SMART PAY

Unlocking All Digital Revenue Sources.

About Us:

- A leading Payment Aggregator Company In Pakistan, operating since 2008.

- Partnering with all Mobile financials services providers in Pakistan having outreach to more than 75000+ touch points pan Pakistan

- Integrated with all Wallet Operators having highest market share in Pakistan. Currently with Jazz Cash & Easy Paisa) having integration in process with HBL Konnect, Alfax, Finja and billing aggregators like (1-Link) and (1 Bill)

- Offering single API solution for processing payments via Credit / Debit Cards (Master / Visa)

- Holding international client base complying International Security Standards.

- Smart Pay, establishes a digital ecosystem between all potential digital market players through delivery of innovative and secure payment solutions to onboard them on a digital platform, supported by a strong commitment to exceeding the expectations of our customers and partners.

- Smart Pay, making the platforms and processes digitally secure and certified by complying with Payment Card Industry, Data Security Standards *(PCI DSS Certified)*.

Proposed Solutions

e-Wallets

e-Wallets is a popular payment option which enables online purchases without having to enter payment details for each transaction. Very user friendly and secure, it supports many top-up methods and thus enables you to reach the unbanked too.
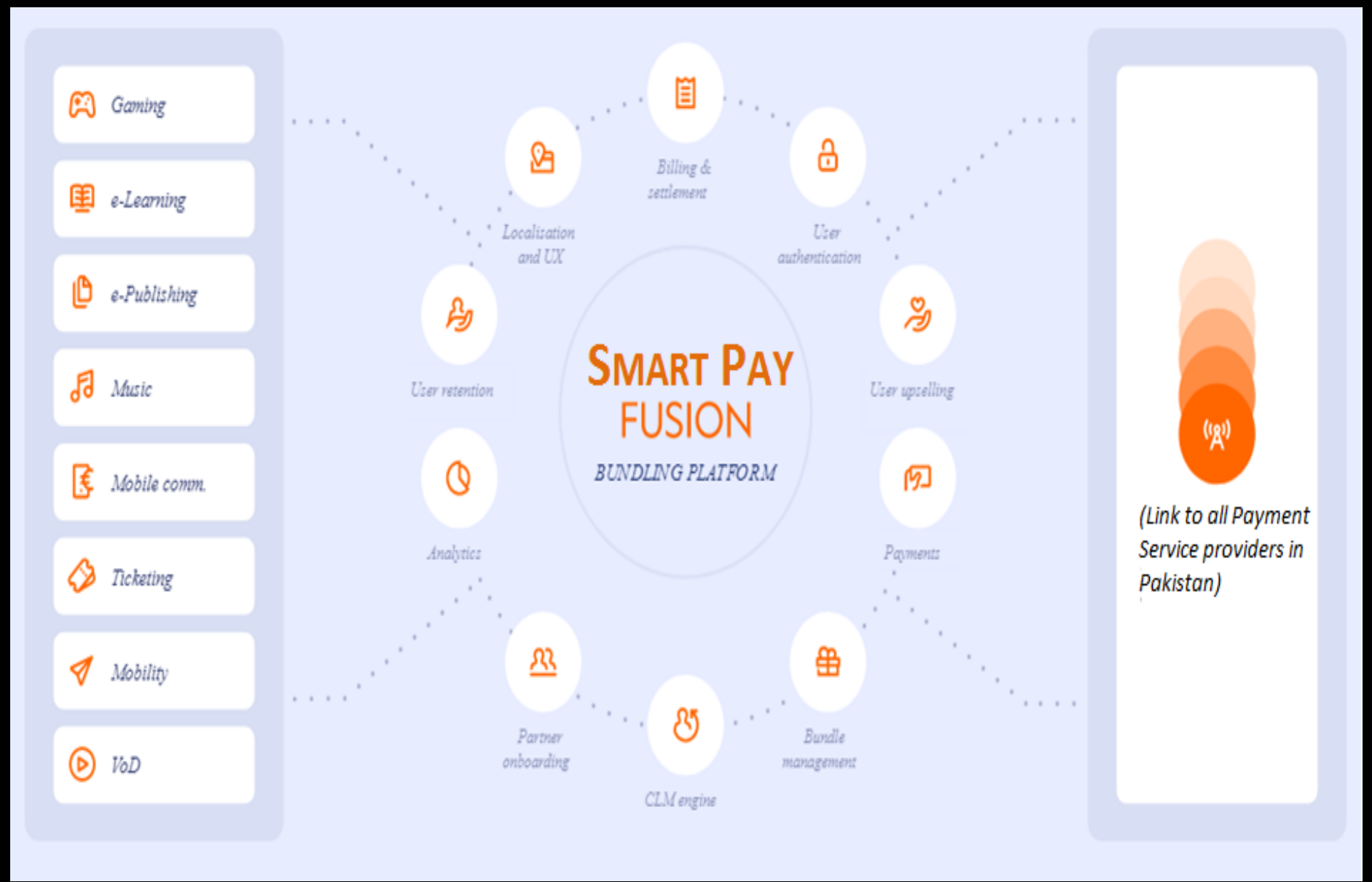
Vouchers

Digital vouchers continue to snowball due to increased customer demand for convenience. The ease of their distribution and activation stimulate trials and conversions.

Credit and debit card processing

Your customers can pay in any currency with all the major credit and debit cards.

Merchants Connectivity Latex:

Merchants (left panel):
- Gaming
- e-Learning
- e-Publishing
- Music
- Mobile comm.
- Ticketing
- Mobility
- VoD

SMART PAY FUSION
BUNDLING PLATFORM

- Localisation and UX
- Billing & settlement
- User authentication
- User retention
- User upselling
- Analytics
- Payments
- Partner onboarding
- CLM engine
- Bundle management

(Link to all Payment Service providers in Pakistan)

Wallets – User Journey

Step 1

Customer browses on the merchants website/ app and proceeds to payment

Step 2

User Selects the pertinent Wallet operator

Enters his Mobile Number

Step 3

User confirms the transaction by validating OTP

User enters his MPIN

Step 4

Confirmation Notification is recived by the user
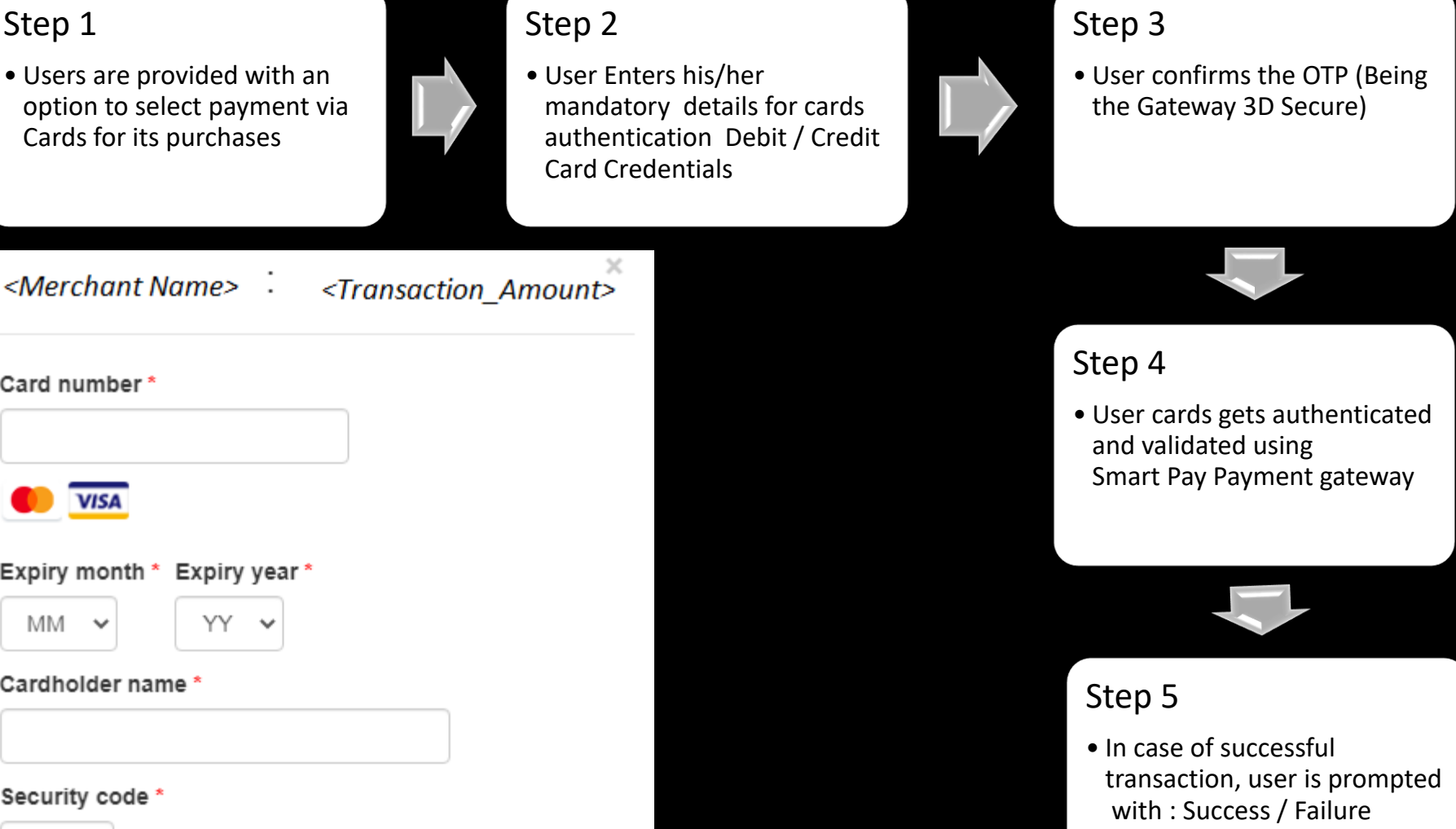
In case case of :

Successful – Amounts get debited from User Account and credited to Smart Pay

Unsuccessful – User is confirmed via SMS Notification – On Screen Notification

Credit / Debit Cards – User Journey

Step 1
- Users are provided with an option to select payment via Cards for its purchases

Step 2
- User Enters his/her mandatory details for cards authentication Debit / Credit Card Credentials

Step 3
- User confirms the OTP (Being the Gateway 3D Secure)

Step 4
- User cards gets authenticated and validated using Smart Pay Payment gateway

Step 5
- In case of successful transaction, user is prompted with : Success / Failure

<Merchant Name> : *<Transaction_Amount>* ×

Card number *

Expiry month * **Expiry year** *

MM ⌄   YY ⌄

Cardholder name *

Security code *

3 digits on back of your card

Cancel   **Next**