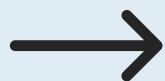# Never Miss A Sale!

Empower your business with our state-of-the-art payment solutions - simplicity meets security. Say goodbye to hassles, hello to a cashless future. Join us for seamless transactions anytime, anywhere.

Get Started →

Welcome to

payable

- PAYable is Sri Lanka's leading FinTech company, offering a wide range of cutting-edge digital payment acceptance solutions

- Since its inception in 2016, PAYable has grown to empower over **40,000 SME merchants** and has processed over **LKR 100 Billion** in transactions to date

- PAYable technology is built to offer convenience, scalability and security and is fully compliant with globally accepted PCI DSS standard (Payment Card Industry Data Security Standard)

- PAYable was the first to introduce tap-on-phone payment acceptance in Sri Lanka with the launch of PAYable TAP - winning multiple accolades
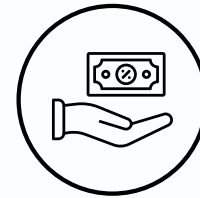
Rs. 100+ Billion in Transactions

WE EMPOWER

Many PAYable merchants have scaled up their home-based, in-store and online operations, simply because they now have access to digital payments

We are proud to have created a positive social impact by uplifting communities and merchant families.

Easy, simple to sign-up and fast tracked onboarding process

No complicated documentation requirements; PAYable allows merchants to sign-up via a simple digital platform and start accepting digital payments within three days

Affordable, easy-to-use digital payment acceptance devices

PAYable offers cost-effective, simple-to-use devices that can be used by merchants of any size anywhere in Sri Lanka, driving financial inclusion across the market

Proven to grow merchant revenue

PAYable ensures SME merchants have access to the tools they need at every stage of growth

payable

payable

We are
Innovators

- Manage L3 certifications
- Handling cyber security, PCI auditing
- Mobile application development
- Web developments
- Capability to implement and manage Cloud infrastructure (AWS, Google)
- Payment related (Card present or card not present) developments)
- USSD-based Mobile Money system integrations

VISA

mastercard

AMERICAN EXPRESS

UnionPay 银联

lanka pay

JCB

Diners Club International

DISCOVER®

Alipay™

COMMERCIAL BANK

SEYLAN BANK PLC
The bank with a heart

HNB
YOUR PARTNER IN PROGRESS

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சம்பத் வங்கி
Sampath Bank

Nations TrustBank

UNIONBANK

PEOPLE'S BANK
The Bank of the People

BANK OF CEYLON
BOC
ලංකා බැංකුව இலங்கை வங்கி

PAYable mPOS

PAYable mPOS (Mobile Point of Sale) is a portable, Bluetooth-enabled card reader that connects to a smartphone or tablet, allowing merchants to accept card payments anytime, anywhere.

Key Features

- **Portable & Compact:** Ideal for on-the-go businesses.
- **Seamless Integration:** Connects via Bluetooth to the PAYable app.
- **Versatile Payments:** Supports chip, magnetic stripe, and contactless payments.
- **Secure & Compliant:** Meets PCI DSS and EMV standards.
- **Digital Receipts:** Send via SMS or email.
- **Real-Time Tracking:** View transaction history and insights in the app.
- **Cost-Effective:** Affordable for SMEs with delivery services.

Payment Networks Supported

Suitable for:

- Small retail shops & kiosks
- Home-based businesses
- Food delivery services
- Taxi and ride-hailing services
- Street vendors & market stalls

PAYable Smart POS

P5SE is a feature-rich Android Smart POS device designed for businesses to accept payments efficiently while offering advanced functionalities for enhanced customer experience.

Key Features

- **Local & International Payments:** Accepts domestic and international cards.
- **Wireless Connectivity:** Works via Wi-Fi or GPRS for mobility.
- **Link Pay:** Send payment links for online transactions.
- **Versatile Payments:** Supports EMV, NFC (Contactless), and Magstripe.
- **Secure & Compliant:** PCI DSS certified.
- **Compact & Portable:** Perfect for in-store and on-the-go use.
- **All-in-One Solution:** Manages payments, receipts, and transactions in one device.

Payment Networks Supported

Suitable for:

- Restaurants & cafés (table-side payments)
- Supermarkets & grocery stores
- Hotels & hospitality businesses
- Pharmacies & healthcare clinics
- Retail fashion & electronics stores

PAYable SoftPOS

PAYable SOFTPOS is an innovative, cost-effective solution that transforms any NFC-enabled Android smartphone into a secure point-of-sale terminal. This enables merchants to accept contactless payments without requiring additional hardware.
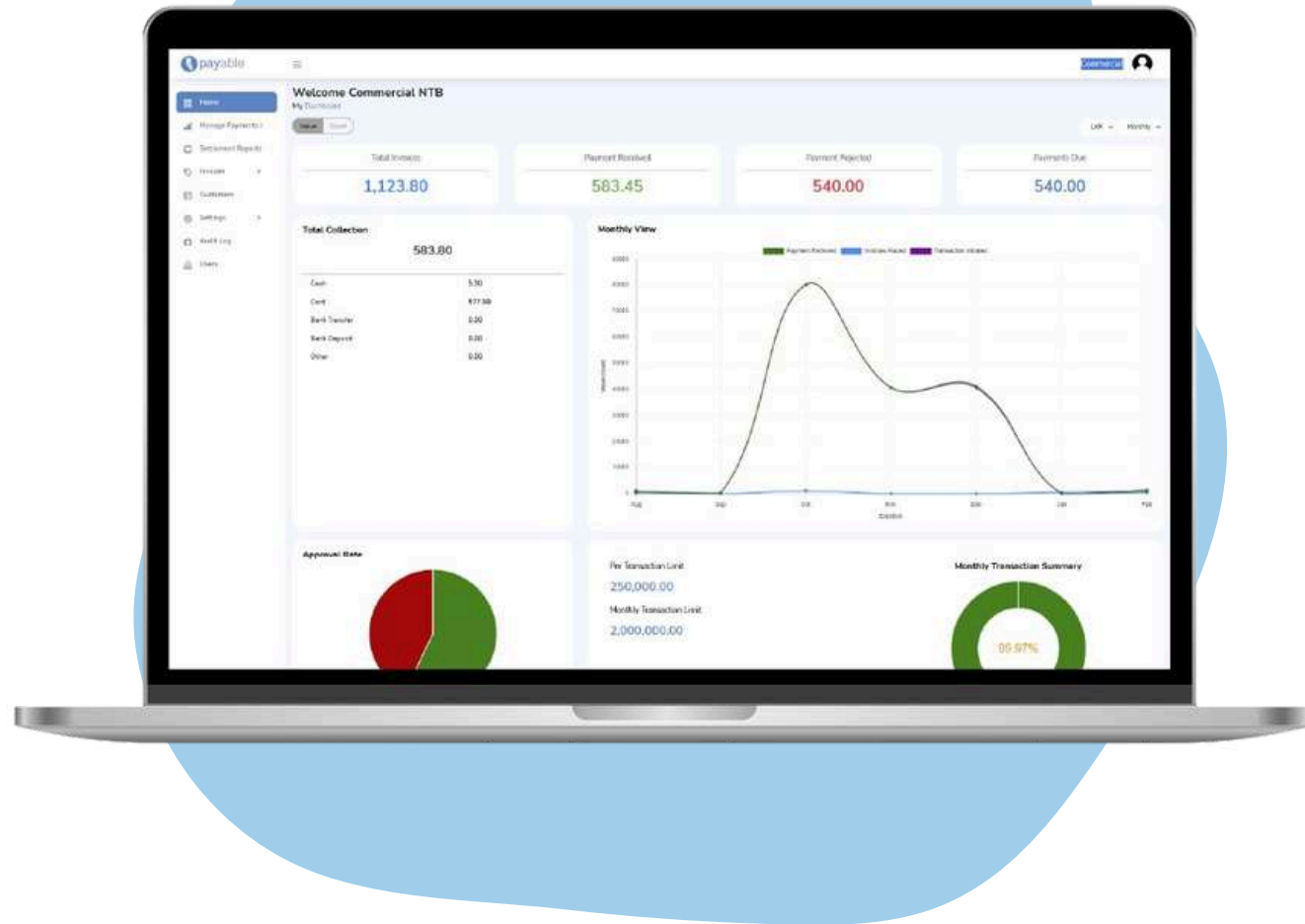
Key Features

- **Contactless Payments:** Accept payments from NFC-enabled credit and debit cards
- **Quick & Easy Setup:** Minimal setup time, no additional devices required.
- **Secure Transactions:** Fully compliant with PCI DSS standards.
- **Digital Receipts:** Send receipts via SMS or email.
- **Real-time Reporting:** Access sales data and transaction history on the go.

Suitable for:

- Freelancers & service providers (beauticians, personal trainers, etc.)
- Food trucks & pop-up shops
- Event ticketing & festival vendors
- Logistics & courier services
- Small businesses wanting a cost-effective card payment solution

Payment Networks Supported

VISA   mastercard

PAYable IPG

A comprehensive online payment gateway that enables businesses to accept payments through websites and apps.

Key Features

- Seamless Integration: Plugins and SDKs for WooCommerce, React, Flutter, and more.
- Comizable Checkout: Branded payment pages for a better customer experience.
- Recurring Payments: Ideal for subscriptions and memberships.
- Real-Time Dashboard: Monitor and manage transactions with detailed analytics.
- Fraud Prevention: Built-in security features like 3D Secure and tokenization.

Payment Networks Supported

Suitable for:

- E-commerce stores & online retailers
- Subscription-based businesses
- Travel agencies & airlines

- Educational institutes (tuition fee payments)
- Utility & telecom bill payments

PAYable Tablet

The **PAYable Tablet** is an all-in-one tablet computer with built-in payment acceptance, allowing merchants to efficiently manage their tasks and seamlessly collect payments on the go. Its EMV-compliant design ensures secure transactions, enhancing business agility and operational efficiency.

Key Features:

- **Powerful Performance:** Octa-Core 2.0GHz processor with Android 13 for seamless multitasking.
- **Tap-to-Pay NFC:** Supports contactless payments directly on the screen.
- **Biometric Security:** Fingerprint-enabled power button for secure, one-touch access.

Suitable for:

- Restaurants & cafés (digital ordering and payments)
- Hotels & resorts (check-in/out and in-room payments)
- Healthcare clinics & hospitals (patient billing)
- Agent and mobile businesses
- High-end retail stores (personalized checkout experience)
- Salons & spas (appointment booking & payments)

STRATEGIC PARTNERSHIPS WITH GLOBAL PAYMENT NETWORKS

At PAYable, we're proud to be a preferred strategic partner for leading global payment networks — and the first non-bank fintech in Sri Lanka to receive funding to drive strategic digital payment initiatives.

- **Nationwide merchant education campaigns** to promote digital and contactless payment adoption
- **Consumer and merchant-focused promotions** to drive transaction volumes and engagement
- **Deployment of POSM and in-store branding** to boost payment network visibility
- **Support for emerging payment technologies** such as NFC, SoftPOS, and QR-based systems
- **Financial inclusion and social impact programs** aimed at uplifting underbanked and underserved communities

Our Services

- **24/7 Customer Service Center** – A dedicated call center for merchant support and troubleshooting.

- **Dedicated Sales Team** – Assisting merchants with onboarding, product selection, and business needs.

- **Deployment Team** – Handling device setup, merchant training, and on-site assistance.

- **Merchant Training Programs** – Educating merchants on using POS devices, handling transactions, and fraud prevention.

- **POS Terminal Maintenance & Technical Support –** Ensuring seamless operation of POS devices with repairs and replacements.

- **Dedicated Account Management –** Personalized support for high-volume merchants and enterprise clients.

- **Marketing & Promotional Support –** Providing POSM materials and campaigns to boost merchant sales.

- **Integration Support –** Assistance with PAYable IPG, API integrations, and digital payment solutions.

- **Settlement & Reconciliation Support –** Ensuring smooth transaction processing and daily settlements.

- **Value-Added Services –** Features like installment payment plans, analytics dashboards, and reporting tools.