



Electronic systems and services **FINTECH SOLUTIONS**

Creation of high quality IT solutions
for the world of financial technologies



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A low-angle, upward-looking photograph of several modern skyscrapers. The buildings are constructed with dark, metallic frames and glass facades, creating a sense of height and architectural complexity. The perspective draws the eye towards the center of the frame where the buildings converge towards the sky. The sky is a pale, overcast blue-grey. The overall color palette is dominated by dark blues, greys, and the muted tones of the sky.

ABOUT GROUP SPECIALIZATION



ABOUT

The group is created by specialists in banking technologies and the processing centers with experience more than 15 years.

COMPANIES OF THE GROUP

- Electronic systems and services, LLC, (esas.by) – High-tech park Belarus resident
- Universal payment services, LLC, (unipay.by)
- Transactional solutions, LLC, (gok.by)

CREATION DATE **2010**



SPECIALIZATION

In fintech area:

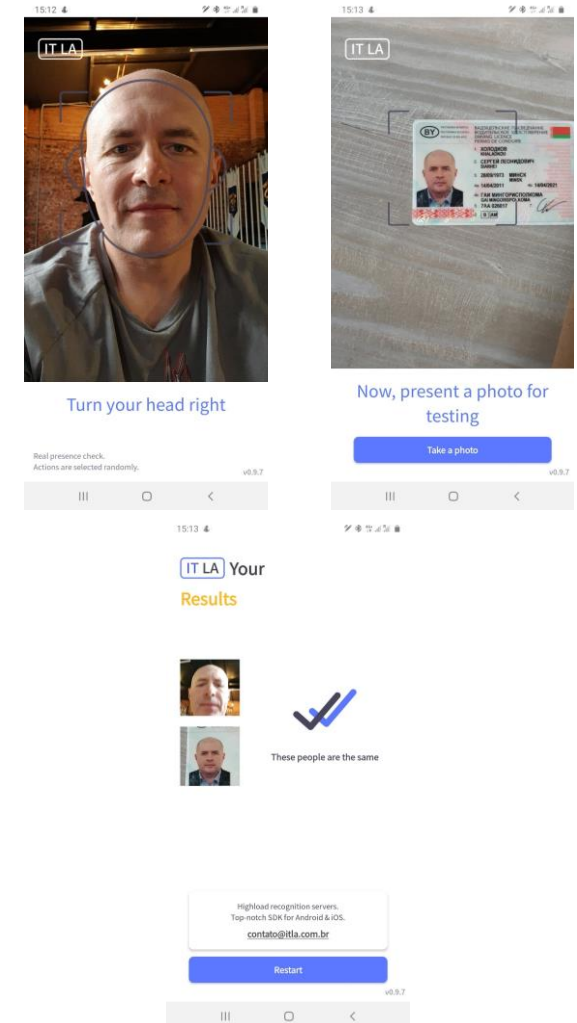
- Creation of preprocessing complexes;
- Software development for mobile terminals and POS terminals on the basis of Android;
- Integration of software with the processing centers on the basis of the ISO 8583, IFX protocols and others;
- Development of transaction software and preparation for PCI DSS to audit;
- Development of solutions with transaction processing with cash, magnetic stripe, chip and contactless cards;
- Creation of Bill presentment and E-invoicing of systems;



SPECIALIZATION

In artificial intelligence area:

- Solution for facial recognition & evaluation;
- Solution with support of recognition of fake video selfie;
- Creation of data models and their setup;
- We use Tensorflow, Keras;





SPECIALIZATION

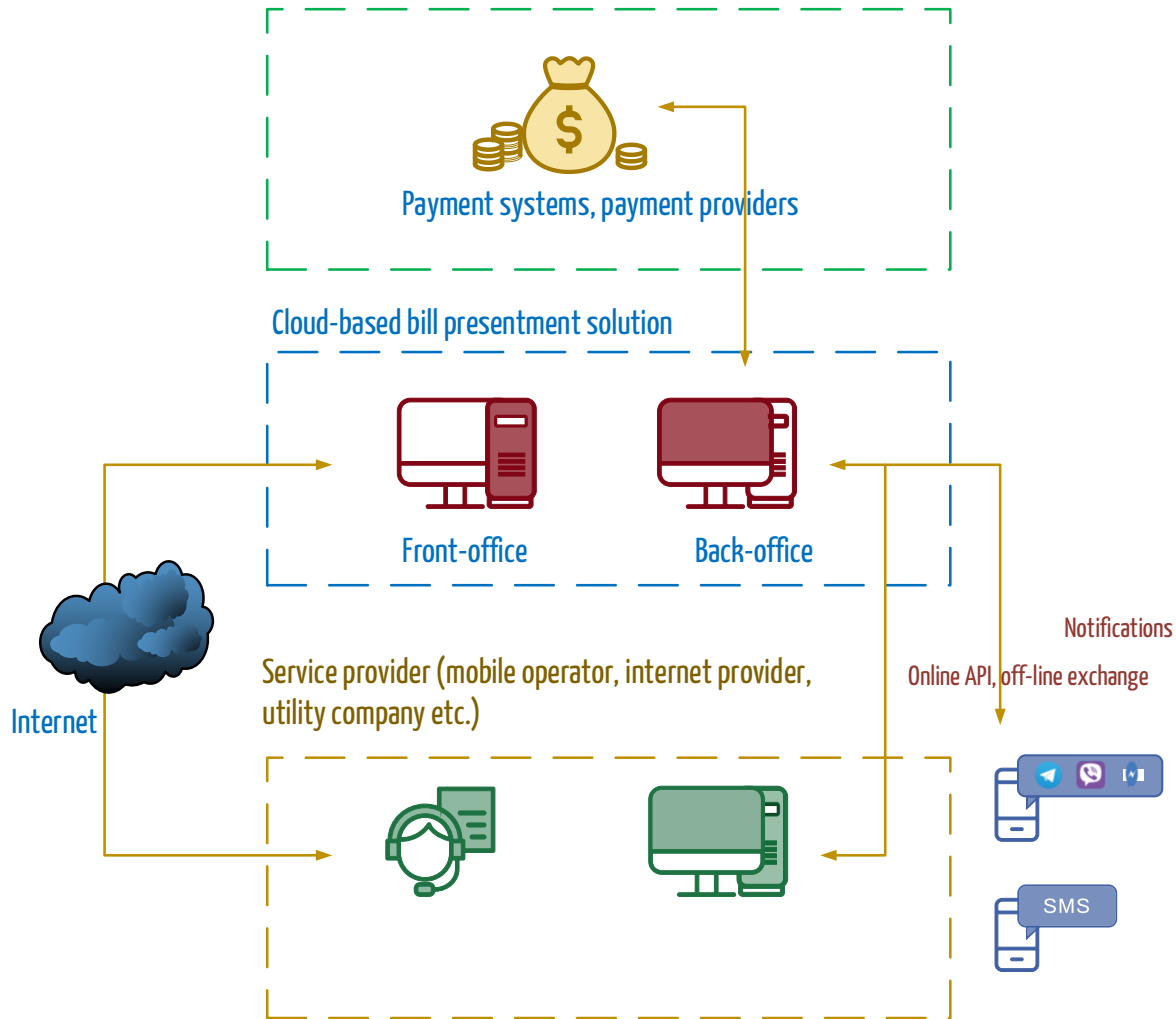
Technologies:

- Java, C#, .NET, .NET Core, HTML, Python, JavaScript, Angular JS
- Tomcat, Jetty, Undertow, Kestrel
- MySQL, MSSQL, Oracle, MongoDB, PostgreSQL
- Apache Camel, RabbitMQ
- TensorFlow, Keras

A low-angle, upward-looking photograph of several modern skyscrapers. The buildings are constructed with dark, metallic frames and glass facades, creating a grid-like pattern of windows. They converge towards the top of the frame, creating a sense of height and scale. The sky is a pale, overcast grey. The overall color palette is dominated by dark blues, greys, and the light blue of the sky.

BILL PRESENTMENT & E-INVOICING

BILL PRESENTMENT & E-INVOICING



Cloud-based solution for service providers allows to make invoices;

Notifications for received payments (online/offline API, SMS, messengers);

Support different business rules for invoices & payments;

System of exchange and conversion files (to/from service providers) and report generation;

BILL PRESENTMENT & E-INVOICING

Выставление счета

Розничная торговля стройматериалами

Номер счета: № счета

Срок оплаты: 15.04.2015

Сумма оплаты: 0.0 BYR

Предоплата: 0.0

Назначение платежа:
Назначение платежа

ФИО плательщика:
ФИО Плательщика

Адрес: Адрес

Уведомления:
☐ Мобильный телефон
+375 25 xxx-xx-xx
☐ E-Mail

Все счета	
№ 725 Клеверова Анна от: 05.07.2013 11:15	354 700,00 BYR ...Ожидает оплаты
№ 724 Норманов Александр Влад. от: 03.07.2013 17:03	1 250 100,00 BYR Оплачено (Cash) 05.07.2013 11:15
№ 723 Иван от: 01.07.2013 15:22	250 000,00 BYR Просрочен
№ 721 от: 21.06.2013 11:15	354 700,00 BYR Отменен

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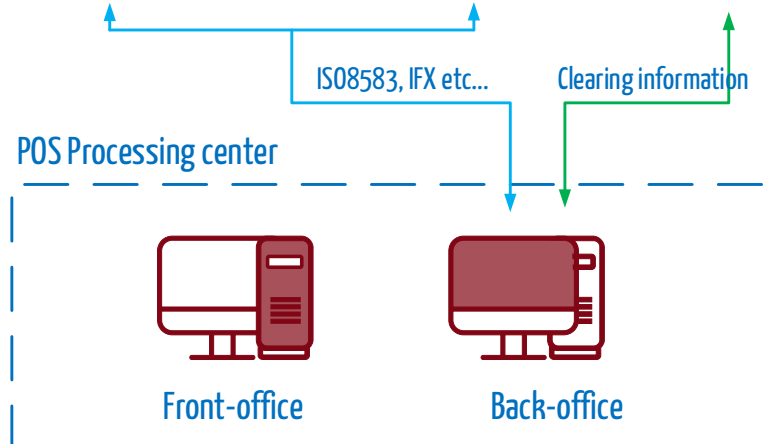
- Mobile application for employees of service providers;
- Create the invoices for payment;
- Payments history;
- Payments notifications;

A low-angle, upward-looking photograph of several modern skyscrapers. The buildings are constructed with dark, reflective glass and steel, creating a sense of height and architectural complexity. The perspective draws the eye towards the center of the frame where the buildings converge towards the sky. The sky is a pale, overcast grey, providing a stark contrast to the dark structures. The overall mood is one of urban density and technological advancement.

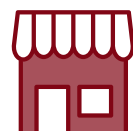
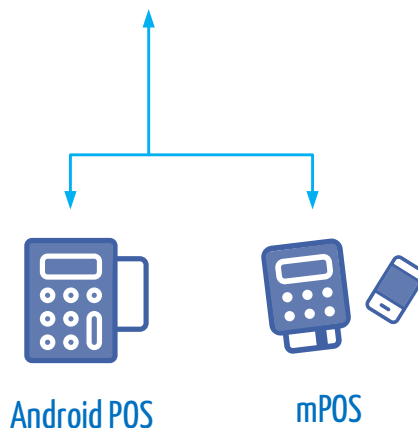
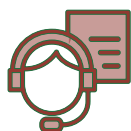
MPOS&POS PROCESSING



MPOS&POS PROCESSING



WEB, API
Transactions, History, Reports etc...



Merchant



- Processing solution for banking cards with support of mPOS & POS terminals;
- Routing of transactions between the processing centers;
- Cloud solution for merchants with a possibility of viewing of transactions, creations of reports;
- Settlements are independent from processing centers, calculated by this solution and transferred directly to clearing bank;
- The solution is created taking into account requirements of PCI DSS and annually passes audit for Level 1;

MPOS&POS PROCESSING



Spire SPm2



Sunyard Vi218



- Mobile POS. Vendors: Spire (Spain), Sunyard (China);
- Mobile applications for Android, iOS;
- Support of magnetic stripe cards, EMV contact and contactless cards;
- Passed Visa and MasterCard tests (ADVT, CDET, MTIP) – 2019;

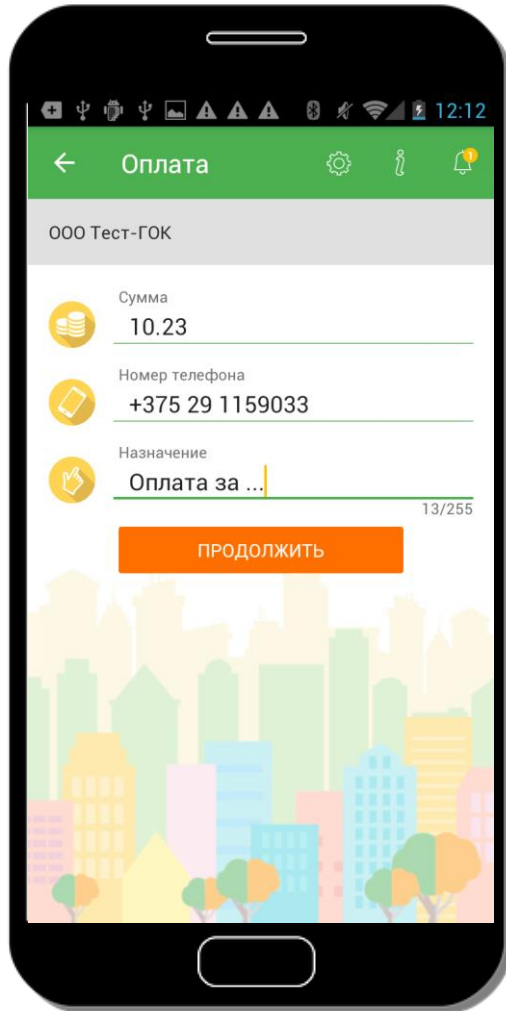
MPOS&POS PROCESSING



Sunyard i90

- Android POS;
 - All banking cards – stripe, chip, contactless;
 - Receipt printer;
 - PIN on glass;
 - Built-in SAM and SIM card readers;
 - Supports FDD-LTE/WCDMA/GSM/GPRS;
 - Supports Wi-Fi;
 - Built-in GPS, supports A-GPS/GLONASS;
 - Built-in 5-Megapixel front camera;
 - Barcode and QR code reading;
- The solution passed tests in Sudan (EBS) with expanded functionality (bill inquiry, bill payments, card transfer, vouchers, E15 & custom payments);
- Can be transfered on different Android POS platforms;

MPOS&POS PROCESSING



- Mobile applications for Android, iOS;
- Support of magnetic stripe, EMV chip and contactless cards;
- Entrance by fingerprint;
- Sale, Reversal, payments history;

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FINTECH LABORATORY

Some of our clients and their projects with us:

**Mobile TeleSystems,
JLLC**
(mobile operator)

- Payment gateway;
- Integration of it with billing system;

BELARUSBANK

- Mobile application based on HCE technology for tokenized cards;

ALSERO

- Multi-functional processing solution with support mPOS & Android POS terminals;
- Tested in EBS (Sudan);

Some of our clients and their projects with us:

BELGAZPROMBANK

- Online service for card transfers;
- Online service for utility payments by cards;
- Integration with processing center, MPI, payment server;

ALFA-BANK

- The system of recognition and evaluation faces based on video selfie and the photo of passport;
- Integration with bank scoring system;
- Payment gateway with integration with banking core system Equation;

Some of our clients and their projects with us:

Dabrabyt Bank

- Banking card for Mobile Operator. Developed gateway strictly connects customer account in billing system with card registered in banking processing center;

PayUkraine.com/Spoko

Money transfer service

- International money transfer service;

ERIP

National payment system (Belarus)

- Payment system based on QR codes;



FINTECH LABORATORY

- Develops every stage of a fintech product from scratch;
- Fixes a faulty product or scale efficiency;
- It 's able to carry out complex integrations and develops mathematical models and algorithms;
- It adds photo and video user identification to your projects;

CONTACT ME

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