

PayStorm Merchant Acquiring

A complete, digital payments platform that enables regional and cross-border Acquirers and Processors to adapt to local requirements while delivering innovation, consistency and convenience

Our innovative software platform is based on open technology and enables the introduction of revenue-generating added-value services that drive transactions, build loyalty and improve the overall customer experience.

The solution includes:

- A **Merchant management module** with onboarding and dedicated back-office functionalities, including merchant commission payment, clearing and settlement
- A **Terminal management solution** for POS terminal configuration coupled with a multivendor payment application that runs on all major terminals (e.g. PAX, Ingenico, Verifone,...)
- An **Internet Payment Gateway** activating 3DS 2.x and enabling recurrent payments and alternative payment methods
- A full **Payment Processing engine** with switching, risk assessment and fraud management capabilities



Enable a platform-based business for innovative merchants

- Generate new revenues by bringing together proprietary and partner solutions
- Support new business models that deliver more value to merchants (e.g. point-of-sale financing, risk assessment, profitability analytics and omnichannel reconciliation)
- Easily integrate new payment methods and deliver a true omnichannel experience for the end customer
- Use data to deliver enhanced business solutions (e.g. authentication, fraud, analytics,...)

Main Functionalities

- Merchant onboarding and configuration (multi-layered merchant, merchant location, terminal)
- Terminal configuration and parametrization
- Multivendor payment application (PAX, Ingenico, Verifone etc ...)
- Management of multiple acquirers on one single physical EFT POS
- Remote activation/deactivation, configuration (per category)
- Supports all transaction types
- Advanced security key management
- Rule-based transaction switching supporting any card scheme, network or host endpoint
- Profitability monitoring
- Merchant payout
- Dispute management
- Billing and fee management
- Merchant risk module
- Real-time fraud management
- Fuel protocol management
- Internet payment gateway
- Customized layouts
- Back office
- 3DS 2.x
- Mobile devices support – responsive technologies

Technical Features

- Built for high-performance and high-frequency micro-interactions
- Fully-scalable structured distribution
- Multi-instance service group deployment
- Scaled with no pre-configuration
- More logical terminals on one single physical terminal
- Non-stop upgrades
- Provides complete business contingency covering both processing and data
- Delivery models: On premise or in cloud (private or public)
- Certified by Visa, Mastercard, Diners/Discover, UPI
- PA-DSS certified



Why PayStorm

Reduces time to market

PayStorm is a best-of-breed solution enabling: delivery of business functionality using scalable and reliable micro-services, flexible workflow configurations driven by the business use cases, integration of external services via open API architecture.

Reduces TCO

Granular scaling in consideration of the business being processed and the specific usage patterns, HW/OS agnostic, reduced PCI certification scope (PA-DSS Certified).

Flexibility and configurability

Supporting multi-organization, multiple accounts and any type of card-based financial product, along with virtually unlimited business use cases, enables the design and issue of payment products and services that are critical for competitive differentiation.

Single customer view

Centralized customer lifecycle and data management across payment products, enables control of customer touchpoints and data and encourages cross-selling of products and services.



Why choose TAS

- Over 35 years of payments experience
- Market leader in card and digital payments technology
- Established relationships with Issuers, Networks and Card fulfilment providers
- Chosen by leading banking groups and challengers alike to power their payments