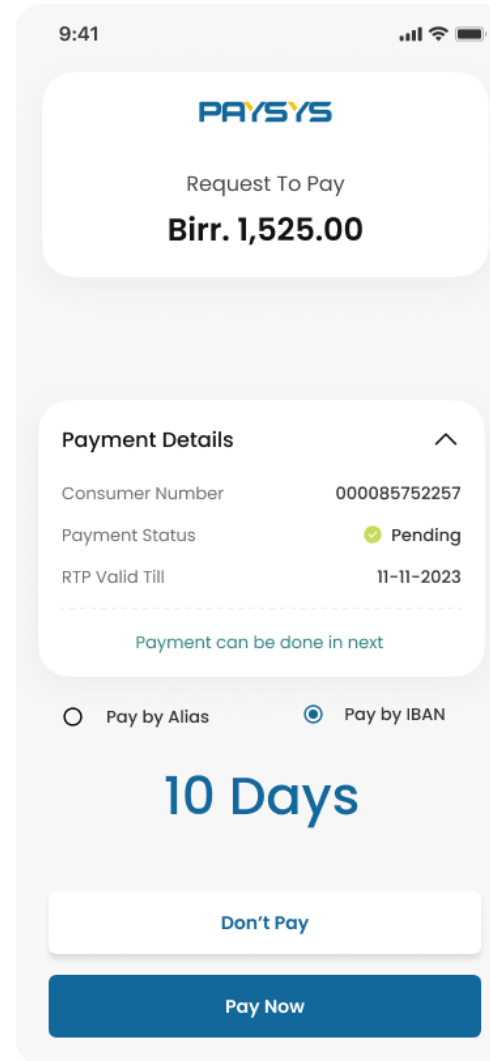
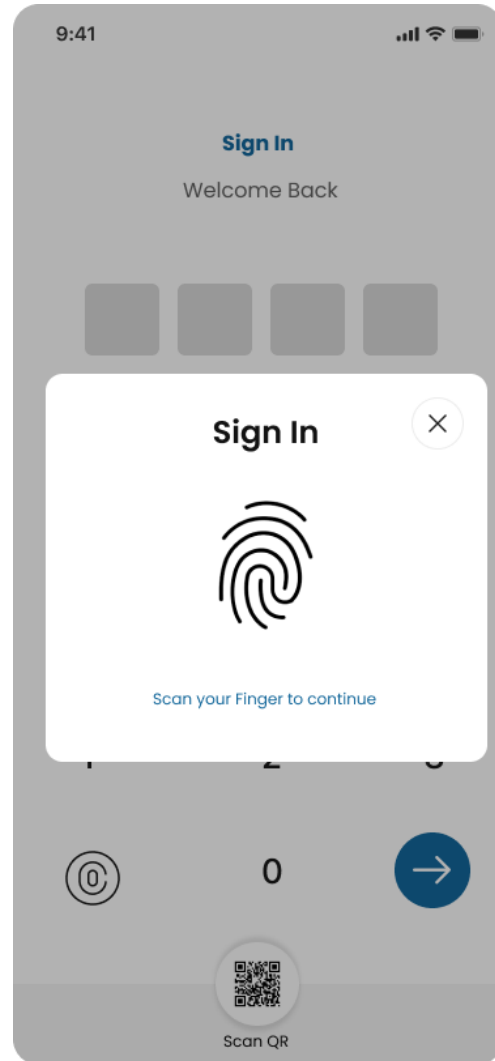
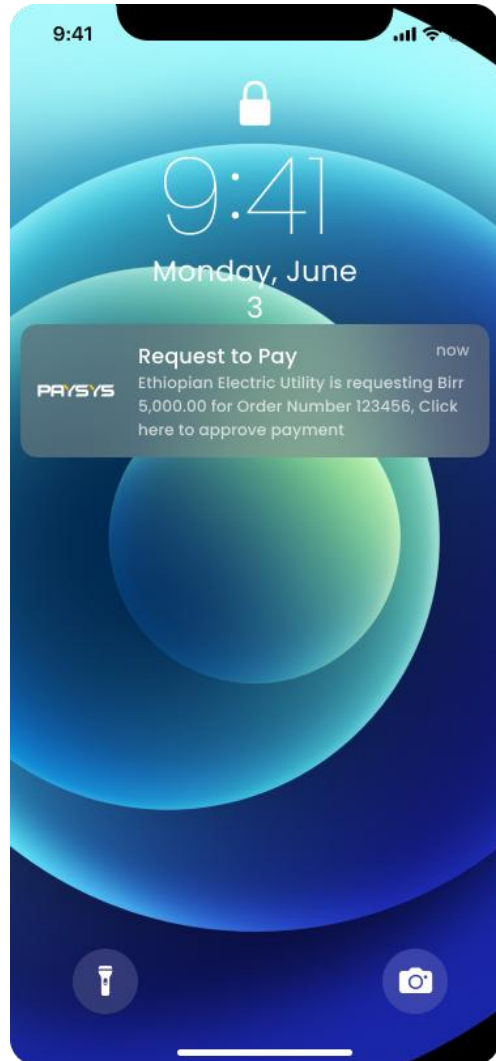
Request To Pay Use Cases



Use Case	Payer	Payee	Use Case / Location	Flow
Request To Pay - Now	Merchant with a smart phone	Customer with a smartphone	 RTP/in store	Merchant Initiate payment request to customer to pay Now
Request To Pay - Now	Merchant with a smart phone	Customer with a smartphone	 RTP/Online	Merchant Initiate payment request to customer to pay Now
Request To Pay - Later	Merchant with a smart phone	Customer with smart Phone	 RTP/Online recurring bill payment	Merchant initiate payment request to customer to pay later

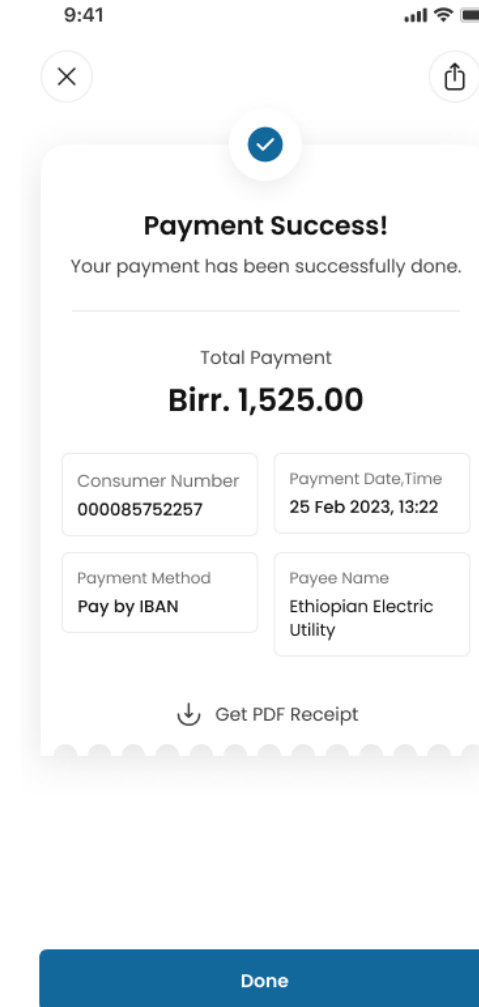
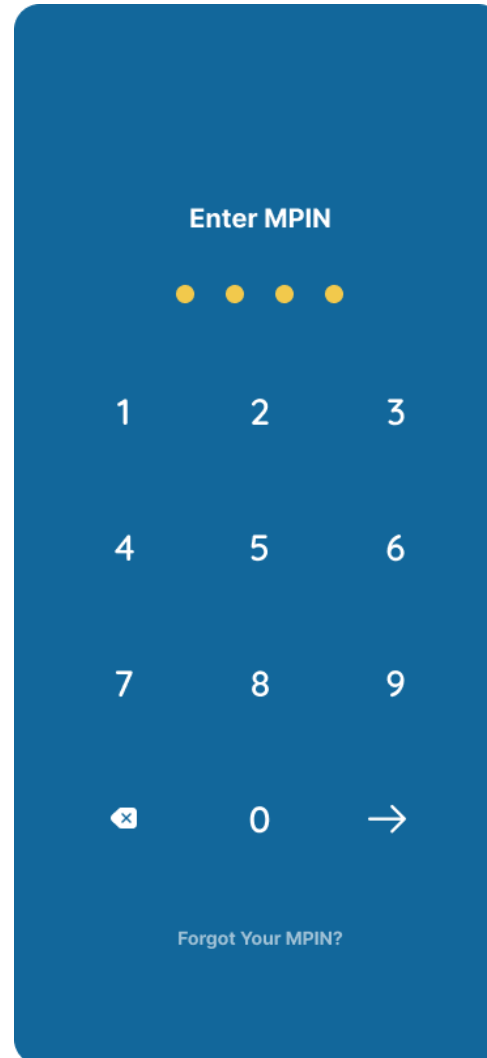
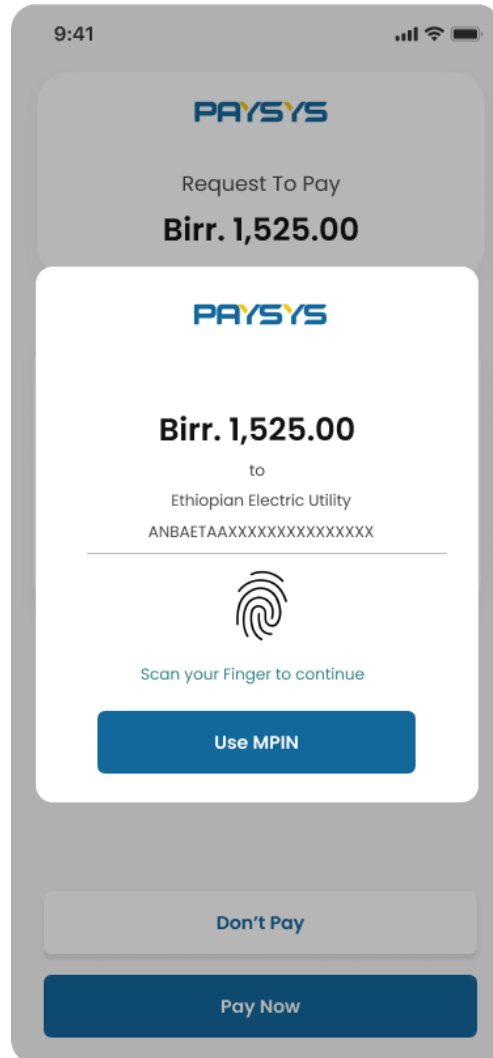
Person to Merchant Payments, ACQUIRING

Request To Pay Mockups



Person to Merchant Payments, ACQUIRING

Request To Pay Mockups



PAYMENT GATEWAY SOLUTION

Payment Gateway Features



Secured Transaction



Multiple Payment Method



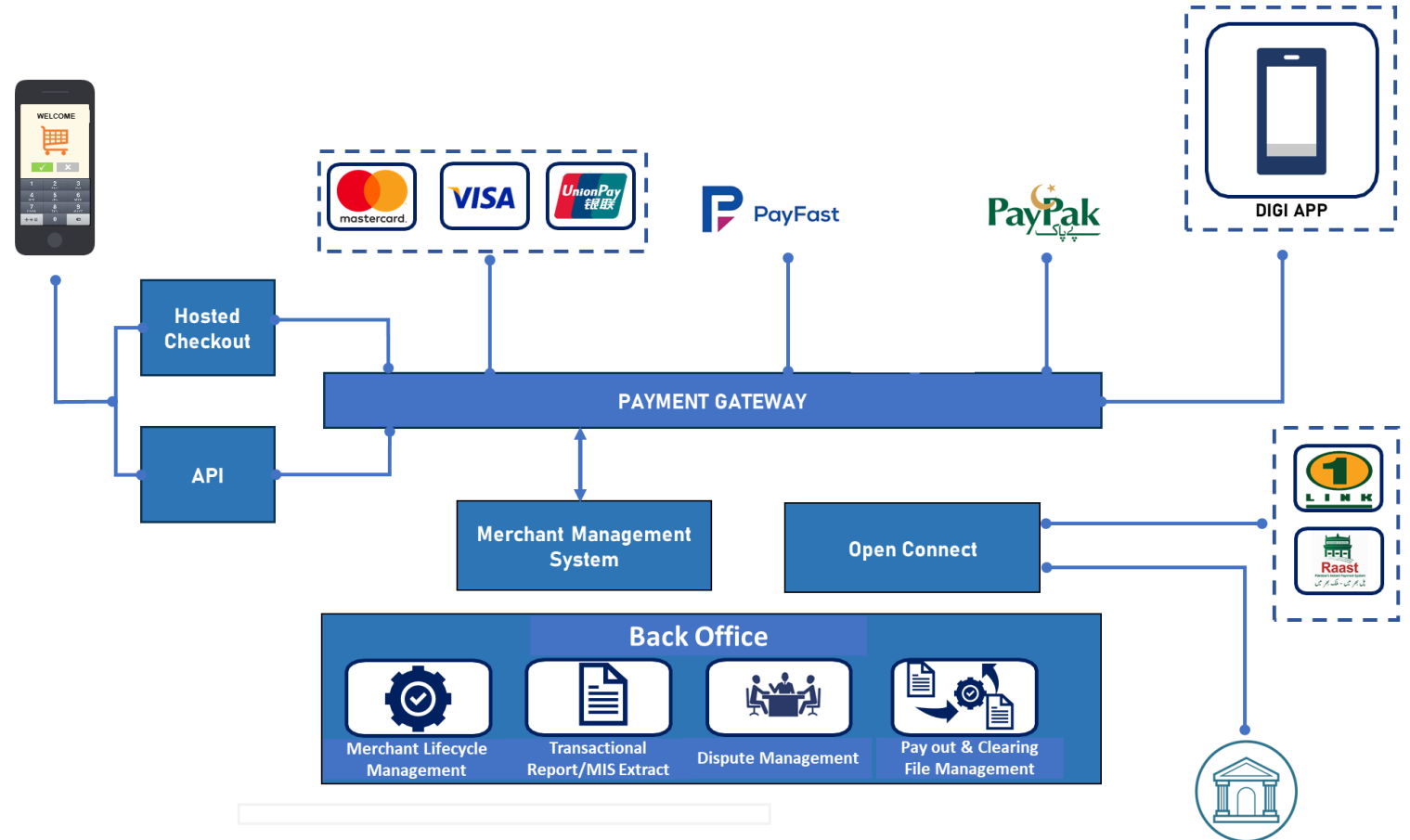
Integration Capabilities
Plugin & Play



Real Time Authorization



Fraud Prevention



MERCHANT MANAGEMENT SYSTEM

MERCHANT MANAGEMENT SYSTEM

Merchant Management Features



Merchant Portal for
Real Time Transaction Reporting



Merchant Settlement & Refund



Profile Management



Bulk QR & RTP Generation



Setup MDR & Fee Profiles



User Role Management



CRUD Operations



Setup Transaction

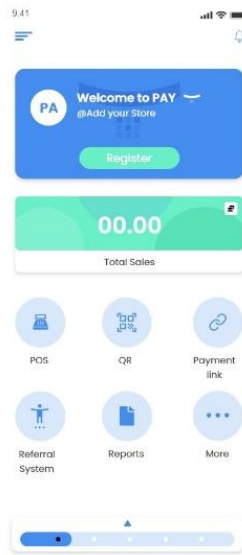
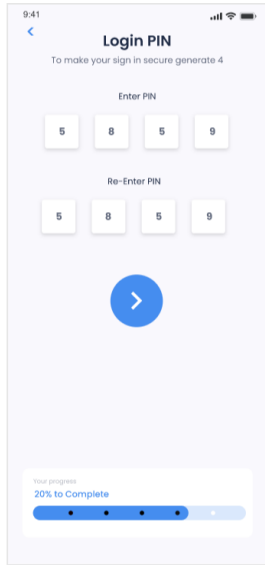


Assisted Onboarding

CASE STUDY - "PAY APP"

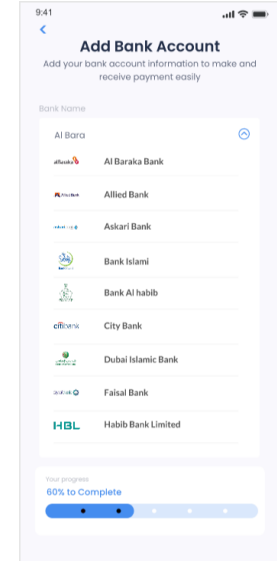
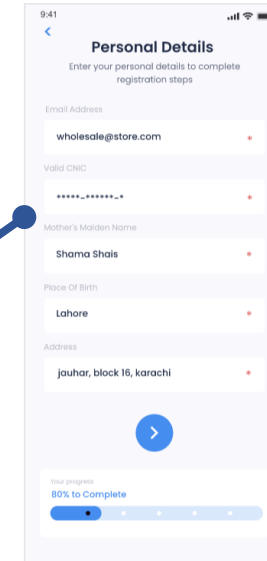
CASE STUDY

PAY APP



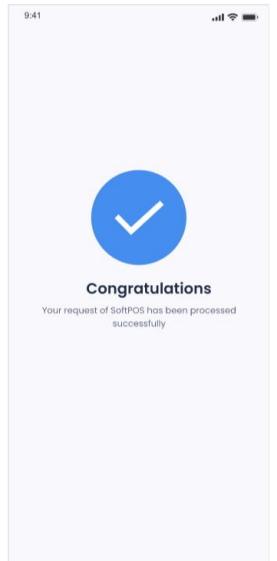
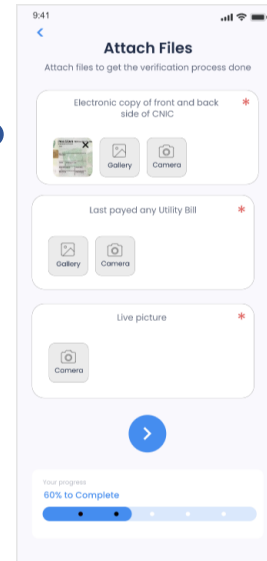
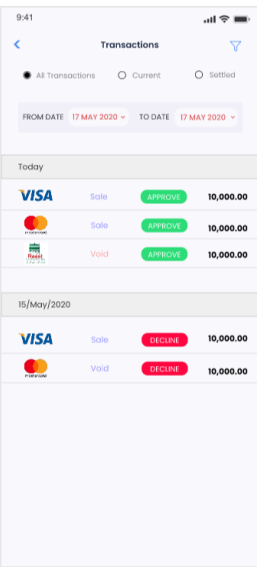
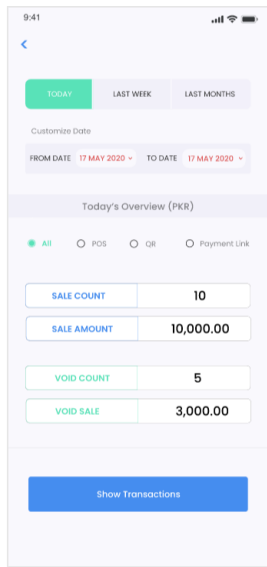
Multi Channel Acquiring
(POS, SOFTPOS, QR, pay link)

Merchant Digital Onboarding



Rich Agent Dashboard &
Transaction View

AI powered Face Match
& Liveness Check



THANK YOU