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## Merchant Portal

Elevate your merchants' network with a future-ready tool

### Deliver Seamless Merchant Payment Management with BPC's SmartVista Merchant Portal

In today's evolving payment landscape, financial institutions face growing demands to provide merchants with solutions that streamline payment management across both physical and digital channels.

### The challenge is integrating these solutions smoothly while ensuring security and adaptability to the changing need of modern businesses.

BPC's SmartVista Merchant Portal empowers financial institutions by delivering a unified platform that simplifies payment processing, integrates consolidated data, and adapts to fastchanging needs of modern businesses. With SmartVista, financial institutions can optimize merchant onboarding, enhance operational efficiency, and deliver exceptional customer experiences, ensuring long-term profitability.

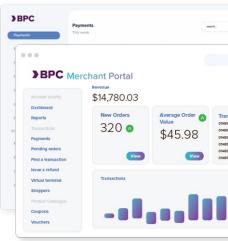
As the demand for efficient payment solution rises, financial institutions that offer such tools will remain competitive in an increasingly digital-driven market, or risk falling behind and missing opportunities to strengthen merchant relationships.



### Deliver Real-Time Insights and Control with SmartVista Merchant Portal

The SmartVista Merchant Portal enables financial institutions to provide merchants with real-time insights, centralized transaction data, and an intuitive management interface. Designed to streamline operations, the portal supports merchant onboarding, payment integration and fraud protection, catering to a diverse range across industries.

With its real-time dashboards, the portal allows monitoring key performance metrics such as transaction volumes, and ensures full control over merchant activities, enabling faster decision-making and enhanced profitability.



### How it Works

- The merchant portal consolidates all your merchants' transaction data into a single platform, simplifying tracking, analysis and reporting.
- With a real-time dashboard, your merchants can monitor card transactions, transaction volume, cash flow, and performance.
- The portal enables your merchants to manage POS terminals, payment gateways, and transaction workflows in real-time.
- Your merchants can gain better customer analysis (know your customer better).
- Your merchants benefit from acquirer-led onboarding for both closed and openloop payment ecosystems, including digital onboarding.

- They have instant access to card transactions, settlements, disputes, fees, and more.
- The portal facilitates the management of submerchant accounts and the assignment of user roles with specific permissions.
- Your merchants can easily generate invoices, payment links, QR Code with real-time payment status updates and make refund (partial or full).
- The merchant portal offers flexibility with integrated diverse payment methods such as in-store, online, and in-app payments.
- Designed to cater to a wide range of merchants, including retail stores, businesses, and government institutions, providing tailored solutions to meet specific needs.

### Key Benefits of SmartVista Merchant Portal



- Supports acceptance of diverse payment methods including QR codes, payment links and invoicing
- Reduces time to market for launching new services, enabling quick adaptation to market demands
- Offers a customizable solution, eliminating the need for additional development
- Simplified merchant onboarding, improving operational efficiency
- Enhanced security and compliance with local and global regulations
- Provides real-time insights and advanced reporting capabilities

- Enables cross-border payment capabilities with multi-currency and multi-account support
- Minimizes fraud risk through integrated risk and fraud management
- Provides API integration for collaboration with third-party systems
- Ensure exceptional customer experience with a user-friendly interface
- Adapts to business growth with dynamic scalability and flexible architecture
- Improves performance tracking with detailed dashboards

### Financial institutions...

- Streamlined merchant management
- Increased efficiency and profitability

### Merchants...

- Full control over accounts
- Supports diverse payment method

### Key Platform Strengths



#### **Micro-services Based Architecture**

SmartVista leverages a microservices-based architecture, allowing services to be developed, deployed, and scaled individually. This ensures agility with quick updates that don't affect the entire system, scalability to handle transaction volume efficiently, and reliability through self-monitoring capabilities that reduce downtime.

#### **Comprehensive Payment Solution**

SmartVista provides an end-to-end solution for diverse payment types across digital and physical touchpoints, simplifying payment processing. Supporting digital wallets, QR codes, and traditional card payments, the platform meets the evolving needs of merchants and customers.

#### **Cloud Native Platform (SaaS)**

Built on a cloud-native infrastructure, SmartVista delivers cost efficiency and flexibility. We support both cloud and on-premises deployment, simplifying updates and maintenance to ensure uninterrupted service and high availability, even in demanding environments.

#### Continuous Integration and Continuous Deployment (CI/CD)

SmartVista leverages Continuous Integration and Continuous Deployment (CI/CD) processes to accelerate the rollout of new features and updates. This ensures high-quality releases with automated testing and monitoring, minimizing downtime and keeping merchants operational 24/7.

### **About BPC**

BPC has delivered innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 500 customers across 140 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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