



PAYMENT GATEWAY

2022

Who we are..

Global fintech and payments services company operating across the full payment services cycle with a growing portfolio of solutions and services empowering banks, neobanks, PFs, and retailers technology.



We enable real-time, secure, any-to-any payment transactions.





Customer Locations



21

Years experience
to build



30 +

Countries



245 +

Clients



500 +

Projects

Range of Solutions for a Variety of Sectors



▶ **Banks**

Any to any payment components to meet the needs of omni-channel payments for both traditional and challenger banks

▶ **E-money Institutions & Payment Facilitators**

Flexible payment components for early time to market, competitive pricing with low capex



▶ **Retailers**

On-line and in-store payment enablement solutions fully integrated to the merchants back office

▶ **Public Institutions**

Any electronic payment needs of government such as social benefit cards, national switches, digital wallets, transit payments and payment terminals

Providing Complete Payment Infrastructure



PayCore Data Center

Provides end-to-end services with infrastructure and processes which have PCI-DSS, ISO, Visa, Mastercard and BKM's data security, business continuity and service provider certificates.



Customer Data Center

Provides end-to-end services with its business continuity competencies and data security, which have the service provider certificates of Visa, Mastercard and BKM and meet the standards of PCI-DSS and ISO.



Cloud

Ability to serve on private cloud platforms approved by PCI-DSS Hosting.

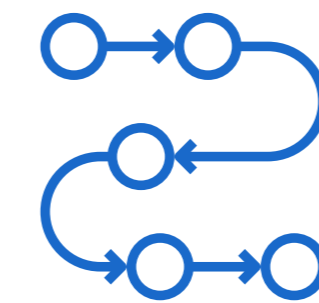


Specialised solutions delivered through dedicated global business lines



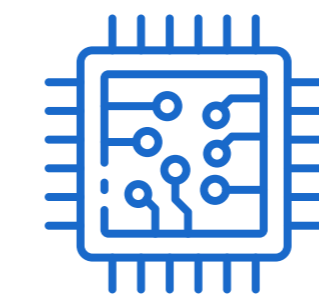
Core Payment Solutions

Energising commerce with advanced payment services



Processing Services

Engineering the most trusted and advanced payment processing solutions



Hardware Products

Enabling the global payment ecosystem through world-class terminals, HSM, and remote management devices.



PayCore Business Lines



Core Payment Solutions

- Issuing
- Acquiring
- E-commerce Solutions
- EMV Enablement
- Digital Card
- Digital Payment Acceptance



Processing Services

- Issuing
- Acquiring
- Payment Gateway & Virtual POS
- EMV Transit Management
- Digital Card
- Digital Payment Acceptance



Payment Hardware Products

- HSM
- Card Personalization
- Remote Monitoring
- Payment Terminals
- Biometric Security
- POS Network Devices



Agenda

1. **About the Payment Gateway Platform**
2. **General System Architecture & Flow Diagrams**
3. **Payment Gateway Modules**



PayCore Payment Gateway Platform

PayCore Payment Gateway is a platform that integrates payment and electronic money institutions with the virtual POS of 15 different banks and offers Virtual POS management with an interface to member merchants.

Our Paycore Payment Gateway product "Secure Payment Page" provides the following services:

- Easy integration
- End-to-end secure shopping
- Design that can be customized for the institution
- Card storage service in compliance with PCI-DSS rules
- Commission management for banks, member businesses, and cardholders thanks to flexible profile definitions.
- Recurring Payment option



Modules



Member Merchant Application Management

- Corporate Application
- Individual Applications
- Member Merchant Operations Pool
- Member Merchant List



User Management

- User Identification
- User Listing



Virtual Pos Management

- Bank Identification
- Bank Forwarding
- Bank Virtual Pos Test
- Bank Listing



Commission Management

- Bank Commission Management
- Brand-Based Profile Management
- Bank-Based Profile Management



Via Link, Manual & Recurring Payments

- Payment via Link
 - Create Link
 - Link Listing
- Manual Transaction
 - Pre-Provision
 - Sales
 - Sales with Points
 - Recurring Sales



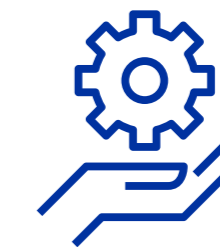
Campaign Management

- BIN-Based Campaign Definition
- BIN-Based Campaign Listing



Reports

- Payment Transactions and Reports
- Saved Card Reports
- User Transaction History
- Order Inquiry
- Recurring Sales Reports
- Member Merchant Listing

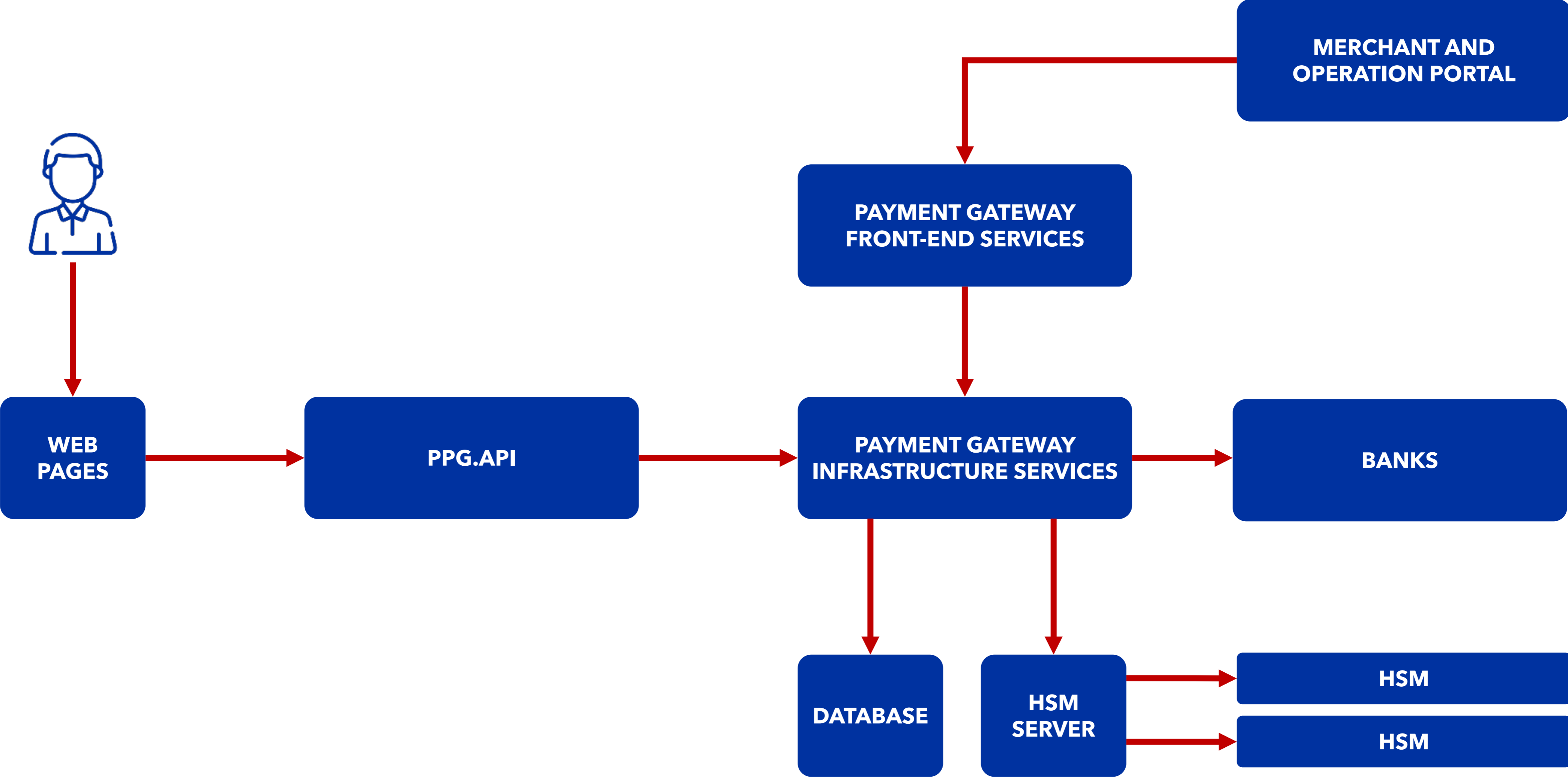


System Management

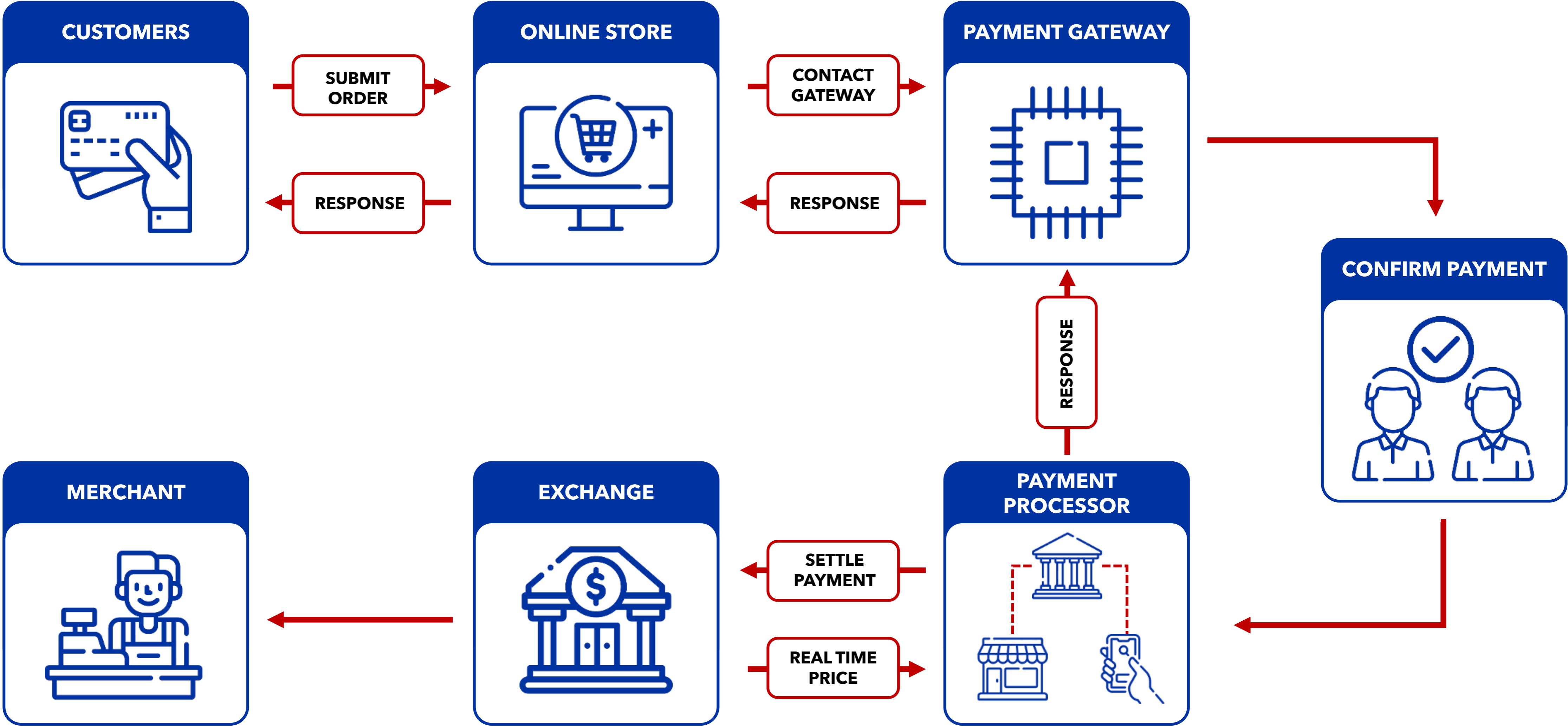
- Settings
- Transaction Authorizations



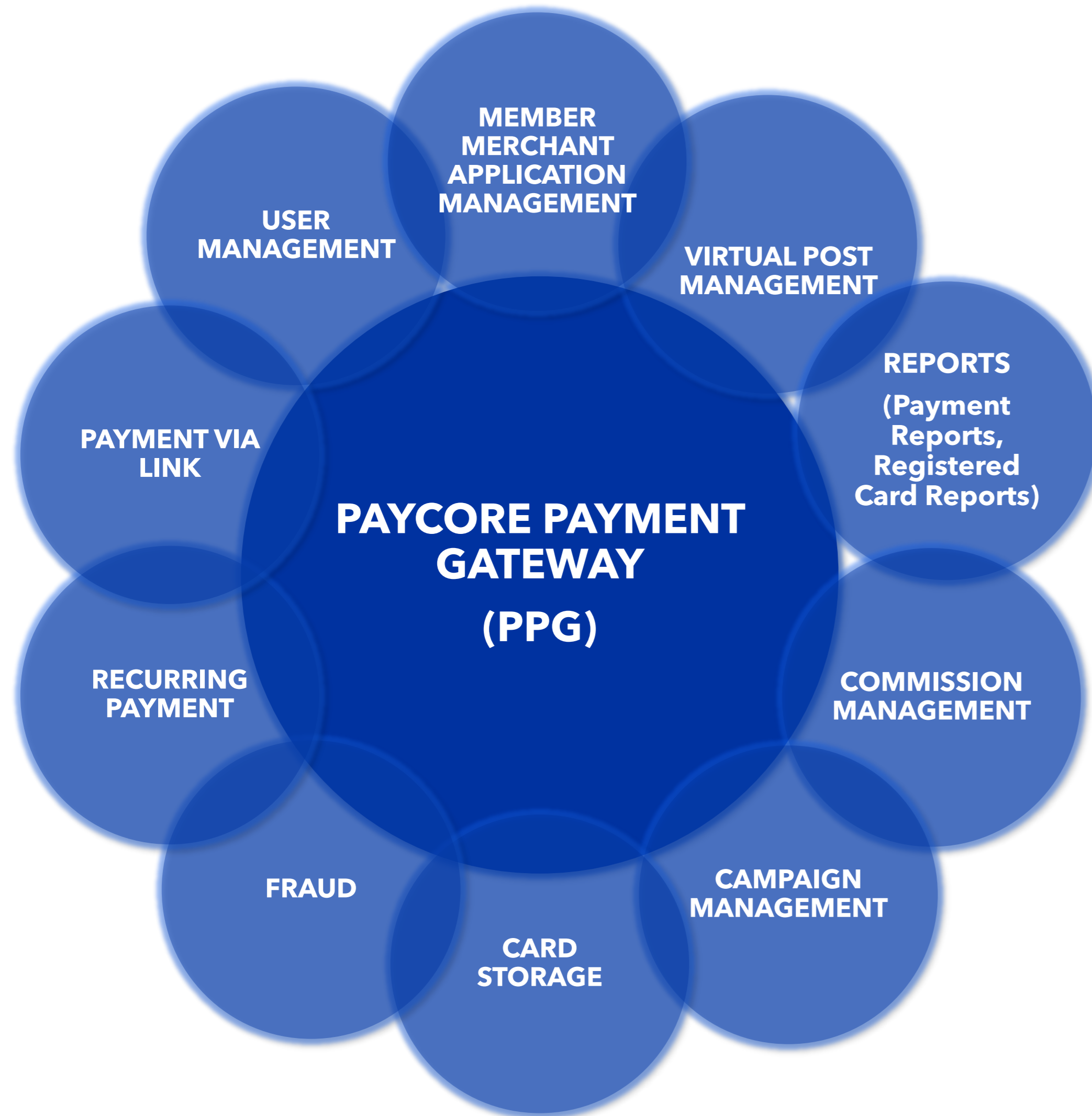
General Architecture



Flow Diagram



PayCore Payment Gateway



Card Types

- Credit Card
- Bank Card
- Prepaid Cards
- Virtual Card

Schemes

- Visa
- Mastercard
- Troy

Products

- Additional Card
- Corporate Card
- Business Card

Transactions

- Sales
- Cancellation / Return
- Installment
- Installment with Interest
- Pre-Authorization
- E-Commerce
- 3D Secure
- BKM





Member Merchant Application Management

It is a structure in which the documents required for the Merchant's application can be entered by the Institution and the documents entered can be checked through the maker-checker structure.

Corporate Application

For corporations, through the application, data such as Company Information and Files to be Uploaded are entered and applications are received.

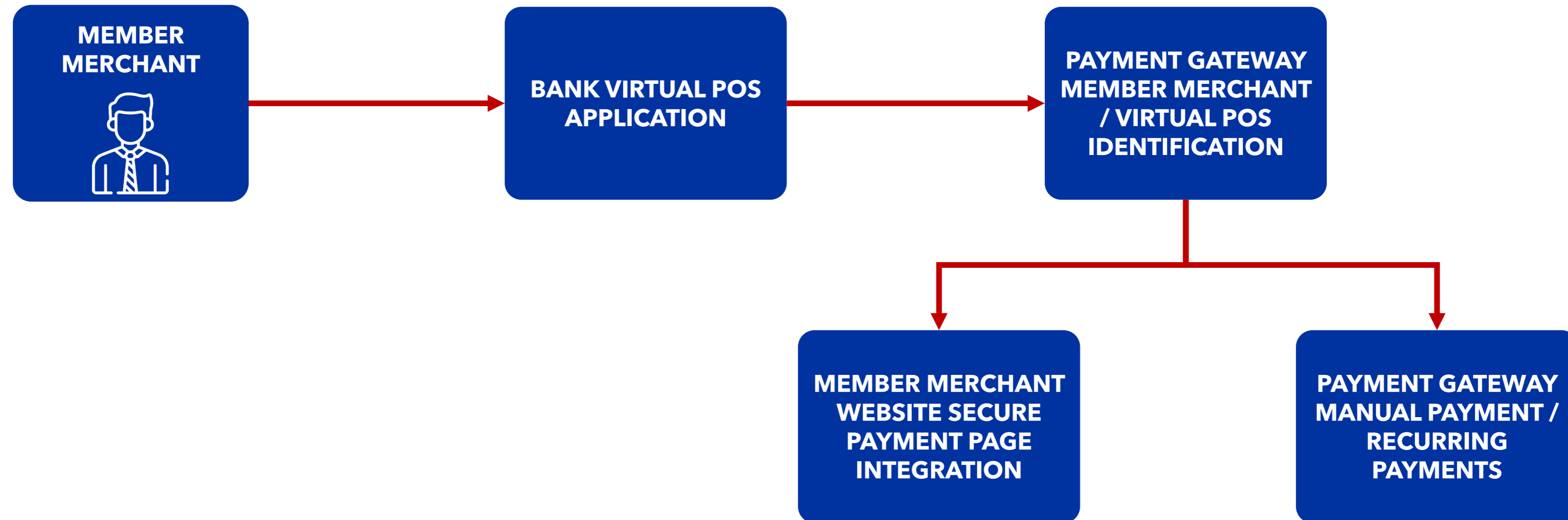
Individual Applications

For individual/personal companies, information is entered and applications are received.

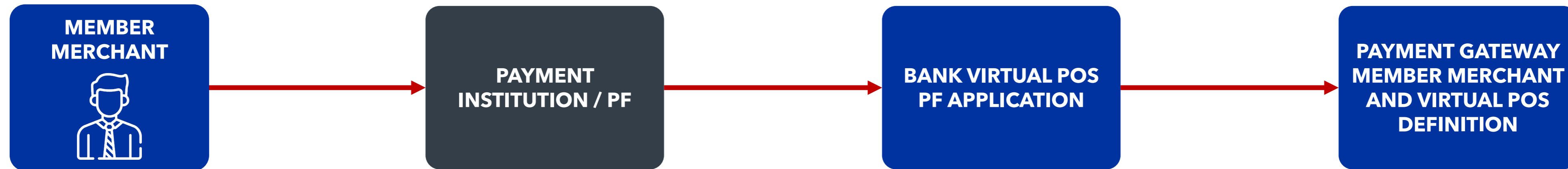
Member Merchant List

Individual/corporate member merchants defined in the system can be monitored and updated.

Member Merchant Application Flow



PF / SUB – Merchant Application Flow





User Management

User Role Definition

Authorization is provided according to User Type (Institution, Member Merchant, API user) and User Role (System Administrator, Member Merchant Administrator, Reporting User, etc.).

User Listing

Provides for the updating of user information defined with email information, unlocking of locked users, and sending user passwords.



Virtual POS Management - 1

Bank Identification

This is the section in which the Virtual POS information that the institution has contracted with is defined. It is possible to define more than one terminal for the same bank.

We have integration with 15 banks. Our infrastructure is suitable for rapid integration with new banks.

Bank Listing

A bank list of all defined Virtual POS can be displayed. Default bank and active/passive selection can be made within virtual POS.



Virtual POS Management - 1

Bank Forwarding

Switch routing can be done based on BIN.

- **Onus Forwarding:** Ensures that the transactions received with the same bank card are forwarded to the card's bank.
- **Direct Routing:** For the defined bank, routing is provided to any desired bank.
- **Brand-Based Forwarding:** Routing is provided on the basis of the card's brand.
- **One-Shot Forwarding:** All one-shot transactions can be directed to a selected bank. This feature has been added because a low commission is charged for single withdrawals in state banks.



Payment Via Link

Link Creation

Enables easy payment from the end user by selecting the date the link will be active, the transaction amount, the Single/Multi-Use feature, and the SMS/email transmission status. Single-use links expire after use, while multi-use links are used for payments required from different people, such as donations.

Link Listing

All links created specifically for Member Businesses are listed; update, cancelation, and activation/deactivation features are provided.



Manual / Recurring Payments

Pre-Provision

The Pre-Provision process can be provided manually. The Pre-Provision Closing process can also be carried out manually.

Sales

Offers manual payment options with None Secure and 3D Secure methods.

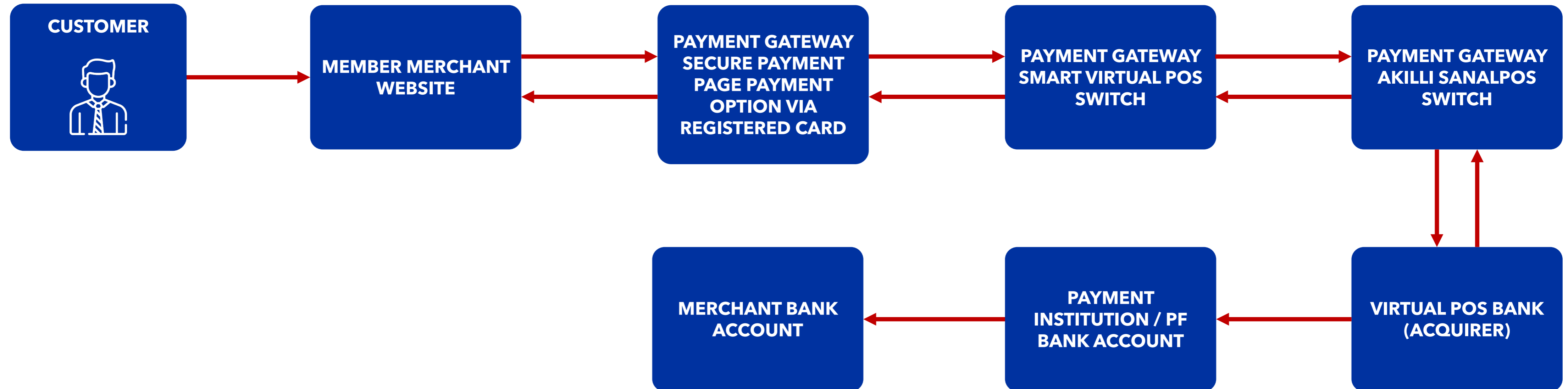
Sales with Points

Sales transactions can be made with points specific to the card.

Recurring Sales

For the card entered, a daily, weekly, and monthly transaction collection is provided from the desired virtual POS bank to the extent of the number of repetitions, starting from a particular date. In addition, the total number of repetitions can be determined to ascertain how many times the procedure will be performed in total.

Payment Flow





Reports - 1

Payment Transactions and Reports

All transactions passing through the Payment Gateway can be listed according to the Start/End date, Customer Number, Order Number, Card Number, Authorization Code, Transaction status, Payment interval, Virtual POS bank, and Transaction Type criteria. According to the authorization, Manual Cancellation-Return can be made.

Saved Card Reports

Registered cards are listed according to the selected dates.

User Transaction History

The user-based log of the changes made and the old-new value are displayed.



Reports - 2

Order Inquiry

Transactions are listed according to the virtual POS bank and order number criteria in which the transaction is made.

Recurring Sales Reports

This is the section in which reports are made specific to recurring transactions.

Member Merchant Listing

It is the section in which all member merchants' definitions can be viewed and reported on an institutional basis.

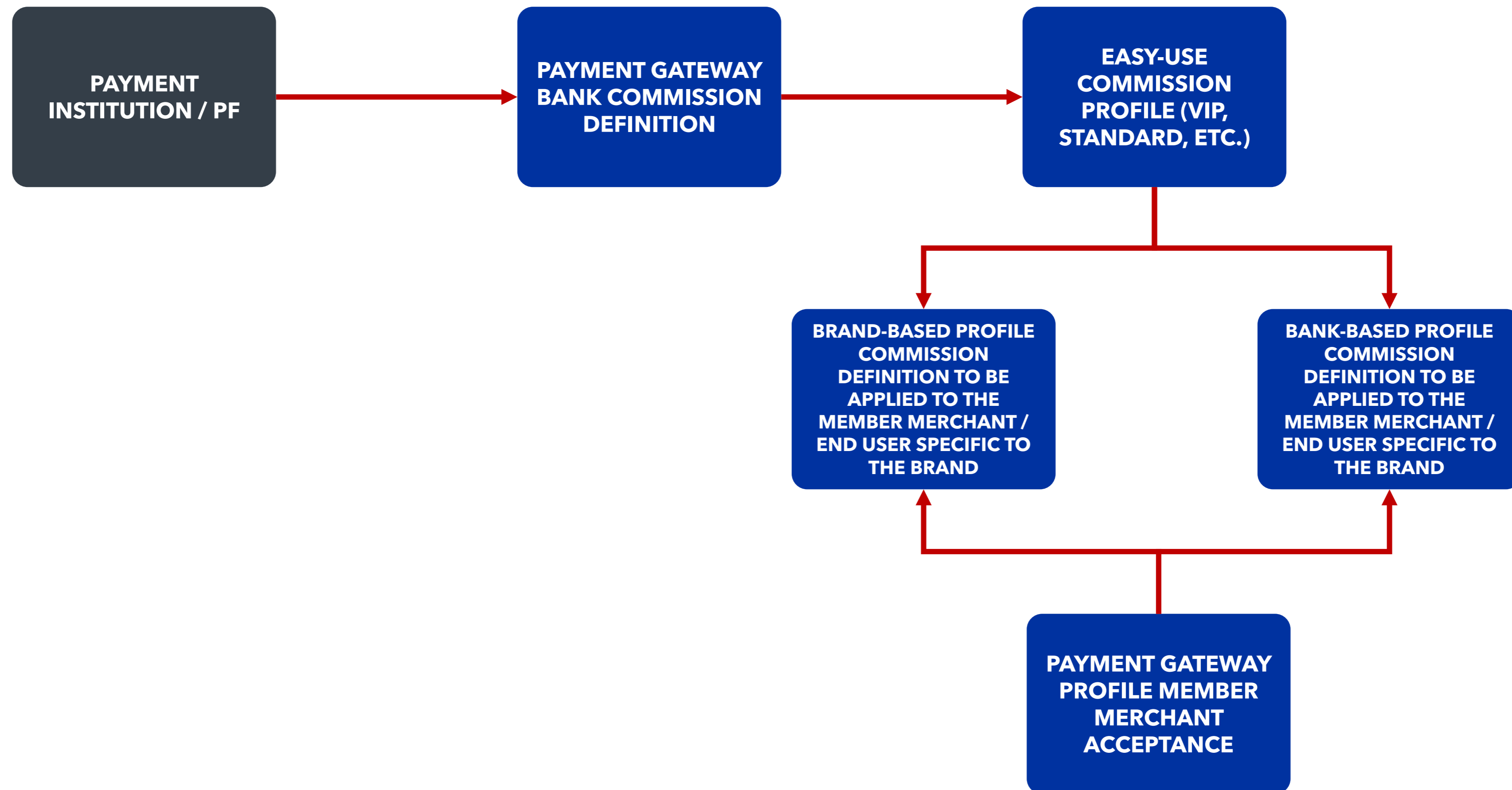


Commission Management - 1

Bank Commission Management

Commission based on Transaction Source (Onus, Not-onus, etc.), Card Type (credit card, debit card, etc.), Card Source (Domestic, International), Card scheme (Visa, Mastercard, etc.), and Blocked Day definitions. Cash and Installment options offer solutions for all commission methods obtainable from virtual banks.

Commission Definition Flow





Commission Management - 2

Brand-Based Profile Management

It is ensured that Cash and Installment Service commission and End User Commission rates are determined specific to card brands. The most suitable commission rate is selected for the PF institution. It offers flexible and easy use with multiple profile definition options.

Bank-Based Profile Management

Ensures that the Service Commission and End User Commission rates are determined specific to the banks with which the institution has an agreement. According to the bank routing rules, which can be determined by the PF institution, routing selection is made according to Onus, Brand, Single-Shot, and selected Virtual POS. It offers flexible and easy use with multiple profile definition options.

Commission Calculation Flow





Campaign Management

BIN-Based Campaign Definition

Allows definition of discount campaigns that will be valid between certain dates, specific to the defined BINs.

BIN-Based Campaign Listing

Provides monitoring and management of defined campaigns..



System Management

Transaction Authorizations

It is ensured that the transaction authorization restrictions are determined on a daily and monthly basis in a way that will be valid specifically for a member company and/or all member companies. Transaction restrictions can be added with the authorizations of Single Transaction Amount, Single Non 3D Transaction Amount, Transaction Volume, Non 3D Transaction Volume, Transaction Number, and Non 3D Transaction Number.

Settings

The 3D Secure feature is set on the Secure Payment page. In addition, by determining the Non-Secure maximum amount, the maximum amount control can be provided for each transaction.



Our Payment Gateway product works in integration with the Fraud module written with Daphne 2.0 technology. There are many Fraud scenarios defined in the Fraud module, which is customizable for institutions.

Fraud Module Integration

Thank you.



Warsaw Office



Istanbul /PayCore R&D Center



Istanbul/PayCore Processing Center



Paycoregroup



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