

PayTAS

The collaborative multi-channel platform for e-billing, e-collections and e-payments



PayTAS is a platform designed to provide a single access point for the payment of goods and services and the collection of fees and duties by Public Sector, Sellers and Corporates, with a plurality of payment channels, both traditional and innovative. Services can be accessed from the internet, mobile devices, ATMs and other non-banking acceptance networks. Debtors (Consumers or Corporates) can easily keep track of their position with Public Sector or with any other Supplier Company connected to PayTAS. Public or private Creditors remain constantly up-to-date with payer situations and have full control of the current and archived collection process.

New Business on the move

Secure, easy payments anywhere: this is what the market is asking for. To users, it means paying comfortably where and when they want. To creditors, it means being sure of their collections through multiple instruments and channels, with total control of the payment reconciliation. To banks, it means developing new business models that enhance their transaction systems, making the bank an aggregator for advanced payment services. PayTAS combines these needs, thanks to a win-win platform that puts banks in a highly profitable position, enhances business and collections opportunities for creditors and supports the customer by making payments easier.

Benefits for Users and Businesses

- A single cumulative debt position with Public departments or service companies, available via Web or mobile
- Multi-channel and multi-instrument payment (including remote and proximity payments)
- Lower costs of payment transactions, a single cart and commission for several different payment items
- Archive data of payments

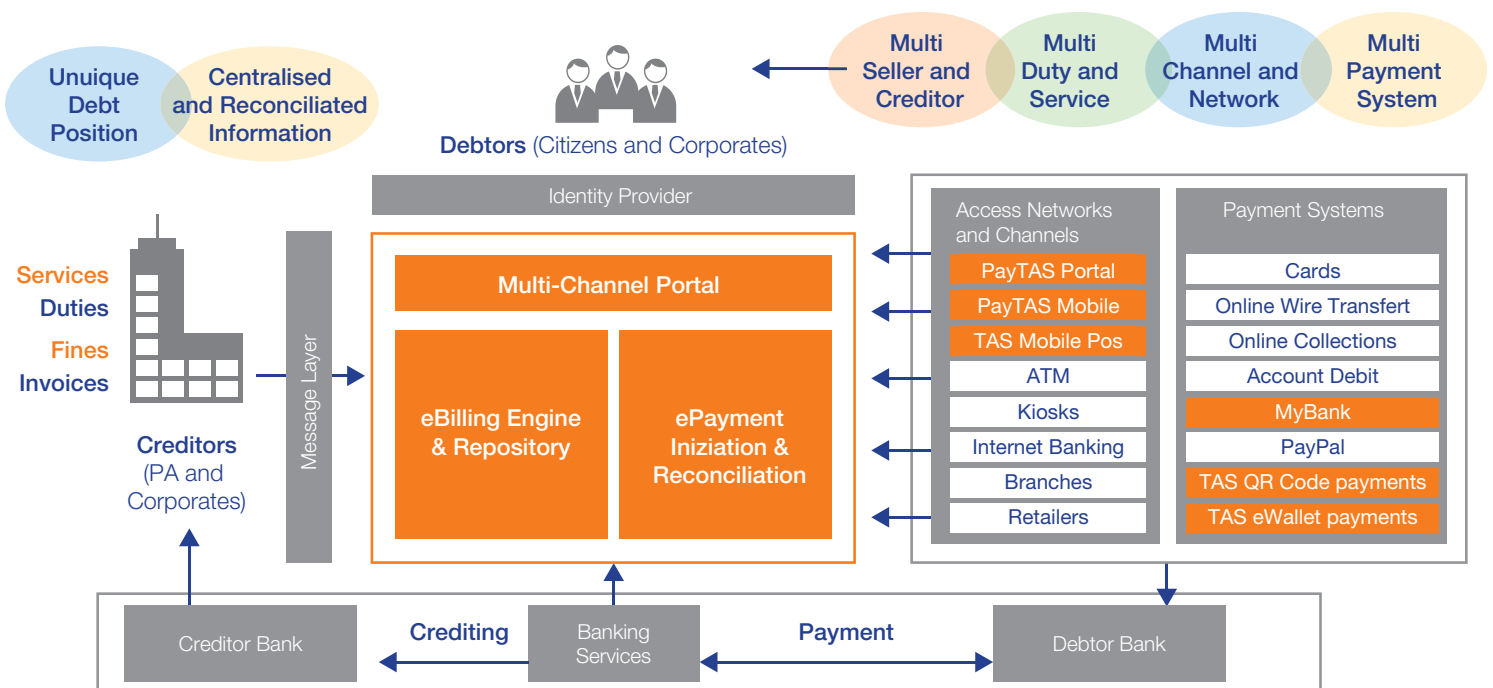
Business opportunities

For Public Sector, Sellers and Service Companies

- Reduced Back Office costs
- Automatic reconciliation
- Decoupling between creditor and acceptance and payment networks (zero integration costs)
- Plug & Play activation of new services / payments
- Integrated management of invoices, collections and payments

For banks

- Integrated Invoice2cash approach
- Increased managed volumes
- Lower fees paid to affiliated networks
- New business and cross-selling models



Services and features



Services for Users / Buyers and Companies

- Secure access to sensitive data (with different levels of authentication - from fast to strong authentication - depending on the payment type)
- Consultation of debt position from a single access point, updated by different administrative departments
- Consultation of credit position from a single access point for users and Businesses
- Payment through a variety of different channels: PayTAS web portal, home / corporate banking, mobile, points of acceptance (PDA) of affiliated networks, ATMs and kiosks
- Payment using multiple means: International credit / debit cards, MyBank, wire transfers
- Both authenticated and anonymous access to payments, depending on fee type / duty (pre-determined, free, spontaneous, on-the-fly)

Services for PA and Companies

- Financial reporting of payments
- Automatic reconciliation of expected collections / payments
- Crediting of payments to the Treasury Bank
- Transactions Monitoring, alerting and management of anomalies
- Scheduling and visibility of ongoing operations and expected payments

Features of PayTAS

- Modular and flexible: it allows Plug & Play activation of every kind of new service and payment (free, spontaneous, pre-determined, on-the-fly).
- Allows full interaction between: Seller applications and Treasury Systems, Treasury Bank, banking and private circuits
- Acts as single point of contact to banks and payment networks, eliminating numerous contracts and integration charges for members
- The services can be provided in multiple modes including Software as a Service and Cloud



TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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