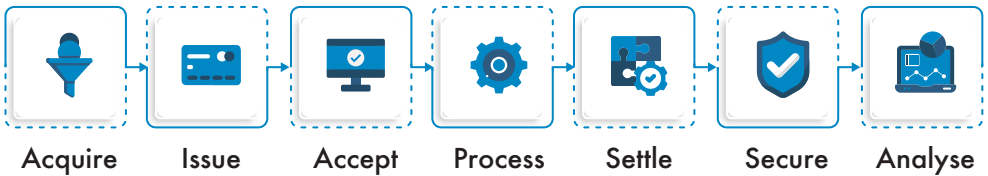# MX²Plus Paas™

m2m group

Introduction

MX Plus PaaS is a one-stop suite of electronic payment processing services covering the whole payment chain, on the cutting edge of technology development.
It provides payment service providers (PSPs), banks, acquirers, issuers, and fintechs with innovative solutions that drive revenue and profitability.

MX Plus PaaS allows moving from a focus on compliance, security, 24x7 operations and support towards business-driven strategy, anticipation of market expectations and roadmaps for your customers' success and growth.

30 years global experience translating into end-to-end full payment processing services, facilitating an unparalleled array of payment methods, types and schemes.

Every year, we process 4.8 billion transactions for more than 300 issuers and acquirers;
and support over 200 million cards every day.

| Acquire | Issue | Accept | Process | Settle | Secure | Analyse |

Services

MX Plus PaaS manages the entire value chain of your electronic transactions : OVERVIEW of our services.

ISSUING

- ◎ Debit cards issuing
- ◎ Credit cards issuing
- ◎ Prepaid cards issuing

ACQUIRING

- ◎ ATM Acquiring
- ◎ POS Acquiring
- ◎ Mobile payments
- ◎ Internet Payments
- ◎ Merchant management services

PAYMENT PROCESSING

- ◎ Financial authorization services
- ◎ Clearing & Settlement
- ◎ Disputes and chargebacks management services
- ◎ Network connections

VISA   mastercard   UnionPay 银联

RuPay»   AMERICAN EXPRESS   JCB

SECURITY

- ◎ Risk management
- ◎ Strong Authentication

ADDITIONAL SERVICES

- ◎ Payment Analytics
- ◎ AI Fraud Detection
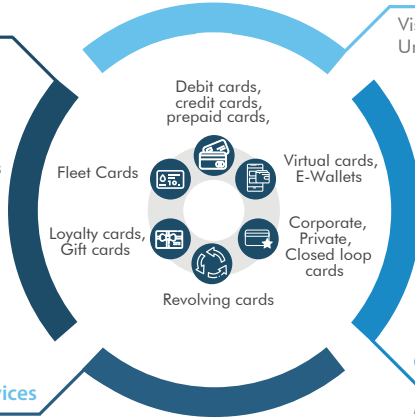- ◎ Innovative payments

 Pay   Pay   G Pay

Issuing Services

Outsource your card issuing and acceptance to M2M Group for more streamlined operations. Our issuing services cover the largest range of payment means and our baseline service package can be adapted to your exact product portfolio requirements.

Card Life Cycle Management

Customers enrolment
Card products management
Personalization of cards
PIN's management
Card distribution & replacement
Management of fees & commissions

Support of major international schemes

Visa, Mastercard, Amex, Diners, Union Pay, JCB, Rupay…

Debit cards, credit cards, prepaid cards,

Fleet Cards

Virtual cards, E-Wallets

Loyalty cards, Gift cards

Corporate, Private, Closed loop cards

Revolving cards

Multiple issuing modes services

Instant issuing
Digital Issuing
Personalization of instant enrolment
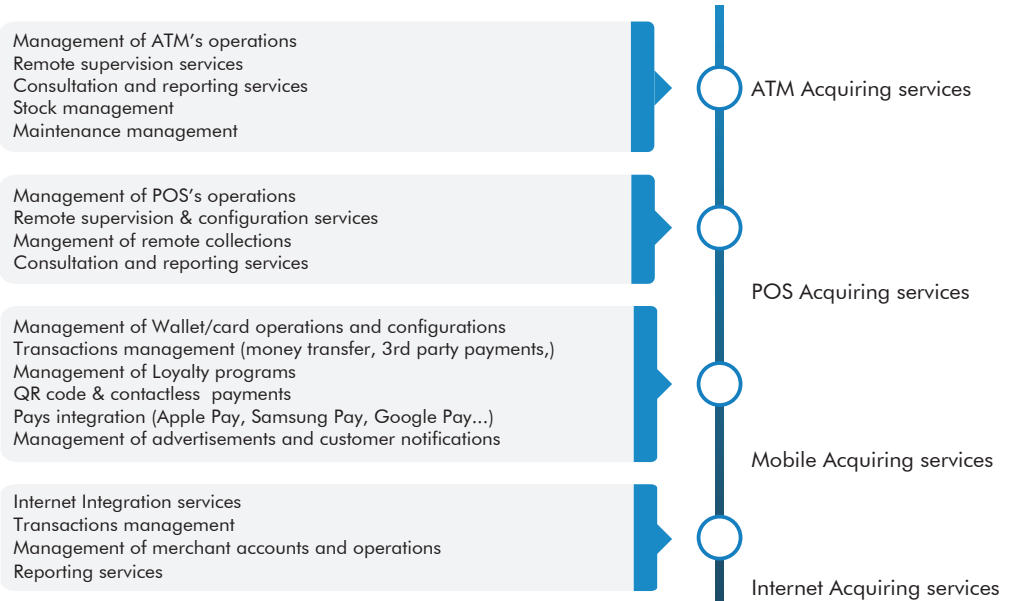Management of personalization's security
Card stock management

Customer management

Management of customer accounts
Management of cardholder's settlement
Management of credit/debit limits
Management of credit files
Management of credit/prepaid products
Management of interest rates
Card stock supervision
Orders and sales management

Acquiring Services

MX Plus PaaS provides a large multichannel acquiring network : Benefit from a one stop approach covering your acquiring business.

Management of ATM's operations
Remote supervision services
Consultation and reporting services
Stock management
Maintenance management

ATM Acquiring services

Management of POS's operations
Remote supervision & configuration services
Mangement of remote collections
Consultation and reporting services

POS Acquiring services

Management of Wallet/card operations and configurations
Transactions management (money transfer, 3rd party payments,)
Management of Loyalty programs
QR code & contactless payments
Pays integration (Apple Pay, Samsung Pay, Google Pay...)
Management of advertisements and customer notifications

Mobile Acquiring services

Internet Integration services
Transactions management
Management of merchant accounts and operations
Reporting services

Internet Acquiring services

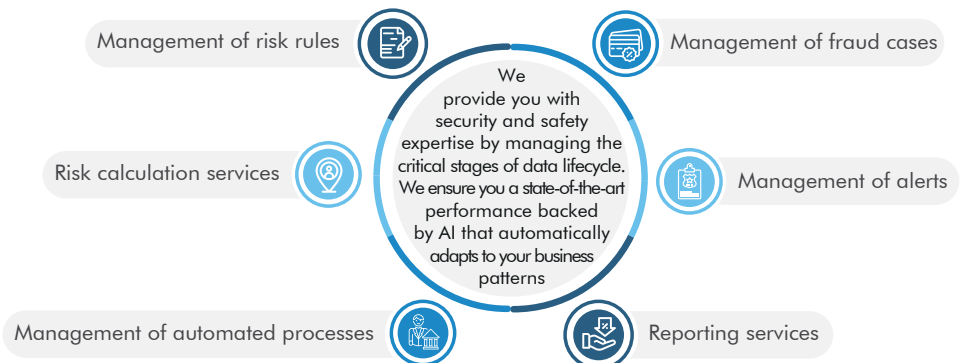## Full Merchant Management Services

- Management of merchants   contracts

- Management of fees and commissions

- Management of settlement modes

- Management & personnalisation of merchants security badges

- Management of merchants' statements

- Management of merchants' discounts

- Management o merchant's loyalty programs

Payment Processing Services

Wether you are an issuer or an acquirer MX plus PaaS offers you advanced payment processing services.

Authorization services	Clearing & settlement	Disputes and chargebacks services	Network connections
Management of transaction thresholds

Balance management

Management of algorithms

Management of risk levels | Transaction technical validity's checking

Interbank fees & commissions' calculation service

CRE files management

Management of alerts | Chargeback control & management

Management & control of arbitrations

Management & control of cancellations

Management & control of fraudulent transactions

Holders complaints management | National & international issuing

National & International acquiring

Connection to national switches

Connection to national schemes |

Risk & Fraud Management Services

Management of risk rules

Management of fraud cases

We provide you with security and safety expertise by managing the critical stages of data lifecycle. We ensure you a state-of-the-art performance backed by AI that automatically adapts to your business patterns

Risk calculation services

Management of alerts

Management of automated processes

Reporting services

Engineering Services

- Hosting services
- Business Process Outsourcing services
- Maintenance & user support services
- Technical consulting & reporting services

Our Commitments...Your Benefits

Commitments

- Seamless integrations to the various payment and external systems
- Services supporting all traditional and emerging payment transactions
- Dedicated comprehensive portals to manage your entire activity
- Integrated hosted payment services that cover the whole payment chain
- Visa, Mastercard, JCB, Union Pay, Amex, RuPay along with

Benefits

- Move to a more flexible and agile model by offering best-of-breed products through a cloud-based platform
- Provide a secure and resilient offering that addresses directly customers' concerns for cyber security and data safety and privacy
- Avoid constant investment in maintenance, rent what you need and pay as you grow
- Include a modular service offering giving customers flexibility to choose cutting-edge products; without committing undue internal resources

+300 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

m2m group

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