Payments Hub - Architecture

API

API

ATM

Kiosk

Bank teller

Online banking

Mobile banking

Chat bot

Payment agent

External application host

Protocol converter	Data directory
Reconciliation service	Data directory
3rd party Card Service	Other services

Access Manager

Discovery service

Antifraud

Operation Server Core
Platform: MS Win Server

Operation Server Services

	Provider management service
Accounts service	Payment and Operation Service
Point management service	Commission Service
Localization service	Operation Templates Service
Scenarios management service	Limit Operation Service
Cash management service	Routing Service

BCIT

- GateWay
- Account scheme

Handlers

- Handler
- Handler
- · · ·
- Handler

Payment GateWays

- GateWay
- GateWay
- · · ·
- GateWay
- SDK GateWay

Microsoft SQL Server | MySQL

High Availability & Disaster Recovery Database

Operation Studio
Thick Client

UI Plugins

Bank employees

ESB

User accounts storage (AD\DB\OUD etc)

Core banking systems

Antifraud system

Card Switch

CRM

Other bank systems

Payment agregators, Service providers

Payments Hub

Features

- Centralized multichannel solution
- High performance
- Uploading of accounting entries to core banking systems
- Reconciliation service (agents, payees, core systems)
- Standard claims procedure
- Open API and customization tools
- A flexible mechanism for calculating the fees charged to the payer and also a tool for setting up commissions for service providers are available
- Set of developed payment gateways and Software Development Kits
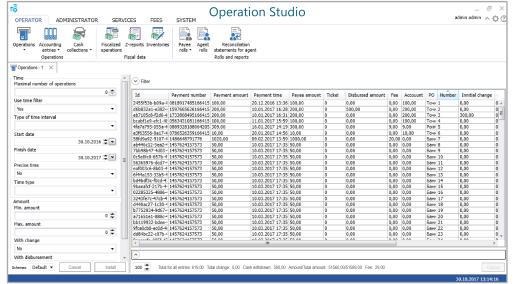- The software is certified according to PCI-SSF standards

Additional functionality

- Services search on terminals and ATMs
- Multistep scenarios
- Payments routing
- Reconciliation service
- Report generator
- Security audit
- Services availability setting
- Built-in antifraud
- Localization of the objects
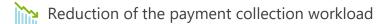- Enhanced integration capabilities with bank/client systems and the functionality extension for banks/clients in the each individual implementation project

Advantages for the bank

- Unlimited number of service providers
- Reduction of the payment collection workload
- Add new services quickly
- Maximize profit from the payment collection
- Risk reduction and management improvement
- Smooth operation in 24/7 mode