**PIPS PAY**

Registered users can login using their PIPSPAY credentials and pay Merchants from their validated credit cards without exposing their critical card data to online merchants.

**Highlights**

* Customers need not input his card details in the merchant website; instead they only need to sign-in into PIPSPAY and confirm the payment.
* Customers can store up to 3 cards in PIPSPAY
* PIPSPAY allows the customer to give meaning names to his cards.
* Primary Card get selected by default during a transaction. Customer can choose different card.
* Provision to set the transaction limit for each card.
* Email alerts to customers.
* Simple integration procedures for merchants.
* Meaningful reports for merchants.
* Acquiring bank settles directly to merchant. PIPSPAY will NOT HOLD any funds of any client at any time.

**Customer**

* Customers can register at PIPSPAY.
  + Name, Email, Mobile # etc. will be stored in PIPSPAY
  + Mobile # and Email Id will be verified by PIPSPAY.
* Customers can save up to 3 credit cards in PIPSPAY.
  + Credit cards will be verified by PIPSPAY. A random amount (less than $1) will get debited from the customer’s credit card and a mail will be send to the customer with a verification link. Customer will be asked to enter the amount debited from his account in the next login.
  + Customers can set one of the verified cards as their primary card.

**Merchant**

* Participating merchant will be configured in PIPS BIP using the MID from the bank
* The BIP configuration details will be saved in PIPSPAY for the merchant.
* The merchant will be given sample code and integration instructions.
* Merchant can integrate PIPSPAY in the checkout page of their website.

**Transaction**

* Customer visits PIPSPAY and reach check out page after buying some products/ service.
* Choose PIPSPAY as the payment option.
* Customer get redirected to PIPSPAY login page.
* Signs into PIPSPAY.
* Customer’s primary credit card appears selected. And he can choose any other verified credit card.
* Confirms the amount and proceed with the payment.
* Amount get debited from customer’s credit card.
* Acquiring bank settles directly to merchant. (PIPSPAY does NOT HOLD any funds of any client at any time.)

