

PAYFLEX PAYMENT SUITE



Preferred choice of the most prestigious
service providers & financial institutions in 15 countries...

www.payflexinnova.com

PayFlex Payment Suite is...

A next-generation financial transaction processing system;

- offering a full range of payment and collection services
- providing the highest security and speed standards
- keeping the costs down for non-financial and financial institutions





PayFlex Payment Suite is...

designed to meet the needs of

- telecom operators
- utility providers
- banks
- financial institutions
- and third party collection agencies



Learn more about PayFlex Payment Suite

PayFlex Payment Suite By Numbers





Companies with PayFlex Payment Suite



e-Voucher solution

The fastest growing mobile operator in Iraq



e-Voucher solution

The largest telecom operator of Saudi Arabia



e-Voucher, e-top up & bill payment solutions

The sole GSM 1800 mobile operator in Turkey



Bill payment solution

Turkey's major internet service provider



Bill payment solution

Turkey's leading communications & convergence tech company



Bill payment solution

Leading global Telco operator in Turkey



Companies with PayFlex Payment Suite



Utility payment hub

One of the largest international banks



Tax, custom, and social security payment collection

Leading private bank in Turkey



e-stamp solution for e-government services

Kuwait's national company providing banking services



Utility Payment Hub

One of Turkey's leading banks for corporate and investment banking



Fee collection solution

Turkish national testing center

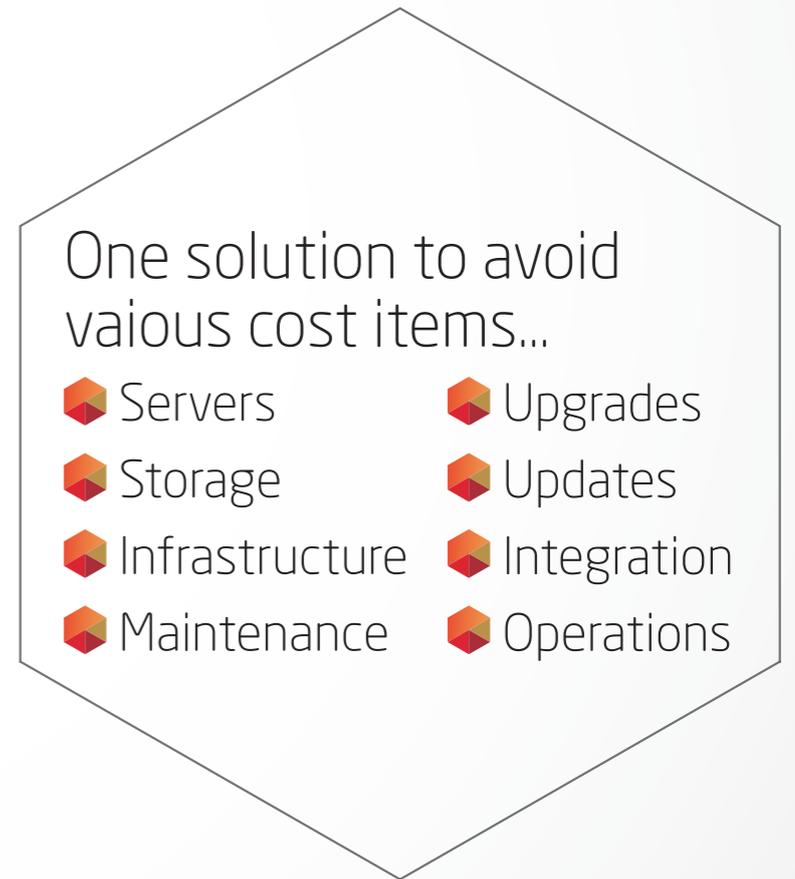


Subscribers' payment collection

Major Turkish satellite television provider



You don't need to deal with hundreds of companies and cost items...



*Most of the cost items above may be avoided only on cloud. Integration and operation costs are avoided both on cloud and on premise



What are the key features of PayFlex Payment Suite?

- 1  Thousands of transactions within seconds,
- 2  Scalable according to company requirements,
- 3  Compatible with different hardware and database systems,
- 4  Flexible to integrate with existing enterprise back-office systems ,
- 5  Rapid integration with billing systems and payment channels,
- 6  Standard and customised reports,
- 7  Modular application architecture enabling the addition of new functions,
- 8  Data protection and security

[Click to read all features](#)





Payment Suite has 3 products...



...to fit best with your company's needs



PayFlex Payment Hub

Move all kinds of financial exchanges - from tax collection and bill payments to donations- into the cloud. Enjoy flexibility.

Banks, telecom operators and other organisations with billing centres reduce the infrastructure and operational costs with PayFlex Payment Hub.

How does it work?





1 PayFlex Payment Hub

What are the advantages?

- Reduced integration costs
- Reduced in-house workloads
- High security & faster service
- Continuous improvements
- Pay-as you-go system





PayFlex Payment Hub



Advantage-1



Reduced integration costs:

The PayFlex Cloud Utility Payment Hub minimizes costs by;

- unifying the connections with multiple billers and
- rendering all institutions equal in the eyes of banks and other collection enterprises.



More advantages on the next slides



PayFlex Payment Hub

Advantage-2



Reduced in-house workloads:

All the reconciliation needed for bill collection and similar operations are carried out by automated systems and the operation team.



PayFlex Payment Hub

Advantage-3



High Security & Faster Service:

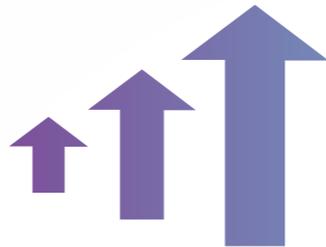
All company connections are kept within a closed circuit communication network.

The system ensures the highest security and guarantees a 24/7 service.



PayFlex Payment Hub

Advantage-4



Continuous improvements

Our operations team constantly monitors and reports on the performance of the PayFlex Cloud Utility Payment Hub.

Enterprises always benefit from the most up-to-date platform.



PayFlex Payment Hub

Advantage-5



Pay as you go system:

Fees are calculated on the basis of either the amount of money collected or the number of transactions completed.



PayFlex Payment Hub



Operational Models



Bank Payment Hub

Banks to accept payments from other institutions



Utility Payment Hub

Institutions to collect payments from various banks



Payment Processor

Integrates with many billers and banks simultaneously



PayFlex e-Voucher Distribution

Replace traditional voucher methods with a robust e-Voucher distribution system.

Developed for prepaid recharge operations, PayFlex EVD is an e-voucher system that generates, distributes, and activates encrypted e-PINs and pre-generated PINs.

How does it work?





PayFlex e-Voucher Distribution



On-demand Voucher Sale

Merchants can purchase single vouchers directly from the system.



Offline Voucher Sale

Merchants can create and download orders for future sales using an encrypted voucher file.



PIN Generation

Bulk airtime purchase is submitted to the system so that a defined credit is allocated for this operation.



PIN Security

PIN Generation flow can be implemented with HSM (Hardware Security Module) in order to increase security and prevent fraud.



Multi-channel support

e-Vouchers can be delivered through various POSes, kiosks and web based channels.



Track My Salesmen

Track my Salesmen is a mobile app used by sales personnel to keep track of their sales activities and locations on their mobile phones.





Hierarchical Dealer Management...

Distributor - merchant - terminal hierarchy structure

Manage deposit payments: Dealers can maintain a pre-defined deposit amount to collect cash payments from end-users. Also, the system authorizes dealers to collect cash payments only when they have sufficient fund.





3

PayFlex e-Top-up

is a paperless and online prepaid solution for telco, retail, and service providers offering prepaid services. It does not require PIN generation and/or activation.

PayFlex e-Top-up offers a convenient experience for customers to top up (recharge / refill) their prepaid accounts in real-time.

How does it work?





PayFlex e-Top-up



Key features of PayFlex e-Top-up

- Effective hierarchical structure
- Multi-channel payment options
- Flexible Top-up options
- Top-up based on predefined and fixed denominations
- Threshold top-up order
- Smart deposit management
- Scheduled top-up order services



PayFlex e-Top-up



What are the benefits?

- ◆ Analyzes & supports dealer performance
- ◆ Manages deposit payments and commissions
- ◆ Segments and authorizes dealer network
- ◆ Performs reconciliation with banks and dealers automatically



[Download the e-brochure](#)





PayFlex e-Top-up



PayFlex e-Top-up frees customers from fixed retail locations, opening hours and voucher card availability and allows them to refill their cards or top-up their prepaid account by various payment instruments instantly.

The result is increased air-time, revenue and improved customer satisfaction and loyalty

Enhance Customer Satisfaction

What matters to you?

Secure,

Fast,

Flexible,

Cost-effective transactions
and 24/7 support services?

We have the solution:

PayFlex Payment Suite



Learn more about
PayFlex Payment Suite at
www.payflexinnova.com



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