

PayFlex Payment & Collection Suite

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

PayFlex Utility Payment Hub

Cloud-based collection solution

PayFlex Payment Gateway

Stay one step ahead of the competition
PAYFLEX PAYMENT GATEWAY

PayFlex Dealer Management

Build strong collaborative relationships
with dealers

PayFlex

Payment & Collection Suite

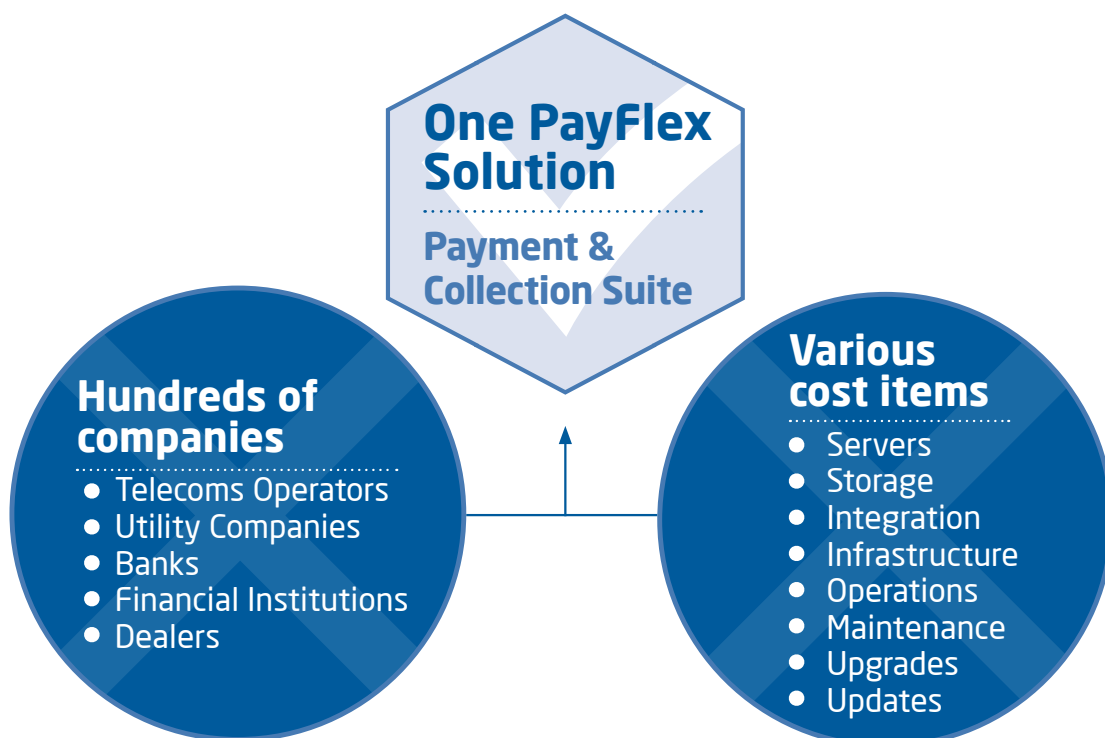


Collecting payments doesn't need to cost the earth. Take a look at our comprehensive set of options, all gathered together in a single solution from PayFlex.

Designed to meet the needs of telecom operators, utility providers, banks, financial institutions, and third party collection agencies, PayFlex Payment & Collection Suite is a next generation financial transaction processing system providing a full range of payment and collection services.

Fast and secure transactions

Providing the highest security and speed standards while keeping cost down for non-financial and financial institutions, PayFlex is a high-end product scalable to corporate requirements.





TOP FEATURES OF PAYFLEX PAYMENT & COLLECTION SUITE

1. High performance even under heavy traffic from online collection channels,
2. Scalable according to company requirements,
3. Compatible with different hardware and database systems,
4. Flexible and can be integrated with existing company applications.
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 management,

PayFlex

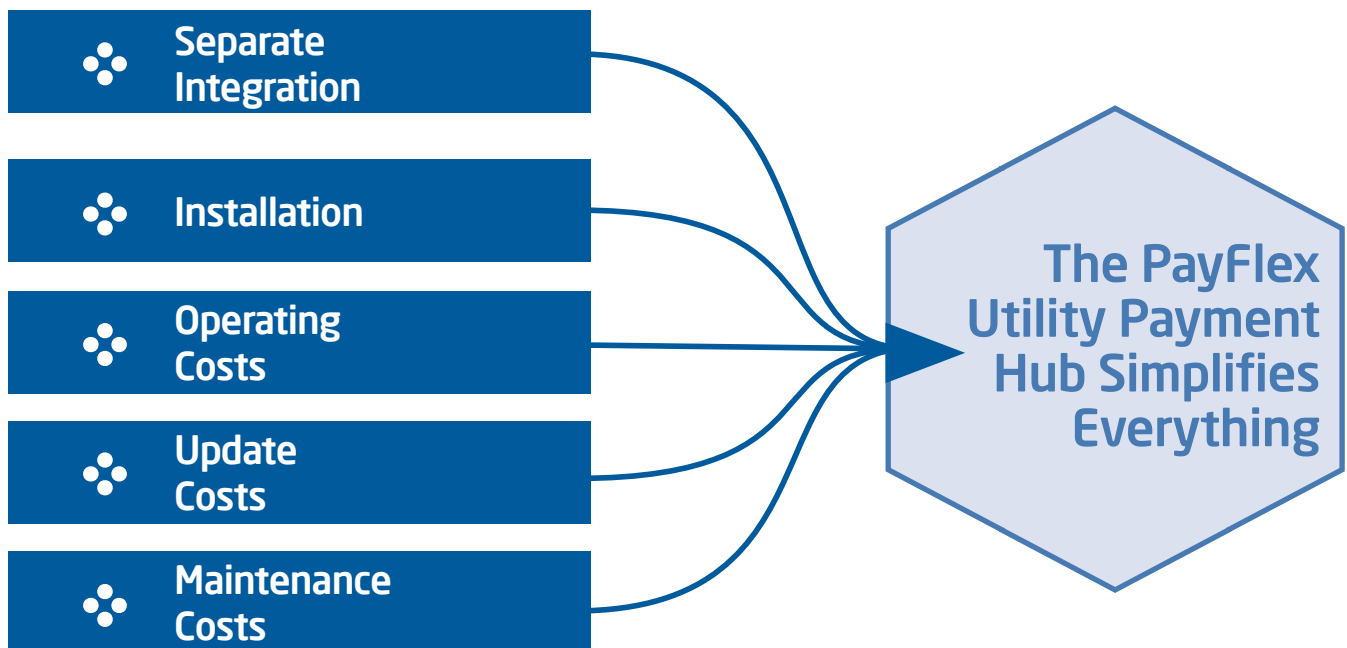
Utility Payment Hub



*A flexible collection solution
without the hefty investment costs*

Innova's PayFlex platform has inaugurated a new era in bill collections using the cloud technologies that have transformed the IT world forever. Innova can help companies move all kinds of financial exchanges, from tax collection, bill payments, donations and so on into the cloud. All transactions that were once the burden of corporate finance departments can now be handled by a simple and scalable cloud solution.

With its PayFlex Utility Payment Hub system, Innova reduces dramatically the infrastructure and operational costs of banks, telecoms operators and other organisations with billing centres.



What is possible with the PayFlex Payment Hub solution?

- Companies can use a pay-as-you-go system in which fees are calculated on the basis of either the amount of money collected or the number of transactions completed.
- With the PayFlex Payment API banks and other companies can minimise the cost of adding new companies to their hub
- Innova can ensure that the system maintains a high level of performance at all times
- Potential problems can be detected and resolved even before they emerge, thanks to the continuous reporting and online monitoring systems
- New organisations can be added without additional operational burdens

PayFlex Utility Payment Hub



Advantages Of Payflex Cloud Utility Payment Hub

Reduced Integration Costs

Every billing institution uses its own connection to receive bill payments. The PayFlex Cloud Utility Payment Hub minimises these differences and, using its PayFlex Payment API, renders all institutions equal in the eyes of banks and other collection enterprises, thus minimising sorting costs.

Reduced in-house workloads

All the reconciliation needed for bill collection and similar operations are carried out by automated systems and the operation team. Also, thanks to the system's non-stop reporting facility, problems can be solved quickly and efficiently.

Full security provided

All company connections are kept within a closed circuit communication network. This system, which operates offline, is constantly monitored in order to ensure complete end-to-end security.

Continuous improvements

Our operations team constantly monitors and reports on the performance of the PayFlex Cloud Utility Payment Hub. When needed, investments are made to ensure the system is performing to the highest standards. In this way institutions are able to use the most up to date and fastest applications at all times.



Faster and safer than you ever thought possible

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

PayFlex Payment Gateway



The cloud-based PayFlex Payment Gateway offers a complete solution in a payment gateway infrastructure designed to replace traditional payment methods.

Why use the PayFlex platform's IT infrastructure for all your financial transactions?

It seamlessly integrates with banks and other payment transaction processors making PayFlex Payment Gateway an optimum solution for your business. Offering comprehensive expertise throughout, PayFlex Payment Gateway manages all transaction process while offering wide range payment channels.

Make your customers' lives easier

Offer your customers the most convenient way to shop, pay bills, buy tickets or transfer money with the PayFlex Payment Gateway.

STAY ONE STEP AHEAD OF THE COMPETITION

Industry standard security

128-bit SSL secure connection

Easy process micro-payment

Allowing shoppers to make even the smallest purchases

POS-VPOS

Specific functions for different payments

Adding custom adaptors

Flexible integration capability

PayFlex Dealer Management



Innova's approach to dealer management goes well beyond the scope of a conventional partner relationship management system. PayFlex DMS provides capabilities that let operators build strong collaborative relationships with their dealers.

- *Total flexibility*
- *Rich set of features*
- *Excellent reporting*
- *Dealer segmentation*
- *Deposit management, per dealer, per distributor*
- *Performs automatic reconciliation*
- *Effective hierarchical structure*

Thanks to PayFlex DMS, chosen by companies all over the world, operators and their dealers now speak the same language...

PayFlex Dealer Management



Make The Most Out Of Your PayFlex Platform

- *Manage commissions and payments online*
- *Monitor the performance of each dealer*
- *Monitor all payments transferred by the dealers to the company's account online*
- *Perform reconciliation processes with banks and dealers automatically*

The latest solution developed for PayFlex platform users is designed to make dealer management processes faster and more precise. The PayFlex Dealer Management System module provides a secure online connection between enterprises and their dealers by facilitating real-time monitoring and new management tools.

Dealer Management System

The module allows deposit limit definitions to be made hierarchically and makes it much easier to define different levels of authorisations and deposits for each dealer. When dealers reach their predetermined limit, the system automatically declines new transactions.

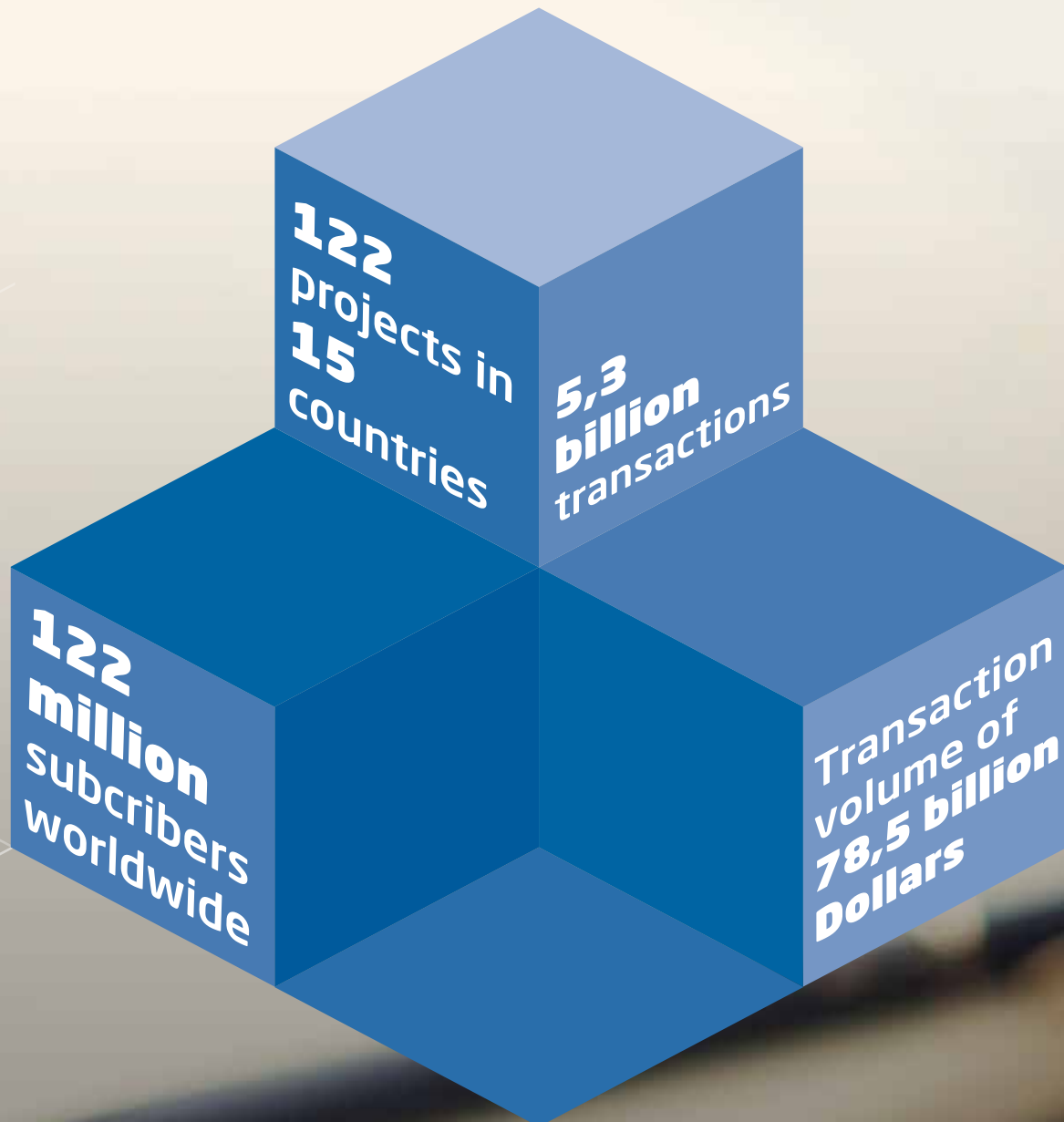
Key Features

- Dealer and booking office segmentation, authorisation, and management
- Performance analysis of dealers and booking offices
- Ability to offer varying transaction options to dealers and booking offices
- Comprehensive management of deposits, commissions and limits
- Automated correspondence between banks, enterprises and dealers

OUR REFERENCES



PAYFLEX BY NUMBERS



More than **15 years**
of experience...