



MXpayment™

**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, 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



Private 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

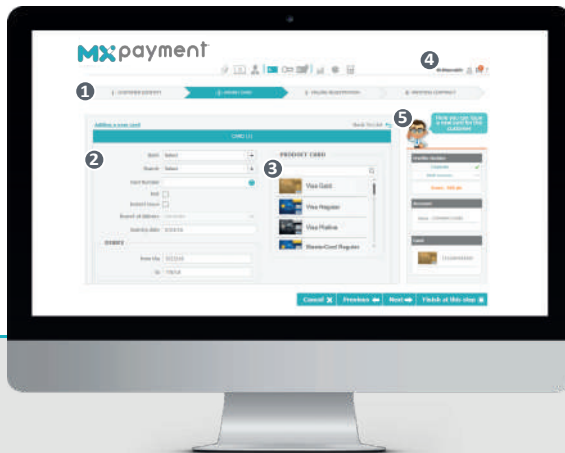
MULTI -CURRENCY -BANK -MANUFACTURER



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**

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