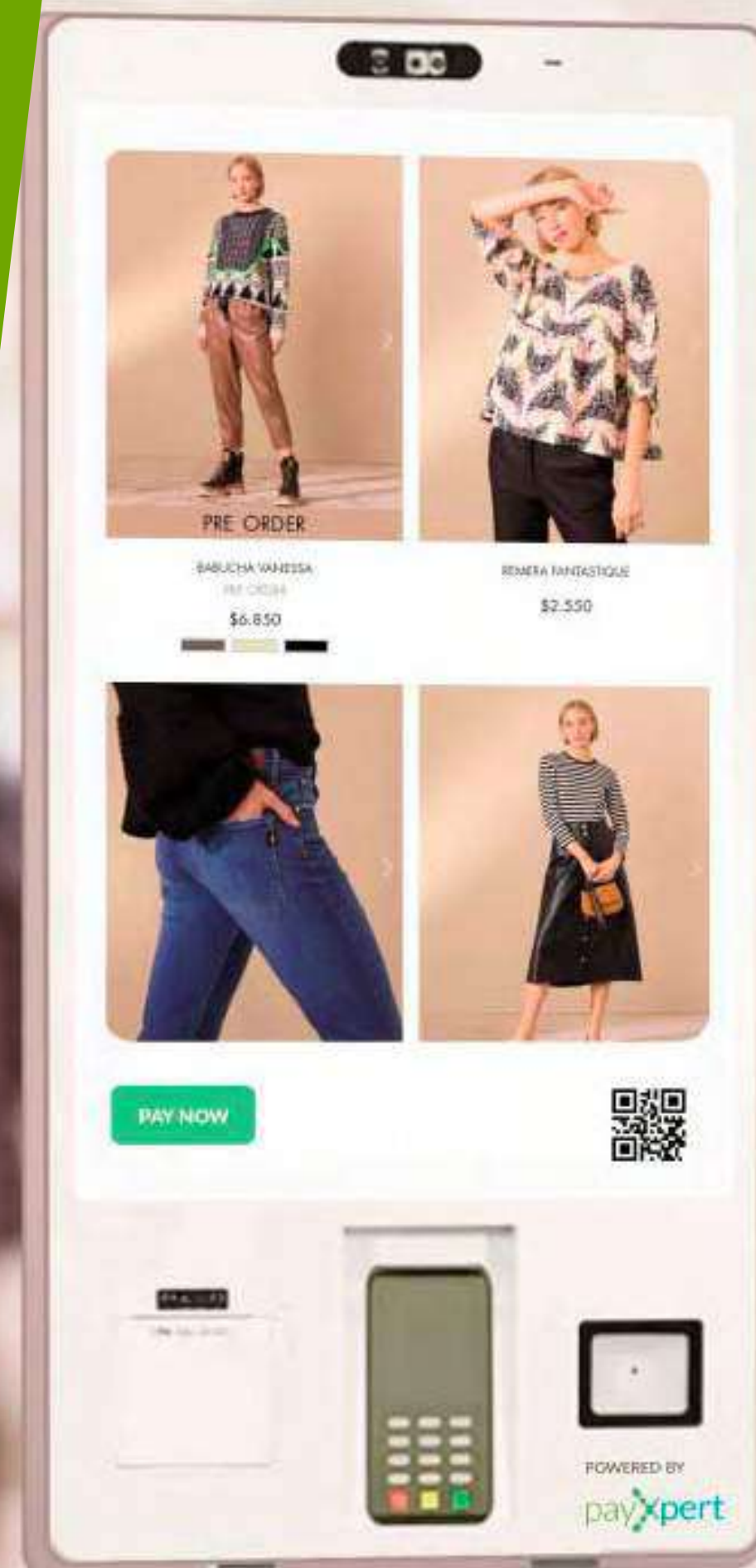


payxpert<sup>©</sup>

It pays to choose  
the right partner.



V11





*PayXpert's ambition is to offer the **best payment experience** to buyers and sellers alike.*

*We strive to be your partner of choice thanks to the innovation and added value we create in and around the payment experience.*

- Unrivalled payment gateway, focused on optimizing your conversions
- Business Intelligence and Data Management modules
- The best POS/ mPOS Software, featuring incredible value-added options
- Alternative payment options, opening your business to new audiences
- Top of the line POS Hardware
- Seamless Merchant Support,
- Enjoy unified commerce through our omnichannel platform



WE EMPOWER YOUR PAYMENT EXPERIENCE  
**THROUGH OUR CORNERSTONES**



### CUSTOMER FOCUS

We believe that a satisfied customer is a loyal customer, and the basis of mutual success. We strive to be close to our customers, to understand their business and their needs, and to deliver custom solutions.



### INNOVATION

We believe in making things better. We develop products and services to address your needs.



### EXCELLENCE

We use skills and expertise to exceed expectations in everything we do, for the satisfaction of our customers, partners, and employees.



### INTERNATIONAL DRIVE

We understand the added value we get from being multicultural and diverse. We strongly believe that diverse experiences and fields of knowledge, merged with deep professionalism and expertise, can produce amazing results and profound changes.





50+

**EMPLOYEES**

1000

**CUSTOMERS**

60

**KEY GLOBAL  
BRAND ACCOUNTS**

20+

**TOP INDUSTRY  
PARTNERS**



# LARGE RANGE OF PRODUCTS & SERVICES



# BRINGING ADDED VALUE IN AND AROUND THE PAYMENT EXPERIENCE

White Label Solutions

Acquiring Solutions

Consulting

Value Added Services

Gateway  
SAAS

mPOS

Antifraud

POS



It pays to choose the right partner.



COVERING ALL YOUR NEEDS THROUGH  
**A SCALABLE SERVICES PLATFORM**

**Optimized payment gateway**



Reduce cart abandonment

**Multiple payment methods**



Grow your sales

**Token engine**



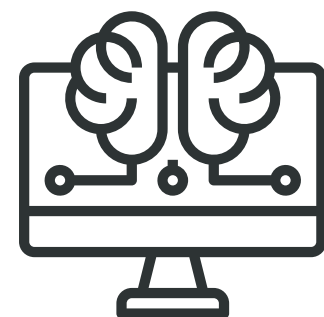
Personalize the omni-channel  
customer journey

**Anti-fraud security**



Strengthened security without  
affecting sales and conversions

**Business Intelligence**



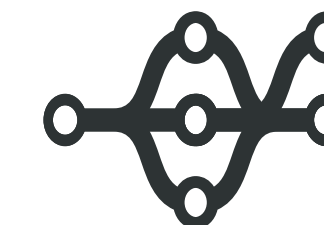
Improved real time control  
of conversion and fraud

**Seamless**



Using the latest technologies, we drive  
payment processes completely to the  
background for a better user experience

**Smart Routing**

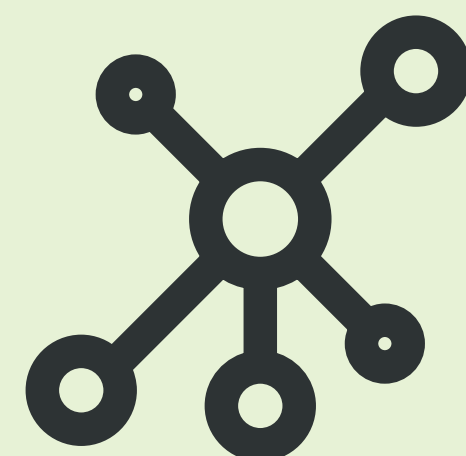


Route your payment transactions to the  
best fitting provider or bank gateway to  
increase conversion



# A MODULAR, TURNKEY PLATFORM: SIMPLE AND FAST INTEGRATION

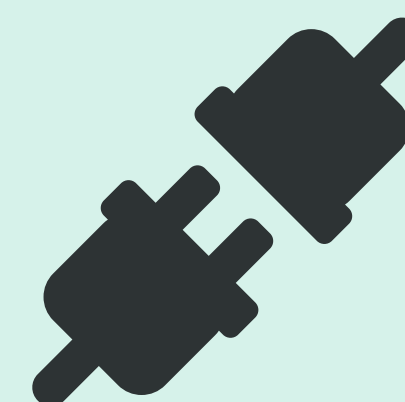
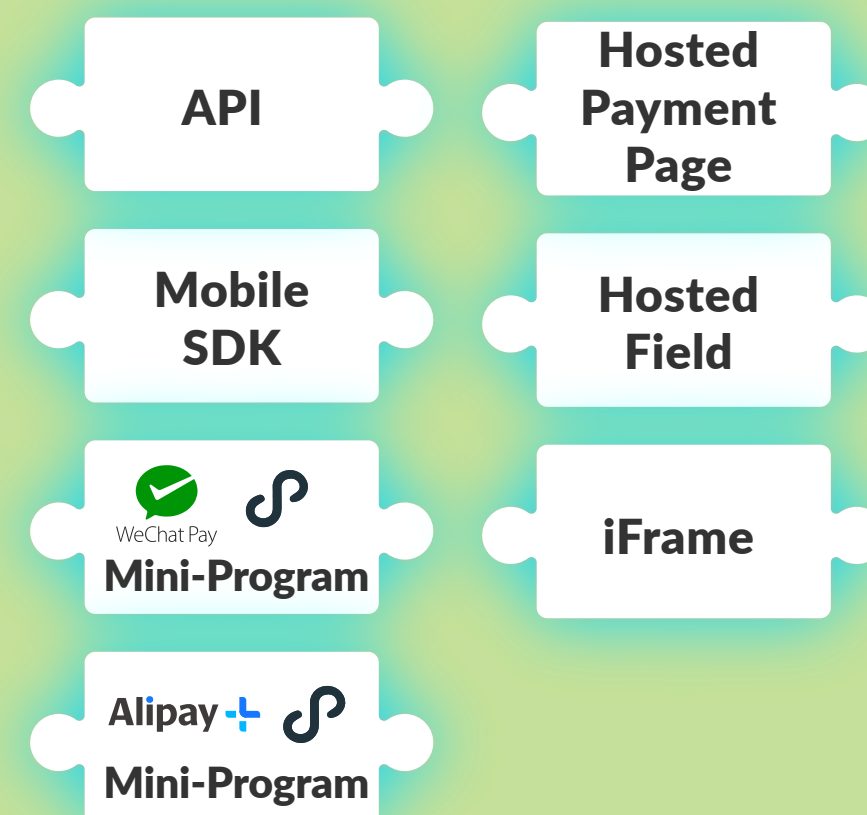
SEAMLESS



## INTERFACE

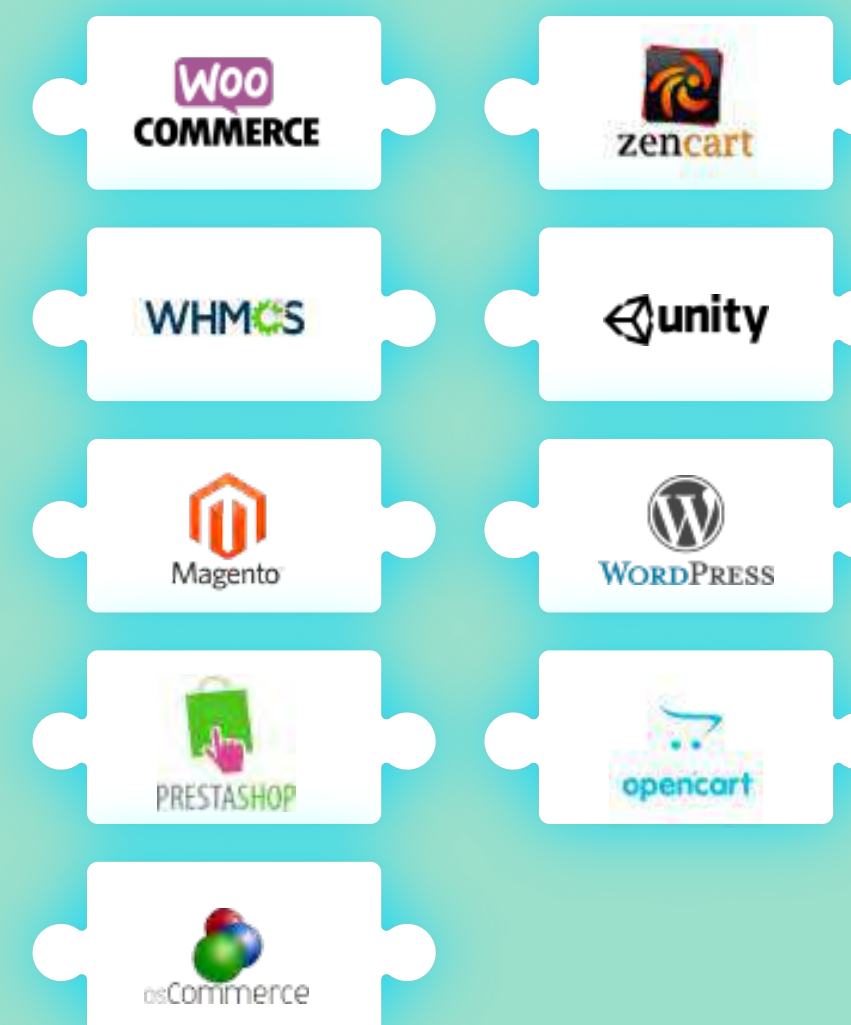
Quick and reliable integration to our flexible platform with your systems.

Comprehensive documentation available for developers.



## PLUGINS

We have developed plugins for the most popular carts:



## CRM

We are connected to various CRMs.



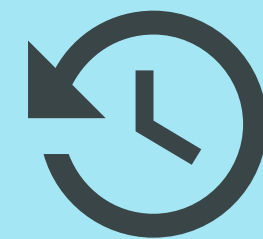


# TAKE CONTROL OF YOUR BUSINESS WITH OUR BUSINESS INTELLIGENCE MODULE



## FULLY DESIGNABLE THEMES

This module allows you to customize the various graphical elements of the gateway per sub-merchant, including emails & payment pages



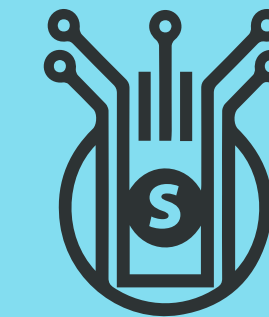
## IMPORT OF CARDS FROM OTHER PAYMENT PROVIDERS = SAVE YOUR REBILLS

Thanks to our PCI LEVEL 1 certification we are able to import or export your merchants' historical cardholder data with other providers and gateways. Therefore subscriptions created with other providers and gateways will not be lost.



## IMPORT OF TRANSACTION HISTORY FROM OTHER PSPS

Payxpert is able to import all transaction history from various PSPs and acquirers, in order to get the benefit of its Statistic and Dashboard module.



## BIN CODE FRIENDLY ROUTING

Based on bin codes detected at the moment of the payment we are able to route the transaction to the best acquiring solution, based on either the best pricing, conversion ratio or charge back acceptance level.



## ERROR CODE FRIENDLY ROUTING

Based on the error code received by the acquirer: optimized retry (later date, other acquirer, ... ) routing to alternative payment solutions.





# COMPREHENSIVE SET OF POWERFUL FEATURES

**MULTI-ACQUIRER • OMNI-CHANNEL • ALTERNATIVE PAYMENTS**  
**MULTI-CURRENCY • CONVERSION VS FRAUD**



# OUR LICENSES

As a payment institution endorsed by the FCA and other international financial authorities, our licenses certify that your money is always in safe hands.



PAYMENT  
INSTITUTION\*

LIETUVOS BANKAS  
EUROSISTEMA

In process



AUTHORISED  
MONEY  
RECOVERY



Declared to the prosecutor  
HISCOX RCP0227096  
Since 06/2013



payxpert

PAYMENT  
INTERMEDIARY  
ROC



Reference I301040  
Since 2014



PCI DSS  
LEVEL 1



PAYMENT  
INSTITUTION\*  
FCA



Reference 744033  
Since 15/08/2016



PAYMENT  
INSTITUTION\*  
BDE

BANCODE ESPAÑA  
Eurosistema

License Pending

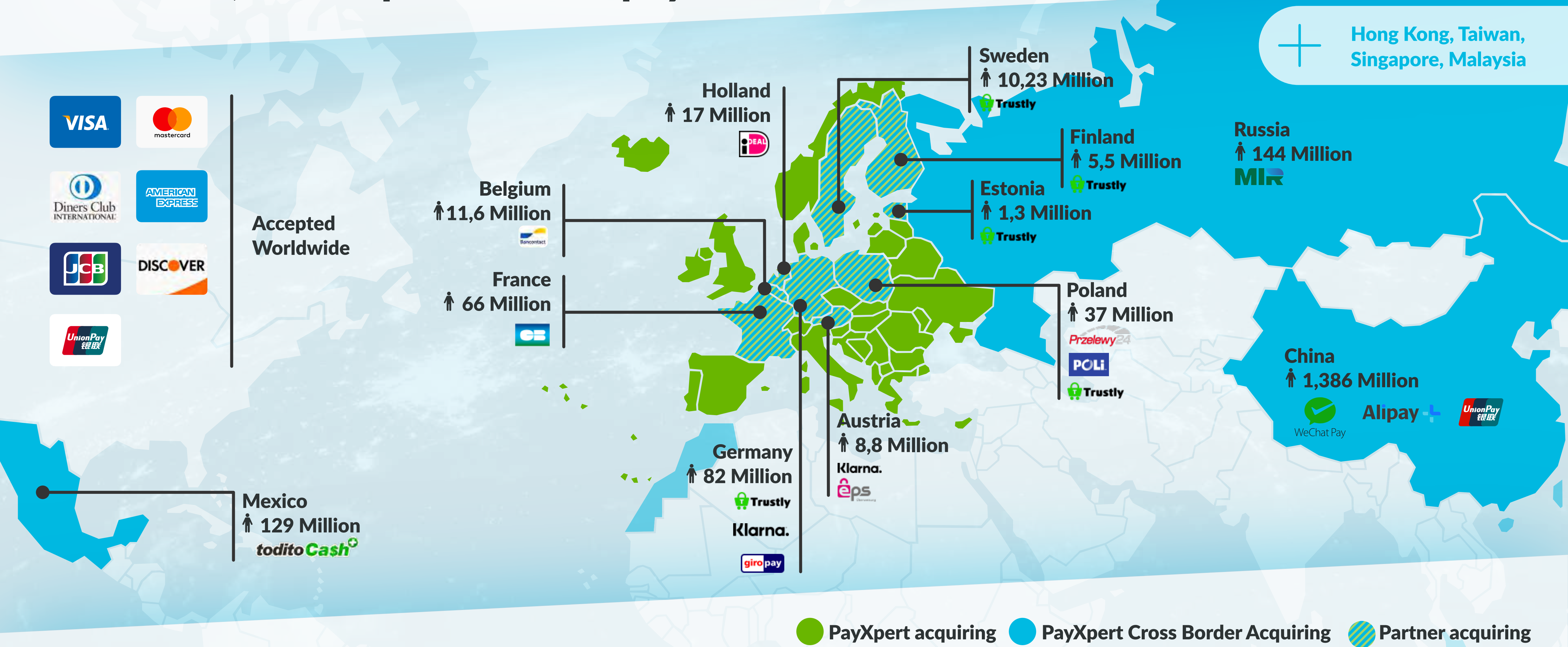
\*PASSPORT VALIDITY:  
Austria, Belgium, Bulgaria, Croatia,  
Cyprus, Czech Republic, Denmark,  
Estonia, Finland, France, Germany,  
Gibraltar, Greece, Hungary, Iceland,  
Ireland, Italy, Latvia, Liechtenstein,  
Lithuania, Luxembourg, Malta,  
Netherlands, Norway, Poland,  
Portugal, Romania, Slovakia,  
Slovenia, Spain, Sweden.



OPEN YOUR BUSINESS TO NEW HORIZONS

**Online, to export to their countries**

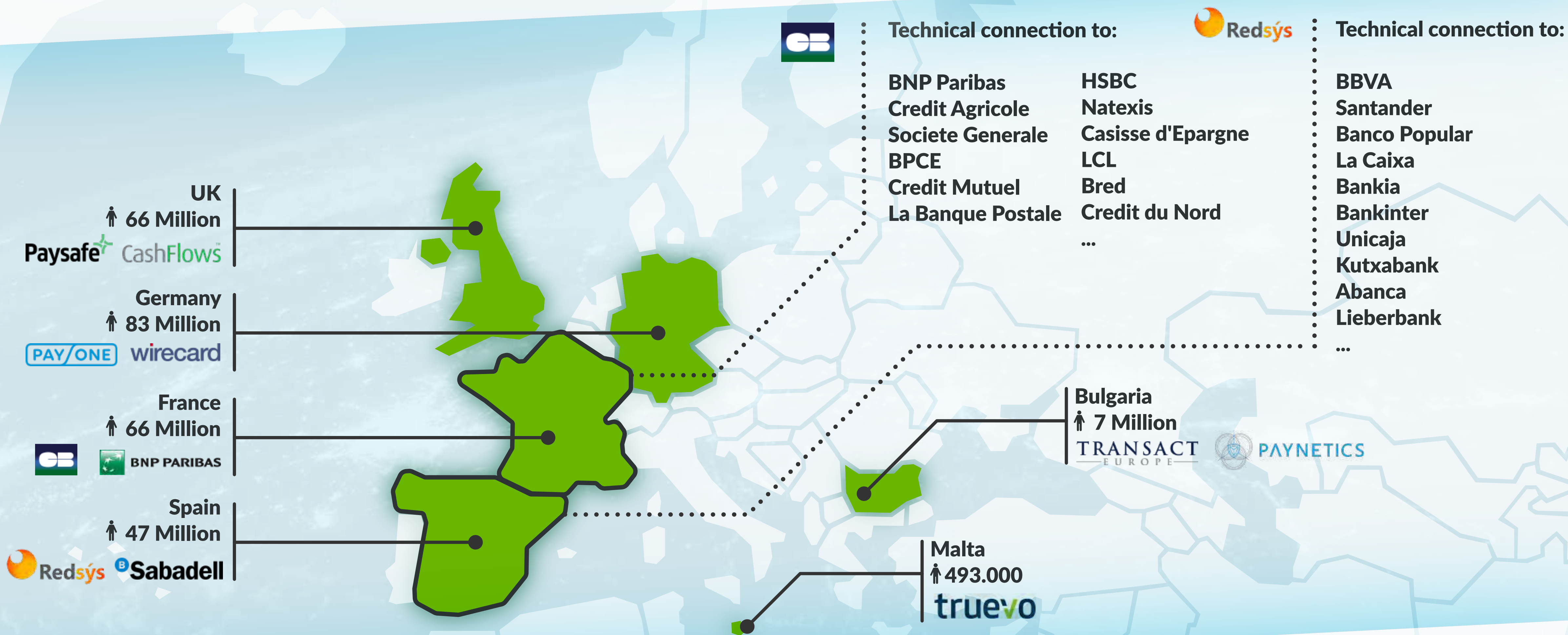
**In-Store, to accept their local payments**





# TOP ACQUIRER ISO & PF CONNECTIONS

## CONNECT TO THE BEST LOCAL ACQUIRERS





IMPROVING SALES & CONVERSION

# OUR DIRECT ACQUIRING LICENSES

Alipay+



WeChat Pay



MIR

Przelewy24

Klarna.

DISCOVER<sup>®</sup>  
COMING SOON



COMING SOON



AliPay's 1st  
Worldwide acquirer



MIR's  
first crossborder  
acquirer in Europe





SELL MORE WITH UNIFIED COMMERCE

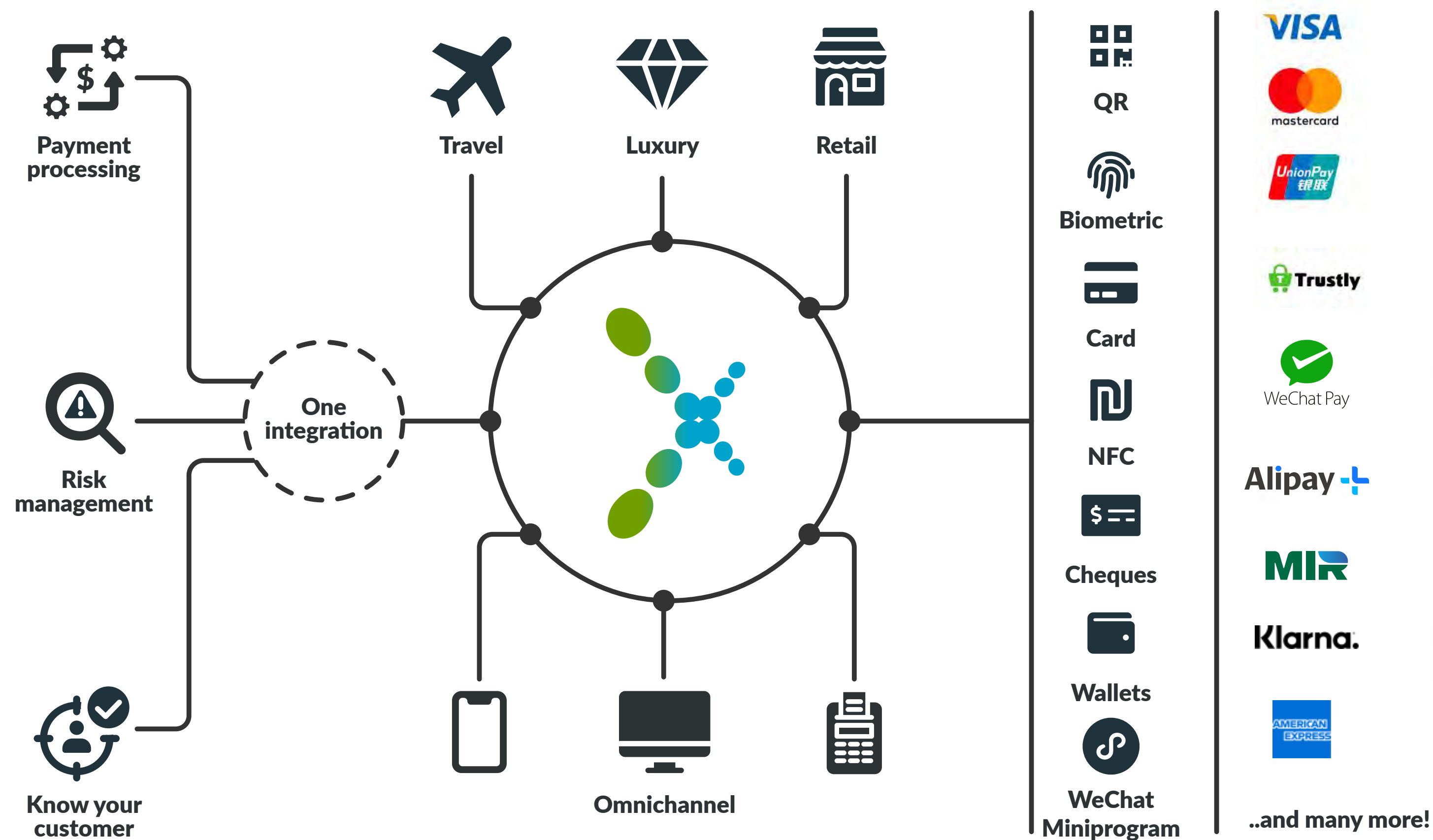
OMNICHANNEL SCENARIOS AND USE CASES





## SAAS OMNI-CHANNEL PAYMENT GATEWAY

PayXpert is simplifying the payment process. The PayXpert payment processing platform encompasses all your payment processing and risk management needs. Access a suite of back office applications, build your own PCI DSS compliant cashier pages and utilise our customisable hosted solution with just one integration.



- ✓ **PCI-DSS L1 :**  
Gateway / MOTO / Payment page
- ✓ **Customisable environment**  
(logo, colours,...)
- ✓ **Risk management features**
- ✓ **Flexible and complete accounting solution**
- ✓ **In depth business Intelligence and data analysis**
- ✓ **Alternative payments**



# SUPERB CURRENCY CONVERSION MANAGEMENT



Open up new revenue streams by accepting international payments in 120+ foreign currencies. International payments on PayXpert work across our extensive product suite.

**PLUS DCC in POS!**  
Dynamic Currency Conversion (DCC) is an option that gives physical shoppers abroad a choice to pay in their own currency or the local currency.

- PXP DCC solution**
- Fully compliant with DCC regulations
  - No additional contract
  - Easy to configure
  - DCC reports and dashboard

## FEATURES

CAPTURE IN  
**120**  
CURRENCIES

SETTLEMENT IN  
**40**  
CURRENCIES

**40**  
CURRENCIES  
IN LIKE FOR LIKE

REDUCED  
**FX**  
RATES

## TECHNICAL CONNECTION TO

**200**  
ALTERNATIVE  
PAYMENTS

**ALL**  
SPANISH BANKS

**ALL**  
FRENCH BANKS

**2**  
GERMAN BANKS

**AND MORE!**



# RISK CONTROLLED CONVERSION OPTIMISATION

We have a simple plan for your business: optimise your sales while reducing your chargebacks. By implementing and fine-tuning our advanced tools, we can be sure that most of the honorable transactions will pass through our gateway, while keeping you safe from fraud.









FLEXIBILITY · EASE · SPEED

# INTEGRATION MODES



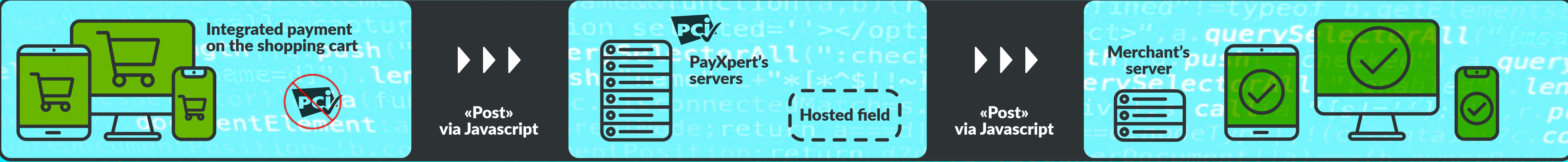
REDIRECTION

Estimated Time to integrate: 2 min



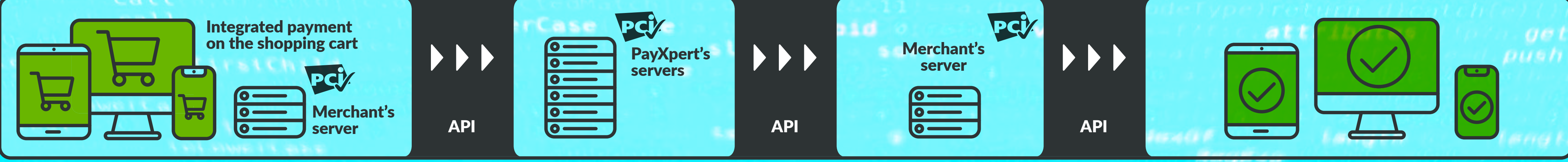
HOSTED FIELD

Estimated Time to integrate: 5 min



VIA API's

Estimated Time to integrate: 7 days, on average





# PERSONALIZE YOUR ECOMMERCE PAGES AND BOOST YOUR SALES

Our payments, your design.



The best payment experience  
for your customers.





# POS PROXIMITY RETAIL





# IMPROVING MERCHANTS AND CUSTOMERS EXPERIENCE

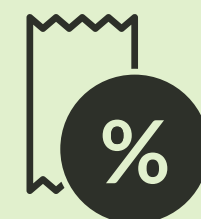


ALL-IN-ONE  
SMART POS  
SOLUTION

Useful features  
at your fingertips



Digital  
signature



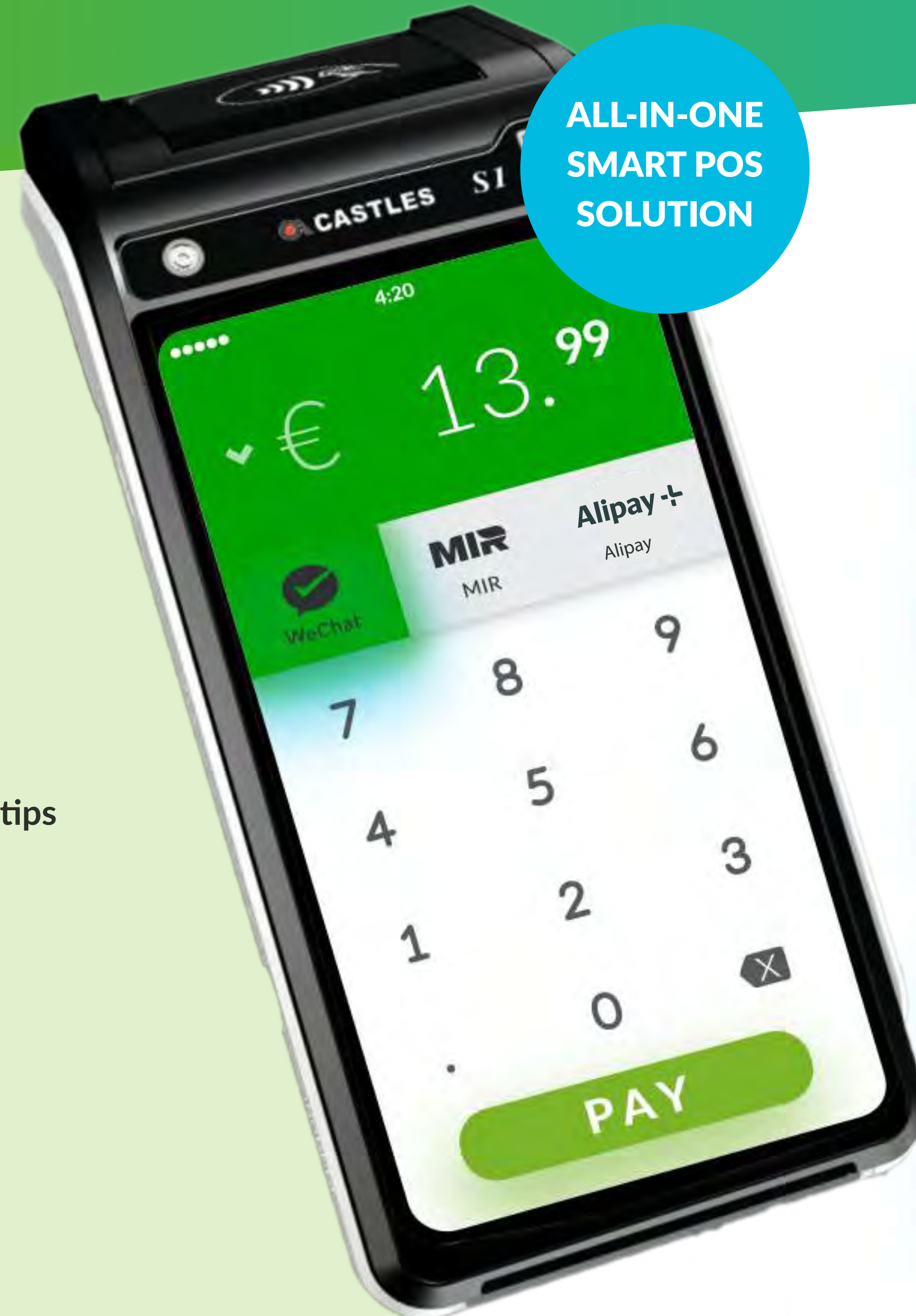
Choose  
the amount of tips



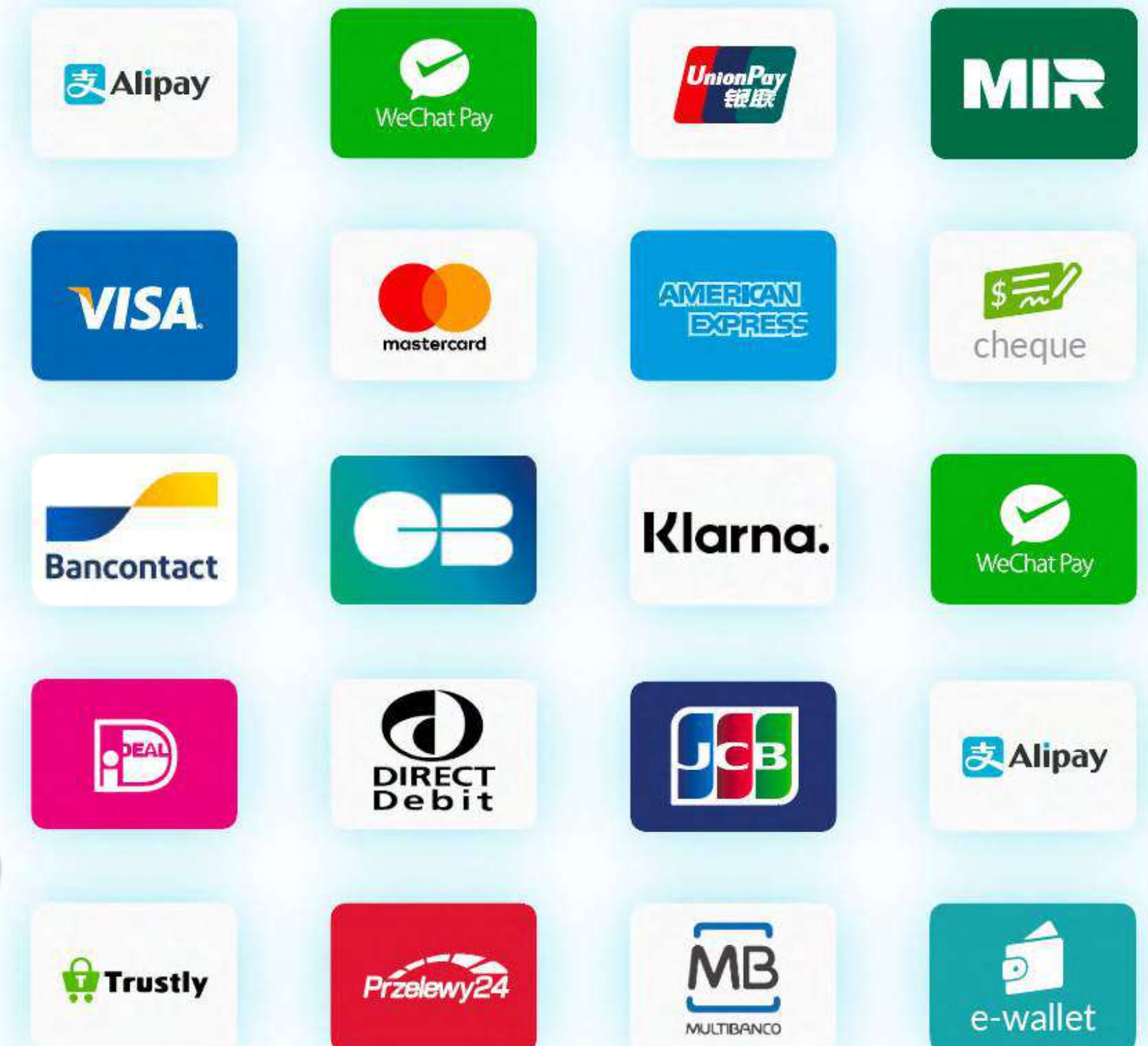
Satisfaction poll



ID-capture  
by camera



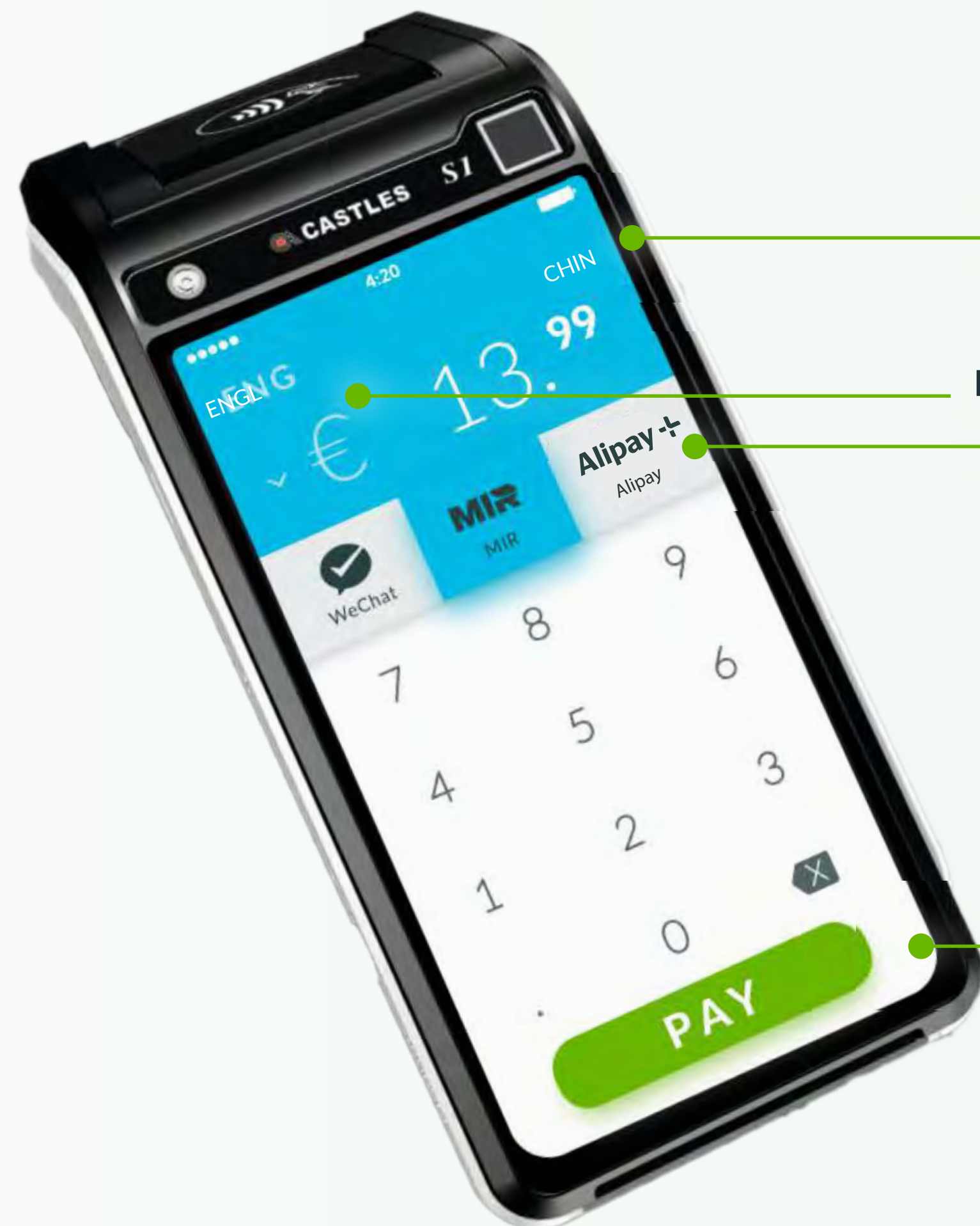
Many payment  
solutions available





# THE FIRST TRULY INTERNATIONAL SOLUTION

payxpert



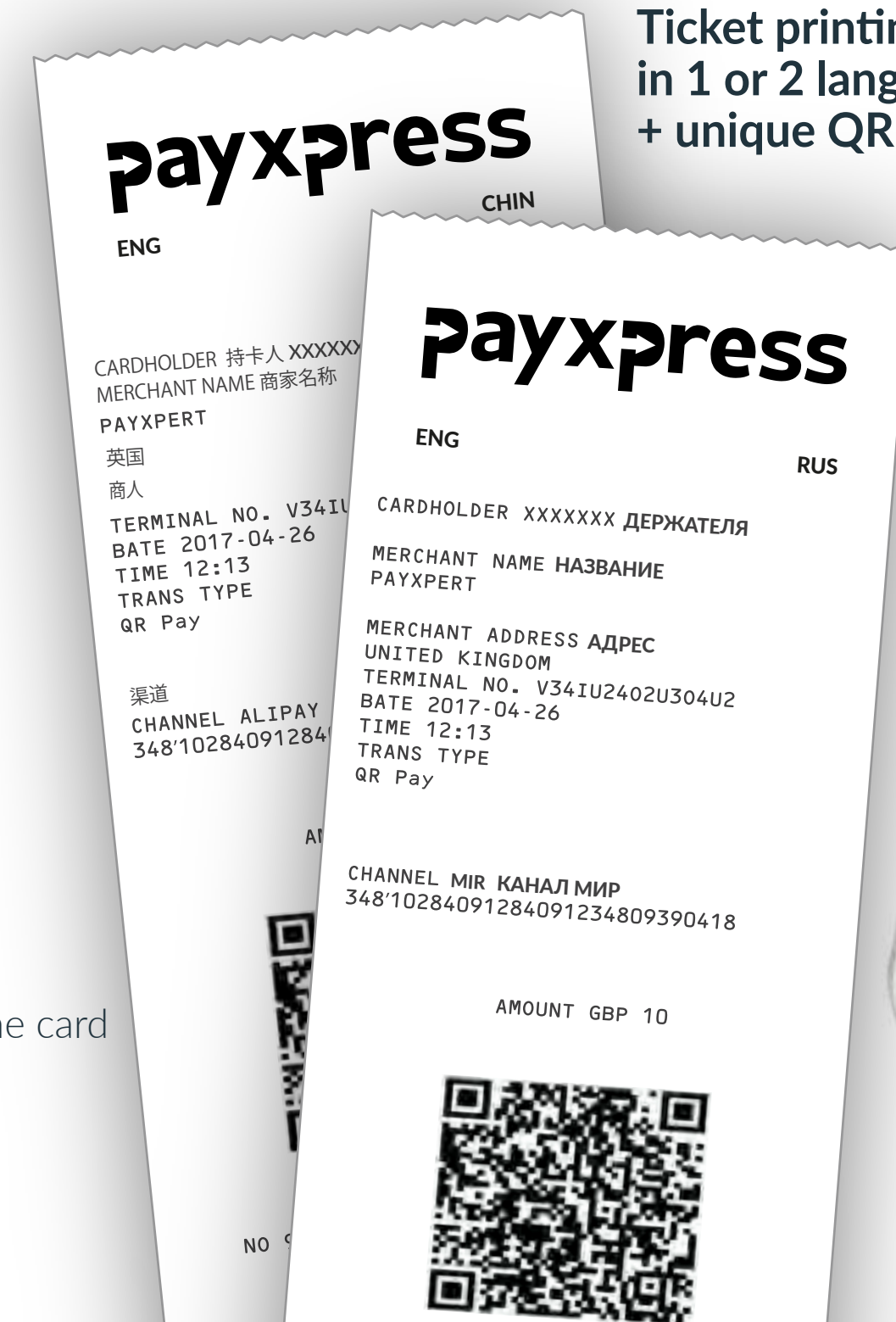
## Buyer Profile selection to define:

- Currency
- Language
- Shortcut to local payment method

## Multi-currency management Alternative Payments

## Payment by card

- Video digitization of the card
- Manual form
- NFC
- EMV card readers



## App Simultaneous translation

## Ticket printing in 1 or 2 languages + unique QR Code





# MPOS APP

# payxpress<sup>.io</sup>

Available on  
**Google Play**  
**Apple Store**



Multicurrency &  
Multi-brand



QR reader supporting  
WeChat Pay, Alipay.



NFC & Camera  
Card Scanner



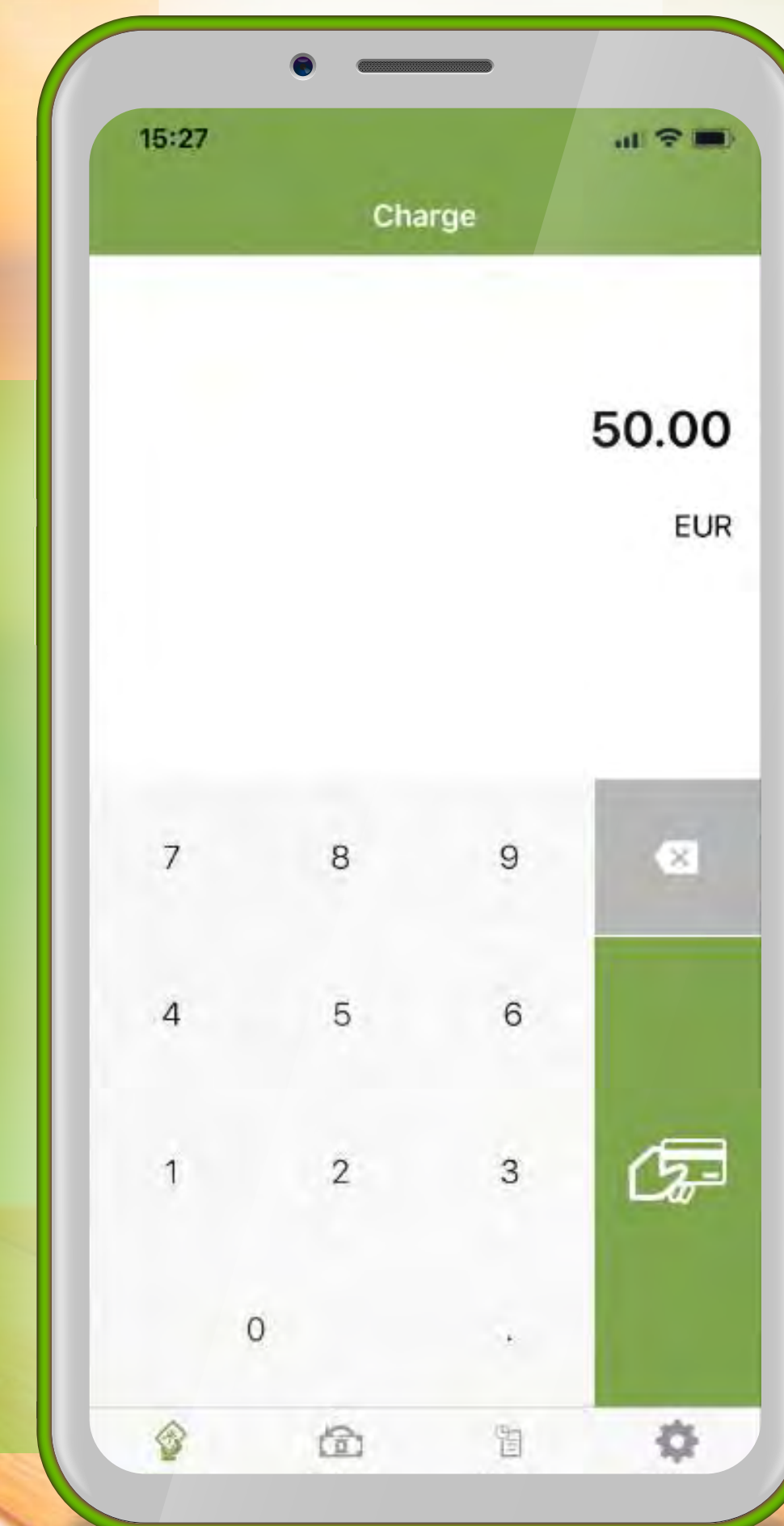
SMS / eMail  
Confirmation of payment



Off-line Mode  
via telecom (IVR)



Multi Bank and Multi  
Merchant Account







# ADVANCED DATA MANAGEMENT FOR ALL YOUR TRANSACTIONS



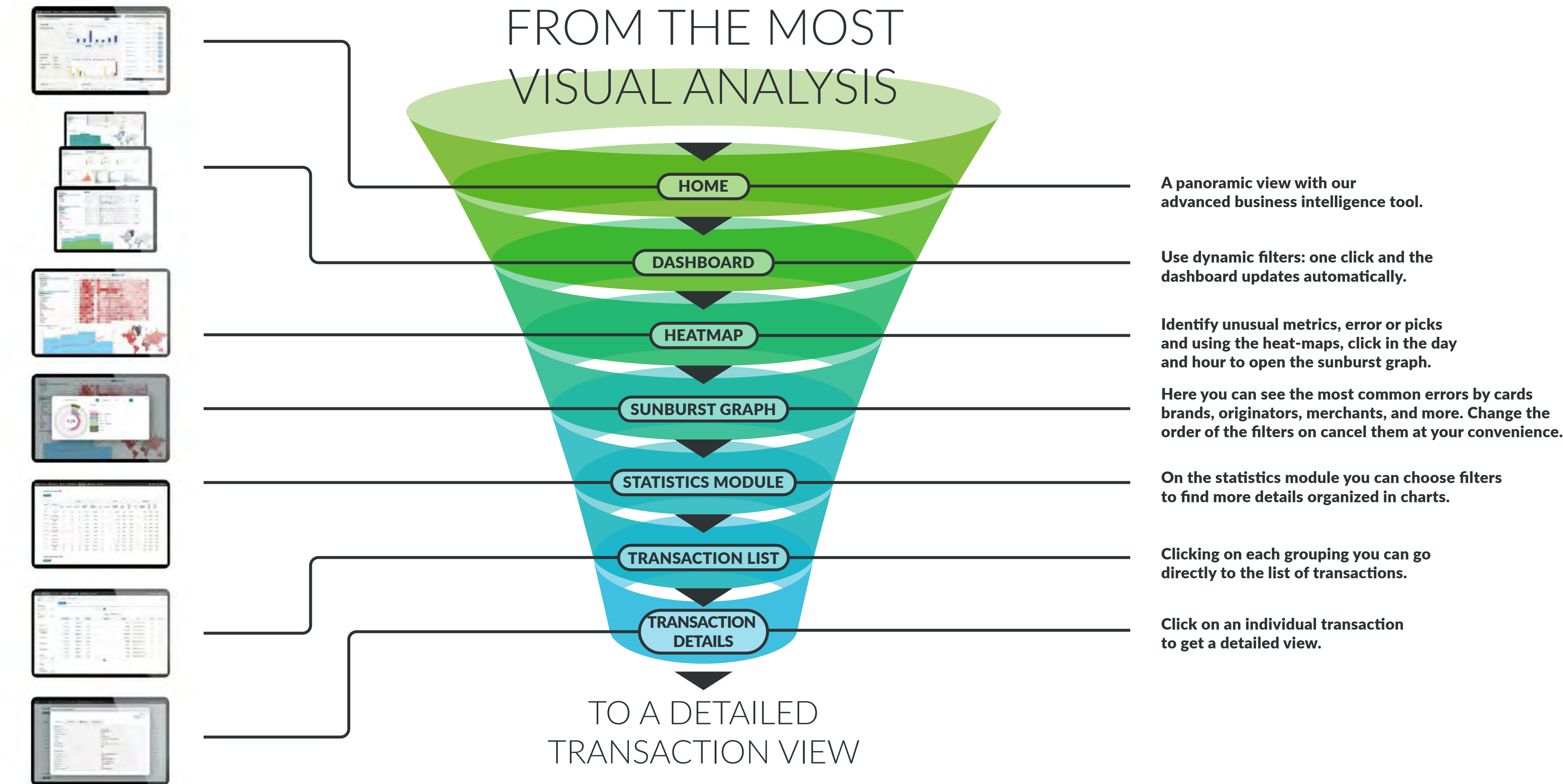
# EMPOWERING YOUR PAYMENTS

## PayXpert's Data Mining and Business Intelligence Solution



- Provides a **rapid overview of the activity of the company**, per agent, merchant, card brand, ... and more filters are added regularly.
- **Visualize and compare figures** for a given period or date range up to one hour before current time.
- Click on the data you want to analyse, and dig deeper by using other data elements and sub fields. **Look at data from any angle you can think of.**





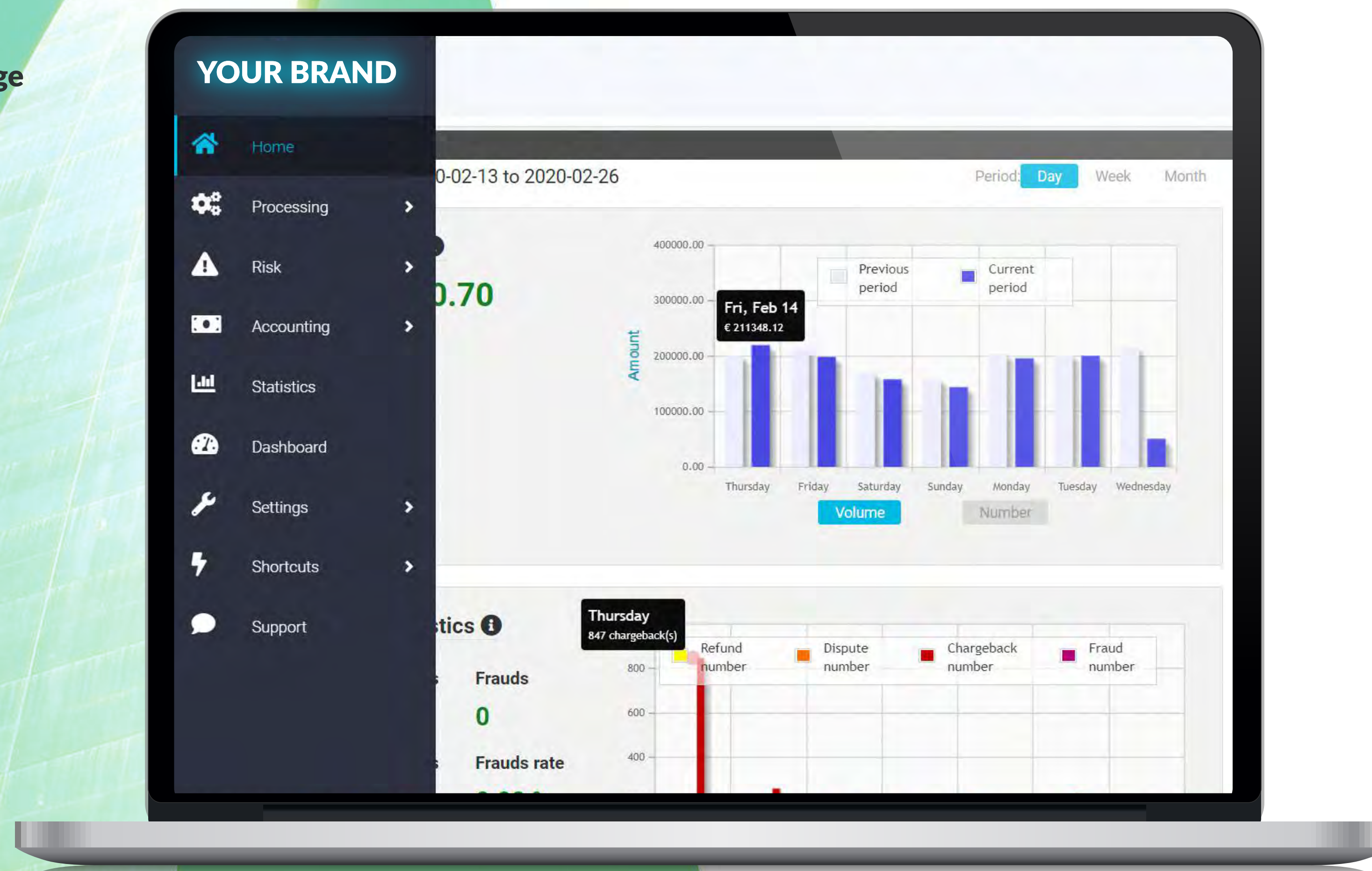






# WHITELABEL GATEWAY FOR PSP & BANKS

- ✓ PCI-DSS L1 :  
Gateway – MOTO – Payment page
- ✓ Customisable environment  
(logo, colours,...)
- ✓ Own domain name for APIs  
& back office
- ✓ Flexible and complete  
accounting solution
- ✓ In depth business intelligence  
and data analysis







# MARKETING DRIVE TO STORE

Store Management: Storefront Page

Promotion Management: Coupon Design

Digital Management: Mini Program

We help you drive customers and sales to your store by improving your positions in the City and Offers Pages and by working on your Mini Program. You will get high visibility for users visiting your city!



Mini Program

City Page

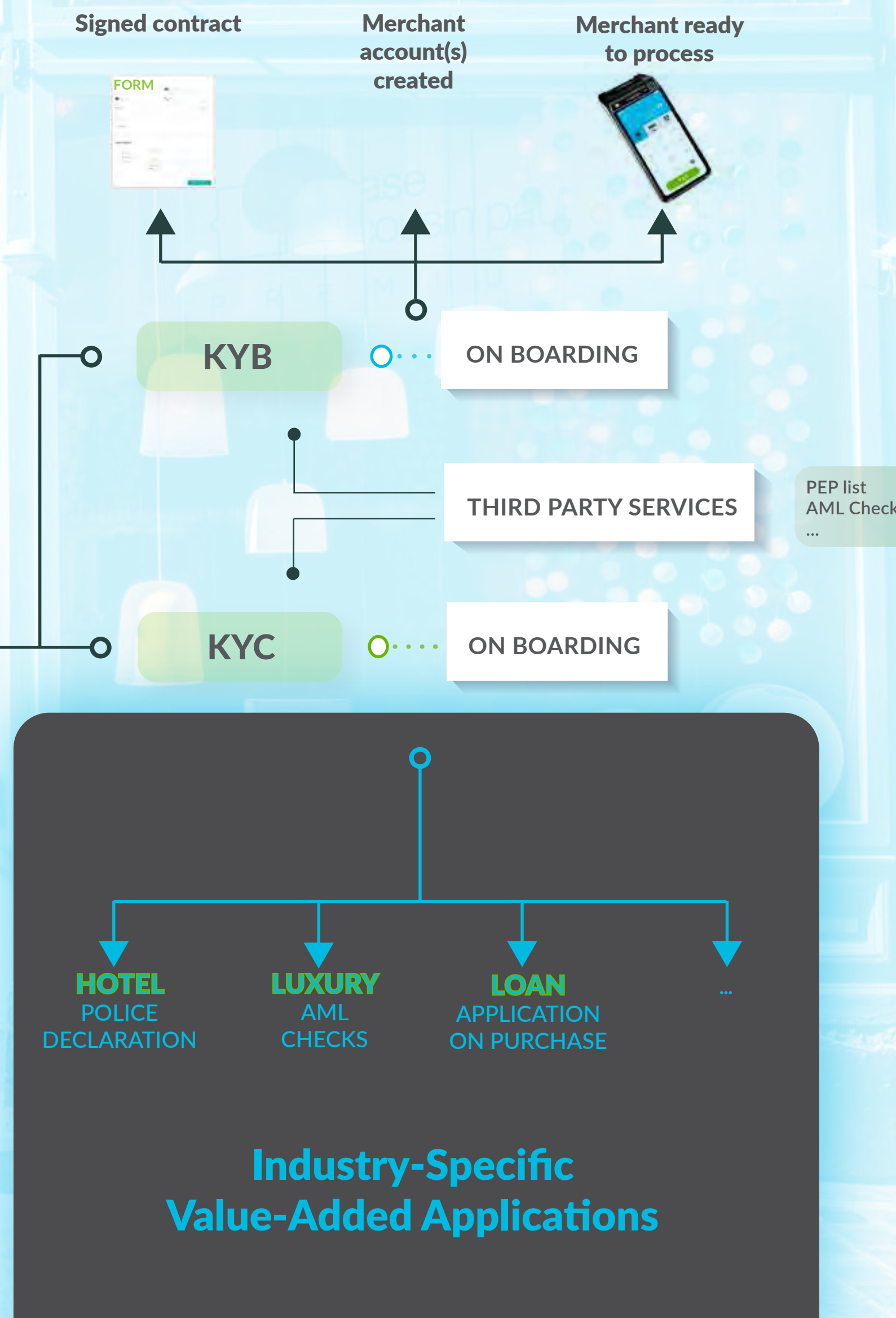


WeChat Pay

Alipay









pay

# SOME REFERENCES



## CLIENTS

We have success cases in many business types, such as:

- Retail, supermarkets, marketing
- Games, Applications, Marketplaces and other online platforms
- Transport companies
- Payment institutions
- Publishing houses
- Telecom operators
- Hotels
- Restaurants

payxpert

 **Santander**

*Le*  
**MERIDIEN**

**CLARINS**  
PARIS

  
**LEMONWAY**

 **HOSPES**  
HOTELS Infinite Places

**GUCCI**  


 **THE ROYAL  
EDINBURGH  
MILITARY  
TATTOO**

  
**FOUR SEASONS**

  
VENERANDA FABBRICA DEL DUOMO DI MILANO

  
**LLADRÓ**

**SAVOY**  
A FAIRMONT HOTEL  
LONDON

**HARVEY  
NICHOLS**

 **Gourmet**  
*issimus* 

  
counting

USING OUR TECHNOLOGY:

showroom  
prive.com

**Uber**

 **Careem**

**Glovo** 



Let's  
talk!



[sales@payxpert.com](mailto:sales@payxpert.com)

**PayXpert**  
**+44 (0) 122 360 6500**

**PayXpert Spain**  
**+34 934 914 781**

**PayXpert France**  
**+33 (0) 4 76 84 32 32**

**PayXpert Lithuania**  
**+370 5 214 0925**

**Baian**  
**+886 (0) 2 25178138**

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