

The background features several concentric circles in light gray, some solid and some dashed, creating a ripple effect. A large red speech bubble is centered on the page, containing the main text.

Sabay Settlement Network

secure payment authorization

Based on stellar.org

The logo for Sabay Settlement Network features a stylized graphic of three stacked cubes in orange and pink on the left. To the right, the text "SABAY SETTLEMENT" is in bold orange, and "NETWORK" is in bold pink, both in a sans-serif font.

SABAY SETTLEMENT NETWORK

A large red speech bubble with a white border and a small tail pointing downwards, containing the text "What is SSN?".

What is SSN?

- Sabay Settlement Network (SSN) is a secure and easy to use common payment authorization ledger, linking payment providers to merchants and making payment options available online
- Payment providers can instantly provide service to every connected merchant on the network
- Eliminating the costly merchant integration process while still retaining full control over payment authorization and merchant KYC process

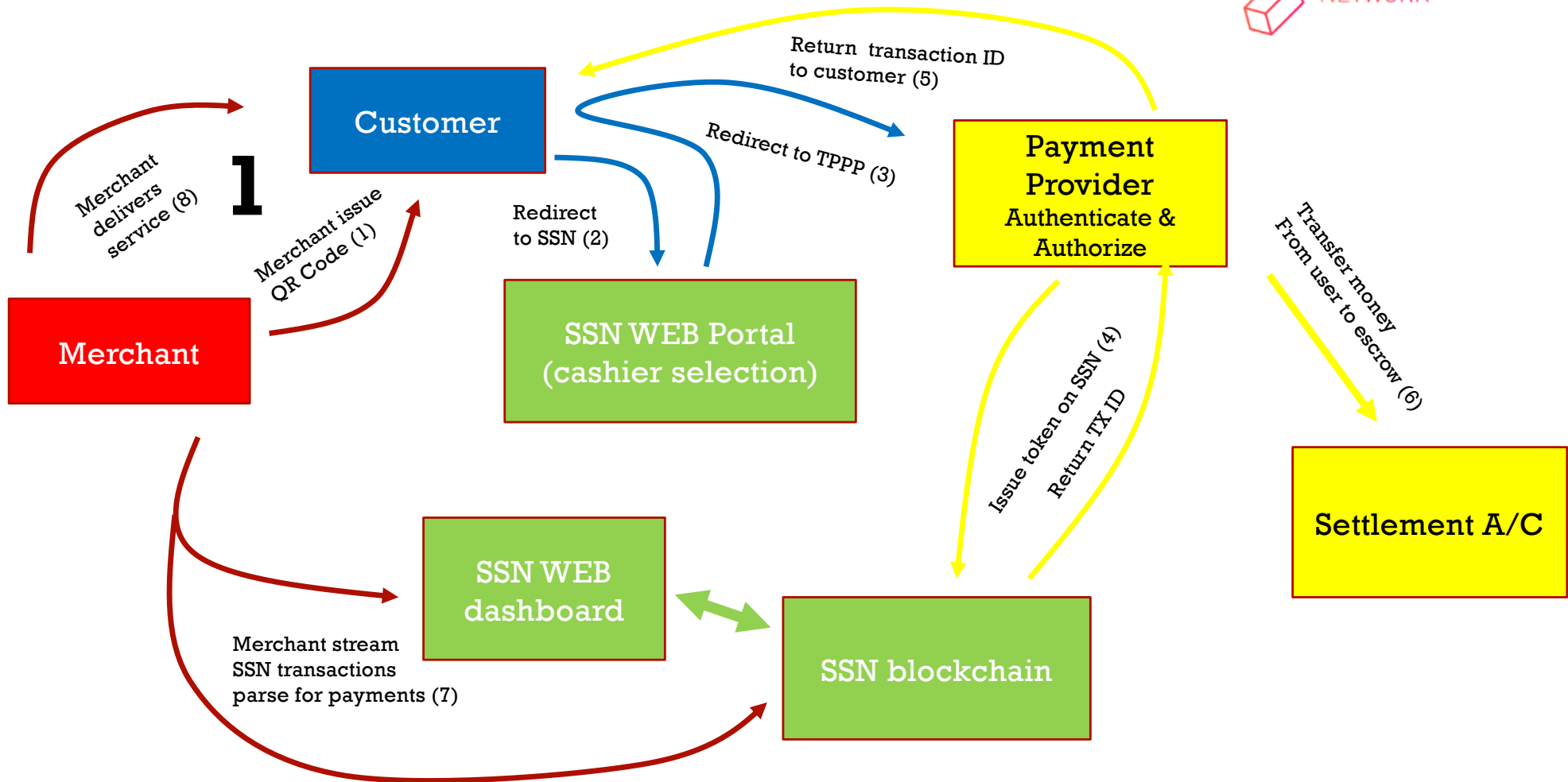


**SABAY SETTLEMENT
NETWORK**

Secure
payment
authorization

- Provider creates “record” of authorization on SSN
- Provider issues tokens to merchant (representing a “I owe you”)
- Money remains with provider in escrow
- Payout against return of tokens (either from merchant direct or via settlement provider)

Customer Payment flow on SSN (generic)





SABAY SETTLEMENT NETWORK

Why?

MERCHANT

- Connect merchants to all payment providers on SSN with one connection
- Transaction are visible in dashboard, or explorer
- One signup, one KYC process
- No need for merchant API for payment notification

PAYMENT PROVIDERS

- One connections, open to all merchants
- Protocol support for recurring and pre-authorized payments
- No public transaction API required

key features

- Transaction are recorded on the SSN blockchain
- Transactions are visible to customer, merchant and payment provider instantly
- Transactions are immutable (for everyone)
- Trust through digital signatures
- No “secure” API (data is streamed)
- No passwords (everything works on digital signatures)



**SABAY SETTLEMENT
NETWORK**

Contact
Doc's
API's

- Website
<https://ssn.digital>
- Telegram:
https://t.me/ssn_digital
- Documentation
<https://github.com/sabay-digital/org.ssn.doc.public>
- APIs
<https://api-reference.ssn.digital>
- Testing lab
<https://lab.testing.ssn.digital>

