

**PAYSYS**

# Open **Pay**

The Unified Digital Payment & Collection Engine

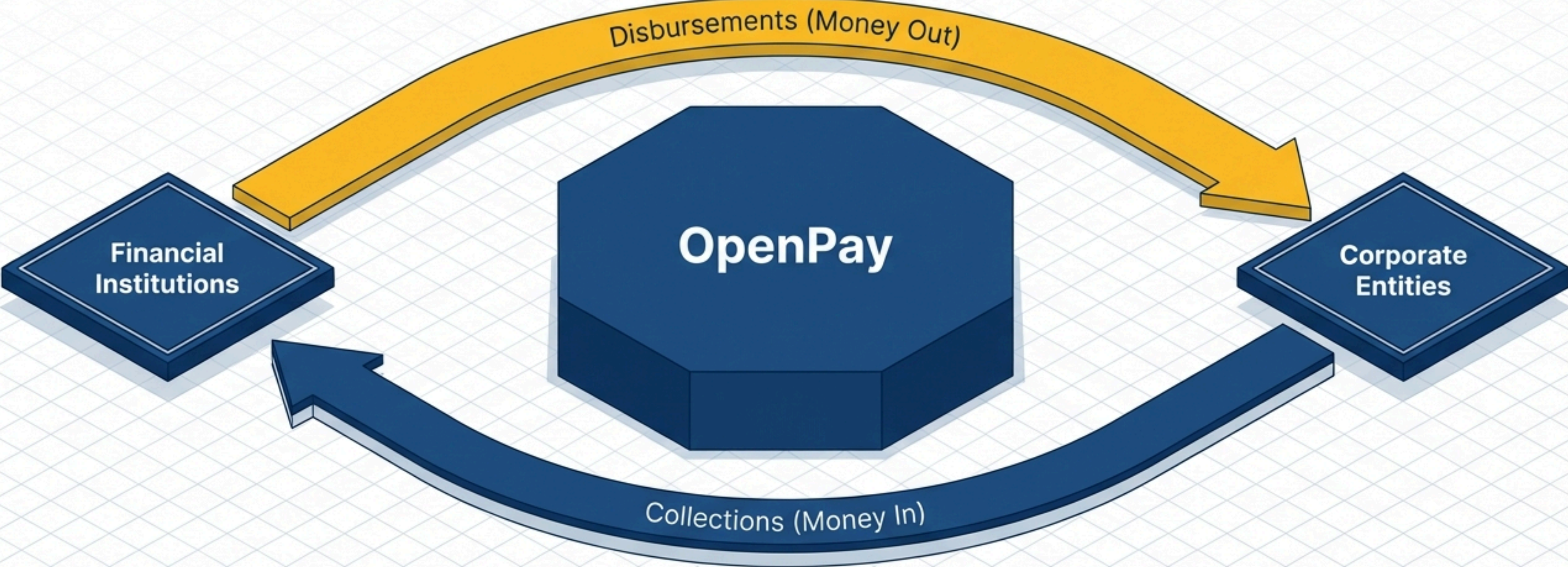
Efficient

Secure

Scalable

# The Bridge Between Banking Infrastructure and Corporate Operations

OpenPay is a comprehensive digital orchestration platform that empowers financial institutions to offer seamless bulk payments, automated collections, and real-time settlement directly to their corporate clients through national payment rails.

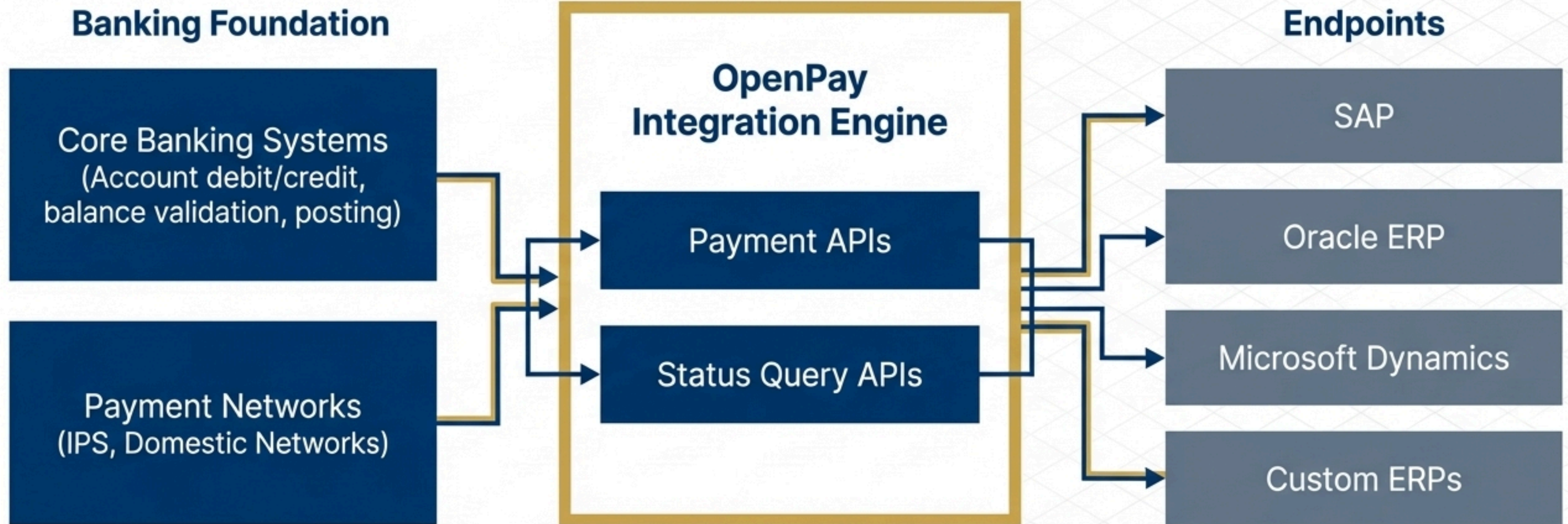


# Stakeholder Value Alignment

| Financial Institutions  | Corporate Clients  |
|---|--|
| <ul style="list-style-type: none"><li>✓ Unlock new corporate revenue streams</li><li>✓ Acquire and retain corporate customers</li><li>✓ Build a proprietary digital collections ecosystem</li><li>✓ Reduce operational overhead and manual processing</li></ul> | <ul style="list-style-type: none"><li>✓ Achieve fully automated bulk payment processing</li><li>✓ Simplify and accelerate bill collections</li><li>✓ Track payments in real-time across all channels</li><li>✓ Integrate directly with native ERP software</li></ul> |

# Universal Enterprise Connectivity

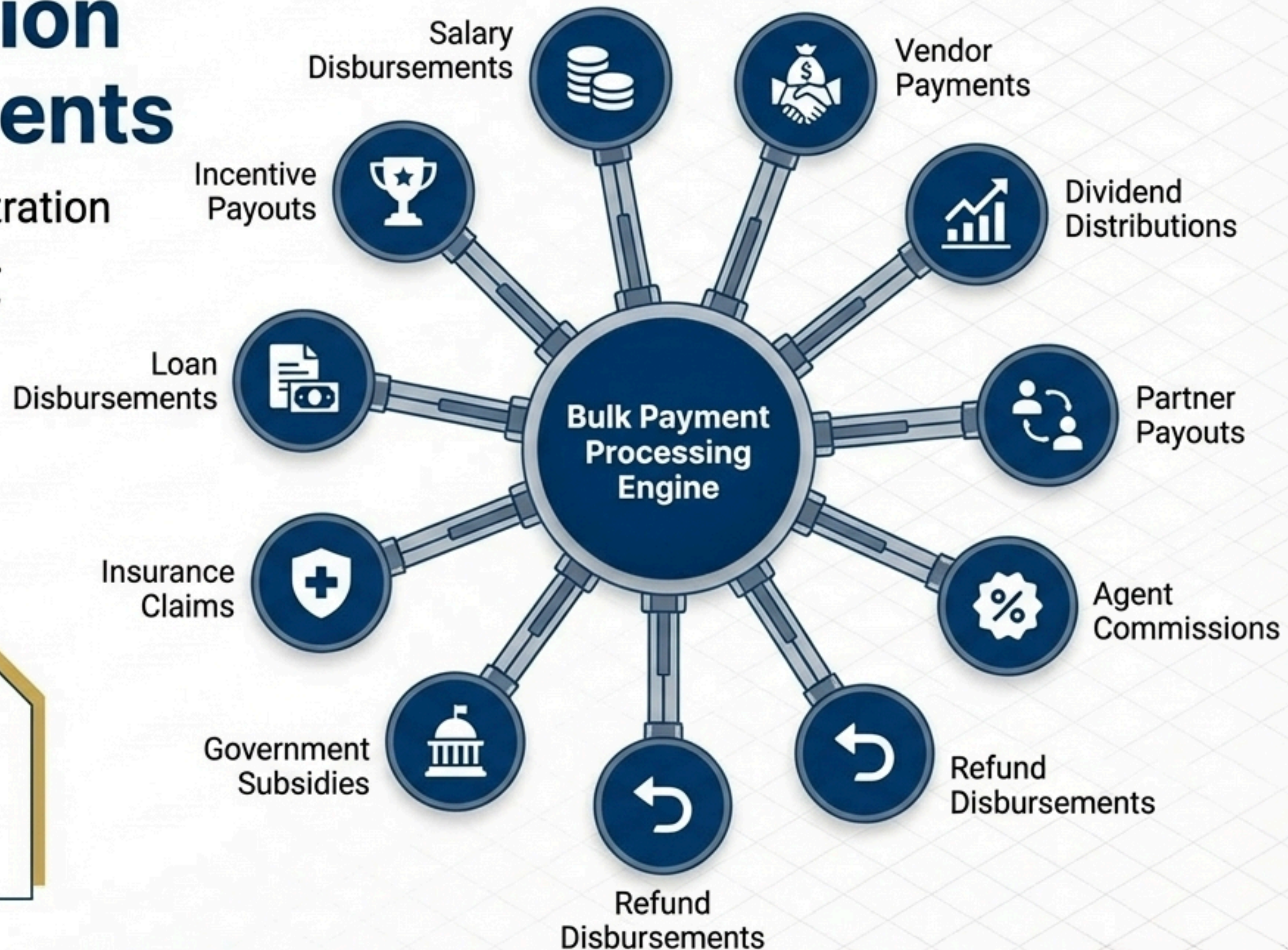
An open-banking ready integration layer that seamlessly connects complex third-party corporate ecosystems directly to national banking infrastructure.



# Engine 1: Precision Bulk Disbursements

File-based and API-driven orchestration for large-scale corporate payouts. Supported via CSV, Excel, XML, or direct API integration.

Features include automated duplicate detection, file versioning, and future-dated scheduling.

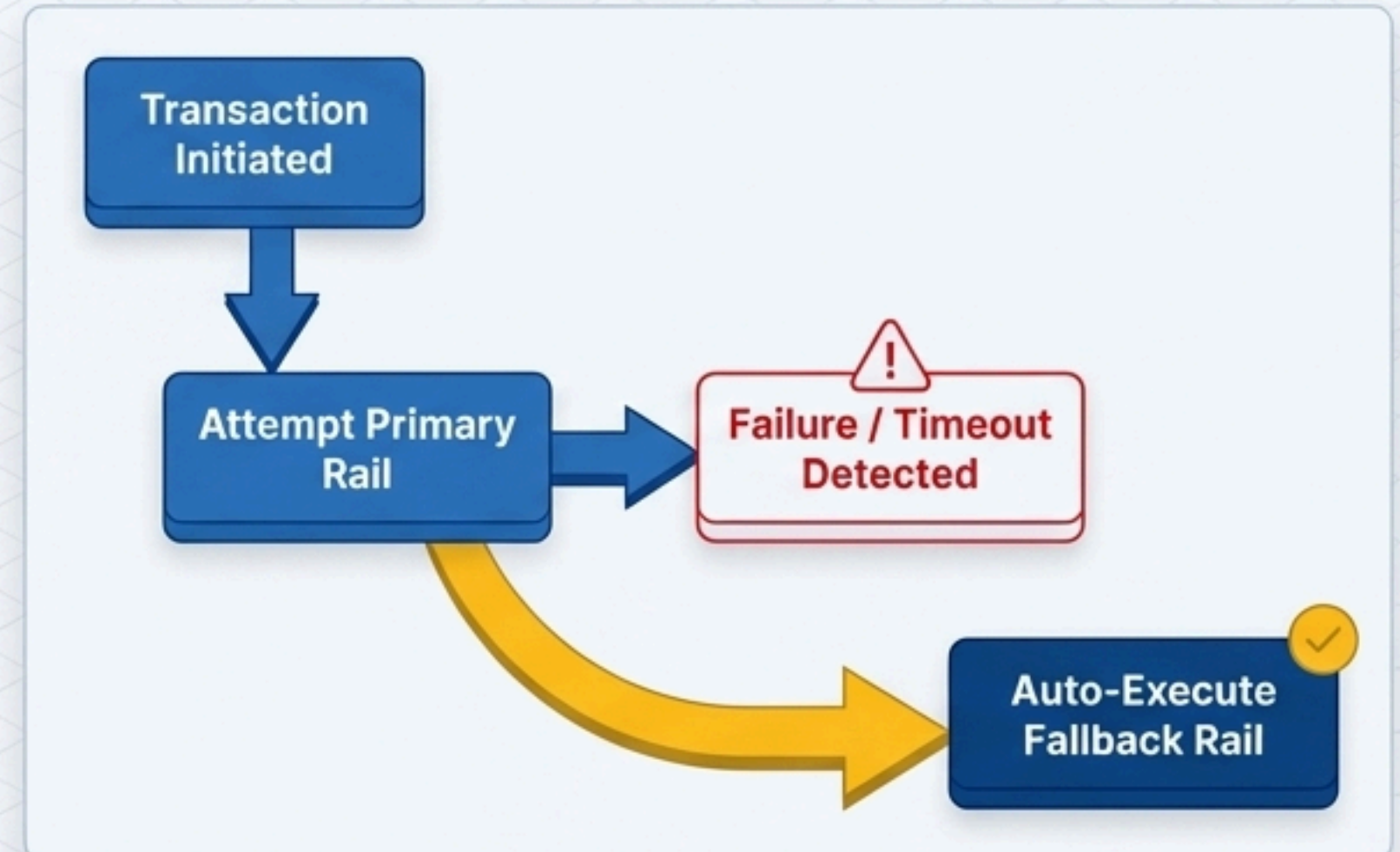


# Intelligent Routing and Resiliency

Intelligent routing ensures continuous operations. Rail selection policies allow institutions to define exact retry logic and fallback parameters to prevent failed batch transactions.

## Diagnostic Routing Table

|   |  |  |
|---|--|--|
| 1 | <b>Primary Rail: National Instant Payment Network</b>                    |  |
|   | <b>Trigger:</b> Default API / Instant SLA                                | <b>Logic:</b> Real-time IBAN processing.               |
| 2 | <b>Paysys Gold:<br/>Fallback Rail: National Interbank Payment Switch</b> |  |
|   | <b>Trigger:</b> Primary timeout or failure                               | <b>Logic:</b> Automated retry via configurable policy. |



# Corporate Self-Service Portals

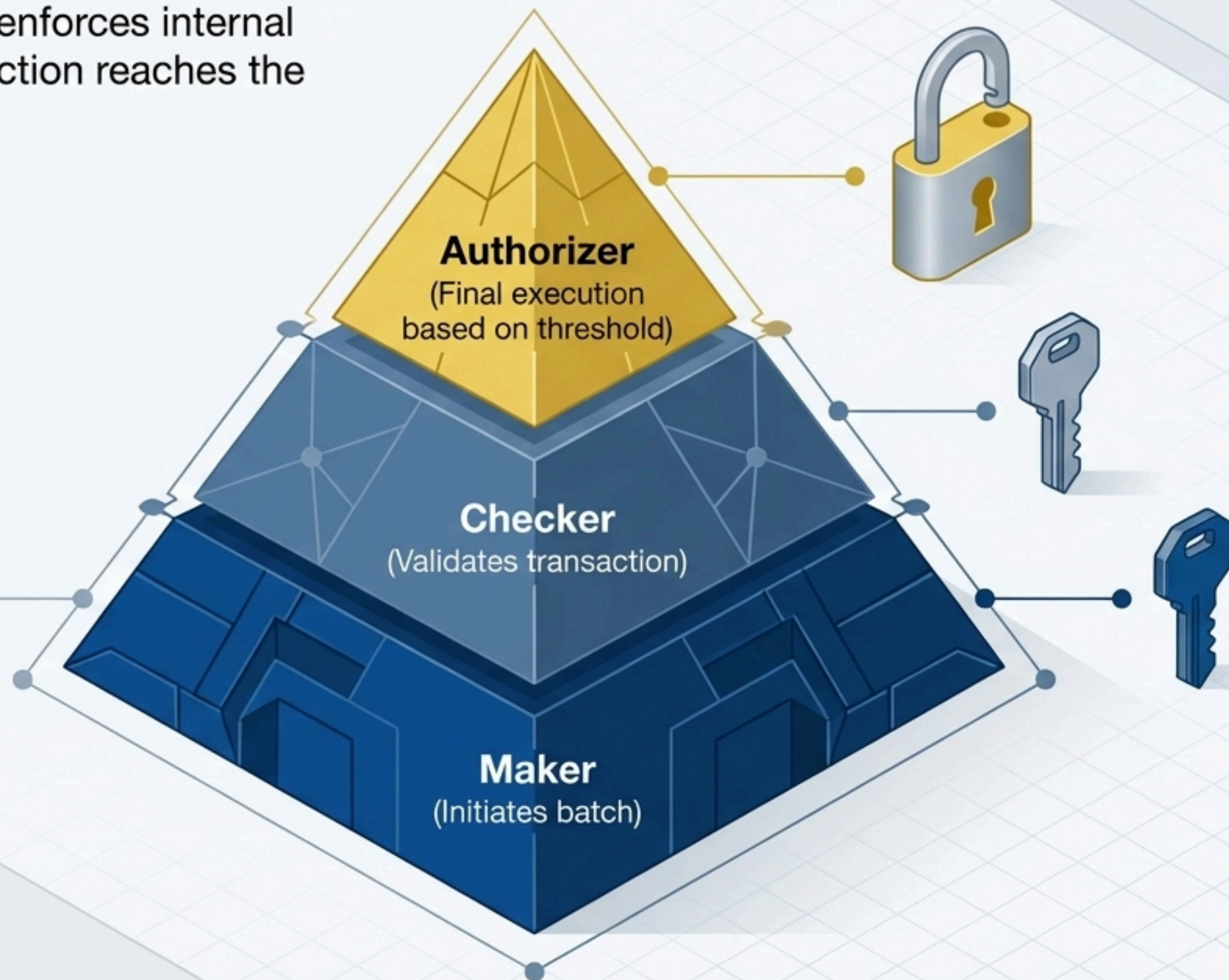
Financial institutions can extend native, branded dashboards to their corporate clients, centralizing batch creation, approvals, and API management.

- **Payment Dashboard:** Batch uploads, approval tracking, payment history.
- **Collections Dashboard:** RTP generation, bill creation, settlement reporting.
- **Corporate APIs:** Extensible REST endpoints for billing, status, and reconciliation.



# Configurable Corporate Governance

Strict Role-Based Access Control enforces internal security policies before any transaction reaches the payment network.



## Key Capabilities:

Parallel or sequential approval layers, multi-level dual authorization, approval threshold management, and automatic rejection escalation workflows.

# Engine 2: Scaleable Collection Architecture

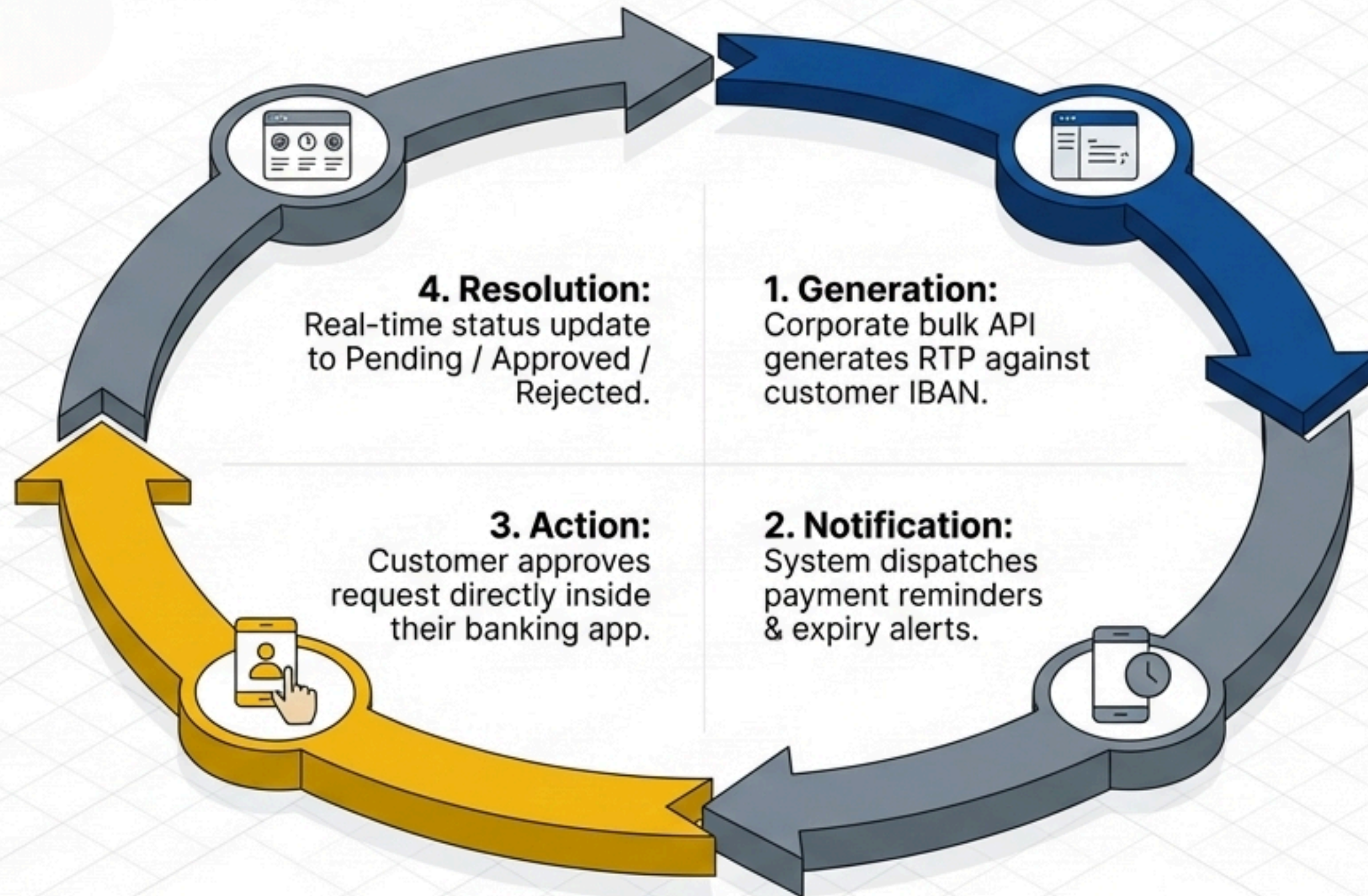
Empower corporate clients—from universities to utility providers—to digitize and automate large-scale inbound cash flows across all consumer banking channels (Mobile, ATM, Internet, OTC, Agent).

Seamless integration with domestic billing systems via unique bill reference generation.



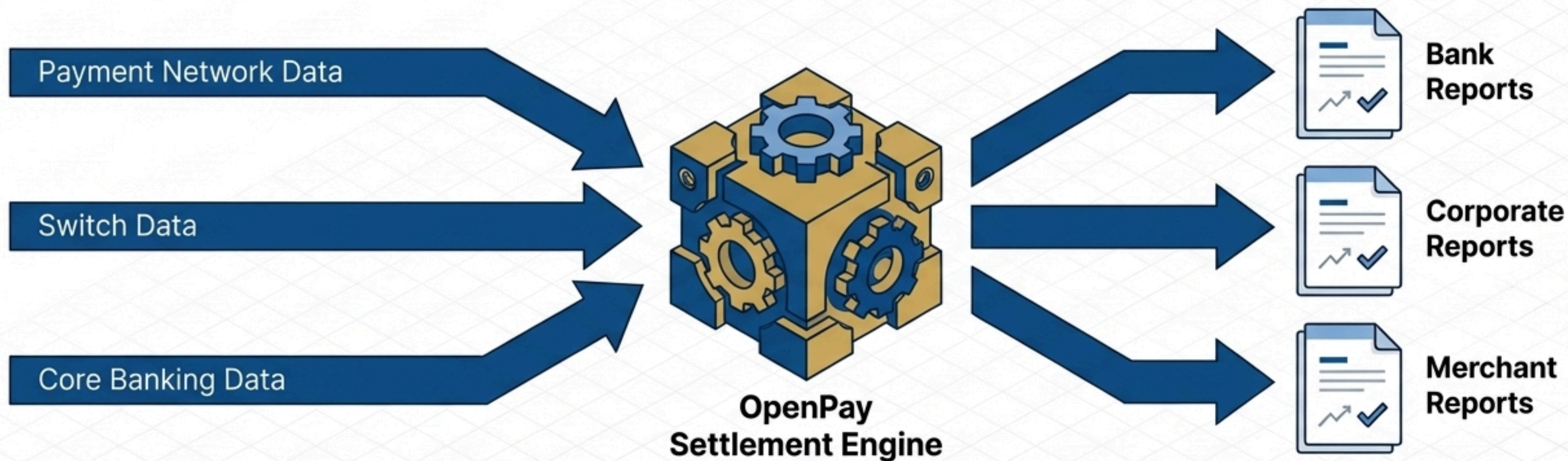
# The Request to Pay (RTP) Lifecycle

Accelerate cash-flow by pushing actionable payment requests directly to customer banking applications. Support for partial payments and dynamic expiry configurations ensures higher collection conversion rates.



# Automated Reconciliation & Settlement

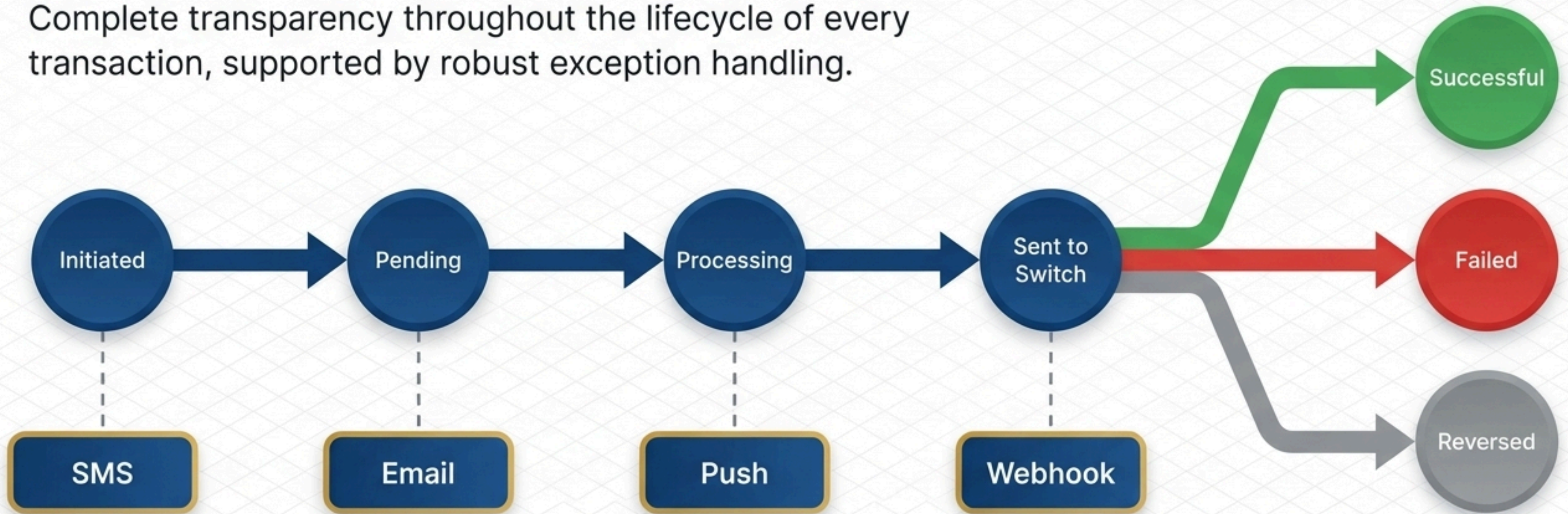
The true power of the orchestration engine lies in unifying fragmented data. OpenPay automatically ingests and reconciles transaction states across the switch, the core banking system, and the payment network.



**Engine Outputs:** Automated settlement processing, dynamic settlement scheduling, MDR reporting, and distinct report generation for all stakeholders.

# End-to-End Transaction Visibility

Complete transparency throughout the lifecycle of every transaction, supported by robust exception handling.



## Exception Management

Automated failed transaction management, intelligent retry processing, dispute handling, and automatic reconciliation flagging.

## Authentication

Integrated OTP services for transaction authentication and login verification.

# Enterprise Grade Security & Compliance

Engineered to operate within stringent national regulatory frameworks while maintaining frictionless user experiences.

## Security Framework

2FA & OTP verification, strict session management, and encrypted API authentication.

## Regulatory Alignment

Fully PCI DSS aligned security controls, National Regulatory (SBP) compliance, AML transaction logging.

## Audit Logging

Immutable audit trails tracking user activity, transaction histories, approval logs, and system configuration changes.



# Highly Available Deployment Architecture

Built to scale seamlessly with transaction volume surges without compromising latency or uptime.



## Deployment Flexibility

Deploy natively On-Premise, within a Private Cloud, or via a Hybrid configuration based on institutional policy.

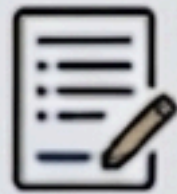
## High Availability

Architected with load-balanced node routing, automatic failover clusters, and comprehensive disaster recovery support.

# Partner with Paysys Labs

The Unified Digital Payment & Collection Engine.

## Contact Card



Request a demo to explore how Open Pay simplifies payments and collections across your enterprise.



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