PayAgency Overview

Welcome to **PayAgency**, an MSB leading innovator in payment solutions with over **20 years of experience** in the industry. Our mission is to empower financial institutions and payment service providers (PSPs) with cutting-edge, customizable, and secure payment orchestration platforms that streamline transaction processes, enhance security, and drive growth.

Industry Challenges

Despite the growth, many financial institutions and PSPs face challenges such as
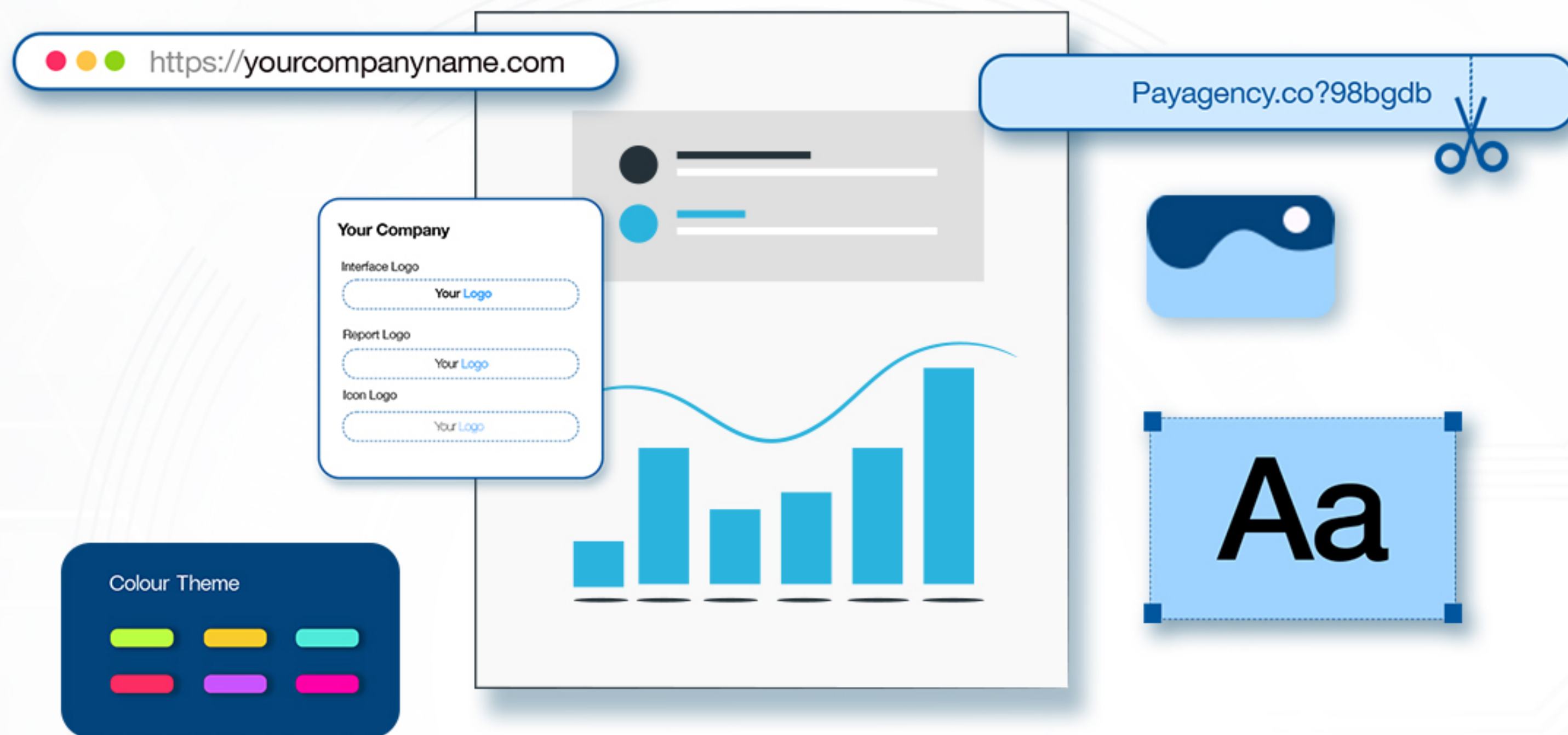
| High transaction costs | Complex integration processes | Limited scalability | Inadequate fraud prevention | Regulatory compliance burdens |

Our Solution

Our white-labelled payment orchestration platform addresses these challenges by providing a flexible, scalable, and secure solution tailored to your specific needs. With advanced fraud prevention, real-time analytics, and seamless integration capabilities, our platform empowers you to stay ahead in a competitive market.

Platform Features

Our platform offers a comprehensive suite of features designed to optimize your payment processing operations:

Real-time Transaction Monitoring

Continuous monitoring of transactions to ensure smooth operations and quick resolution of issues.

Automated Reconciliation

Streamline financial reconciliation processes with automated tools

Multi-channel Payment Processing

Support for various payment methods including credit debit cards, e-wallets and bank transfers.

Customizable User Interface

Tailor the platform's interface to match your brand identity and user preferences

Integration Capabilities

Easy integration with existing banking systems, ERP, and other third-party applications

Fraud Detection and Prevention

Advanced AI algorithms to detect and prevent fraudulent transactions in real-time.

Introduction

We prioritize security and compliance to protect your data
and ensure regulatory adherence:

PCI-DSS Compliance

Fully compliant with
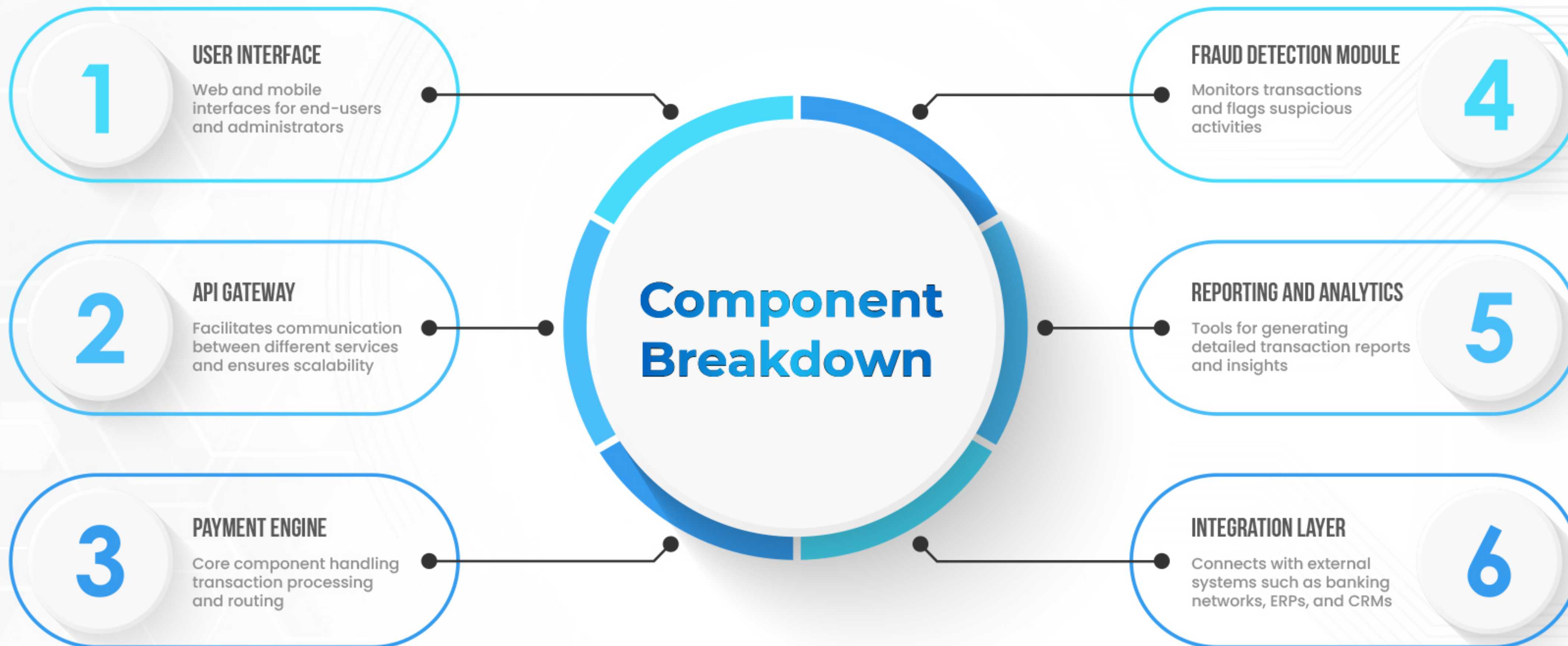Payment Card Industry
Data Security Standard.

GDPR Compliance

Adherence to General
Data Protection Regulation
for data privacy.

ISO 27001

Certified for information
security management.

Component Breakdown

1 USER INTERFACE
Web and mobile interfaces for end-users and administrators

2 API GATEWAY
Facilitates communication between different services and ensures scalability

3 PAYMENT ENGINE
Core component handling transaction processing and routing

Component Breakdown

4 FRAUD DETECTION MODULE
Monitors transactions and flags suspicious activities

5 REPORTING AND ANALYTICS
Tools for generating detailed transaction reports and insights

6 INTEGRATION LAYER
Connects with external systems such as banking networks, ERPs, and CRMs
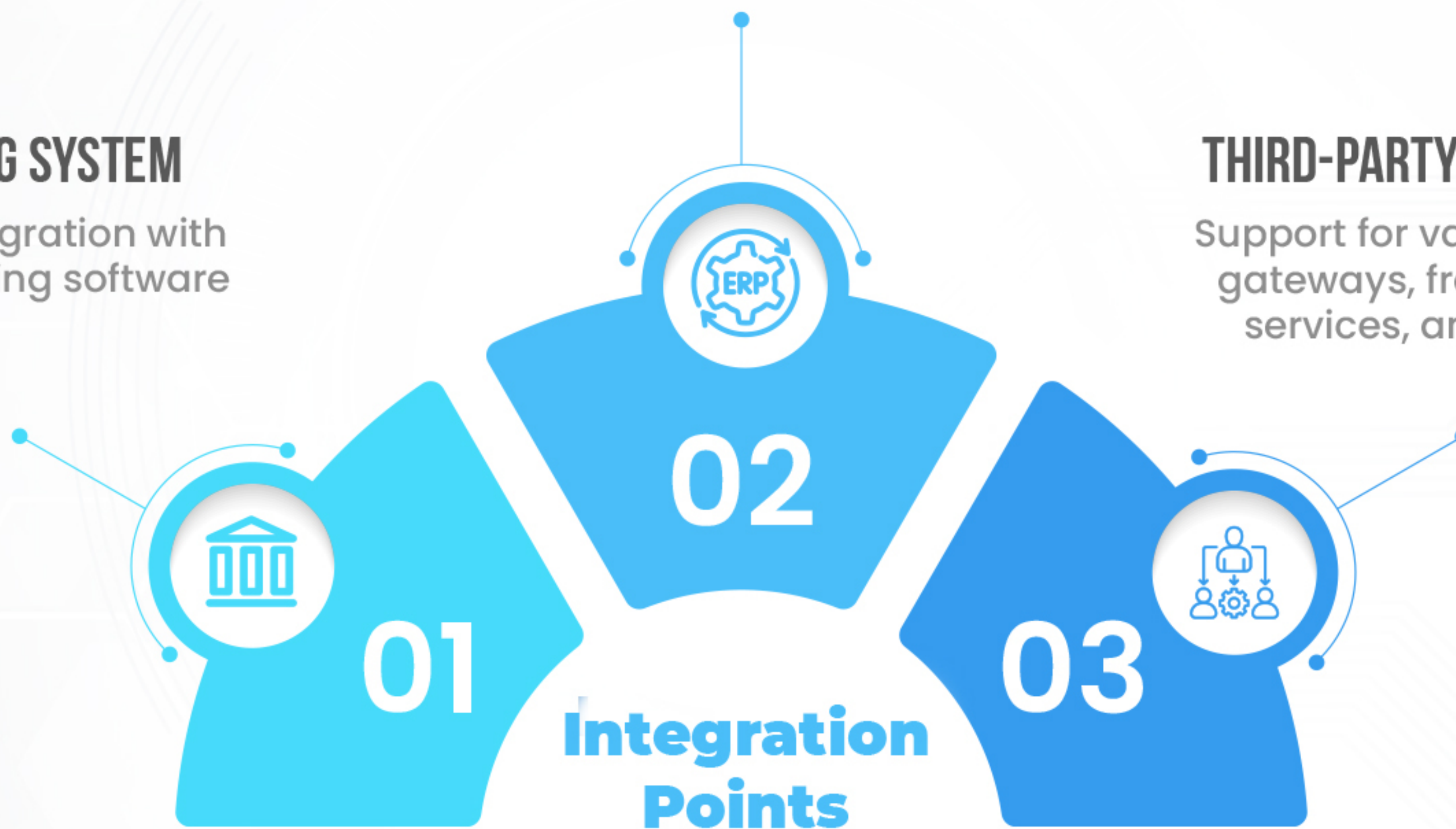
ERP SYSTEMS

Compatibility with major
ERP solutions like SAP and Oracle

BANKING SYSTEM

Direct integration with
core banking software

THIRD-PARTY APPLICATIONS

Support for various payment
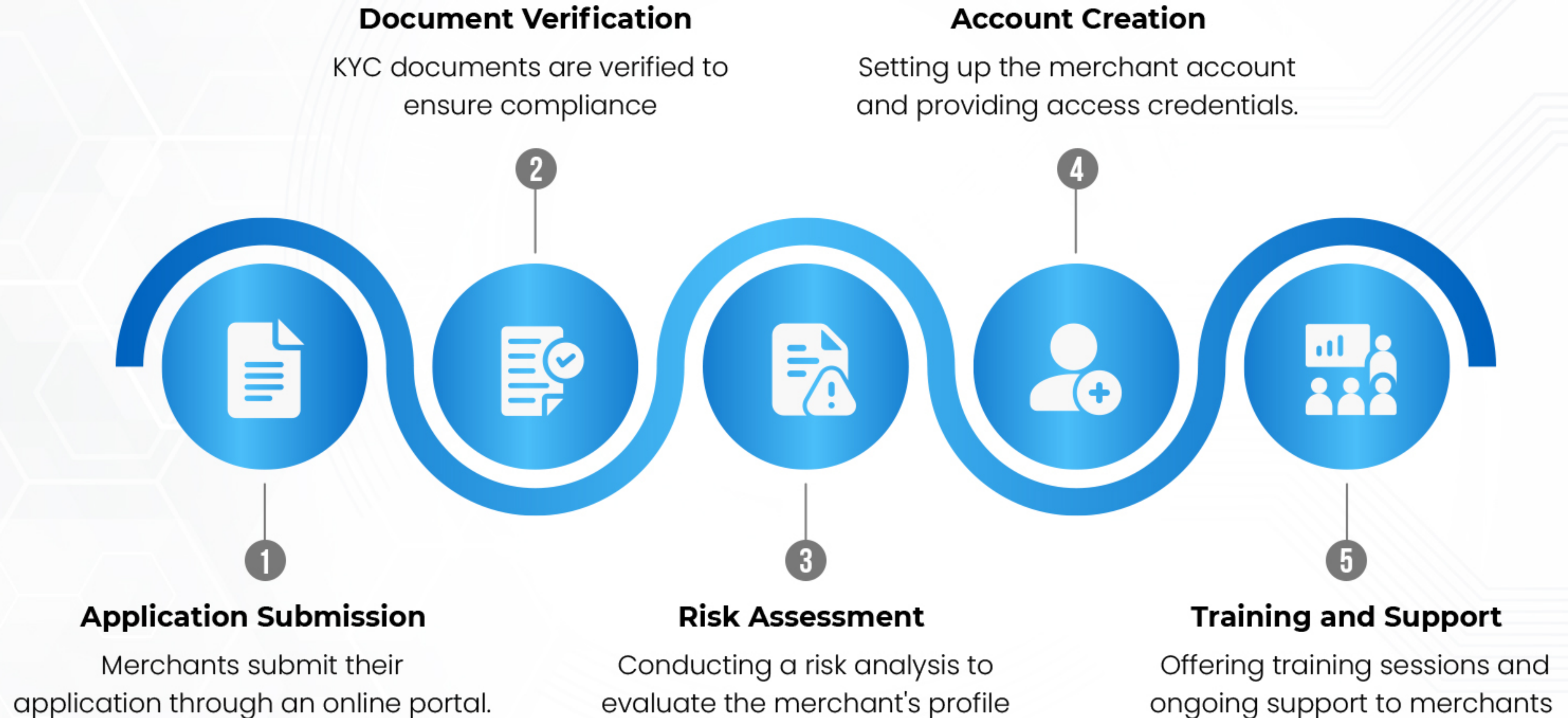gateways, fraud detection
services, and CRM tools

01

02

03

**Integration
Points**

Our platform integrates seamlessly with your existing systems

Merchant Onboarding

Onboarding Process

Our streamlined onboarding process ensures quick and efficient merchant activation:

Document Verification

KYC documents are verified to ensure compliance

Account Creation

Setting up the merchant account and providing access credentials.

Application Submission

Merchants submit their application through an online portal.

Risk Assessment

Conducting a risk analysis to evaluate the merchant's profile

Training and Support

Offering training sessions and ongoing support to merchants

KYC and AML Compliance

KYC
Verification of identity and business credentials of merchants.

AML
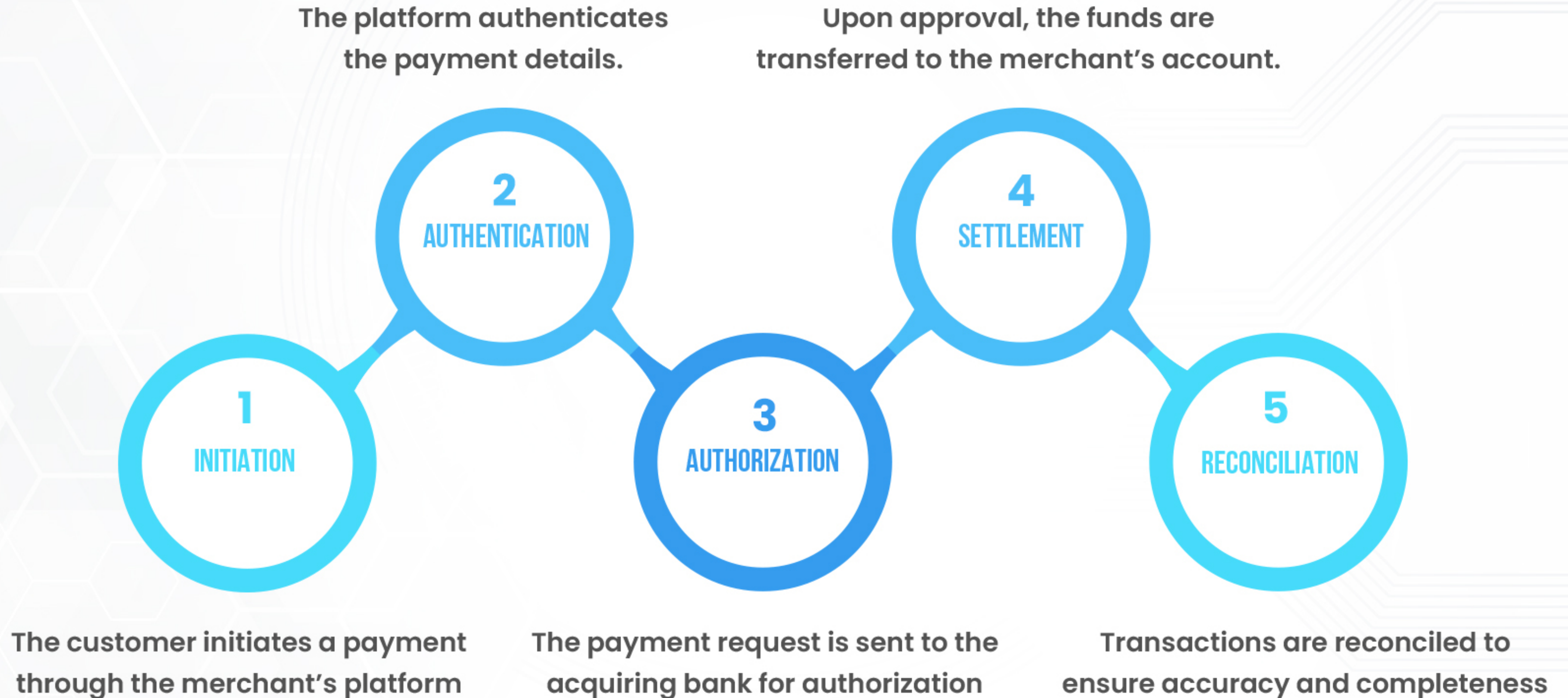Continuous monitoring of transactions to detect and report suspicious activities.

Merchant Dashboard

The merchant dashboard provides a comprehensive view of their operations:

- **Transaction Overview:** Real-time view of all transactions.

- **Analytics and Reports:** Detailed reports on sales, chargebacks, and refunds.

- **Account Management:** Tools for managing account settings and user permissions.

Transaction Processing

Workflow of a Transaction

The platform authenticates the payment details.

Upon approval, the funds are transferred to the merchant's account.

2
AUTHENTICATION

4
SETTLEMENT

1
INITIATION

3
AUTHORIZATION

5
RECONCILIATION

The customer initiates a payment through the merchant's platform

The payment request is sent to the acquiring bank for authorization

Transactions are reconciled to ensure accuracy and completeness

Supported Payment Methods

Our platform supports a wide range of payment methods

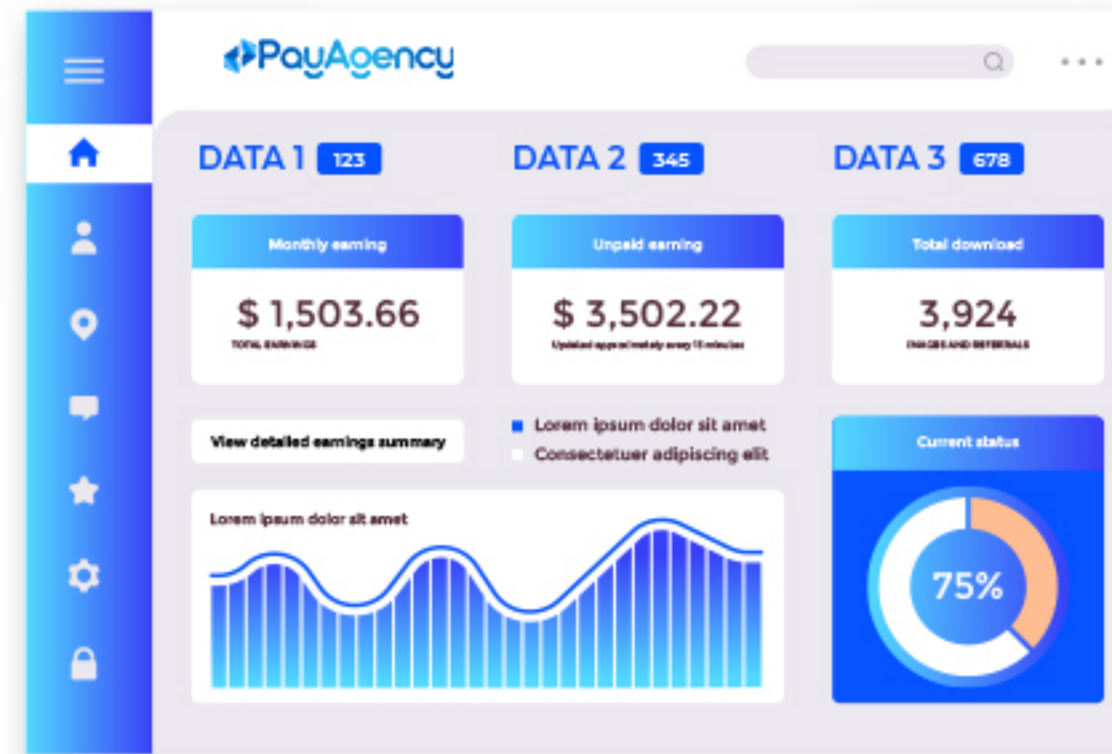| Credit & Debit Cards	APMs	Bank Transfers	Crypto
VISA	SOFORT	🏛 ACH	On Ramp
MasterCard	NETELLER	S€PA	Off Ramp
AMERICAN EXPRESS	Interac	SWIFT	
JCB	pix powered by Banco Central	IBAN	

Transaction Reporting and Analytics

Gain insights into transaction performance with our reporting tools:
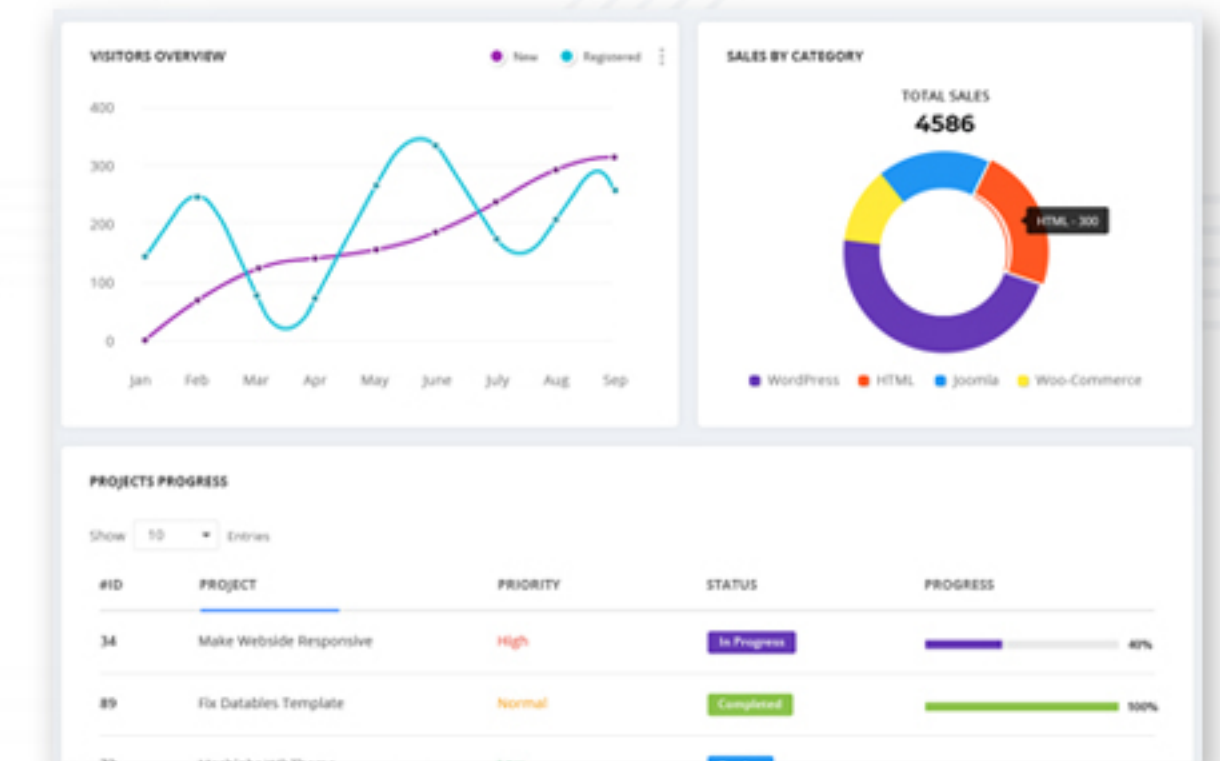

Real-time Dashboards:

Monitor transaction volumes, success rates and fraud attempts.

Data Export:

Export data in various formats (CSV, PDF) for further analysis.

Custom Reports:

Generate reports based on specific criteria such as date range, payment method, and transaction status.

Risk Management

Fraud Detection Mechanisms

Fraud Detection Mechanisms
Our platform incorporates advanced fraud detection mechanisms:

- **Machine Learning Models:** Utilize AI to detect patterns indicative of fraud.

- **Rule-based Engine:** Customizable rules to flag suspicious transactions.

- **Behavioral Analytics:** Analyze user behavior to identify anomalies.

Risk Scoring and Alerts
Each transaction is assigned a risk score:

- **Risk Scoring:** Transactions are scored based on various risk factors.

- **Alerts:** Automatic alerts for transactions exceeding predefined risk thresholds.

- **Review and Action:** Suspicious transactions are flagged for further review and action.

Dispute Resolution
Efficiently handle disputes and chargebacks:

- **Dispute Management:** Tools for tracking and managing disputes.

- **Chargeback Prevention:** Strategies and tools to minimize chargebacks.

- **Resolution Support:** Assistance in resolving disputes with acquiring banks and card networks.

Customization and Scalability

Customization Options

Tailor the platform to meet your specific needs:

- **Branding:** Customize the UI with your logo, colors, and design elements.

- **Features:** Add or modify features to align with your business requirements.

- **Workflows:** Customize transaction workflows to suit your operational processes.

Scalability

Our platform is designed to grow with your business

- **Modular Architecture:** Add new modules and features without disrupting existing operations

- **Cloud-based Infrastructure:** Leverage cloud services for scalable and resilient performance.

- **Load Balancing:** Ensure consistent performance during peak transaction volumes

Implementation Process

Project Timeline

A typical implementation project includes the following phases:

1. Discovery and Planning: Understanding client requirements and creating a project plan

2. Development and Customization: Customizing the platform to meet specific needs

3. Integration and Testing: Integrating with existing systems and thorough testing

4. Training and Deployment: Training client staff and deploying the solution

5. Post-deployment Support: Ongoing support and optimization (ongoing).

Scope of Work

- **Requirement Analysis:** Detailed analysis of client requirements.

- **Customization:** Development of custom features and integrations.

- **Testing:** Comprehensive testing to ensure platform stability and security

- **Training:** Providing training materials and sessions for client staff

- **Deployment:** Deployment of the platform in a live environment

- **Support:** Continuous support and maintenance post-deployment

Resource Allocation

- **Project Manager:** Oversees the project and ensures timely delivery

- **Developers:** Responsible for platform customization and development.

- **Testing:** Comprehensive testing to ensure platform stability and security

- **Support Staff:** Provide training and ongoing support

Support and Maintenance

Support Services

We offer a range of support services to ensure platform stability

- **Technical Support:** 24/7 technical assistance via phone, email, and chat.

- **Customer Service:** Dedicated account managers for personalized support.

- **Knowledge Base:** Access to comprehensive knowledge base and documentation.

Service Level Agreements (SLAs)

Our SLAs ensure high availability and quick issue resolution

- **Uptime Guarantee:** 99.99% uptime guarantee.

- **Response Times:** Priority-based response times for support tickets.

- **Issue Resolution:** Commitment to resolve critical issues within predefined timelines

Next Steps: Get Started with PayAgency

Our dedicated team is here to understand your unique business requirements and offer tailored solutions that deliver tangible results. Whether you're looking to improve transaction success rates, enhance security, or streamline your settlement processes, PayAgency has the expertise and tools to support your business growth.

Contact us today

to schedule a personalized demo or discuss how our Card Processing Solutions can enhance your payment processes.

📞 1 866 272 8413 ✉️ info@pay.agency 🌐 pay.agency