

OGS PayLab

OGS PayLab is a company started by world class team of payment experts and engineers with global industry experience.

We are a bunch of fresh thinking “Program Architects”.

We have designed a next gen , modular and scalable payment platform that is fully compliant , which we use innovatively, to architect payment solutions for Banks, Processors, Networks, Device/channel makers and all businesses with a retail interface to enable faster , cheaper and secured payments.

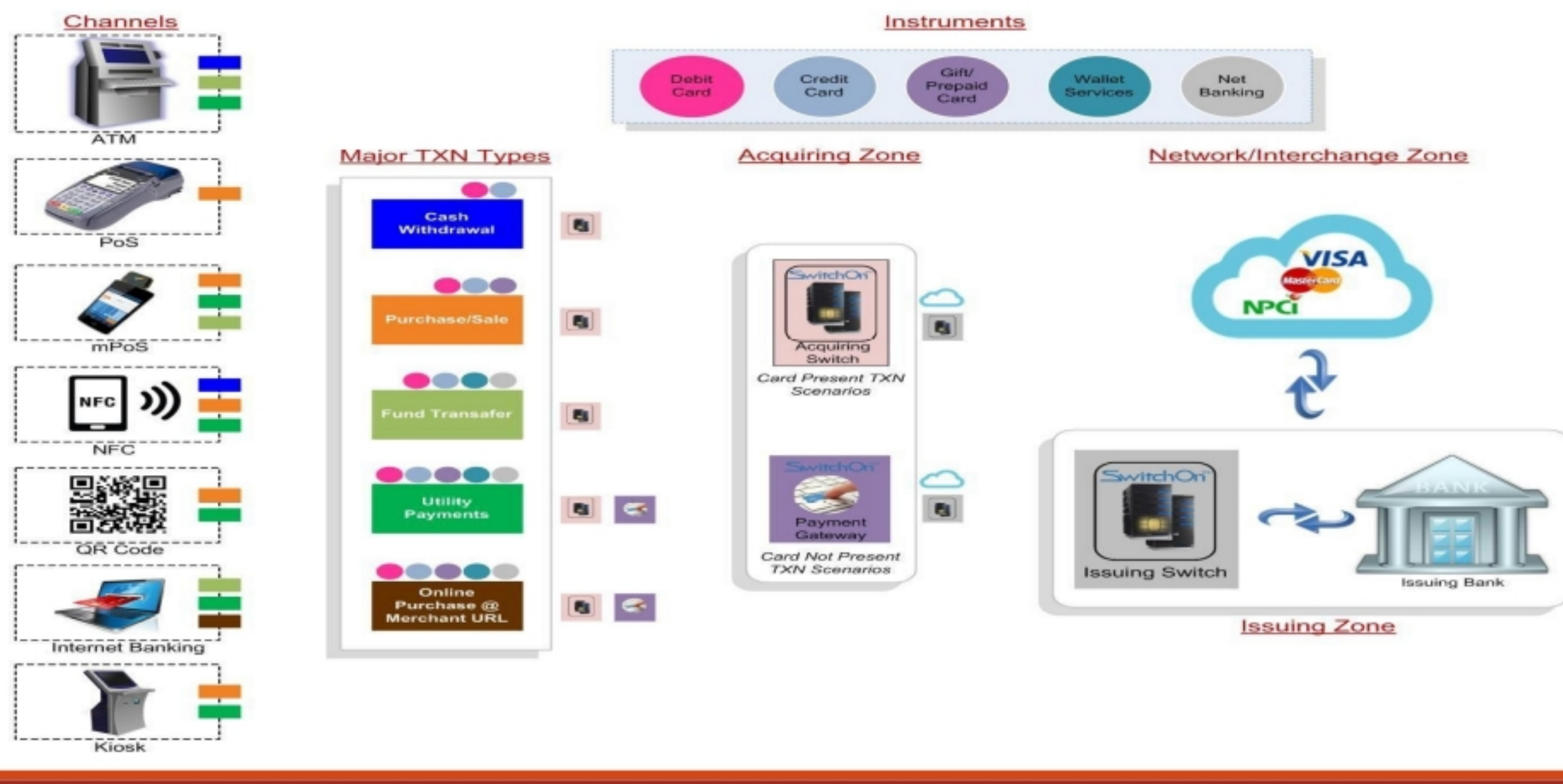
Our advantage of quicker turnaround, near plug n play integration, and collaborative platform means quicker go to market and faster ROI for customers.

OGS owns its IPR and therefore can custom fit solutions for specific needs of every customer, program without the typical legacy “CAPEX and maintenance” hassles.

SwitchOn™ Full-Featured Switching Suite

- **Acquiring Switch** enables banks to acquire regular and EMV transactions across channels (POS, ATM, Gateway)
- **Issuing Switch** enables banks to perform all the configured pre edit validations prior to authorization at the CBS/ host across channels/ networks
- **EMV Enabler** helps banks migrate faster and get compliant quickly
- **Network & Aggregator Switch** helps banks decentralize and back-up main switch
- **Card Management and Prepaid Platform** enables end-to-end secured card, digital account, and prepaid platform
- **Multi-site DR, Auto-failover, Live-upgradable, Regional Processing** to ensure business continuity
- **A Mobile Payment Platform** designed to provide merchants with rich mobile payment acceptance capability that can be implemented by the merchant **in minutes** with no new hardware or technology, and no consumer card (PCI) data on the POS or phone

Payment Ecosystem Support



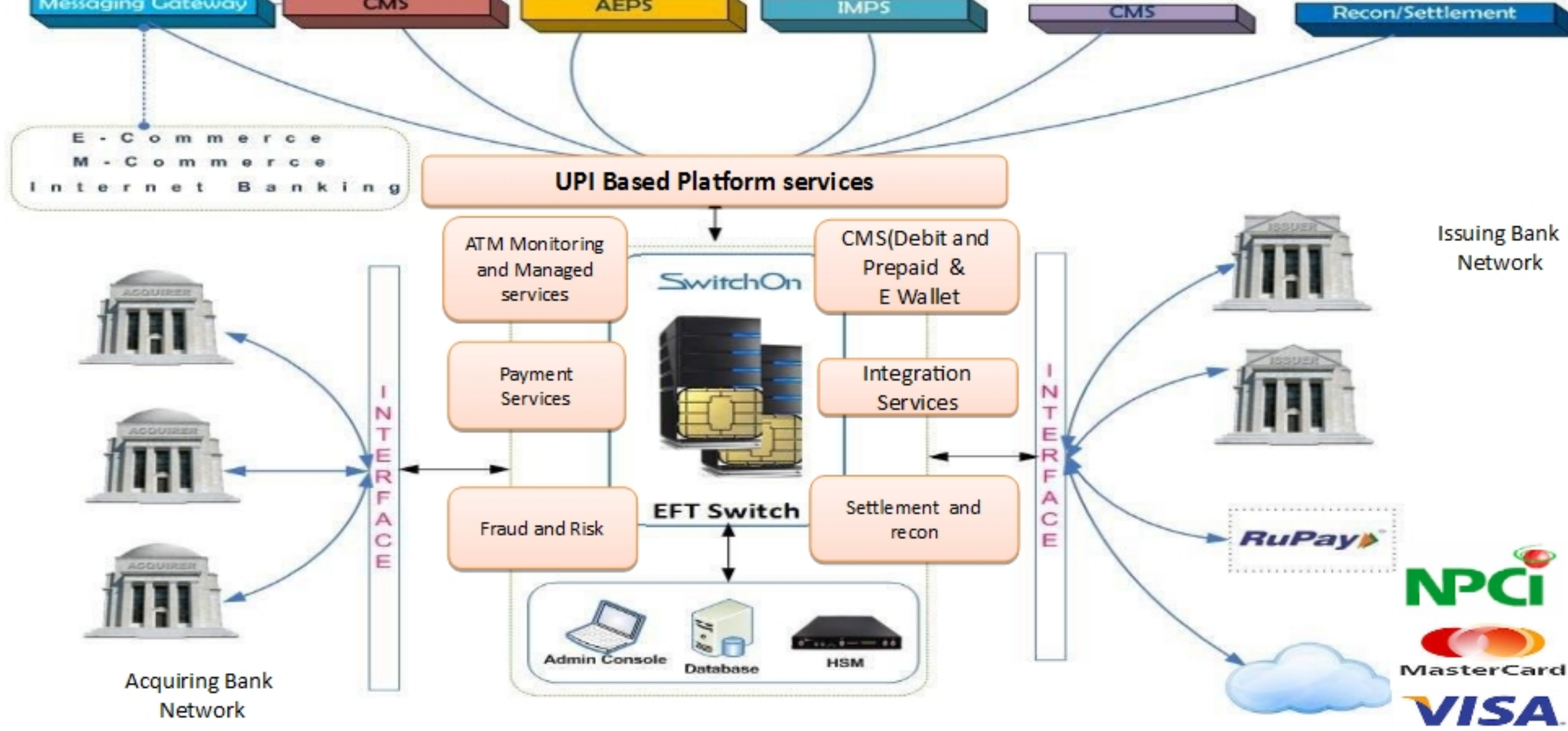
Advantages of SwitchOn Platform

- **Compliant:** “SwitchOn” is EMV ready and PADSS compliant and certified.
- **Connectivity** to Global Networks: Interface with Networks : NPCI ,VISA and MasterCard
- **Collaborative:** Easy to integrate with any existing/ 3rd party payment systems
- **Cost savings** significant: Efficient and cost effective Substitute for Legacy Solutions
- **Custom fit:** Available in different flavors to suit varied client needs
- **Configurable:** Configurable for a wide range of custom requirements.
- **Channel agnostic:** Multi channel acquiring of both ISO and non ISO proprietary format including next gen mPOS, NFC, Wallet , Wearable, internet Gateway etc.
- **Fastest turnaround & Near Plug n Play:** Easy to Implement with Minimum or ZERO Capital Expenditure
- Designed to be **Highly Scalable** (up OR down) and highly available

Industry Standards @ SwitchOn

ISO 8583(v 87/93/2003), ISO 20022	DBD 911/912
IFX [Interactive Financial Exchange]	NDC/NDC+/AANDC
Visa Base I, SMS	EMV ARQC/ARPC/Issuer Scripts
DES and Triple DES, DUKPT	Thales, HP Atalla, SafeNet Support
Dynamic Key Exchange	Full PIN Management
PADSS Certified	Card Verification Patterns
NPCI certified	License and ASP model

Combined Processing Environment



Business use cases

TARGET CLIENTS: Banks, processors, program Managers/ISO's, Acquirers, Device makers (ATM/PoS, mPOS etc,) ecom/online , Other industry verticals requiring retail payment Solutions

SwitchOn Users	Solution	Business Use Case		
Salaam African bank	ATM switch and issuance	ATM acquiring	Payment processing	Biometric and PIN solution
Gibraltar savings Bank	EMV Acquiring and processing	EMV ATM acquiring	Visa debit processing	Program Architecture
Wave Crest Payments	Switch Platform	Partnered processing	Professional service	Wallet auth engine
Reliance Payments	Custom Switch Platform	Turnkey solution	Professional service	Program Architecture
Quattro Processing – DCB	Custom Issuing Switch Platform	Prepaid Issuance platform	NPCI/Rupay/Visa issuance	Program Architecture
Quattro Processing	Custom Switch Platform	Mobile Wallet Integration	Professional service	Program Architecture
Leo Prime ATM	Custom Switch Platform	White Label ATM processing	NPCI integration	ATM interface solution
Pace Automation	POS and Ecom acquiring	Acquiring and processing retail payments	Program Architecture	Retail POS integration
Wildcard System	POS Acquiring and Switch Platform	Acquiring and Processing Retail Connectivity/processing	QA and testing	Multi-Network interface

Clients and Partners



OGS PayLab offerings summary

- Design and Program architecture: Help you implement your ideas
- Payments simplified
- Full payment switch capabilities (the best available anywhere in the world)
- White-label
- Turnkey solutions
- Multi - Geography support
- Managed/Partnered services