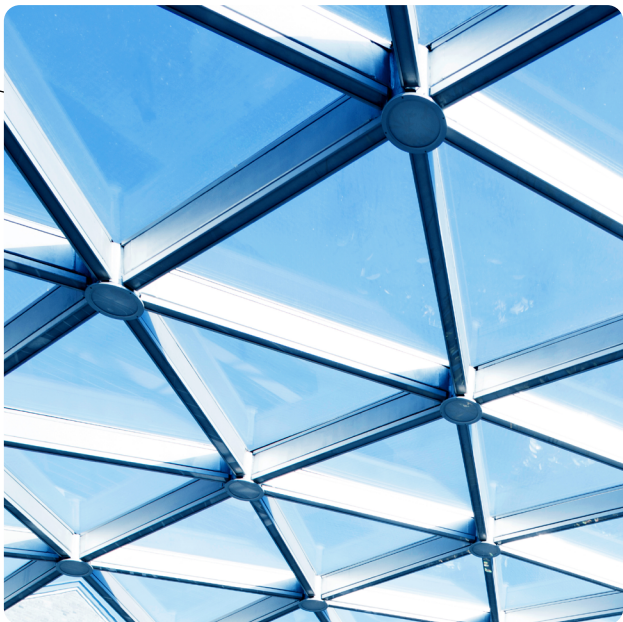




“You focus on your customers,  
we expand your focus and reach”



# ABOUT RADAR PAYMENTS



omnichannel



out of the box

**Commercially launched in February 2020, Radar Payments is a paytech firm specialised in end-to-end omnichannel payment processing. The company offers out of the box acceptance and issuance of credit, debit, prepaid, virtual cards in addition to support e-wallets and emerging payment instruments such as Google Pay, Apple Pay and AliPay.**

Radar Payments delivers a white label solution used by payment solution providers (PSP's), fintechs, banks or other payment institutions, which in their turn, serve their portfolio of merchant customers.



# VISION MISSION

## VISION

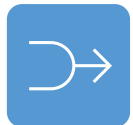
The payment ecosystem is highly complex and crowded; Radar Payments aims at simplifying end-to-end payments by delivering a white-label one-stop platform for all payment methods.

## MISSION

Taking a customer-centric approach, Radar Payments' mission is to empower financial institutions to deliver outstanding payment services to their merchants, which in turn will result in the best possible payment experience for the end customer.

Before its commercial launch, Radar Payments was at beta test for 6-month period, its business model proved to be successful with 6 financial institutions onboarded, including a new virtual bank in the Philippines, a new digital bank in Switzerland, payment solution providers (PSP) in Austria, Canada and the UK among others.

The company belongs to BPC, a 25 year-old leading payment solution provider with over 230 customers in over 80 countries. Radar Payments operates from Hungary where its payment processing centre is located. The company leverages on BPC's network of processors in 5 additional locations.



**Simplify**



**Empower**

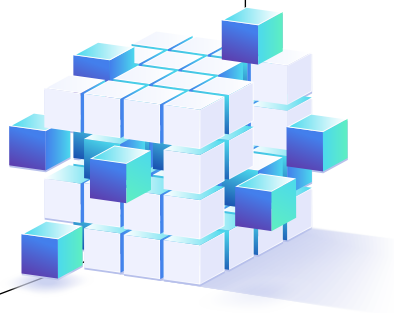


**Leading**





# WHY RADAR PAYMENTS



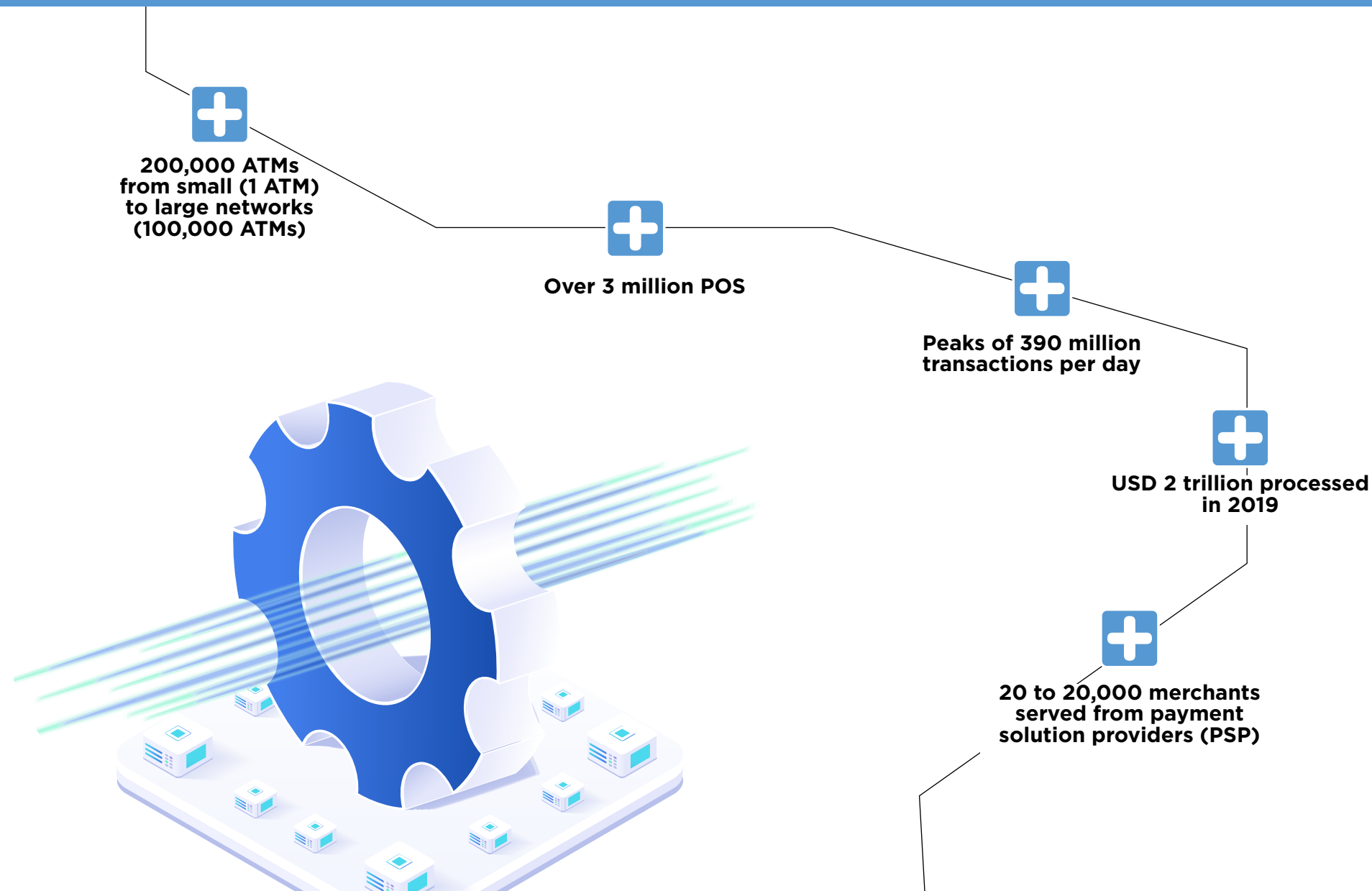
Radar Payments aims to solve acquirers' pain points. Behind one-click payment or a swipe, a dozen of processes to give an instant payment acceptance response. New regulation, higher security measures, the proliferation of new means of payment and the growing popularity of mobile wallets and wearables are adding complexity to the payment ecosystem.

Radar Payments simplifies the entire process of dealing with multiple ecosystem players with its one-stop platform for end-to-end omnichannel payment processing.

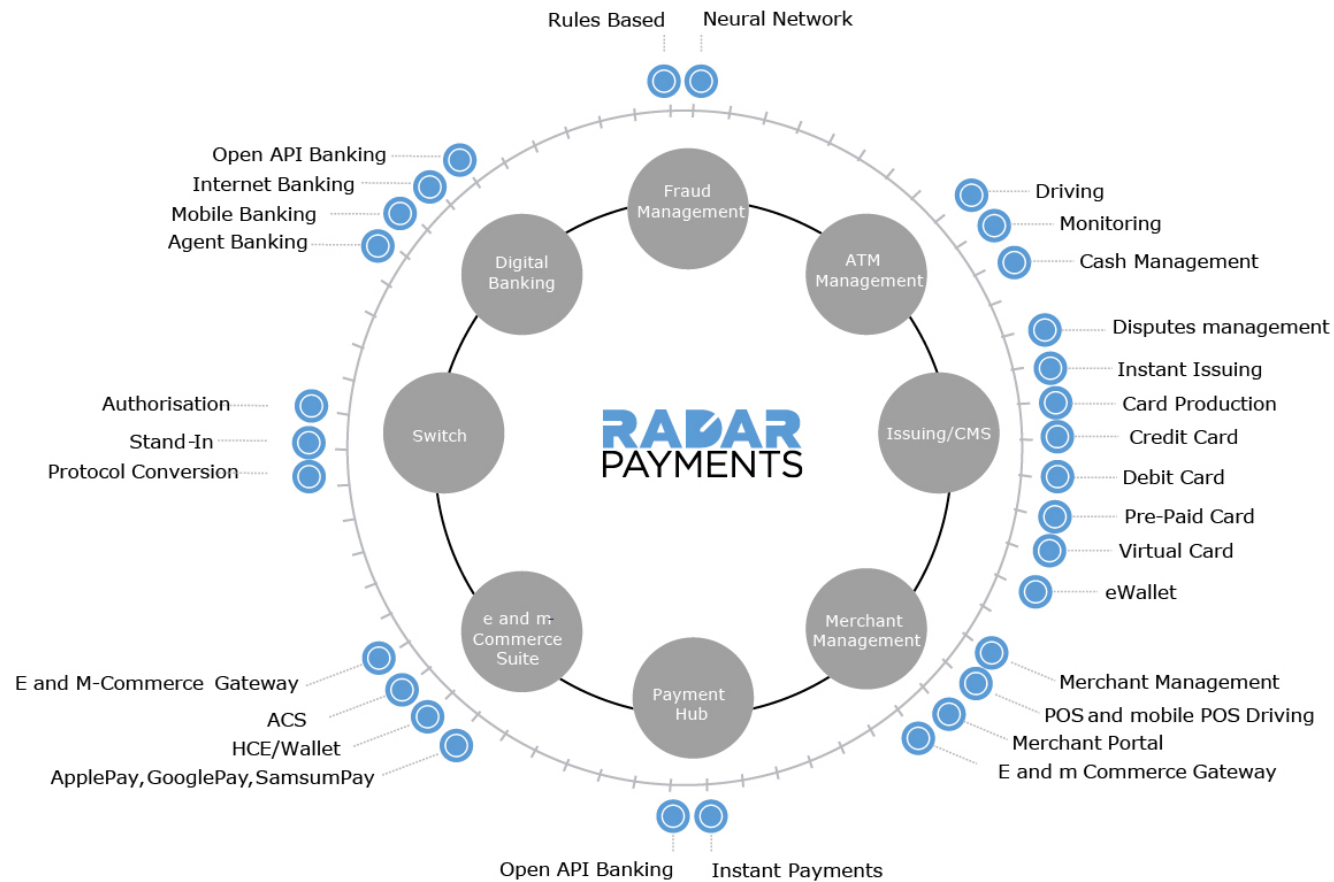
Acquirers Pain points	Challenge	Radar Payments Solution
<b>Enable payment choice</b>	The number of payment methods increases as new devices are launched (wearables...), increased complexity of the payment eco-system, processes, players, increased risks	Radar Payments covers them all from a single platform
<b>Comply</b>	Time consuming, costly and complex	Radar Payments experts are on top of compliance and ensure clients are aware of changes and can comply ahead of official due dates.
<b>Accept international cards</b>	MasterCard, Visa and other card schemes have strict requirements which demand regular upgrades	Radar Payments takes this burden out of the acquirer, upgrades are a must and all hosted clients can benefit
<b>Launch and scale</b>	Earning in payments requires a phased-scale approach	Radar Payments helps kick start smaller fintechs and PSPs while scaling them up without the need for them to build their own infrastructure
<b>Differentiate</b>	How to differentiate in the payment experience if everyone offers the same?	Radar Payments takes a partnership approach to co-create the future of payments with its customers pending it is relevant to the end user.
<b>Focus on the customer relations</b>	Not all payment service companies want to dedicate 75% of their time to handling their technology requirements	Radar Payments takes the complexity of handling payments from acquirers so that they focus on serving their own merchant customers.
<b>Cost</b>	Small and mid-size financial institutions small budgets	Radar Payments caters for small and mid-size acquirers using an affordable pay as you grow model.



# SMARTVISTA PLATFORM IN KEY FIGURES



# ONE PLATFORM FOR ALL PAYMENT CONNECTIONS



# DEPLOYMENT MODELS

**Following the success of 'bank as a service' models, Radar Payments is available to its clients in three varieties:**

- Payment as a Service (PaaS) – build on it
- Software as a Service (SaaS) – consume it
- Processing as a Service – migrate to it





# A TEAM OF EXPERTS AT YOUR SERVICE

## Radar Payments covers all payment needs from

- Channels, end customer touchpoints
- Products
- Any industry

## The team of experts at Radar Payments will handle the following tasks on behalf of clients.

- Compliance
- Release management and upgrades
- Overall system administration
- Solution configuration and maintenance



## Our experts handle the following services on behalf of your institution.

Merchant Acquiring	ATM Acquiring	Card Management	Value Added Services
Transaction switching	VISA, MasterCard, UnionPay	Debit cards	24/7 Fraud monitoring
Terminal management	ATM monitoring	Credit cards	Customizable data warehouse and reporting
Merchant management	ATM maintenance	Prepaid cards	P2P payments
POS network management	Mobile top up via ATM	EMV, Contactless, virtual	Integration with billing systems
Mobile POS switching	DCC on ATM	Integrated with personalisation solutions	Tokenization
Visa, MasterCard, UnionPay, Amex, Discover Financial	NDC, DDC, Triton	3DS v2	Shopping cart
eCommerce with 3DS v2		Loyalty	E-invoicing
DCC			

# ACCOMPANYING FINANCIAL INSTITUTIONS' GROWTH



**Radar Payments** works with financial institutions of all sizes, fintech, payment service providers and retail banks.

We have a wide experience of all things payments, from digital payment, innovation, fraud prevention, interoperability and more. Below is a selection of key projects powered by Radar Payments and SmartVista.



**Digital Banking Innovation:**  
TONIK Bank, Philippines has selected Radar Payments to handle its card and payment activities. The neobank is launching in Q3 2020 with the latest cutting-edge technology and experience to disrupt the banking market in the Philippines.



**BANCA  
TRANSILVANIA**

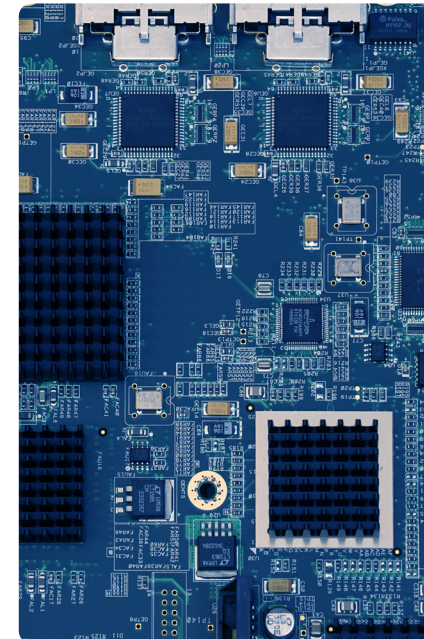
**Digital Payments Innovation:**  
Banca Transilvania is using SmartVista on their BT Pay App, the bank has launched a series of contactless payment methods (Garmin, Fitbit, Apple Pay, Samsung Pay, contactless cards...), the adoption was fast as the bank is now experiencing 80% contactless payment transactions at POS.

**Fraud Prevention:**

Qatar National Bank has adopted SmartVista as its fraud prevention platform. The solution is powered by machine-learning & neural network models, which improve the detection of genuine fraud in near-real time.

**POS Acquiring:**

A mid-size PSP in Canada has outsourced its POS acquiring and management to BPC's processing centre in Hungary. They are currently handling 3000 merchants with a plan to scale to 20,000 within the next 2 years. BPC will accompany its growth and will ensure the PSP offers the widest payment choice and maximum security to their customers when paying at their merchant's POS terminals.





# RADAR PAYMENTS

WHITE LABEL EXCELLENCE



radarpayments.com

**Baar, Switzerland**

Neuhofstrasse 5a,  
6340, Baar  
Switzerland

**Budapest, Hungary**

Váci út 99-105,  
Balance Loft Building  
Budapest 1139  
Hungary

**Utrecht, The Netherlands**

Papendorpseweg 99  
3528 BJ, Utrecht  
The Netherlands

**Singapore**

10 Anson Road, #17-26 International Plaza  
Singapore 079903

**Bogota, Colombia**

Carrera 9, #77-67 Oficina 302  
Bogota  
Colombia