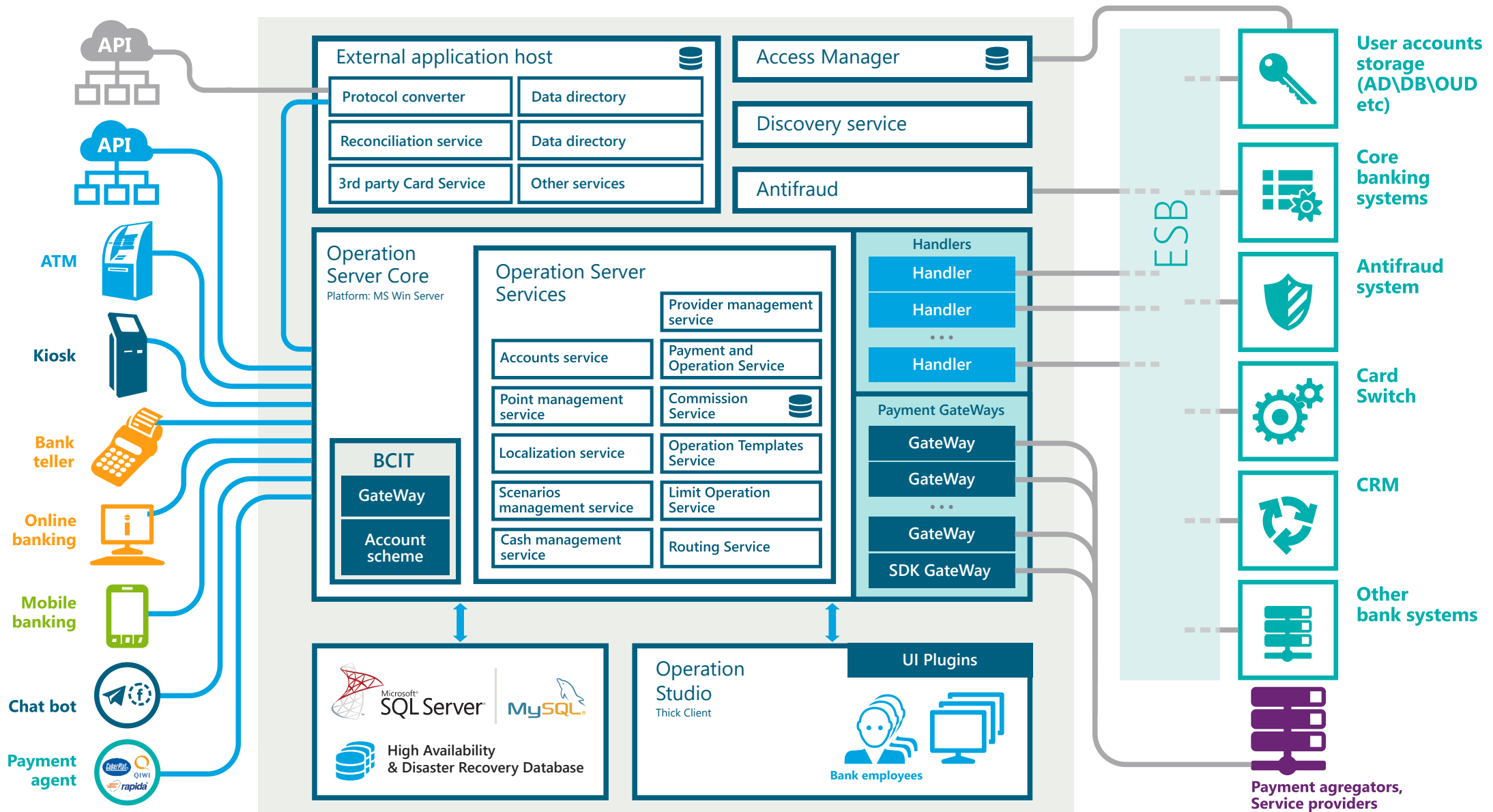


Payments Hub - Architecture



Access manager - application to provide identity and grant access to eKassir system resources for services and end-users.
 External application host - Windows-service to host external applications working under control of eKassir system.
 Discovery service - Windows-service to store the information and connection parameters of eKassir applications operating over the network.
 Antifraud - built-in antifraud system.

BCIT - Banking Core Integration toolkit, module to create customizable chart of accounts.
 Operation Studio - application to provide user interface for configuring Payments Hub parameters.
 Payment gateway - module to exchange data between payee and eKassir system.
 Handlers - customizable payment processor chain.

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



Operation Studio

OPERATOR ADMINISTRATOR SERVICES FEES SYSTEM

Operations Accounting entries Cash collections Fiscalized operations Z-reports Inventories Payee rolls Agent rolls Reconciliation statements for agent

Operations - 1

Time

Maximal number of operations: 0

Use time filter: Yes

Type of time interval: Start date: 30.10.2016, Finish date: 30.10.2017

Precise time: No

Time type: Amount

Min. amount: 0, Max. amount: 0

With change: No

With disbursement: 100

Id	Payment number	Payment amount	Payment time	Payee amount	Ticket	Disbursed amount	Fee	Account	PO	Number	Initial change
2455f53b-b09a-40818917485166415	0818917485166415	100,00	20.12.2016 13:36	100,00	0	0,00	0,00	100,00	Tow-1	0,00	0,00
06b8832e1-e382-41597665626166415	1597665626166415	200,00	10.01.2017 16:28	200,00	0	500,00	0,00	200,00	Tow-2	0,00	0,00
eb7105d8-f2d6-41733888495166415	173388495166415	200,00	10.01.2017 16:31	200,00	0	0,00	0,00	200,00	Tow-3	300,00	0,00
bcad1f9-e1c1-40563411081166415	0563411081166415	100,00	11.01.2017 15:59	100,00	0	0,00	0,00	100,00	Tow-4	0,00	0,00
4f476795-055a-4088932818804205	088932818804205	309,00	16.01.2017 14:19	300,00	0	0,00	9,00	9,00	Point-5	0,00	0,00
e3f63556-0a17-40786526359166415	0786526359166415	10,00	20.01.2017 14:56	10,00	0	0,00	0,00	10,00	Tow-6	0,00	0,00
58f09a92-9107-41486648791776	1486648791776	1020,00	09.02.2017 13:59	1000,00	0	0,00	20,00	0,00	Saw-7	0,00	0,00
4b44fc12-5e8d-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-8	0,00	0,00
7b898b47-4403-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-9	0,00	0,00
0c5e6fc0-657b-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-10	0,00	0,00
56365976-8cd7-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-11	0,00	0,00
ea003c6-8d03-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-12	0,00	0,00
6f44a153-33b5-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-13	0,00	0,00
b44bdf3c-f0cd-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-14	0,00	0,00
9baaeef1-217b-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-15	0,00	0,00
02285325-4886-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-16	0,00	0,00
3243fe7c-47cb-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-17	0,00	0,00
6440ac27-1c30-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-18	0,00	0,00
b7752924-9d67-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-19	0,00	0,00
47d551e1-880c-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-20	0,00	0,00
bb119532-bd0e-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-21	0,00	0,00
9fced0b0-ec0d-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-22	0,00	0,00
d084bc22-c07b-41457624157573	1457624157573	50,00	10.03.2017 17:35	50,00	0	0,00	0,00	0,00	Saw-23	0,00	0,00

Schemes: Default

100 Total for all entries: 619,00 Total change: 0,00 Cash withdrawn: 500,00 Amount/Total amount: 51560,00/51580,00 Fee: 29,00

30.10.2017 13:14:16

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