



Apaya – The smartest way to optimise payments

Intelligent Payments for limitless growth in the Middle East and Africa

Limiting Growth

Businesses face higher costs, limited reach, and lower acceptance when they rely on a single payment provider.



Limited Customer Reach

40% of MENA Customers prefer local payment methods (Worldpay)



Higher Transaction & Operational Costs

Lock-in restricts commercial leverage & requires expensive tech resources



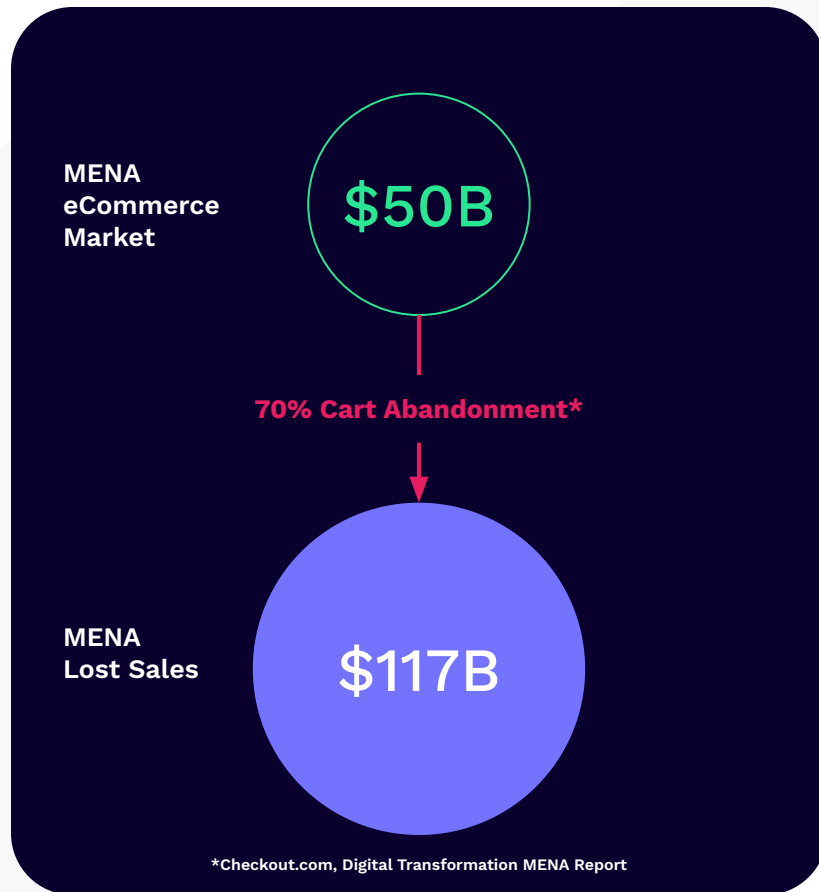
Increased Failure Rates

Limited to the performance of your chosen provider



No control over your payment strategy

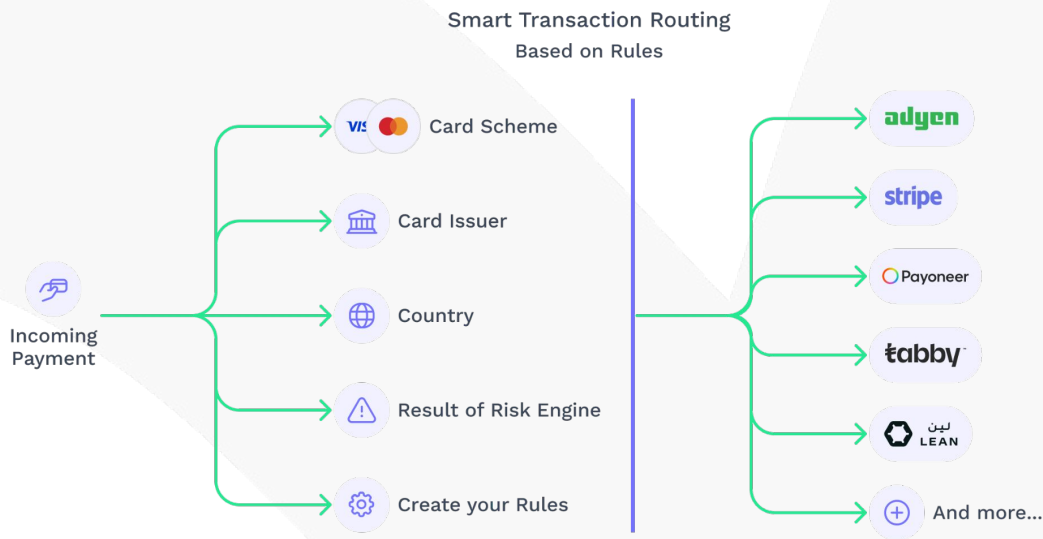
Provider controls your checkout and owns your customer's tokens



What is Payment Orchestration?

Payment Orchestration

is a revolutionary approach that empowers you to connect with multiple payment providers through a single, intelligent platform. You can route transactions, based on your business rules across these providers to maximise performance.

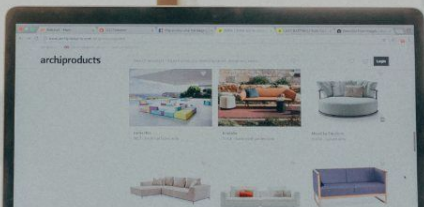


Think of it as a smart control centre for all your payment needs, giving you unprecedented flexibility and control.

The Power of Orchestration

**Users of payment orchestration
see their revenues**

Increase by over 20%



Increased Customer Reach

Launch new payment options and in new markets, in just a few minutes.



Improved Acceptance Rates

Route transactions across multiple processors to drive acceptance.



Drive Revenue Optimisation

Control token ownership to optimise transaction fees and reduce fraud.



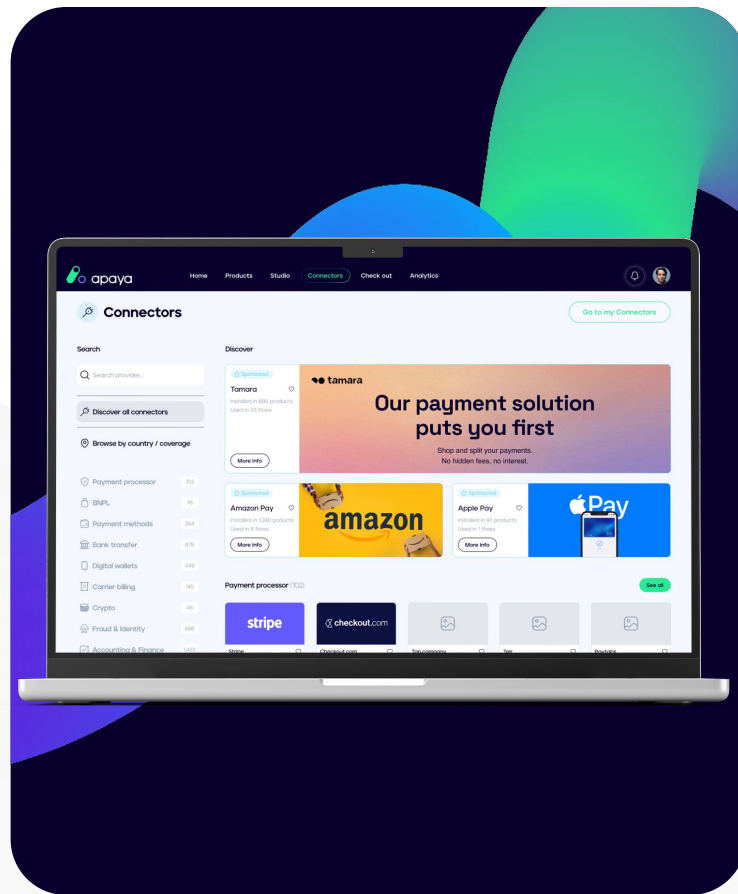
Reduced Operational Costs

No on-going technical resources required, removing costly resources.

Why Apaya?

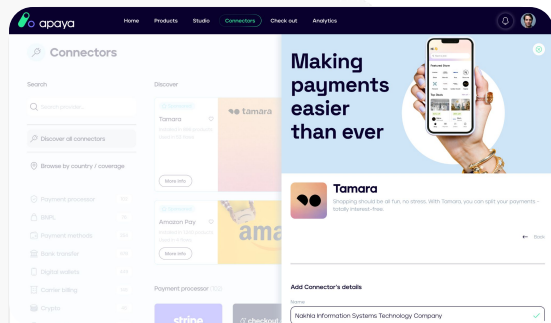
Apaya is a Payment Orchestration Platform built specifically to address the unique challenges of the MENA markets.

- 1 A single API to power your payments, globally, forever...
- 2 Add & Remove new payment methods in 30 seconds
- 3 Smart routing of every transaction to optimise acceptance
- 4 Launch a localised checkout in a new market in 3 minutes
- 5 Compliant with local regulations as standard



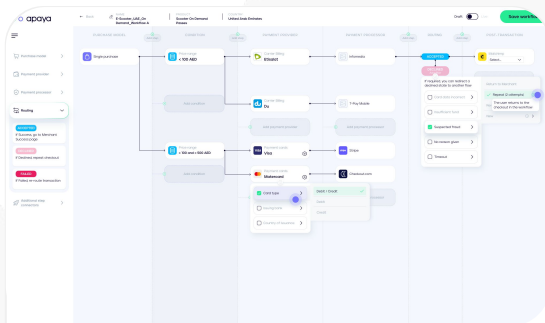
Your Payment OS

Our no-code interface enables merchants to effortlessly launch and manage high-performing payment experiences



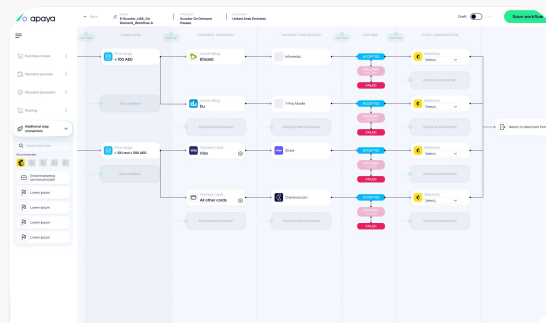
Expand Your Reach

Tap into previously inaccessible markets by offering your customers preferred payment methods.



Improve Performance

Increase both your conversion rates and acceptance rates with dynamic routing.



Focus on Growth

Tools for Customer Support, Finance, and Marketing to supercharge your customer proposition.

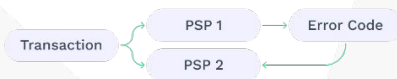
Rules Based Engine

Optimize your performance with intelligent routing

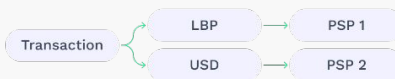
Routing By Card Scheme



Re-Route By Status



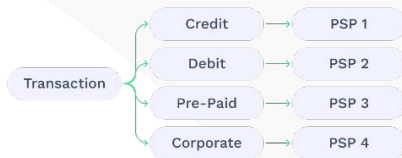
Routing By Currency



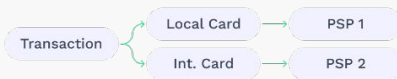
Routing By Price Filter



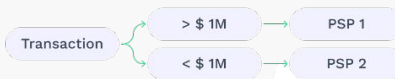
Routing By Card Type



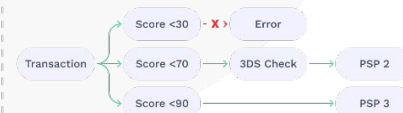
Routing By Cardholder



Routing By Volume



Routing By Fraud Risk



Connectors Marketplace

Select your preferred partners from a growing list of global and GCC-focused Connectors

 checkout.com

 Pay

 لين
LEAN

 SEON

 tap

 cybersource
A Visa Solution

 amazon
payment services

 areeba

 tabby

 mastercard.
Payment Gateway Services

 BenefitPay
Bahrain National E-Wallet

 stripe

 stc pay

 Telr

 Pay

Access 100+ payments methods across the region...

Key Benefits

Let Apaya remove the complexity of payments from your business, forever...



Extensive Regional Connectivity

Access a vast network of payment gateways, mobile wallets, BNPL providers through 1 API



Intelligent Routing

Dynamic transaction routing based on cost, business rules and conditions.



Enhanced Security & Compliance

Built with robust security features, designed to navigate regional compliance requirements



Unified Reporting & Analytics

Gain a holistic view of your payment and commerce performance across all your providers



Scalable and Reliable Infrastructure

Built to handle the growing demands of your business as you scale into new markets

Case Study



Hayah Insurance

Digitising UAE Insurance

Challenge

Low conversion and acceptance rates on monthly payments for insurance premiums.

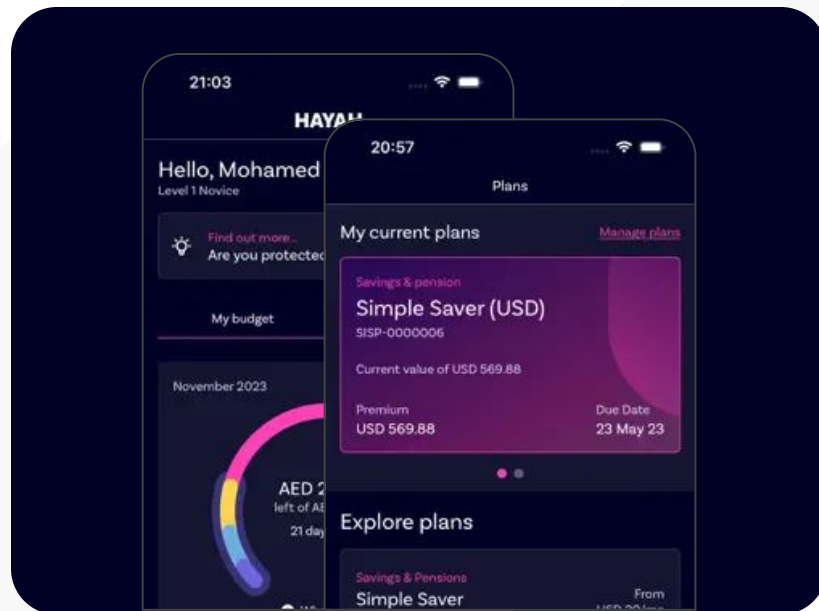
Solution

1. Introduced network tokens to enable re-routing across multiple PSPs.
2. Built new checkout experience – Apple Pay, Google Pay & local wallets.

Impact

✓ +18% in conversion rate

✓ +9% increase in acceptance rate



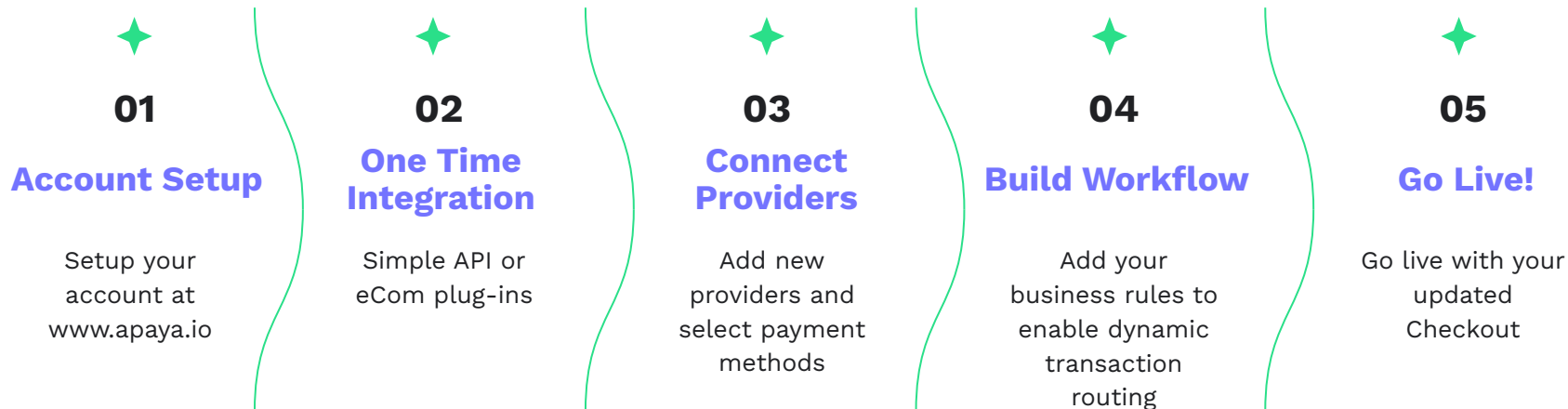
“Apaya has seamlessly enabled our operations team to make payments a revenue driver for Hayah, not a cost centre, by delivering an enhanced experience for our customers.”

David Howard | Digital Transformation Director

Simple Implementation

Launch Apaya with your existing payment providers, in just a few clicks

Our onboarding team will streamline the integration, train your team and get you live, within a few hours.





Ready to Transform Your Payments in the Middle East and Africa?

Book a demo today and unlock new
growth opportunities

Michael Tomlins

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