



**MX** payment™

**MULTI-CHANNEL ELECTRONIC  
PAYMENT SOFTWARE**

**m2m**  
group

# MX PAYMENT™

MX PAYMENT™ is a comprehensive software package and services for processing multichannel electronic transactions and managing their entire lifecycle and value chain.

MX PAYMENT™ orchestrates all aspects of payment processing for any type of transaction (withdrawal, payment, money transfer...), via any means of payment (debit card, credit card, prepaid card, e-wallet, m-wallet, and many others) and on any channel (ATM, POS, Mobile phone...), with any currency or via any payment scheme (Visa, Mastercard, UPI, RuPay...).

Supported by a modular and open architecture, MX PAYMENT™ comprises of 4 comprehensive business solutions:

-  MX for ISSUING
-  MX for ACQUIRING
-  MX for SECURING
-  MX for PROCESSING



## MX PAYMENT™ provides a seamless, real-time and secure cross-channel payment experience



ANY PAYMENT PRODUCT



Debit



Credit



Prepaid



Corporate



Privative Co-branding



M-Wallet E-Wallet



ANY TECHNOLOGY



Chip



Magnetic



Virtual



RFID



Hybrid



NFC SE NFC HCE



MULTI & CROSS CHANNEL



ATM



POS



Mobile



Kiosk



Branch



24 IVR



ANY TRANSACTION



Purchase



Withdrawal



Transfer



Loyalty



Top-up



Self-service Banking

# A platform covering the entire value chain of electronic payments

## MX ISSUING™



### MX Card Management™

One platform to issue and manage the entire life cycle of debit/prepaid/credit cards & e-wallets



### MX mWallet™

A comprehensive Mobile Wallet platform that allows customers to turn their smartphones into payment instruments



### MX Instant Issuing™

Issue visually customized cards in branches in minutes



### MX Authorization™

Authorisation of all means of payment for all types of transactions



### MX Loyalty™

Management of Loyalty Programs



## MX ACQUIRING™



### MX ATM™

Acquire ATM transactions, remote maintenance and configuration of field equipment



### MX POS™

Acquire POS transactions



### MX Mobile Gateway™

Acquire mobile transactions, NFC mobile app, mobile HCE, extended service offering



### MX Internet Gateway™

Acquire internet transactions, highly secured



### MX Merchant™

Manage merchant contracts, mass configuration of field equipment



### 3rd Party Payment™

Prepaid account top-up and bill payment services (water, electricity, telecom), taxes and fines



### MX Agent Banking™

Comprehensive agent management solution



## MX SECURING™



### MX Risk & Fraud™

Advanced algorithms for fraud prevention



### MX Authentication™

Strong authentication : biometrics and 3D secure



### MX Tokenization™

Issuing single-use payment instruments for internet and mobile payments

## MX PROCESSING™



### MX Clearing & Settlement™

Financial compensation & interbank agreements



### MX Dispute & Chargeback™

Dispute resolution & chargeback management



### MX Switch™

Routing of all kinds of multi-channel transactions



### ALL PAYMENT TECHNOLOGIES

SHIP CARD | CONTACTLESS | MOBILE NFC



### INTERNATIONAL COMPLIANCE

VISA | MASTERCARD | UNIONPAY



### ONE PLATFORM FOR ALL

MULTI -CURRENCY -BANK -MANUFACTURER



### LOW OPERATIONAL COSTS

REMOTE CONTROL | USER-FRIENDLY  
| INTEROPERABILITY

## MX Payment™ features effective and intuitive ergonomics



### 1 PROCESSES



Highly interactive forms  
Validation steps

### 2 MODELS



Speed-up recurring tasks  
Client subscription | Cards | Ceilings

### 3 SEARCH



User-friendly | Visual aid  
Multi-criteria

### 4 ALERS



Visual & real time  
Customizable ceilings  
EX: card shortage  
EX: payment ceiling reached  
EX: card theft detected

### 5 MX ADVISOR



Advanced client scoring  
Proposes appropriate products to clients  
Overview of user actions  
Provides feedbacks  
Input help

**MX PAYMENT™ offers customizable, business-oriented dashboards**



**MEASURE ACHIEVEMENT OF OBJECTIVES**  
OPERATIONAL | STRATEGIC | COMMERCIAL



High management



Customer support



Branch manager



Technical manager



**MULTI-DIMENSION CHARTS**  
ORGANIZATION | LOCATION | DURATION



By HQ | subsidiary | branch



By card | channel | transaction



By continent | country | region



Per week | month | year  
complete review





# +230 LEADING MULTINATIONALS TRUST US IN 50 COUNTRIES



POWERING 200 MILLION  
PAYMENT CARDS DAILY



PROCESSING 4.8 BILLION  
TRANSACTIONS EVERY YEAR



CONNECTING 80,000  
ATMS TO OUR PLATFORM



SUPERVISING 2.1 MILLION  
POS AND M-POS



**EMVCo**  
PARTNER



## HEAD QUARTERS

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