



**openconnect**

# The Central Nervous System of Digital Payments

Open Connect by Paysys Labs



Faster Payments



Smarter Routing



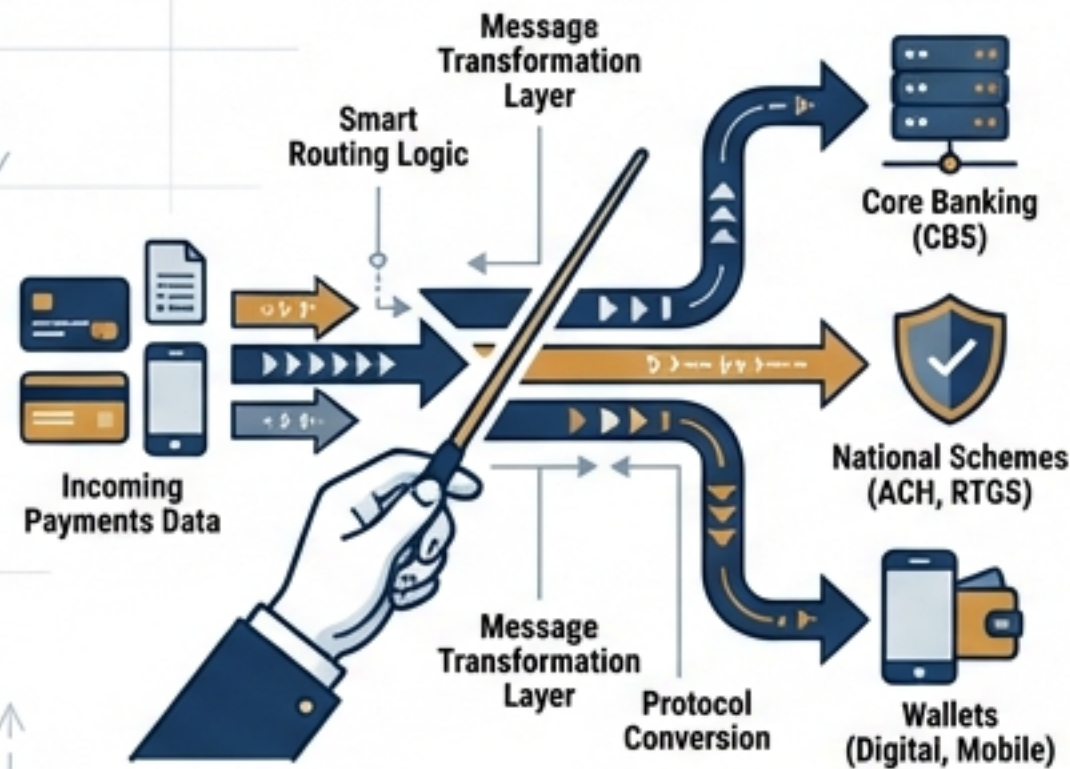
Secure Integration



# Beyond Connectivity: Complete Transaction Lifecycle Management

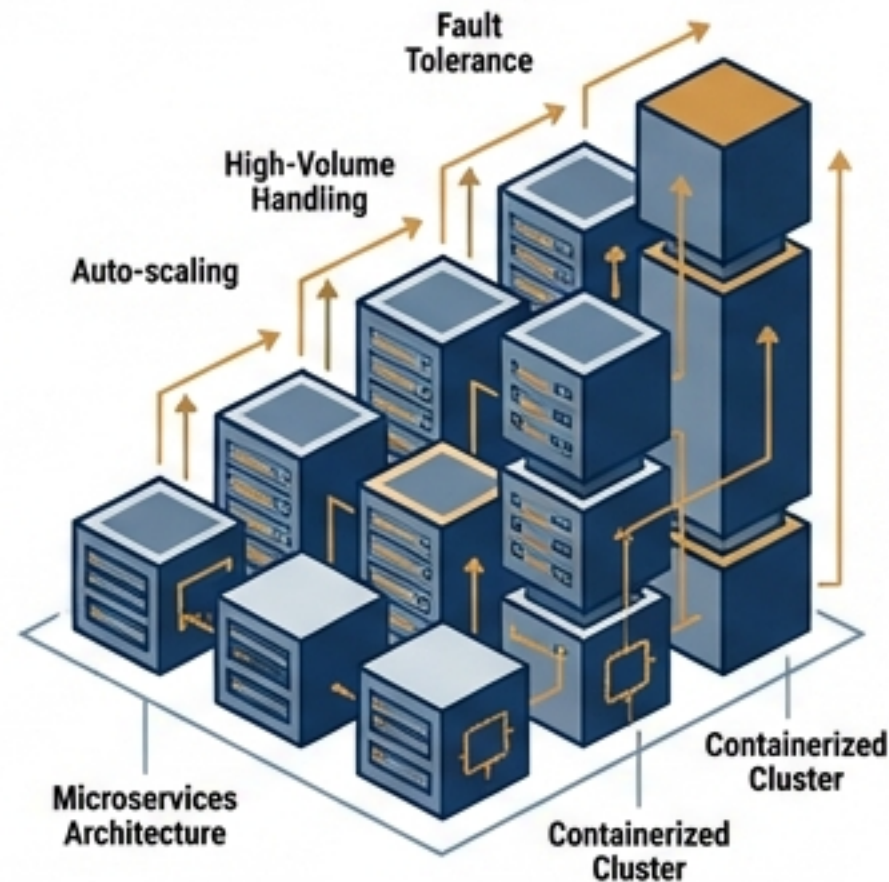
Open Connect is a secure, API-first payment orchestration platform. It is not just a middleware switch; it is the backbone enabling real-time, batch, and hybrid payment flows.

## Orchestration



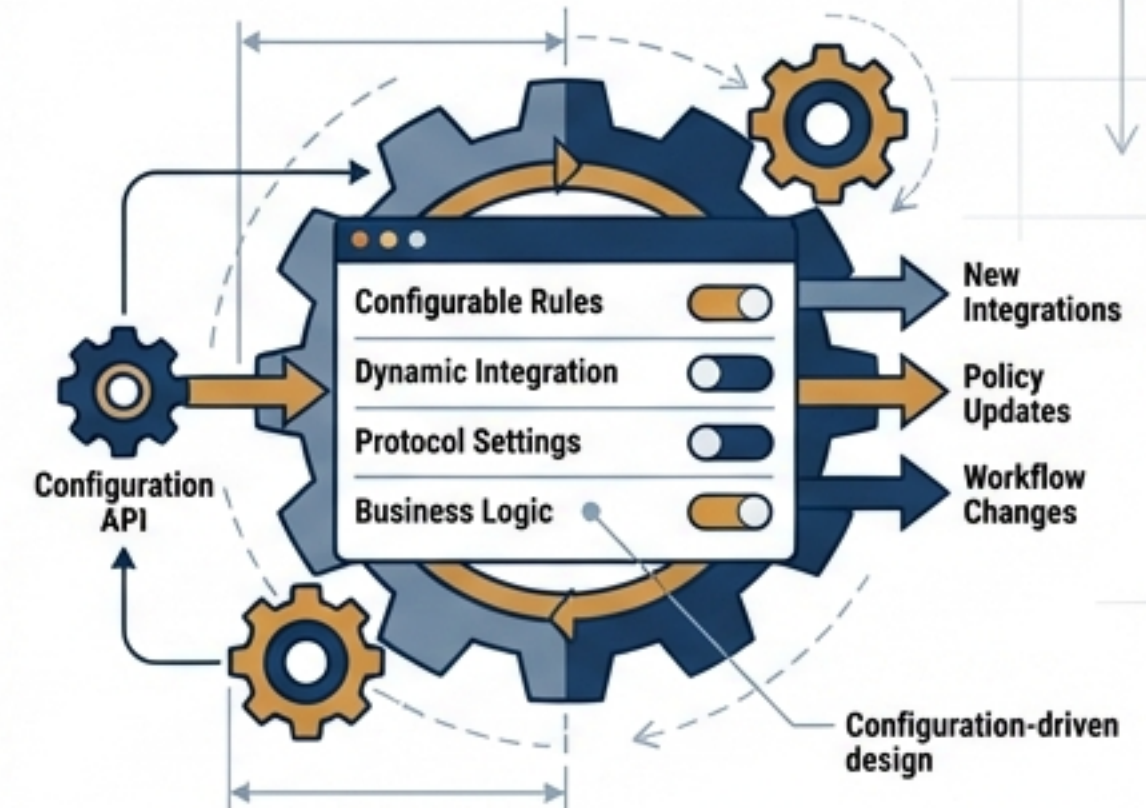
Intelligent routing and message transformation across heterogeneous systems (Core Banking, National Schemes, Wallets).

## Scalability



Built on a microservices architecture capable of handling high-volume, mission-critical processing.

## Flexibility



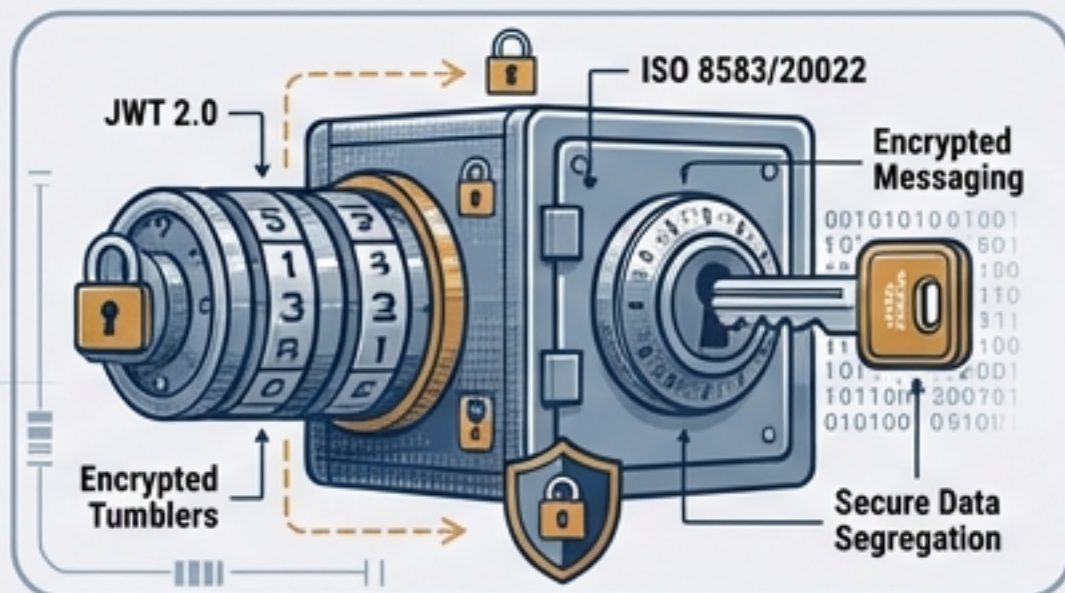
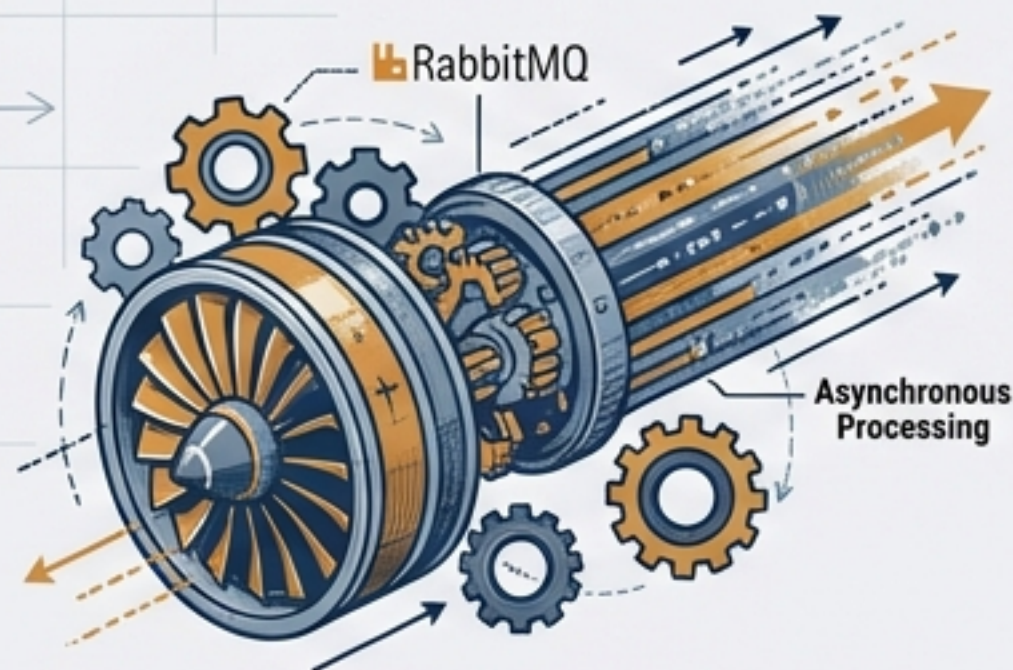
Configuration-driven design eliminating hard dependencies on code changes for new integrations.

**Key Capability: Supports Real-time, Deferred, and Store-and-Forward mechanisms.**



# Engineered for the Real-Time Economy

## Real-Time Inter



### Performance & Speed

Powered by RabbitMQ for high-speed queue management and asynchronous processing. Horizontal scalability ensures high availability from day one.

### Comprehensive Connectivity

Out-of-the-box readiness for RAAST, 1LINK, RTGS, NADRA, and national switches.

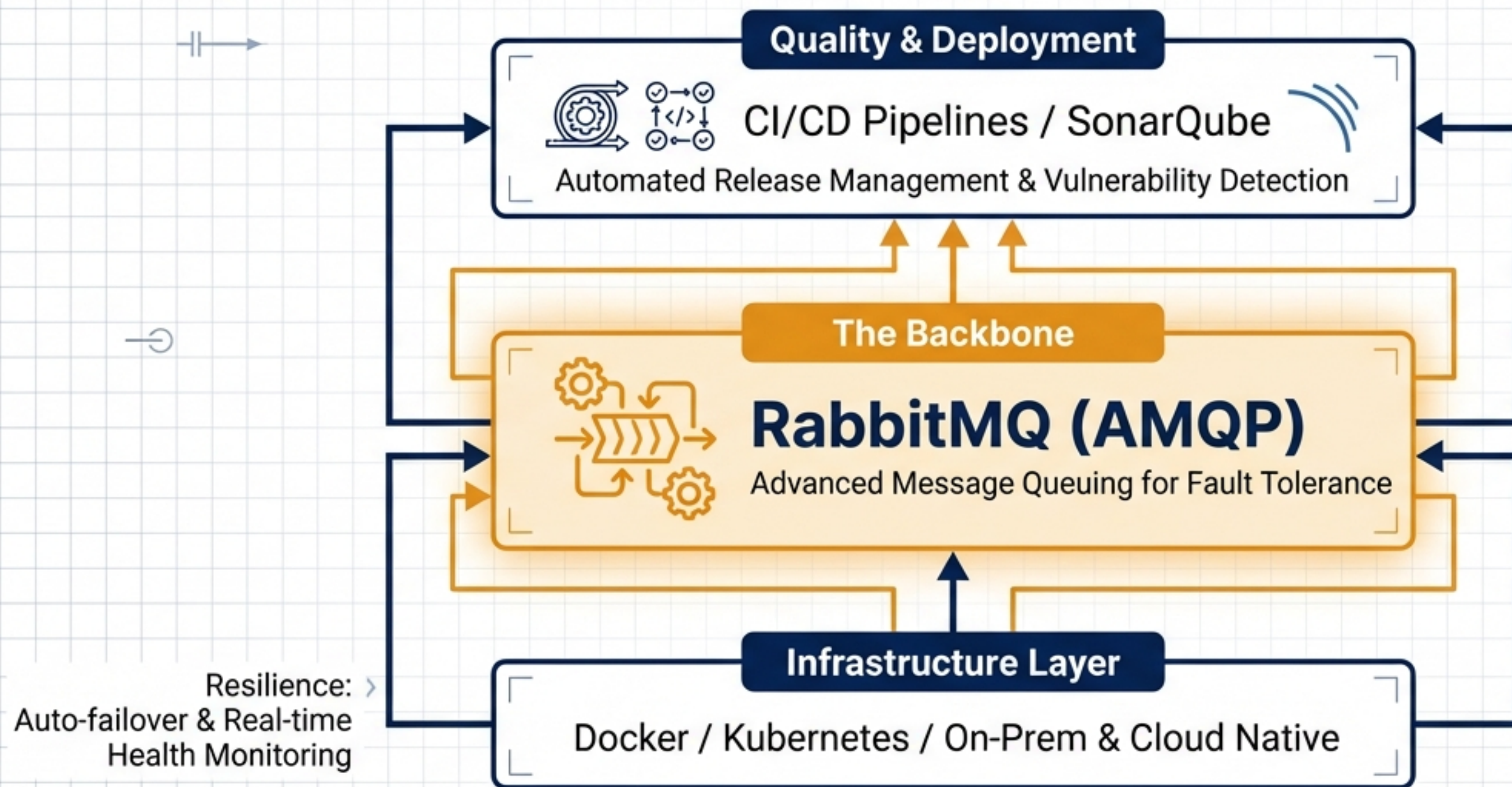
### Enterprise-Grade Security

JWT 2.0 authentication, ISO 8583/ISO 20022 encrypted messaging, and seamless multi-tenant architecture with secure data segregation.

**Key Capability: Supports Real-time, Deferred, and Store-and-Forward mechanisms.**



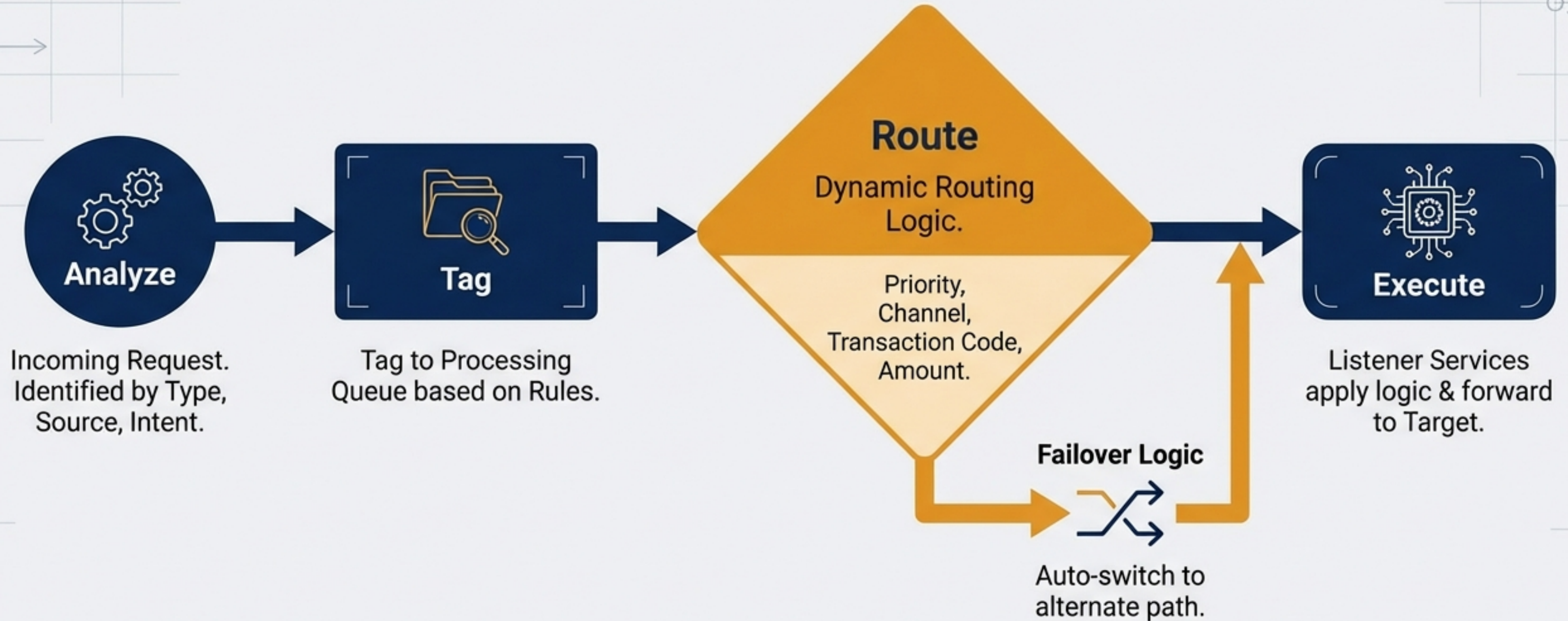
# A Modern, Microservices-Driven Architecture



Key Capability: Supports Real-time, Deferred, and Store-and-Forward mechanisms.



# Intelligent Routing & Decision Logic

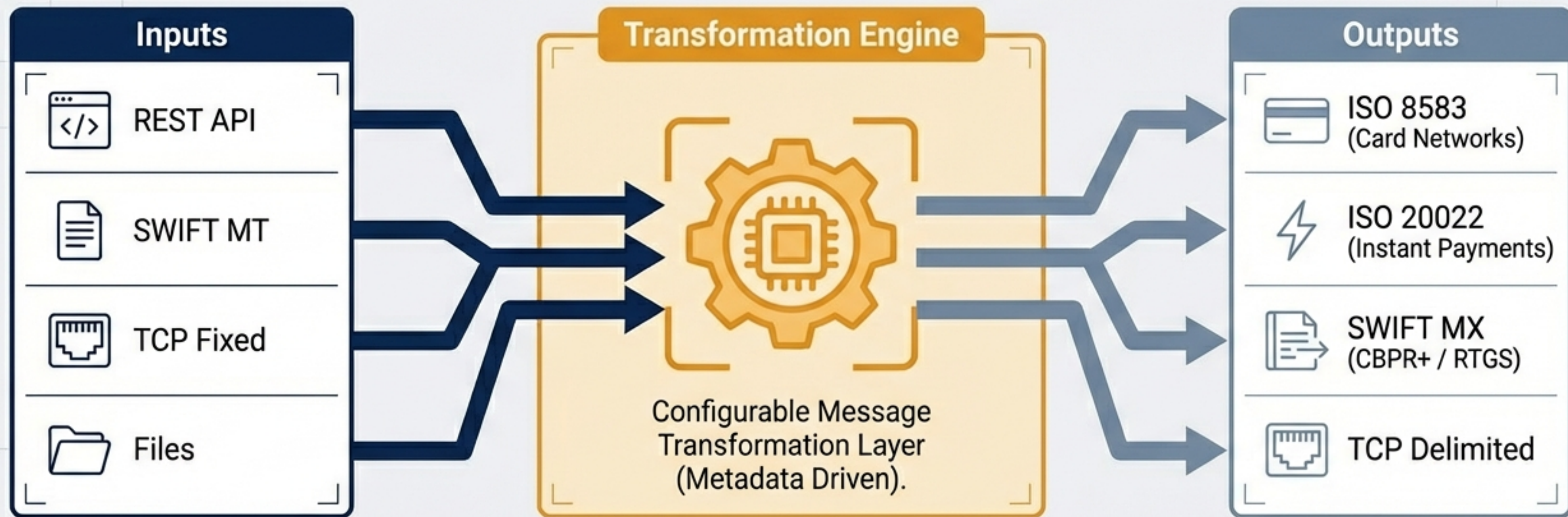


Outcome: Loose coupling between internal services and external networks.



# Universal Message Transformation

Bridging the gap between Legacy and Modern Standards



**Strategic Value:** Enables legacy institutions to participate in modern ecosystems like RAAST without replacing core systems.



# A Pre-Connected Ecosystem

## Financial Integrations (Money Movement)



### Instant:

RAAST (P2P, P2M),  
EthSwitch, AANI



### Clearing:

RTGS (PRISM+), SWIFT,  
1LINK (IBFT/PayPak)



### Schemes:

VISA, Mastercard, UPI

## Operational Integrations (Data & Validation)



NADRA (Identity Verification)



AML Systems



SMS Gateways

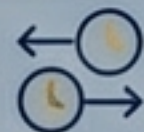


Fintech Platforms

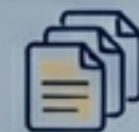
## Communication Modes



Push (Synchronous Real-Time)



Pull (Polling e.g., get-mx)

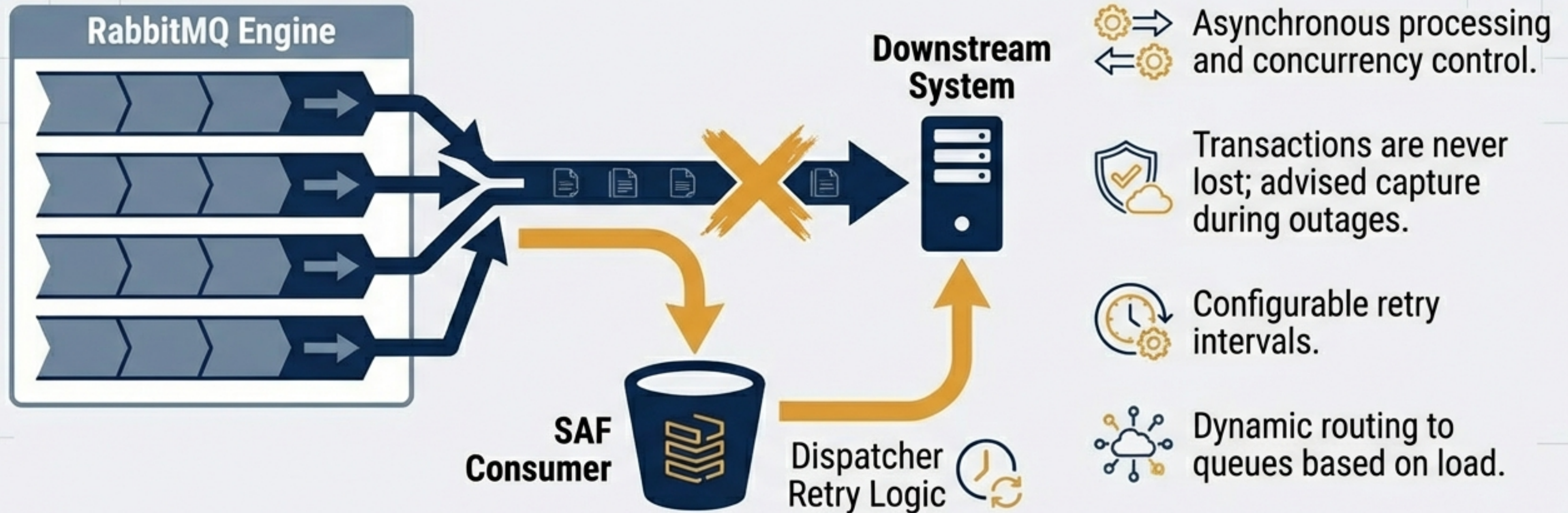


File Exchange (Batch Settlement)



# Guaranteed Delivery & Queue Management

Ensuring Reliable Transaction Processing and System Resilience



**Strategic Value:** Ensures operational continuity and data integrity, preventing revenue loss and enhancing user trust by mitigating system failures.



# Defense-in-Depth Security Architecture

**Identity Management**  
Integrated with Keycloak.

**Data Protection**  
ISO 8583 / ISO 20022  
Encrypted Messaging.

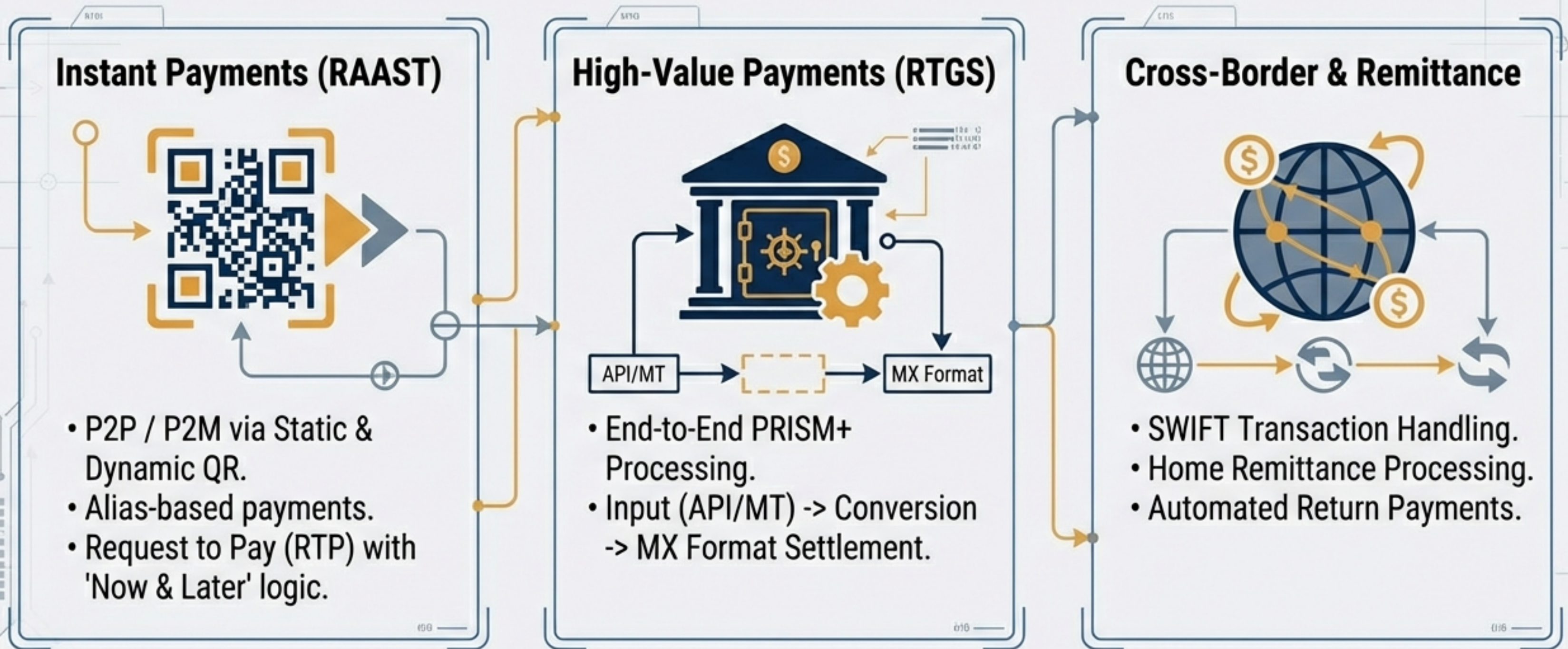
**Authentication & Access**  
JWT 2.0 (2FA) & Granular  
Role-Based Access Control.

**Auditability**  
Complete audit trails &  
SonarQube scanning.

Layer 1  
Layer 2  
Layer 3  
Core Layer



# Use Case: Spectrum of Financial Movements



**Strategic Value:** Facilitating diverse financial transactions with precision and compliance across domestic and international networks.



# Operational Agility & Smart Inquiries

## Feature Spotlight: Unified Title Fetch



### Additional APIs



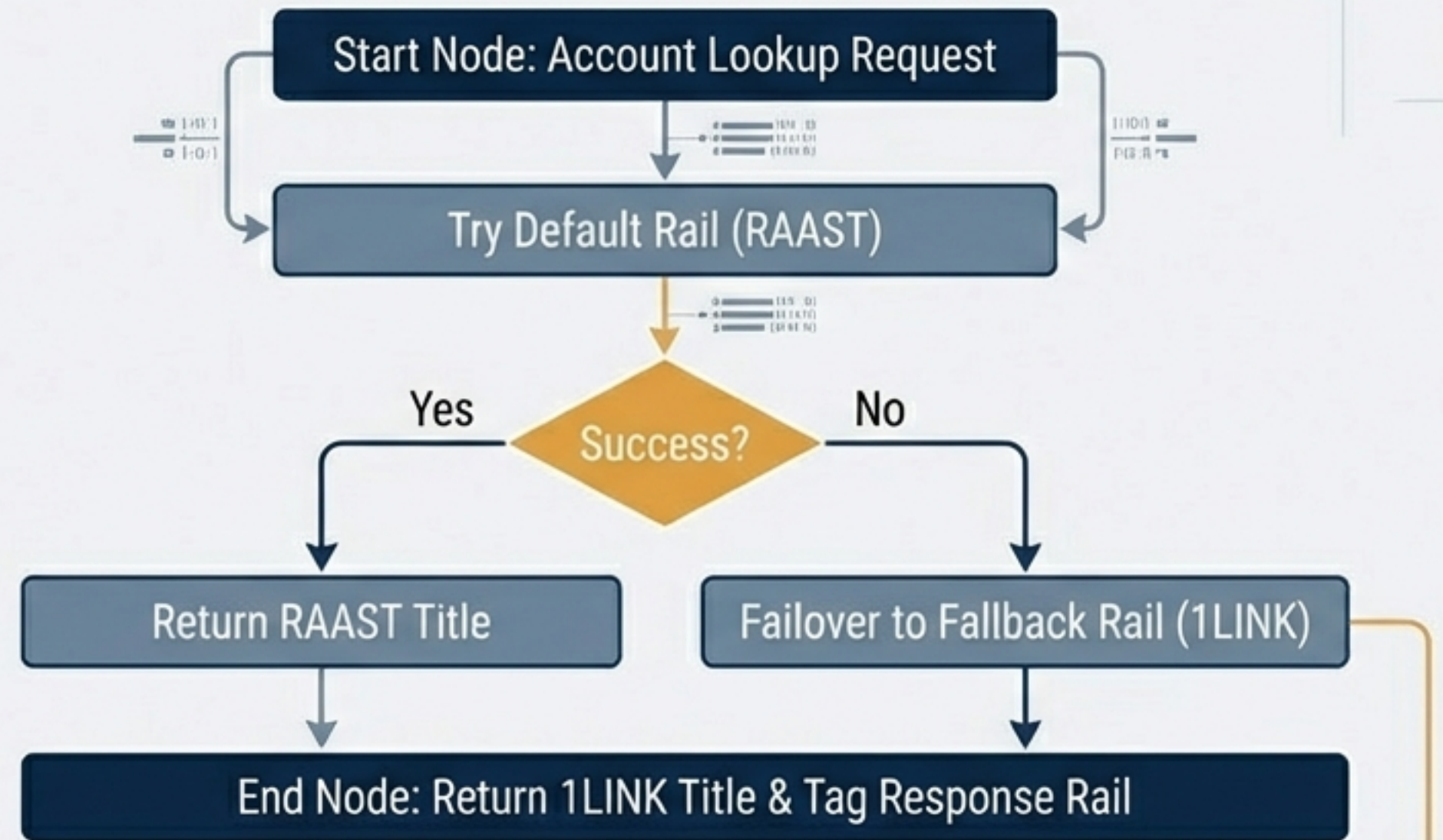
Bill Inquiry & Payment



RAAST ID Management



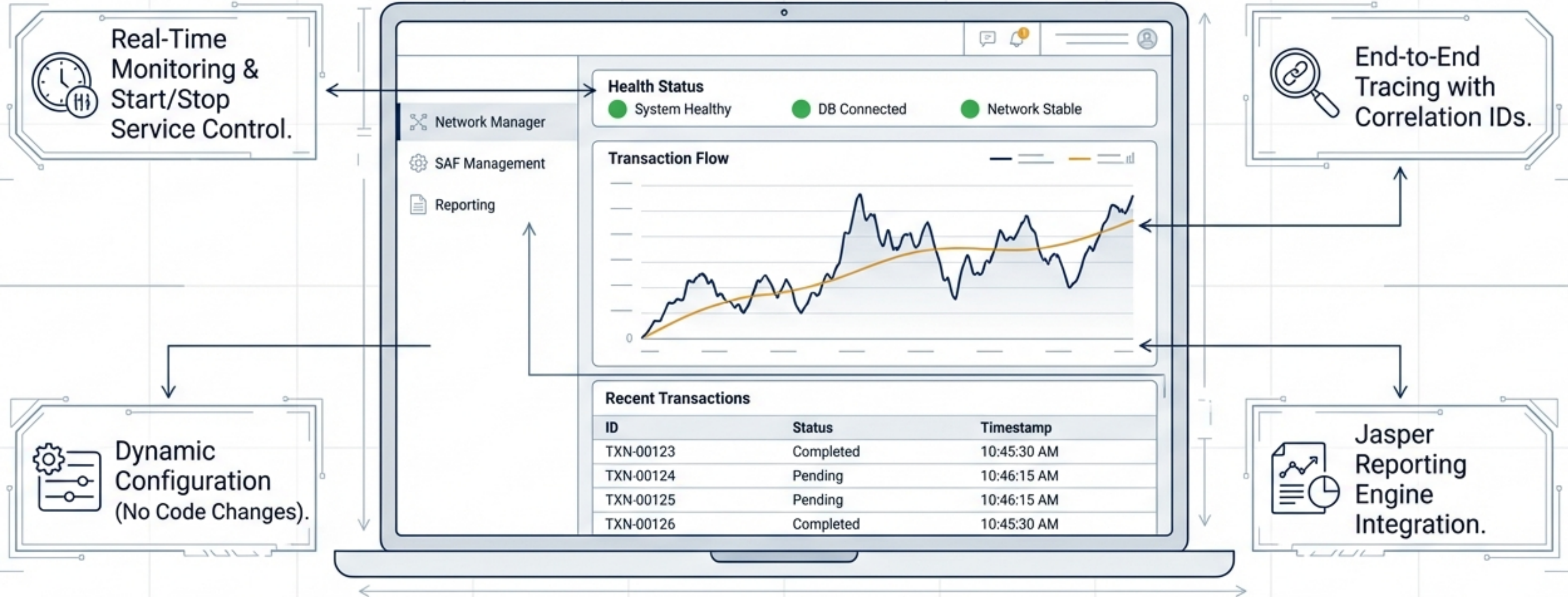
Balance Inquiry & Bulk Disbursements



System automatically detects the valid path so the subsequent financial transaction succeeds.



# Total Visibility & Control (Back Office)

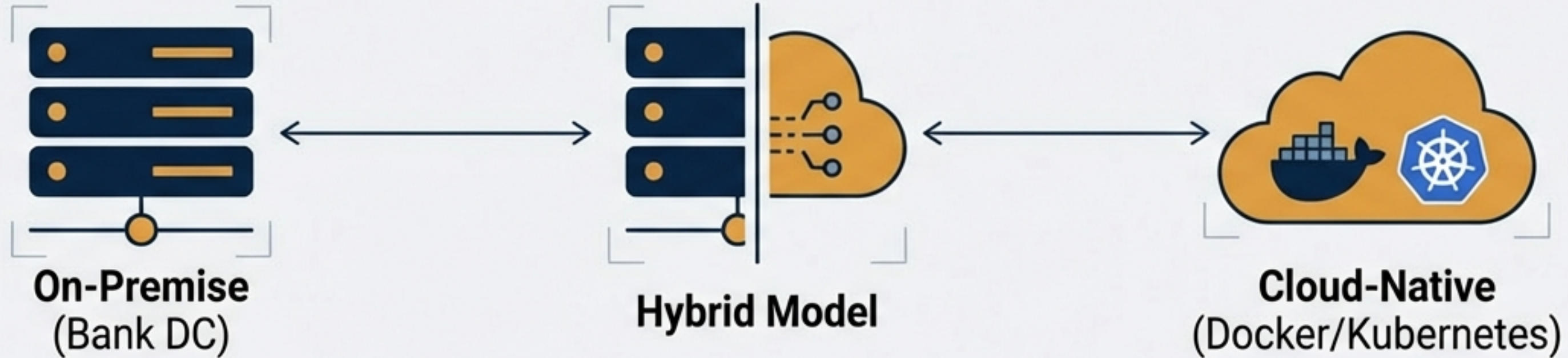


**Strategic Value:** Empowering operational excellence through comprehensive oversight, dynamic control, and integrated reporting for seamless back-office management.



# Deployment & Onboarding

## Flexible Hosting Models



## Rapid Onboarding



### Multi-Tenant

Supports multiple institutions with strict data segregation. Ideal for hosted services.



### Configuration vs. Code

New fintechs/merchants onboarded via API frameworks & configuration tables (ws\_config). No custom code required.



# Partner with Paysys Labs

Smarter Routing. Faster Payments.

## Contact Card



Request a Demo to see the Central Nervous System in action.



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