

payflex payment suite

PayFlex's payment solutions are the preferred options of many of the most prestigious service providers operating in 15 countries around the world.

Payment Hub

Cloud-based payment solution

Electronic Voucher Distribution

Prepaid recharge solution with e-PINs

e-Top-up

Paperless and online prepaid solution

PayFlex Payment Hub



PayFlex Payment Hub processes various payments and related operations for financial and non-financial institutions providing with single point of integration. PayFlex Payment Hub sits between institutions and banks thus minimizing the modifications and alterations needed on both sides. Providing a flexible approach to process payments from any sources to any destinations, PayFlex Payment Hub enables financial and non-financial institutions to move away from a disparate integrations to a centralized infrastructure.

The payments that can be processed by PayFlex Payment Hub include following but not limited to:

- Utility bill payments such as electricity, gas, water, GSM, etc.
- Tax payments
- Donations
- Traffic fines
- Tuition fees

Operational Models

PayFlex Payment Hub can be employed in 3 different ways depending on its position in the payment network.

1. The solution can be deployed at the bank side and may integrate with many institutions to collect the payments for them
2. The solution can be deployed at the utility company (or the institution subject to collect payments from users) and may integrate with many banks, payment processors and channels such as mobile, web, kiosk, ATM, etc.
3. The solution can be deployed as a "payment processor" infrastructure and at the back-end it integrates with many billers and on the front-end it integrates with many banks and/or payment processors, channels, etc.



TOP FEATURES OF PAYFLEX PAYMENT HUB

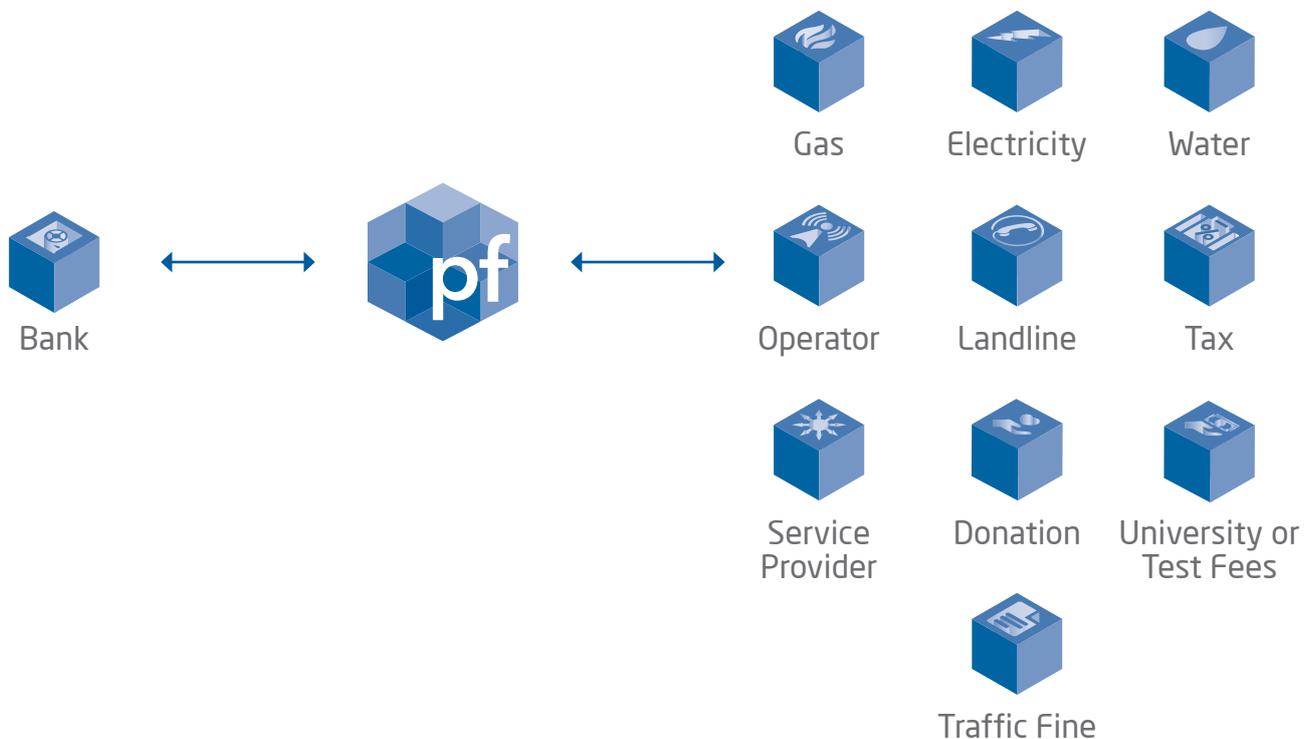
1. Multi-channel support
2. Multi-language and multi-currency support
3. Automatic cancellation for problematic payments
4. Automatic reconciliation
5. Offline process support
6. Extensive reporting services
7. Hierarchical Dealer Management
8. Modular & Customizable



Bank Payment Hub

Deploying a payment hub solution brings many benefits to banks from lowering costs to managing cash flow.

PayFlex Payment Hub allows banks to accept payments from other institutions such as utility payments, telecom bills, traffic fines, prepaid payments and donations thru multiple banking channels. Without a payment hub, banks need to integrate with multiple institutions to accept and process payments. Acting as a single point of integration, thanks to PayFlex Payment Hub, banks no longer has to make massive investments to increase the number of nodes in their network.



PayFlex

Payment Hub Model-2



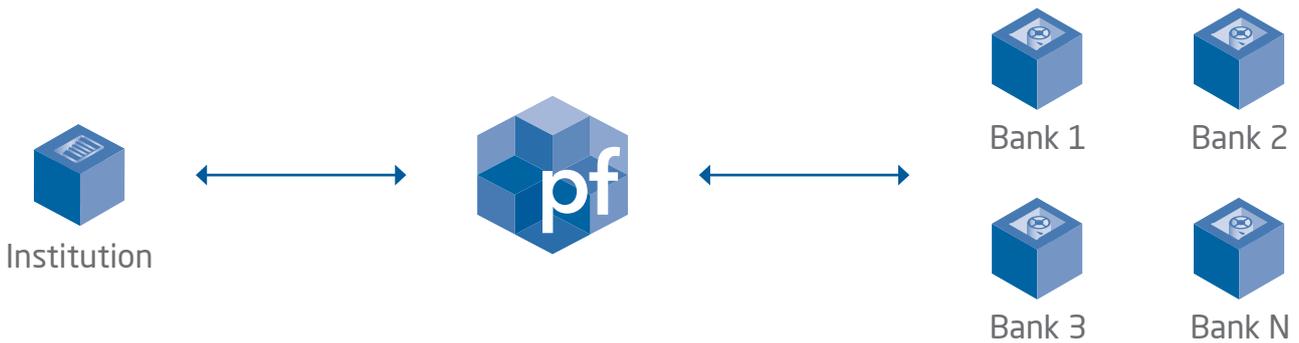
Institution / Utility Payment Hub

PayFlex Payment Hub may also be positioned within the institution to collect payments from various banks and/or channels for their services. In this case, PayFlex Payment Hub becomes a single point of integration for the institution and eliminates the need for integrating several payment channels, banks, etc.

PayFlex Payment Hub frees institutions from a silo based technology to a centralized infrastructure providing a flexible solution to manage transactions from any banks.

Sample deployment of PayFlex Payment Hub for a single institution include but not limited to:

- Universities: Tuition and other student fees
- Testing centers: Test fees
- Government bodies: Fines, tax, vehicle registration fees, payments for various permits and licenses
- Utility companies: Electricity, water, gas, air conditioning, telecoms, etc.
- Non-profit organizations: Donations





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

PayFlex

Payment Hub Model-3

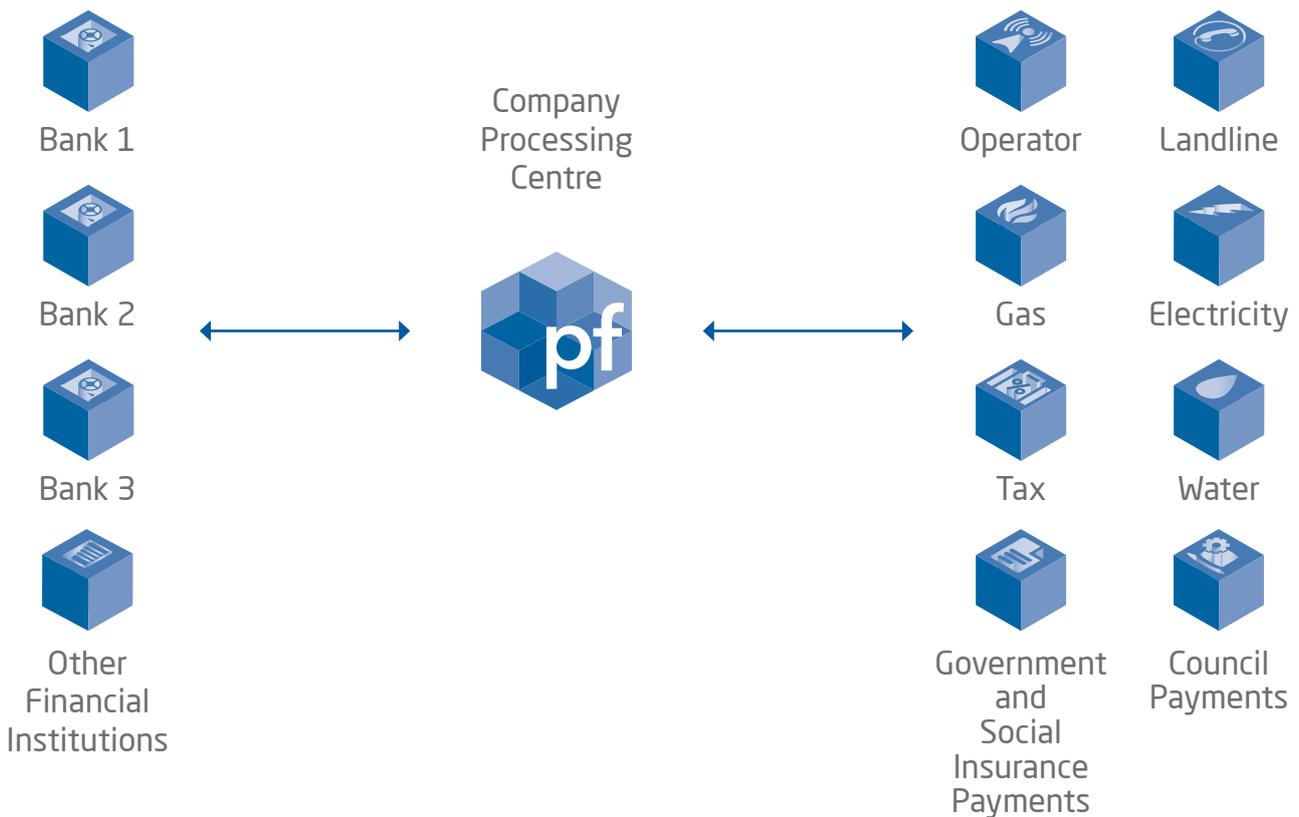


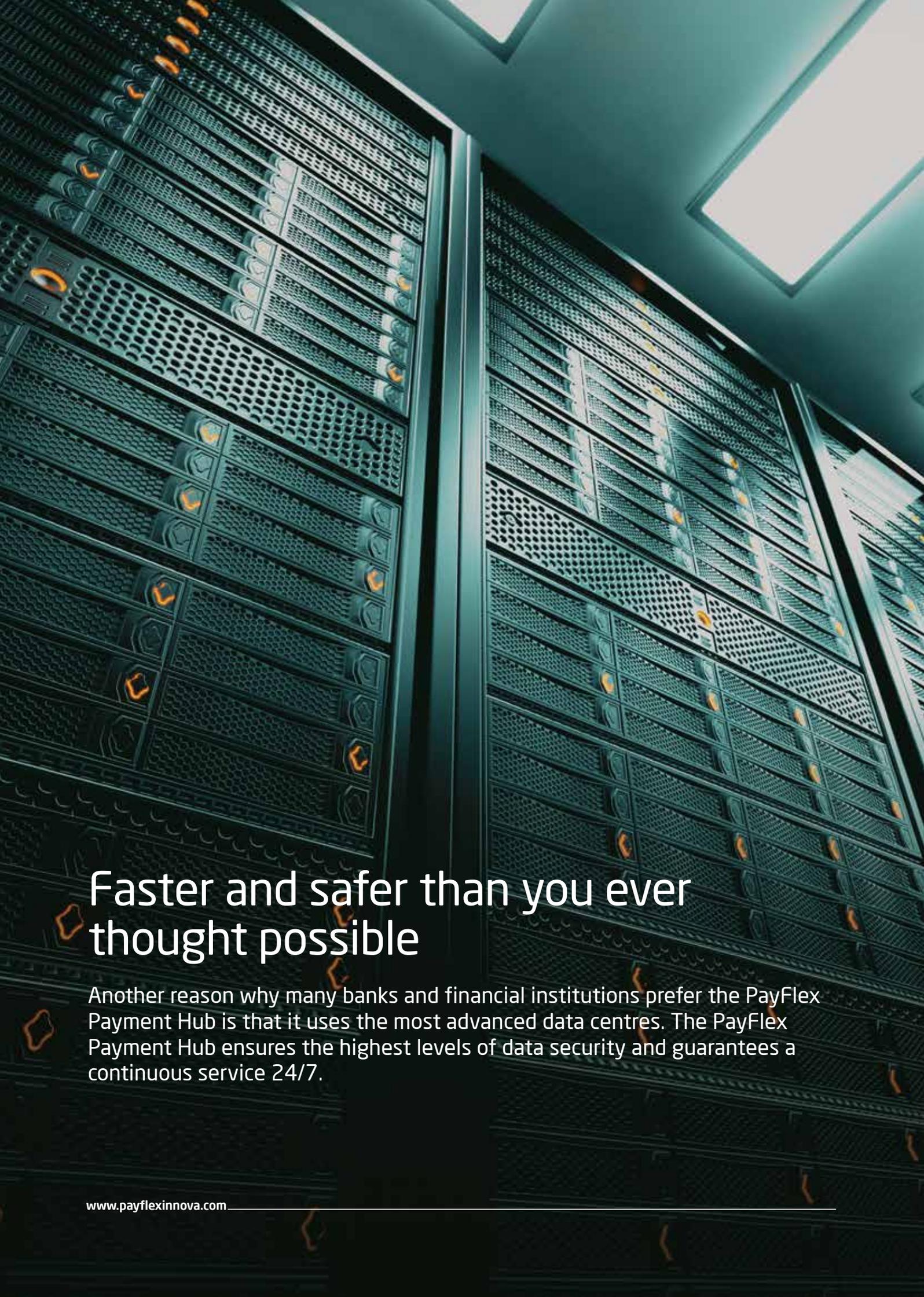
Payment Processor

Reduced Integration Costs

PayFlex Payment Hub acts as a “payment processor”, integrating with many billers at the back-end and on the front-end.

It integrates with many banks and/or payment processors and channels. PayFlex Payment Hub is a complete payment processing solution that enables payments any time, any place, with any device.





Faster and safer than you ever thought possible

Another reason why many banks and financial institutions prefer the PayFlex Payment Hub is that it uses the most advanced data centres. The PayFlex Payment Hub ensures the highest levels of data security and guarantees a continuous service 24/7.

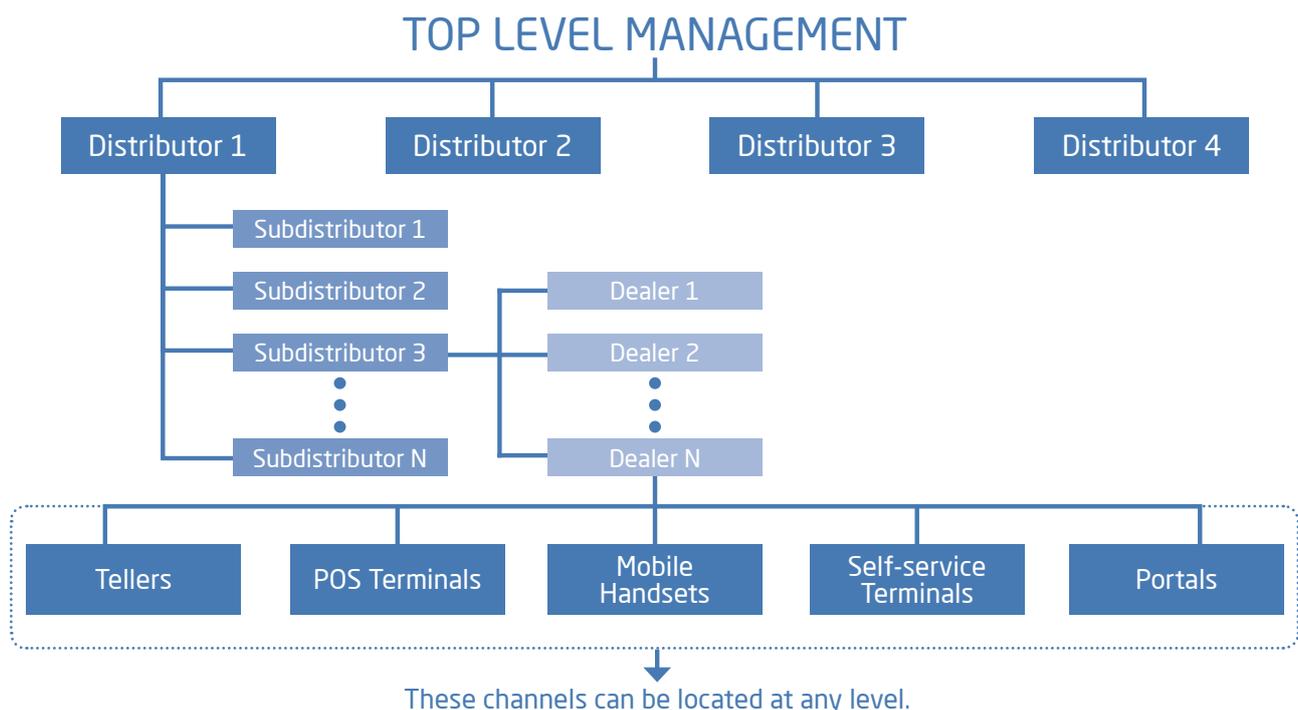
EVD (Electronic Voucher Distribution)

Developed for prepaid recharge operations, PayFlex EVD is an e-voucher system that generates, distributes and activates encrypted e-PINs and pre-generated PINs. The system comes with distributor - merchant - terminal hierarchy structure which plays a key role as an electronic bridge between the main service provider and its voucher sellers.

PayFlex EVD has a proven track record of processing millions of transactions timely and precisely.

Distributor - Merchant - Terminal Hierarchy Structure

e-Voucher process involves delivery of an e-PIN through various devices such as POS terminals, kiosks, mobile handsets/handhelds and web based channels. Behind delivering e-vouchers lies a complex system of distributor management. PayFlex EVD simplifies the process with its advanced dealer management skills allowing the service provider to manage dealers/distributors, its sub-dealers/distributors and merchants.



Our offer includes electronic distribution of a variety of prepaid products such as iTunes vouchers, telco prepaid recharge vouchers and e-revenue stamps.



PayFlex



EVD (Electronic Voucher Distribution)

PayFlex Payment Suite's Electronic Voucher Distribution is available for a variety of prepaid products such as telco prepaid recharge vouchers, iTunes vouchers and e-Revenue stamps.

Telco Prepaid Recharge Vouchers: e-Voucher operations have become an essential commodity for telco operators in the emerging markets. PayFlex eliminates the need for manual distribution of physical vouchers to recharge prepaid accounts. Mobile operators increase customer satisfaction with convenient and flexible reload choices. Operators can deploy PayFlex to generate and distribute encrypted e-PINs or distribute pre-generated PINs.

iTunes Vouchers Sales: PayFlex EVD is integrated to process iTunes Voucher sales. PayFlex identifies the iTunes Sales flow and sends the requested voucher amount. In return, terminals such as POS devices or kiosks print the voucher.

e-Revenue Stamp: Electronic government programs presented by the various government bodies use e-Revenue stamps that replaces physical stamps.

PayFlex generates e-stamps for individuals to use them for various e-government payments. In order to prevent duplications and maintain maximum security, PayFlex is also able to generate PINs with HSM (Hardware Security Module) by which individuals can purchase single or multiple stamps with encrypted QR codes printed from POS devices and kiosks.

***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.*

PayFlex e-Top Up



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.

Hierarchical Dealer Management

PayFlex e-Top-up has an extensive dealer hierarchy management, which also enables companies to create new dealer accounts for company's own tellers, distributors, dealers and sub-dealers in the system easily.

Key Features

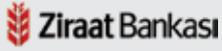
- Top-up options with pre-defined and fixed denominations
- Flexible top-up, threshold top-up order and scheduled top-up services
- Top-up through various devices such as POS terminals, kiosks, mobile handsets/ handhelds and web based channels.

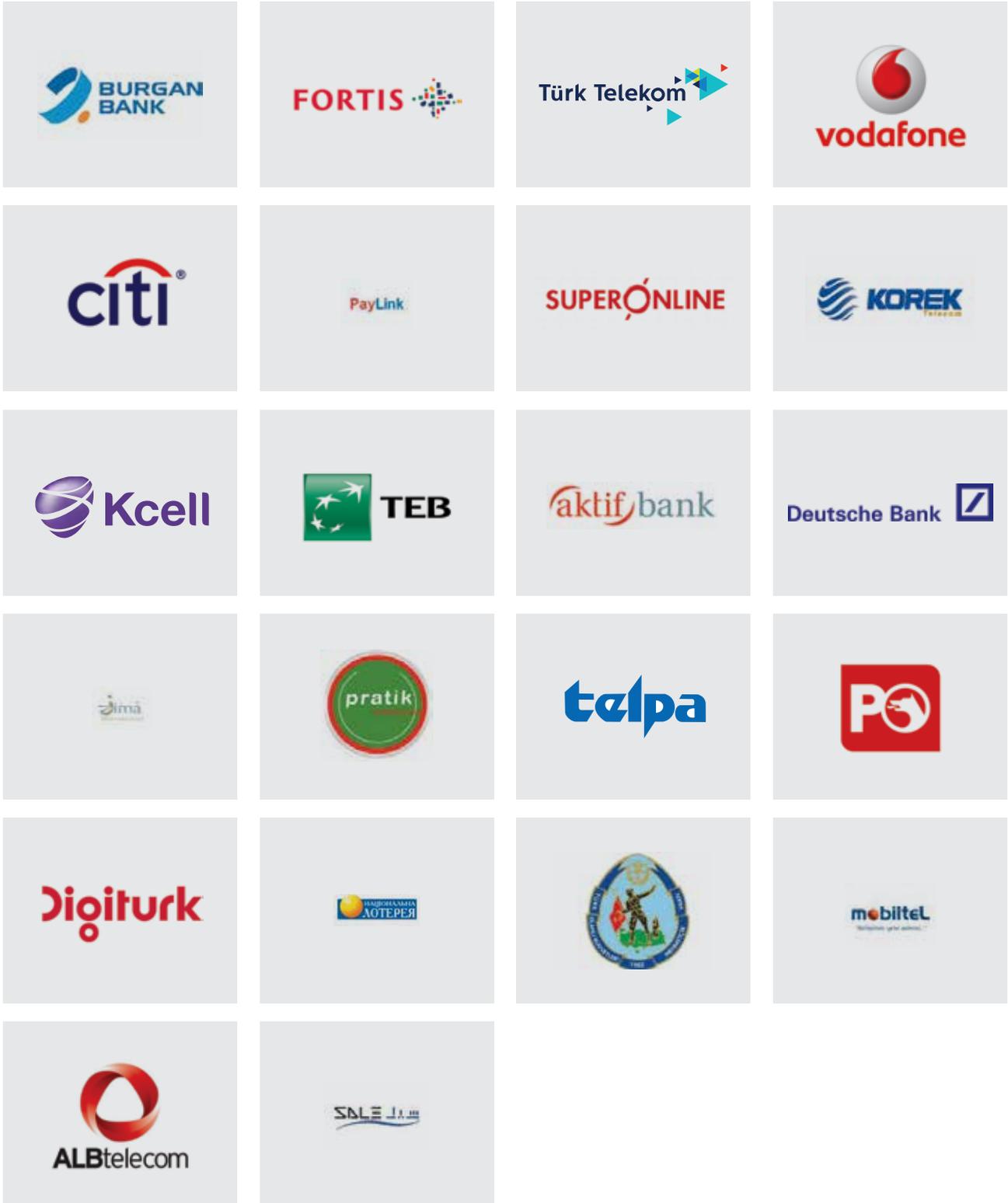
- *Manage commissions and incentive payments automatically*
- *Authorize dealers with different roles and tasks*
- *Fine-tune dealer network strategies*
- *Improve dealer, reseller and distributor network*



Service providers, telco and retail companies enjoy paperless and online prepaid solutions with PayFlex e-Top-up.

PAYFLEX PAYMENT SUITE REFERENCES





PAYFLEX BY NUMBERS

122
projects in
15 countries

5,3
billion
transactions

325 million
subscribers
worldwide

Transaction
volume of
78,5 billion
dollars

More than 15 years
of experience...

www.payflexinnova.com