Fintech & Payment

Infrastructure Products

🏪 Merchant Onboarding Flow

⚔️ Chargeback Dispute System

🔄 Payment Retry Logic

Why Payments Infrastructure = Big Opportunity

The problem is massive. The market is proven. The timing is now.

$2.5T

Global digital payments
volume (2024)

30%

Revenue lost from
failed payment retries

14 days

Avg. merchant onboarding
time (manual process)

$125B

Chargeback fraud losses
globally per year

Southeast Asia alone adds 40M+ new digital payment users every year — with infrastructure still fragmented and manual.

These 3 products directly solve the highest-friction points in the payment lifecycle

Merchant Onboarding Flow

"Getting a business accepted onto your payment platform should take hours, not weeks."

✅ KYC Verification

✅ Document Upload & Review

✅ Risk Scoring

✅ Automated Approval Flow

The Problem

Merchants applying to join a payment platform today face a maze of forms, manual document checks, and back-and-forth emails that can take 2–4 weeks. Every day of delay = lost revenue for everyone.

😓 Before	🚀 After
→ Manual form reviews	→ Smart auto-validation
→ 14-day avg. wait time	→ < 24hr approval target
→ Email back-and-forth	→ Live status dashboard
→ High drop-off rate	→ 85%+ completion rate
→ No real-time status	→ Instant notifications

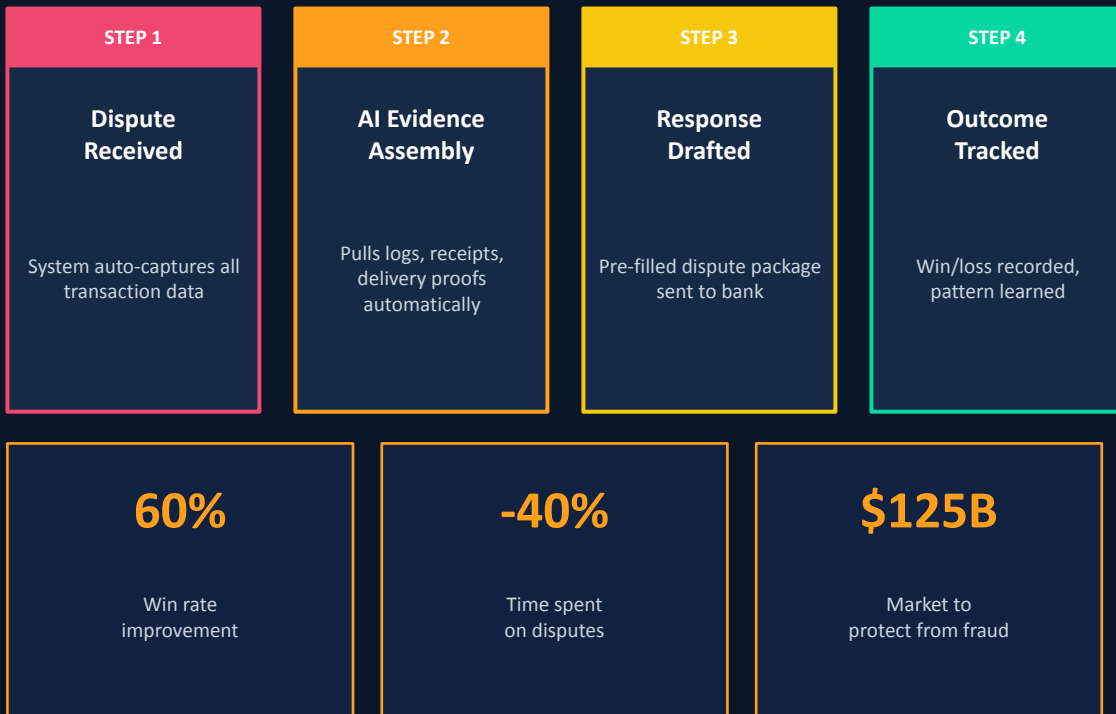| 70%	3×	↑NPS
Faster Onboarding	More Merchants Activated	Merchant Satisfaction

Chargeback Dispute System

"When a customer disputes a charge, every hour counts. Manual review kills merchants."

✅ AI Evidence Collection

✅ Dispute Timeline Tracking

✅ Bank Response Automation

✅ Fraud Pattern Detection

The Problem

A chargeback happens when a customer tells their bank: "I didn't authorize this charge." The merchant must then prove otherwise — within strict deadlines. Without a system, merchants lose money, time, and sometimes their payment accounts entirely.

How the System Works

STEP 1	STEP 2	STEP 3	STEP 4
Dispute Received	**AI Evidence Assembly**	**Response Drafted**	**Outcome Tracked**
System auto-captures all transaction data	Pulls logs, receipts, delivery proofs automatically	Pre-filled dispute package sent to bank	Win/loss recorded, pattern learned

60%	**-40%**	**$125B**
Win rate improvement	Time spent on disputes	Market to protect from fraud

Payment Retry Logic

"30% of failed payments are recoverable. Without smart retry — you just lose them."

✅ Failure Reason Classification

✅ Smart Retry Scheduling

✅ Alternative Payment Routing

✅ Revenue Recovery Dashboard

The Problem

A payment can fail for dozens of reasons — insufficient funds right now, a temporary bank outage, a card that expired yesterday. Without smart logic, the system just gives up. Smart retry recovers this "soft-fail" revenue automatically.

Why Payments Fail (and What We Do)

Insufficient Funds	→ Retry next payday	**35%**
Bank Timeout	→ Retry in 15 min	**25%**
Card Expired	→ Prompt update + retry	**20%**
Fraud Hold	→ Route to alt. processor	**20%**

30%	**< 1min**	**↑ LTV**
Revenue Recovered	Avg. Retry Decision Time	Subscriber Retention

The Combined Value Proposition

Three products. One mission: make payments work better for everyone.

01 — Merchant Onboarding

Turns a 2-week painful process into a 24-hour self-service experience. More merchants = more GMV = more revenue.

💡 **3× merchant activation**

02 — Chargeback Dispute

Protects merchants from fraudulent reversals with AI-assisted evidence. Win disputes, not just file them.

💡 **60% higher win rate**

03 — Payment Retry Logic

Intelligently recovers payments that would otherwise be abandoned — no human required.

💡 **30% revenue recovery**

Built from 7+ years of real operational experience across SEA payment platforms — these aren't theoretical products.

Every feature was designed around real merchant pain points — not assumption.

Let's Build the Future
of Payments Together

These 3 products represent the critical infrastructure layer that every growing payment platform needs — and most are still solving manually.

Market Opportunity	Proven Pain Points	SEA Focus
$2.5T+ global digital payments	Validated by 7+ years of ops experience	40M new digital users/year

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✉ **Let's Talk**