

Swift, Smart And Secure Payments

A One-stop Shop for all
Payment Acceptance Needs of
Merchants and Merchant Acquirers






payPLUS UNIFIED PAYMENT ACCEPTANCE

To keep up with new technology and increasing customer demands for digital payments, merchants need an end to end infrastructure solution which would enable them to accept multiple digital payment instruments and optimize growth across channels. payPLUS is white-labeled platform, that is designed to address this need of merchants by empowering them with a unified payment acceptance solution that enables the acceptance of any payment instrument across multiple channels. payPLUS Unified Payment Acceptance solution benefits both merchant acquirers or banks and their merchant partners.

For merchants, payPLUS Unified Payment Acceptance solution provides a single interface for accepting multiple digital payments instruments such as cards, digital wallets, QR Code based payments, Unified Payments Interface (UPI) and Biometric payments like Aadhaar Pay. With a single interface for multiple payment instruments, merchant needs to remember just one username and password. More importantly, payPLUS simplifies reporting and reconciliation. Merchant gets a single dashboard view of his sales through all digital channels allowing him to take quick and informed business decisions.

For merchant acquirers and banks, payPLUS provides a unified merchant & transaction management portal on the back end simplifying operations. payPLUS provides self on-boarding functionality, which significantly lowers the on-boarding cost and allows the merchant to start accepting payments by just downloading the application.

A COMPREHENSIVE SOLUTION

EXTENDING BEYOND PAYMENTS	UNIFIED REPORTING & RECONCILIATION	A FLEXIBLE & CUSTOMIZABLE OFFERING
<p>payPLUS goes beyond merely facilitating card transactions by accepting payments anywhere through multiple payment instruments such as wallets, UPI and Aadhaar. It supports NFC payments and payment extensions like CNP, EMI and DCC. payPLUS adopts an integrated view of the entire ecosystem of banks, telcos, merchant acquirers, merchants and consumers.</p>	<p>The payPLUS mobile application framework is designed for maximum efficiency, minimum size and consistency of user experience. It provides integrated reporting across channels, technologies and instruments. On the reconciliation front, there is a single MIS report being generated, timely and accurate account reconciliations are executed, along with ambiguous transaction reporting.</p>	<p>payPLUS is built over an extremely flexible and adaptive architecture that allows merchants to configure it to their business needs. It is designed to fit businesses of any nature, size, scale and hierarchy. payPLUS supports cloud based deployment with robust merchant activation and authentication. It integrates with merchant IT/CRM systems with a web UI for merchants and back office.</p>
		

payPLUS SMART PAYMENT GATEWAY

Today, online retailers, marketplaces, billers and other service providers are looking to obtain greater control over the processes pertaining to payments. This is aimed at enabling enhanced customer experience, with regard to checkouts, as well as optimizing costs related to processing.

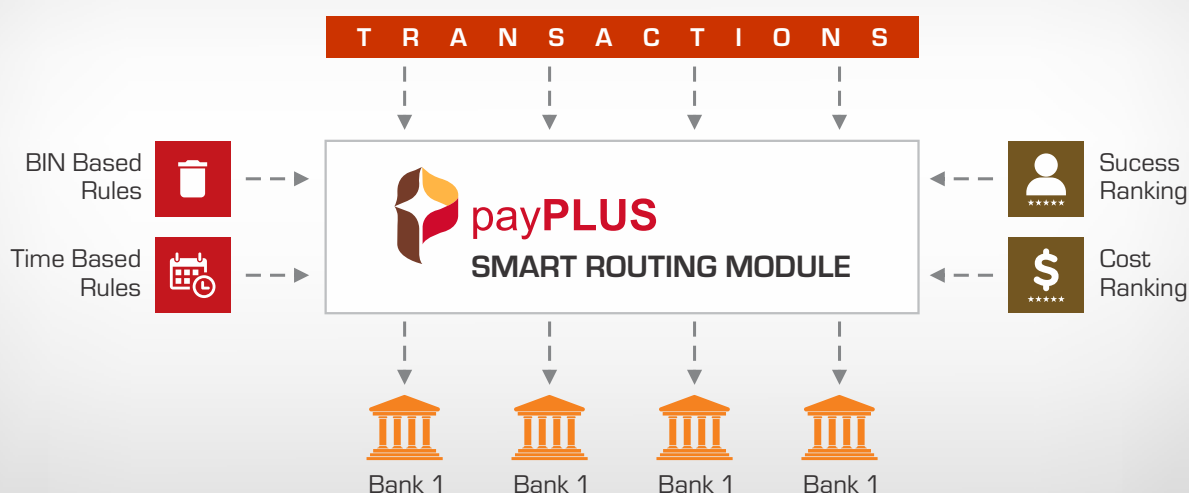
The payPLUS Smart Payment Gateway is a flexible and scalable solution for merchants and merchant acquirers, designed to support commerce in a multi - instrument, multi-channel industry.

The payPLUS Smart Payment Gateway functions on a routing engine, named Beat. This enables a range of decisions pertaining to routing, based on multiple parameters such as cost, volume, time, type and dynamic success ranking. This, in turn, enables merchants to maximize their conversion ratios.

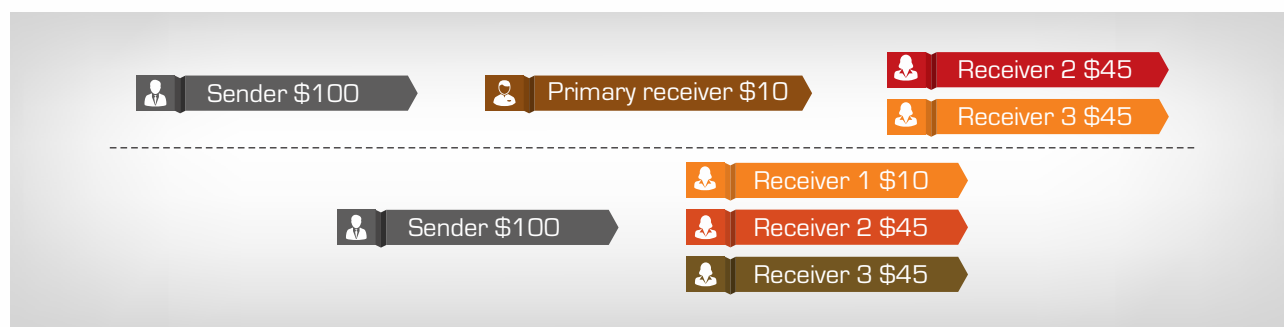
The aim of ensuring an enhanced checkout experiences is powered by a checkout enhancement module named Smooth. This module supports automatic processing of the one-time password (OTP) provided by the bank for 3D secure transactions. In addition, it provides keyboard enhancements for various payment flows and enhances the payment pages for mobile.

The platform also supports a host of advanced features catering to today's digital merchants. This broadly includes refunds stored value accounts (refunds SVA), marketplace payments, EMI and deferred payments.






payPLUS smart routing solves problems of ecommerce by way of routing customer payment transactions efficiently to different processors based success Rank and Business Rules.



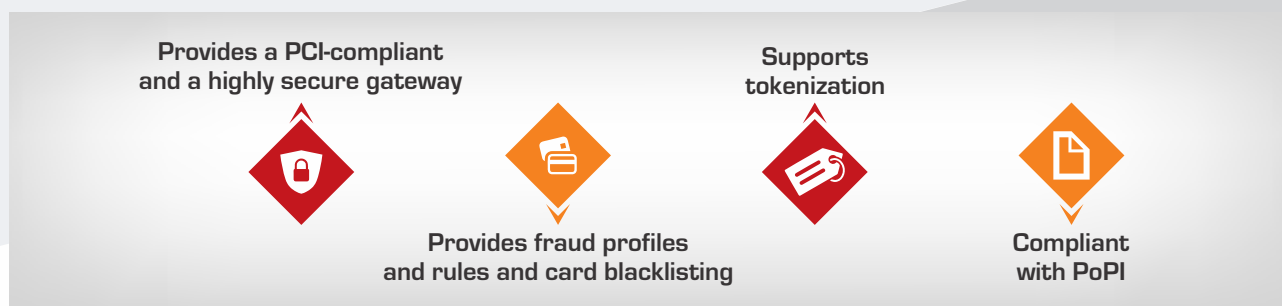
MARKETPLACE PAYMENTS



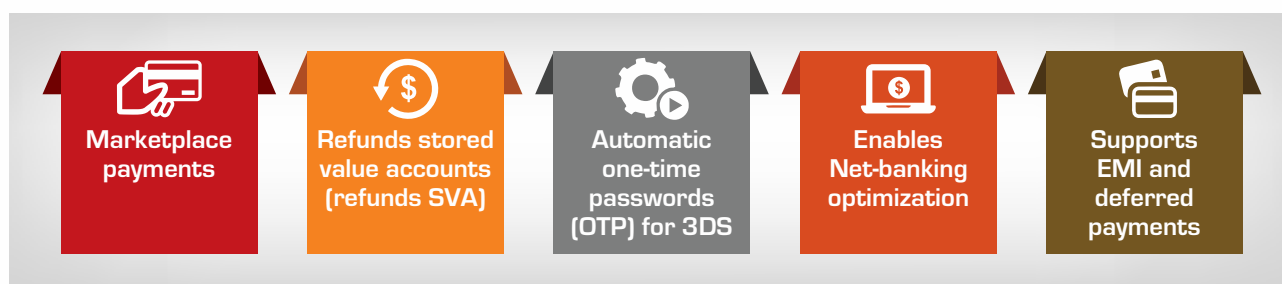
FLEXIBLE

	Any payment – Powers fast and easy access to new payment instruments, channels, interfaces and payment types
	Any Acquirer – Ensures acquirer independence, choice and fee transparency
	Any hosting – The solution can be deployed either on the cloud or in-house
	Best Tech – The solution is API driven and Oracle and Postgre enabled with a build in SFM for quick integrations.
	Always the best journey - Provides end-to-end control over the consumer's checkout journey

SECURE



COMMERCE DRIVEN



Comviva is the global leader of mobility solutions catering to The Business of Tomorrows. The company is a subsidiary of Tech Mahindra and a part of the \$21 billion Mahindra Group. Its extensive portfolio of solutions spans digital financial services, customer value management, messaging and broadband solution and digital lifestyle services and managed VAS services. It enables service providers to enhance customer experience, rationalize costs and accelerate revenue growth. Comviva's solutions are deployed by over 130 mobile service providers and financial institutions in over 95 countries and enrich the lives of over two billion people to deliver a better future.

For more information, please visit www.comviva.com

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