



e-commerce as a service



ACCELERATED TRANSITION TO DIGITAL COMMERCE



Businesses and merchants have embraced the digital economy with increasing enthusiasm over the last few years. Accelerated further by the global pandemic, e-commerce now accounts for around one-fifth of overall retail sales according to a May 2021 report from UNCTAD.

Consumers' online buying patterns have extended into home delivery of groceries, forcing traditional brick and mortar retailers to transform their business model as online-only retailers and marketplaces compete to offer a superior customer experience.

One thing is clear - there is no way back and the winners in the highly competitive digital economy will be distinguished by experience and customer choice.

PUTTING CHOICE AND CONVENIENCE AT THE HEART OF YOUR PAYMENTS JOURNEY



Payment transactions are a fundamental element of the ecommerce experience and organisations are rethinking the way they accept payments. Addressing cross-border payment challenges, offering local payment options and supporting different payment methods while delivering a seamless and convenient customer experience are crucial to success.

Financial institutions need to step up to ensure they can better serve their business and merchant networks. From streamlining the merchant onboarding experience to increasing checkout success ratios, financial service providers must consider the entire customer service flow.

A FULL SERVICE OFFERING FOR ALL YOUR PAYMENT NEEDS



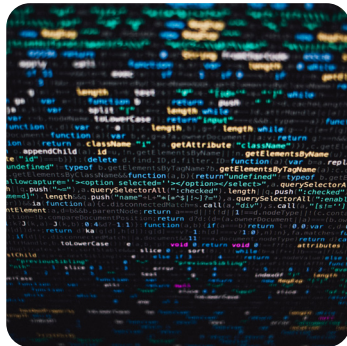
Empower



**Automate shopping
experience**



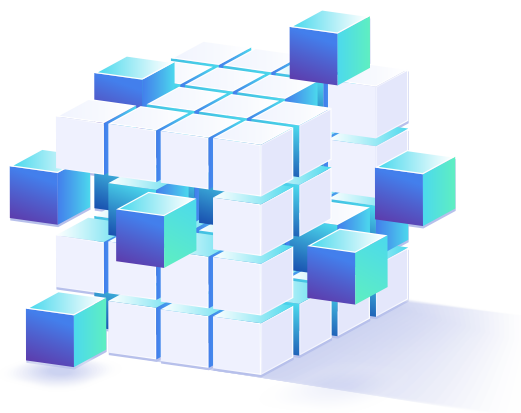
**Front of
mind**



Radar Payments empowers financial institutions and PSPs to move their business online and create intuitive experiences for the end user.

From large institutions to start-ups and from ideation to the processing of payments, we help scale your business to accept more with less, automate the entire shopping experience, and reduce costs by routing payments efficiently and intelligently while offering the greatest choice for buyers to pay the way they want, securely. Moreover, at Radar Payments, we go beyond technology by sharing invaluable knowledge and empowering your teams to keep ahead of future developments in e-commerce, keeping your brand front of mind.

E-COMMERCE-AS-A-SERVICE



Radar Payments offers a comprehensive e-commerce solution that includes acquiring, fraud management, dispute management, reconciliation and merchant management. We provide a one-stop platform for end-to-end omnichannel processing of payments, enabling the acceptance of most of the widely adopted payment methods such as debit and credit cards, PayPal, WeChat, Alipay, Samsung Pay, Google Pay and Apple Pay. We provide technology which aligns with both fintechs and large banks' needs in order to grow and optimise their operations.

Accepting online payments does require much more than simply implementing technology that allows you to accept and process e-commerce transactions. The financial services industry is highly regulated, therefore financial institutions and payment service providers are subject to certifications and need to stay up to date with changing regulations across all the different payment methods they support.

Our e-commerce-as-a-service model takes care of the end-to-end process for our clients, from technology to compliance to onboarding new merchants and support. Our experienced team provides a reliable and scalable service that covers the entire value chain.



MERCHANT MANAGEMENT

Radar Payments' e-commerce solution takes a holistic approach to managing your merchants using complete automation and self-service modules. Our powerful merchant portal provides a 360 degree overview of orders, users, operations and sub merchants. Merchants can aggregate card acceptance across multiple sub-merchants who can accept payments without having to set up an account.

With our solution, you can deliver a personalised experience by providing merchants with their preferred currencies and notification options through email or SMS. The solution also provides a complete fraud management overview, with variants of 3D Secure 1 flow and much more.

The merchant portal provides a self-service onboarding capability and allows merchants with an administrative UI to manage their settings, access statistics and reports, and manage their transactions.



TOKENISATION AND FRAUD PREVENTION

Tokenisation

Our solution comes with a tokenisation capability. Instead of transferring sensitive payment data, the card data is tokenised and safely stored on a merchant server. This enables a highly secure and smooth payments process - reducing the risk of data breaches - and is widely adopted in

some of the most innovative payments experiences. Payment card tokens can be created automatically after a successful payment, on explicit cardholder request and via a card data batch upload and tokens can be shared between different merchants while maintaining the same level of security.

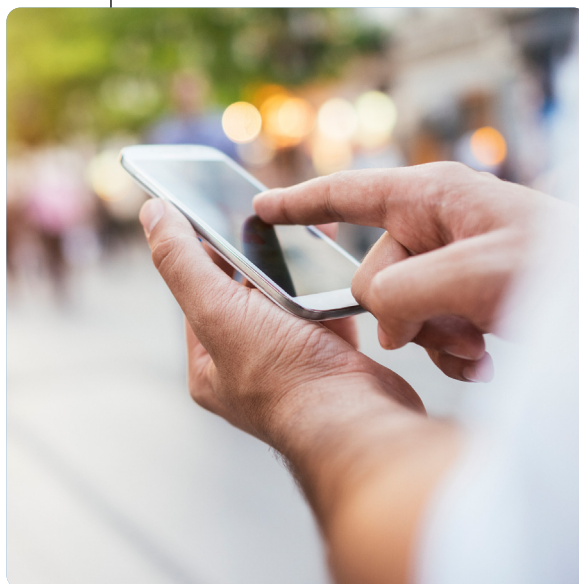
Fraud prevention

We use a sophisticated rules-based engine to rapidly isolate suspicious transactions in real time, enabling you to prevent fraud from affecting your customers. Our solution is fully automated but still gives you the flexibility to set up your own rules by creating a blacklist of suspicious or malicious entities that should be denied access or running rights on the network, or by opting for robust security by creating your own whitelist.

Our automated transaction processing is supported by an intelligent workflow engine that assigns suspicious transactions to operators based on priorities. It allows high priority transactions to be placed at the top of the queue for immediate investigation and transactions from premium customers can be assigned to queues to be processed by dedicated operators.



VALUE-ADDED SERVICES



Radar Payments' e-commerce service goes well beyond pure card acceptance and comes with a broad range of value-added services such as a mobile SDKs (iOS, Android) and payment widgets, a notification service that caters for e-receipts, integration with loyalty engines, support for automated fare collection, proxies for airlines and an integrated notification engine to underpin marketing campaigns. Our payment link generator allows merchants to create payment invoices, with a predefined amount or with an amount set by the cardholder, for example for charity donations. Combined with the broad range of payment methods supported, our clients have all the tools to build out a rich payments experience for their customers.

SOLUTION BENEFITS

A feature rich, comprehensive e-commerce solution

Our solution supports card authorisation with any processing solution available and can support purchase (one-step) transactions as well as pre-authorisations (two-step). In addition to traditional payment cards, we offer access to a wide range of wallets and local payment methods, allowing you to offer the right options to your customers.

Our e-commerce suite integrates seamlessly with online and mobile

banking and loyalty systems. Features such as tokenisation, credential-on-file, recurring payments, installments and MOTO transactions combined with our multi-acquirer support, multi-currency and multi-terminal capability as well as the ability to set up a merchant hierarchy allows our clients to support any type of merchant with a relevant payments offering. Merchant payment pages can be fully customised and merchants can easily integrate to our service using our REST, SOAP or ISO API or even use our payment link generation with no integration at all.

Always up to date and compliant

We will make sure you comply with the never ending stream of new regulations and rulebooks. We are PCI DSS/3DS certified and deliver world-class, real time fraud management capabilities, preventing fraud while maintaining conversion rates. Our PCI compliant, highly secure gateway and payment processes comply with all international payments standards and our fraud management capability monitors 100% of transactions online, in real time across all channels.

Offer your customers payments choice

Our solution supports a broad range of payment options, including debit card, credit card, prepaid card, virtual card, eWallets, tokenisation, ApplePay, SamsungPay, GooglePay, AliPay, MasterPass, direct debits, bank transfers, vouchers, payments using loyalty points, invoicing, request to pay and payment through an agent.



SOLUTION BENEFITS

Different deployment options

Our e-commerce payment gateway acts as a facilitator between the merchant and the online transaction processing (OLTP) system. It can be installed by acquiring banks, payment service providers and internet payment service providers. As the solution is built on a cloud-based and open banking approach it can be in-sourced, provided through software-as-a-service on a subscription basis, or used as a managed service where you focus on the revenue and we focus on the technology, supported by our experts.

Cost efficient

Through our solution, your business will have the ability to make payments with interchange rates as low as 0.2% with certain products reachable up to 0.5%. We charge no maintenance fees and minimal upfront costs, providing your business with a monthly subscription model that is highly scalable as you only pay for the services consumed by your business - in effect, we provide our services on

a pay-per-use basis. Our onboarding process is smooth and fast and we can launch a new payment service provider in as little as one month.

Full service

As Radar Payments, we believe in maintaining a high degree of customer satisfaction from the time a client goes live. With our global footprint, our team of experts are available to address and enquiries or concerns that may arise. We act as a single point of contact in order to save you the hassle of reaching out to other parties.



KEY FEATURES

- + Supporting more than 15 content management systems out of the box
- + Comprehensive range of payment options, including one- and two-step payments, refunds, reversals, recurring payments, mobile payments, P2P money transfers, split payments
- + Out-of-the-box tokenisation support
- + PCI DSS/3DS compliant
- + Up to date payment schemes rulebook support
- + Rich set of value added services
- + Comprehensive merchant management with merchant self service
- + Highly effective fraud prevention
- + Notifications service
- + Analytics and reporting



RADAR PAYMENTS

WHITE LABEL EXCELLENCE



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