

iSAP
EXCHANGE

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WORLD'S SIMPLE & TRUSTED PAYMENTS

THINK CASHLESS

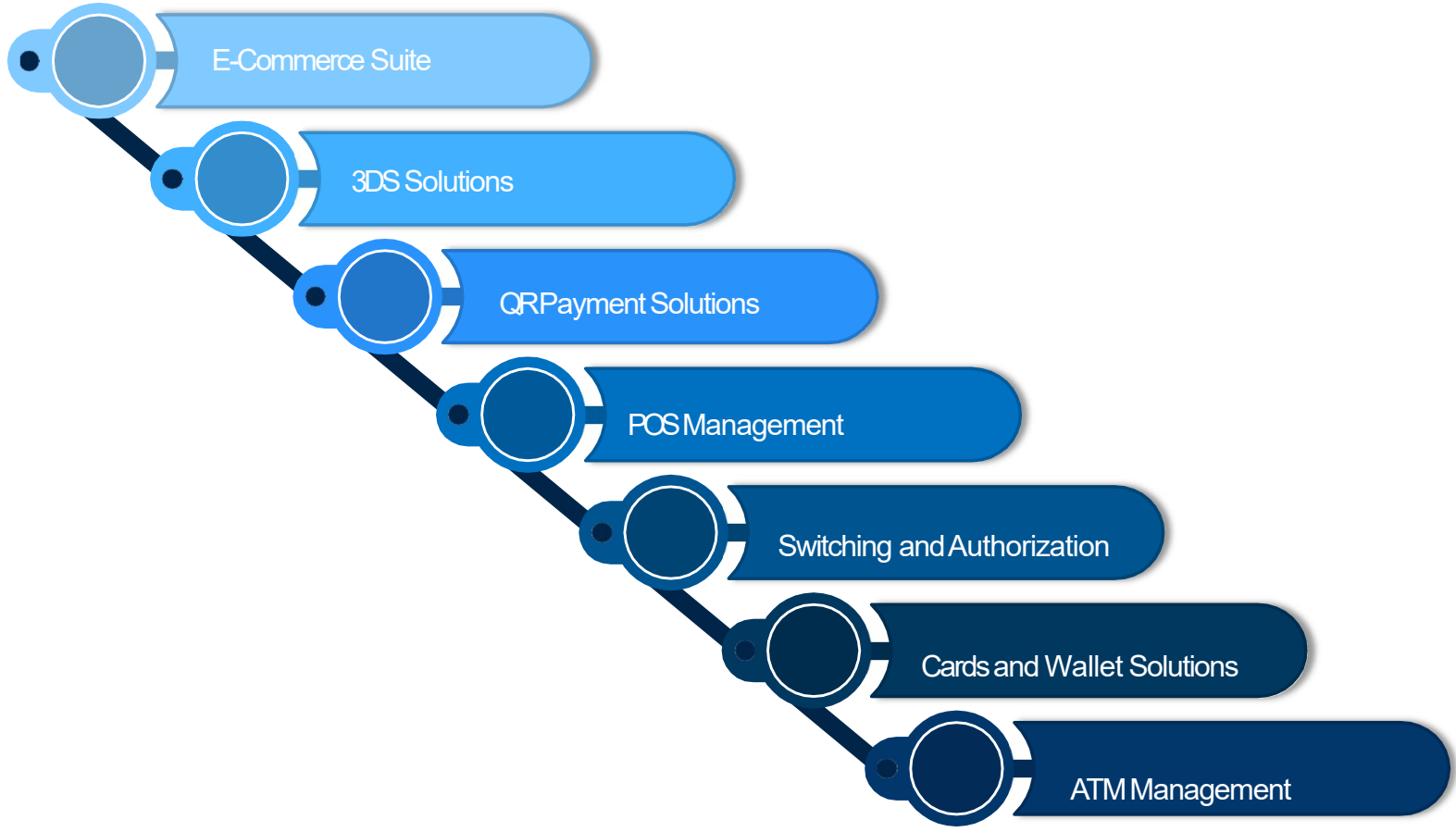
THINK CASHLESS

Delivering the
full payment lifecycle

In a way that
suits the customer

Designed organically
to work and grow together





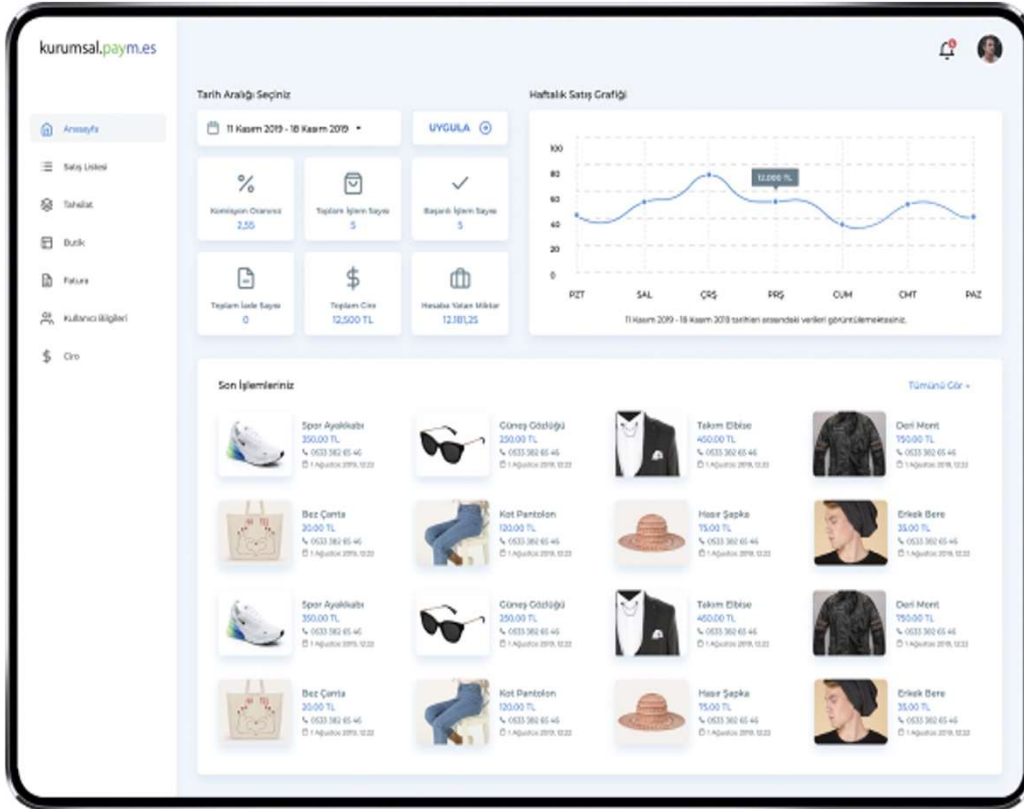
Web Merchant Solutions



e-Commerce Suite

- Customizable self-service portals for merchants
- Supports multiple payment protocols including 3D Secure, Visa Checkout, Masterpass
- Offered as SaaS installed on a private cloud or On-Premises
- Support for disputemanagement including chargeback handling
- Realtime and batch merchant settlements
- Customizable portal for merchants via web and mobile
- APIs, Plugins and SDKs available for web and mobile applications





Social Commerce

Allows anyone regardless of age, the device needs, language, and location to receive payments via social media in seconds.

Payment Collection Solutions

Corporate payment collection solutions for SMEs



Face 2 Face: Turn your mobile phone into POSmachine in a seconds



Payment Panel allows users to track all sales and get paid via link, SMS



QR Payment: allows users to accept payments via QRCode with dynamic and static pricing.

3DS Solutions Directory Server



DIRECTORY SERVER

- Easy integration of payment gateways through APIs
- Can be fully integrated into POS and ATM for value added payments
- Support for recurring or subscription payments.
- Support for installment payments
- Single point of integration for MPI and 3DS
- Offered as SaaS, can also be implemented in Private/Virtual Cloud and On-Premises



ACS server

Handles all 3DS secure transactions flow on issuer side



Risk scoring engine

Evaluate transaction risk to apply appropriate authentication method



Authentication

Securely authenticate end user



3DS Server

Handled all 3D secure transaction flow on merchant side



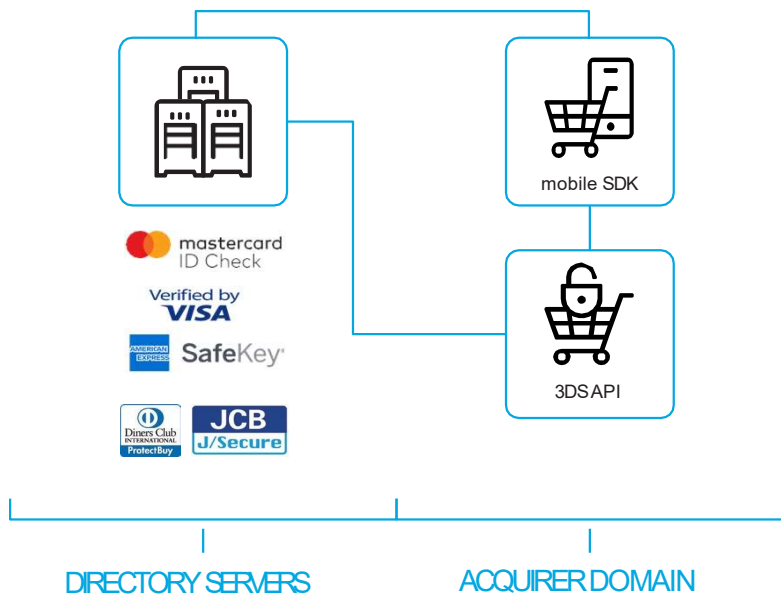
Mobile SDK

Enables 3D secure integration with existing mobile applications



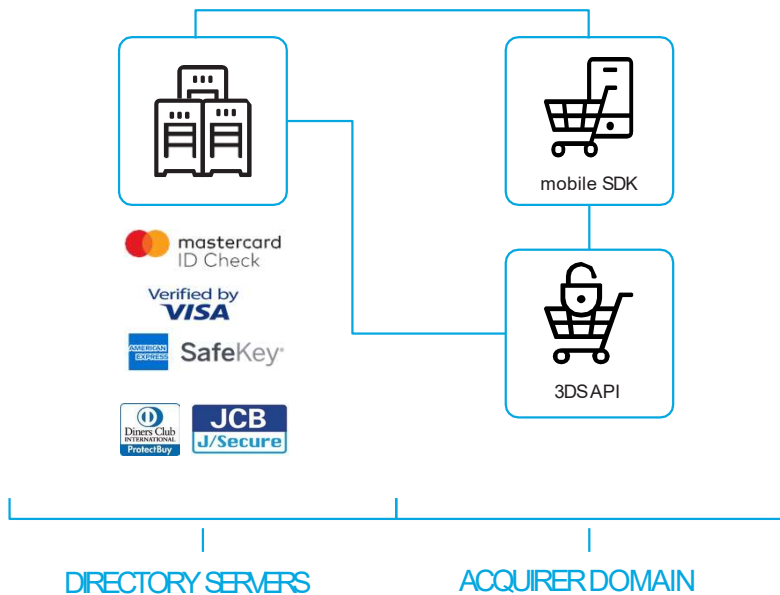
Directory Server

3DS secure interoperability switching for proprietary payment schemes



VALUE PROPOSITION

- **Multitenant solution**
 - One instance can be used for multiple financial institutions
- **Backward compatible to 3D Secure v1.0.2**
 - Simplifies implementation during the transition period
- **Flexible integration and deployment**
 - Integration with 3rd party risk scoring solutions
 - Authentication services
 - Core banking systems or payment channels
- **Improved user experience**
 - With a few taps on the mobile device, the user can authenticate and confirm online payment
- **End user control via a mobile application**
 - Merchant whitelist
 - Transaction history
 - Preferable authentication methods
 - Risk management



Access Control Server enables issuing institution to participate in 3D secure program by ensuring that cardholder

is authenticated during online CNP transaction either through Risk based authentication or using other available authentication methods such as One time Password, SMSOTP, mobile token, biometric etc.



3DS Server enables acquiring institutions to provide 3D Secure protection to its merchants. Simple integration

with web shop or mobile application, merchants will grant card scheme liability shift in case of on-line fraud.



Based on transaction data provided by 3DSS and ACS, Risk scoring engine will evaluate transaction risk. Based on

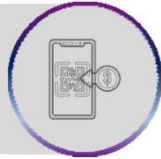
evaluated risk, online CNP transaction will be either frictionless or authenticated using available SCA method.



In order to enable mobile purchasing applications to support 3D Secure program, mobile application vendors

can use certified 3D Secure SDK. The SDK communicates with 3DSS to check if BIN is enrolled in 3D Secure, and with issuing bank ACS to ensure risk evaluation and cardholder authentication.

Dynamic QR
Solutions



QR Payments

- Near plug-and-play
- Full Omni Channel Capability
- Offered as both Static and Dynamic
- Can be fully integrated into POS and ATM for value added payments
- Support for most of the popular QR programs including Visa, Mastercard QR Codes.
- Customizable for Close-loop and other National/Domestic QR Programs
- Offered as SaaS, can also be implemented in Private/Virtual Cloud and On-Premises





Merchant Payments

Allows merchants to accept payments with or without devices.

Static QR

QR Code is generated and printed. Merchant can easily display it in their stores or on products for customers to easily pay and checkout.

Dynamic QR

QR Code is generated when required. It can be embedded in existing terminals like traditional POS and mPos or SoftPos for customers without cards.

Agnostic and Heterogenous

The solution combines Visa QR and the Mastercard Masterpass QR for easy deployment.

Other Domestic QR Solutions can also be integrated.

mPOS & SoftPOS Solutions



POS Management

- Terminal Management System with Dashboard for monitoring
- POSMerchant management
- Management and creation of acquirer and retail hierarchies
- Reporting, Invoicing, Limit setting and risk management
- Offers control over fees, restrictions, discount rates and incentives
- Support for dispute management including chargeback handling
- Realtime updates or in batch
- Realtime and batch settlements
- Customizable portal for merchants

MPOS **MERCHANT** **TAP & PAY**
POS **SCAN & GO**
CONTACTLESS
SOFTPOS
MOBILE PAY **FASTER** **DIGITAL TAP & GO**



PAYTABS TOUCH - TECHNOLOGY

The white-label PayTabs Touch can be integrated through intents in Android or offered as a stand-alone App, and provides the following benefits:

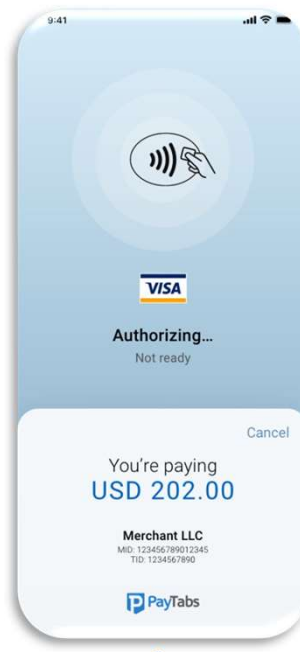
- Fully secure white-box encrypted solution enabling acceptance of NFC payments on all types of Android NFC ones
- PIN entry can be offered on Merchant device or pushed to customers device at check-out
- Solution can be expanded to digitally accept non-contactless card payments
- syintegration as PayTabs operates a full PCI DSS certified Payment Gateway which has existing integration rails for card present transaction processing



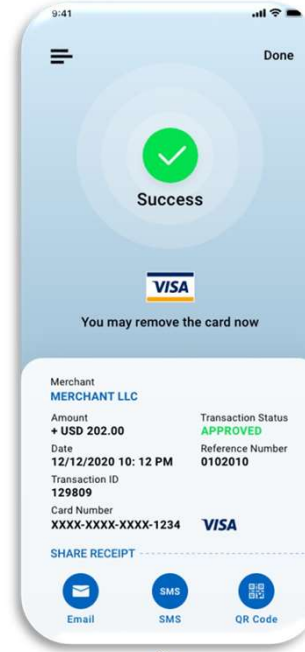
Selecting a card read operation via NFC



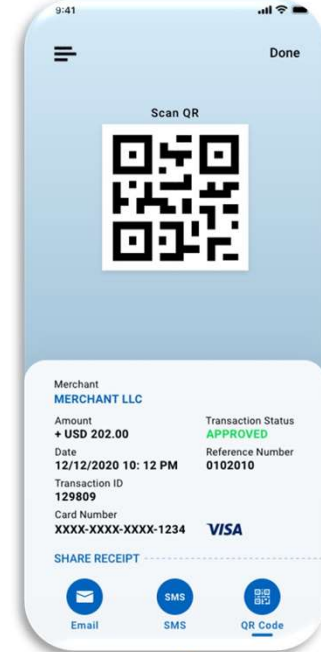
Enter the transaction amount and click the Paybutton.



Reading a card and sent card data to TMS and to Bank-Acquirer



Response received - Successful operation. Request a receipt



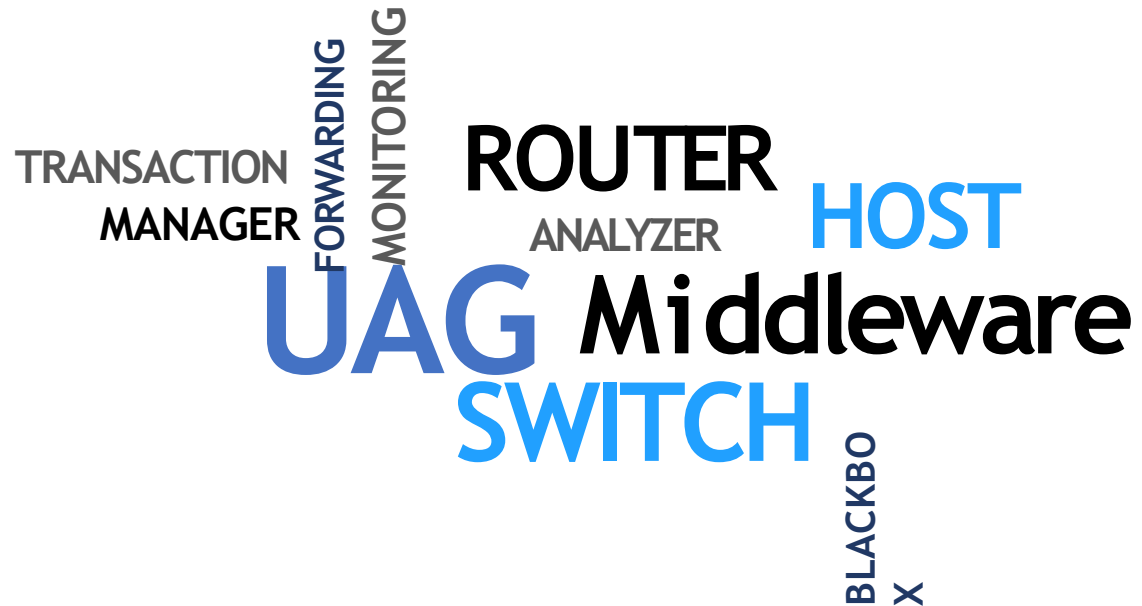
A customer can receive an E-receipt by choosing the option:
Form QR
Get SMS
Get Mail

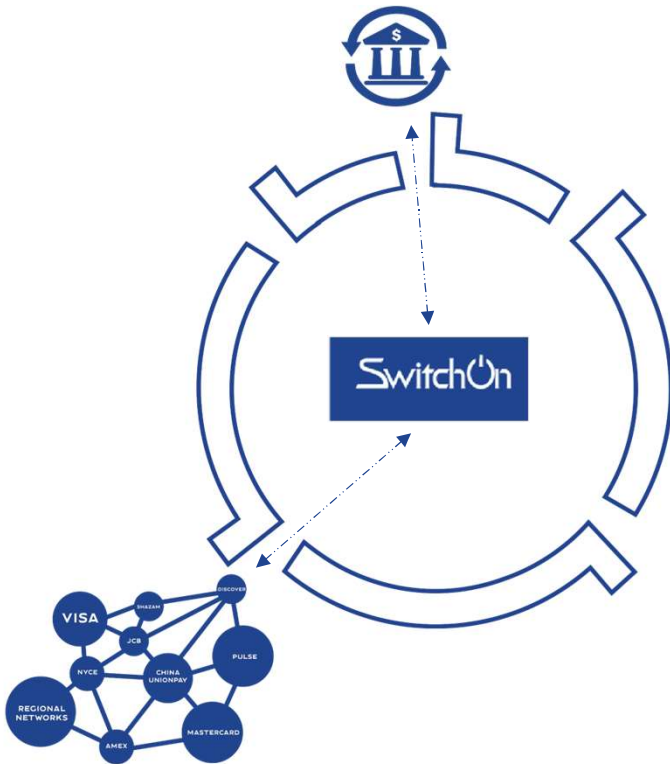
Transactional Switching



Routing & Authorization

- Near plug-and-play
- Full Omni Channel Capability
- Realtime, highly scalable routing and switching
- Complete with support for most of the popular schemes (*Visa, Mastercard, Amex, RuPay, CUP, JCB, etc.*)
- Multi-Currency & Multi-TimeZone
- Can be implemented in Private/Virtual Cloud and On-Premises
- Secured Remote implementation
- Estimated 8-10 weeks for implementation





SwitchOn as the Master Routing Technology

Payments Switch

Financial Transaction Switching with:

- Transaction distillation
- Reporting
- EMV enabled
- Online Audit
- Switch Reconciliation, Balancing, and Settlement

Optional:

- Online Network Connections
 - Visa, Mastercard, Amex, UnionPay, MADA, JCB...
- Clearing Network Connections
- Host-to-Host Interfaces
- Processor Package
- Fraud Interface

Virtual or Physical Card Issuing



Cards & Wallet Management

- Near plug-and-play
- Supports all forms of cards including Debit, Prepaid and Credit.
- Support for Virtual Cards and Digital wallets like Applepay and others
- Program management & Co-Brand options
- Multi-currency & Multi-Time Zone
- Works in harmony with PT-Switch or as stand-alone
- Secured Remote implementation
- Estimated 8-10 weeks for implementation



ATM Network Solutions



ATM Management

- Provide ATM Driving and Monitoring
- Remote management for most popular ATM brands like NCR, Wincor & Diebold, GRG, Nautilus
- Support remote-key loading
- Cash management and forecasting
- Support for Cash Recycling
- Full reporting suite
- Multi-currency dispensing
- Support Dynamic Currency Conversion





SwitchOn ATM Controller

Terminal Management

- NCRAptra (NDC)
- Diebold Agilis (DDC)
- Wincor ProFlex4 (NDC & DDC)
- Triton, Hyosung, and others

Functionality

- Multi-currency dispensing
- Configurable bill mix (denomination) dispensing
- Multi-language display and print
- Customizable transaction screen flows, routing and reply
- Customizable customer messages during system unavailability
- PCI encryption and masking
- Dynamic Key Exchange (B Key) and Remote key load (A Key)
- Various PIN block formats, Triple DES and MAC
- Acquirer Surcharging
- Open Account Relationship (OAR) processing

Supported Transactions

- Balance Inquiry, Balance Print
- Cash Withdrawal, Fast Cash
- Card-less Cash Payout
- Cash Acceptance / Cash Deposits
- Funds Transfer
- Bill Payment
- PIN Change and PIN Unblock
- Card (service) Activation
- Mobile Top-up
- Prepaid Voucher Purchase
- Cash-Based: bill payment, mobile recharge, currency exchange
- Mobile Cash Withdrawal

- Immediate issuance
- Predefined period of eligibility of the card
- Any currency, Any value
- Can be issued against all card types (Debit, Prepaid, etc.)
- Can be issued on International and Domestic card schemes
- Accepted at all e-commerce shops

**My Bank
ATM Virtual Card**

Sequence Card # 293041
DATE 18:45 19/12/2021

VISA
Card Number #4111111111111111

TOTAL 100.00 USD

Exp. Date: 19/01/2022
CVV2: 323

Who are our customers?

Diverse customer base,
equates diverse perspectives.
Everyone benefits.



Financial Services



National Payment Systems



FinTech & PSPs



Mobile Network Operators



Fuel Retailers



Governments

iSAP.exchange

Thank you.

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