

# PayStorm Merchant Acquiring

A complete, digital payments platform that enables regional and cross-border Acquirers and Processors to adapt to local requirements while delivering innovation, consistency and convenience

Our innovative software platform is based on open technology and enables the introduction of revenue-generating added-value services that drive transactions, build loyalty and improve the overall customer experience.

The solution includes:

- A **Merchant management module** with onboarding and dedicated back-office functionalities, including merchant commission payment, clearing and settlement
- A **Terminal management solution** for POS terminal configuration coupled with a multivendor payment application that runs on all major terminals (e.g. PAX, Ingenico, Verifone,...)
- An **Internet Payment Gateway** activating 3DS 2.x and enabling recurrent payments and alternative payment methods
- A full **Payment Processing engine** with switching, risk assessment and fraud management capabilities



## Enable a platform-based business for innovative merchants

- Generate new revenues by bringing together proprietary and partner solutions
- Support new business models that deliver more value to merchants (e.g. point-of-sale financing, risk assessment, profitability analytics and omnichannel reconciliation)
- Easily integrate new payment methods and deliver a true omnichannel experience for the end customer
- Use data to deliver enhanced business solutions (e.g. authentication, fraud, analytics,...)

### Main Functionalities

- Merchant onboarding and configuration (multi-layered merchant, merchant location, terminal)
- Terminal configuration and parametrization
- Multivendor payment application (PAX, Ingenico, Verifone etc ...)
- Management of multiple acquirers on one single physical EFT POS
- Remote activation/deactivation, configuration (per category)
- Supports all transaction types
- Advanced security key management
- Rule-based transaction switching supporting any card scheme, network or host endpoint
- Profitability monitoring
- Merchant payout
- Dispute management
- Billing and fee management
- Merchant risk module
- Real-time fraud management
- Fuel protocol management
- Internet payment gateway
- Customized layouts
- Back office
- 3DS 2.x
- Mobile devices support – responsive technologies

### Technical Features

- Built for high-performance and high-frequency micro-interactions
- Fully-scalable structured distribution
- Multi-instance service group deployment
- Scaled with no pre-configuration
- More logical terminals on one single physical terminal
- Non-stop upgrades
- Provides complete business contingency covering both processing and data
- Delivery models: On premise or in cloud (private or public)
- Certified by Visa, Mastercard, Diners/Discover, UPI
- PA-DSS certified



## Why PayStorm

### Reduces time to market

PayStorm is a best-of-breed solution enabling: delivery of business functionality using scalable and reliable micro-services, flexible workflow configurations driven by the business use cases, integration of external services via open API architecture.

### Reduces TCO

Granular scaling in consideration of the business being processed and the specific usage patterns, HW/OS agnostic, reduced PCI certification scope (PA-DSS Certified).

### Flexibility and configurability

Supporting multi-organization, multiple accounts and any type of card-based financial product, along with virtually unlimited business use cases, enables the design and issue of payment products and services that are critical for competitive differentiation.

### Single customer view

Centralized customer lifecycle and data management across payment products, enables control of customer touchpoints and data and encourages cross-selling of products and services.



## Why choose TAS

- Over 35 years of payments experience
- Market leader in card and digital payments technology
- Established relationships with Issuers, Networks and Card fulfilment providers
- Chosen by leading banking groups and challengers alike to power their payments