



AKURATECO

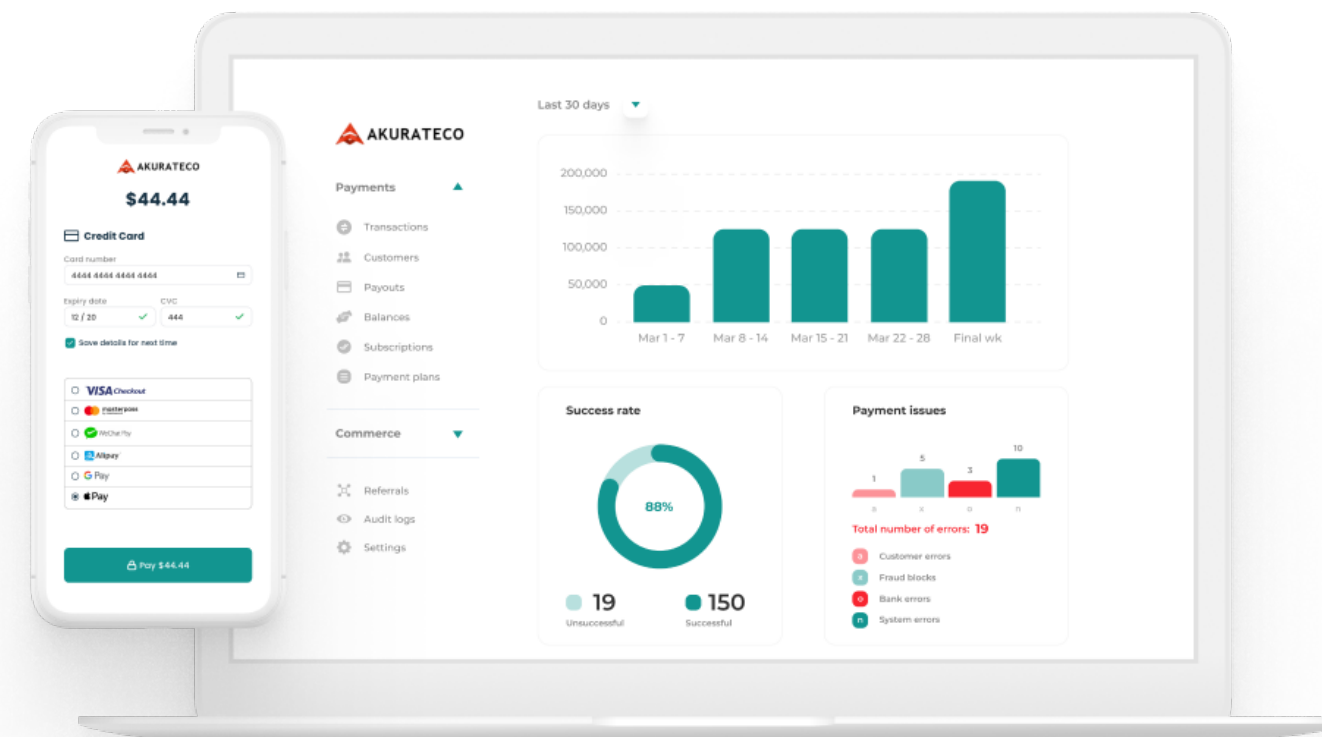
Launch your PSP today

Launch your PSP TODAY

Akurateco's gateway is a fully brandable, white label solution making it possible for you to start your payments business **in just 2 weeks** without development cost and minimum Time to Market.

Why Akurateco?

- **15 years of** experience in payments
- **Latest** technology and best practices in payments industry
- Personalized approach with the emphasis on the **support of high quality**



**Processing
Revenue**

before **94%** after **97%**



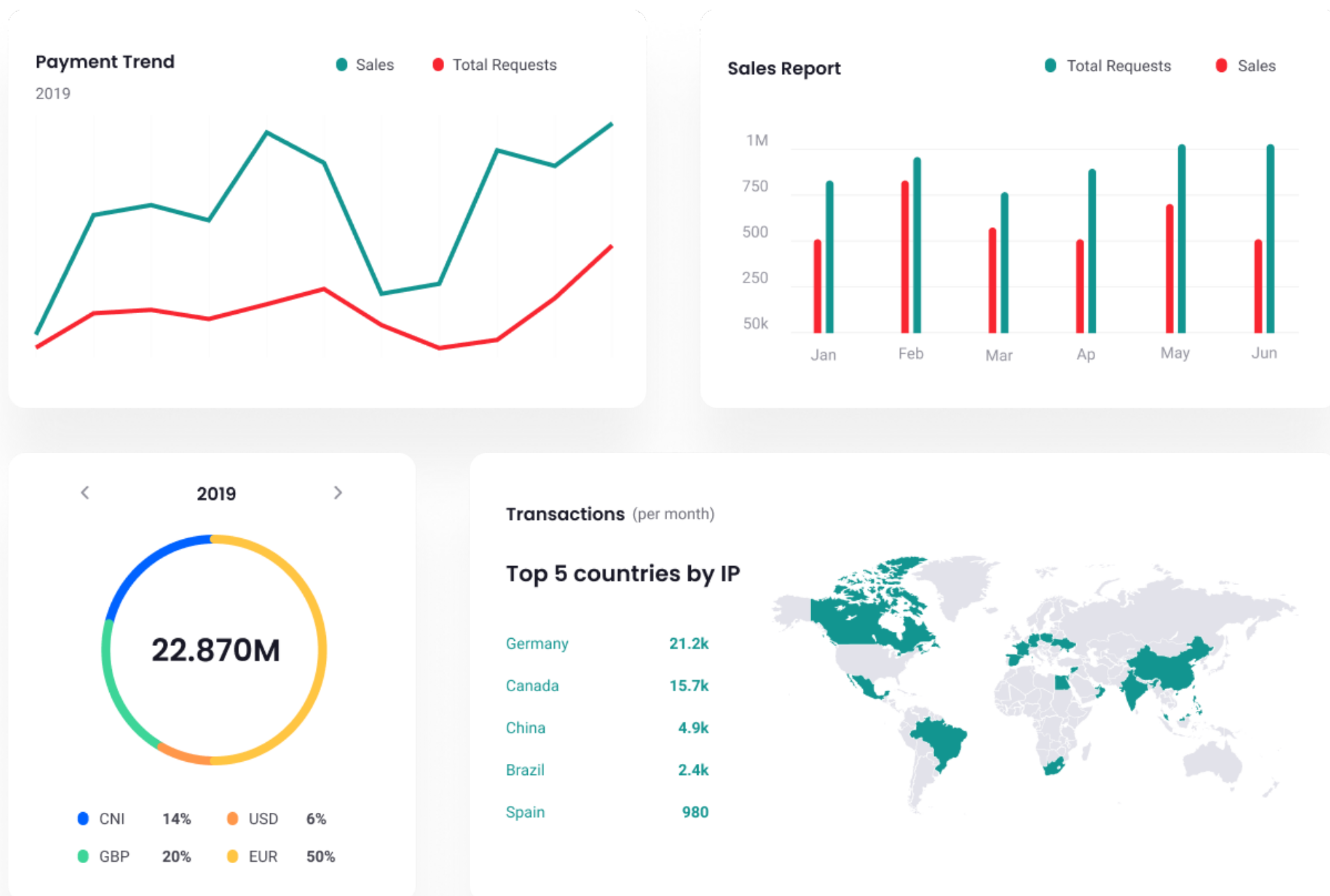
**Approval
Ratio**

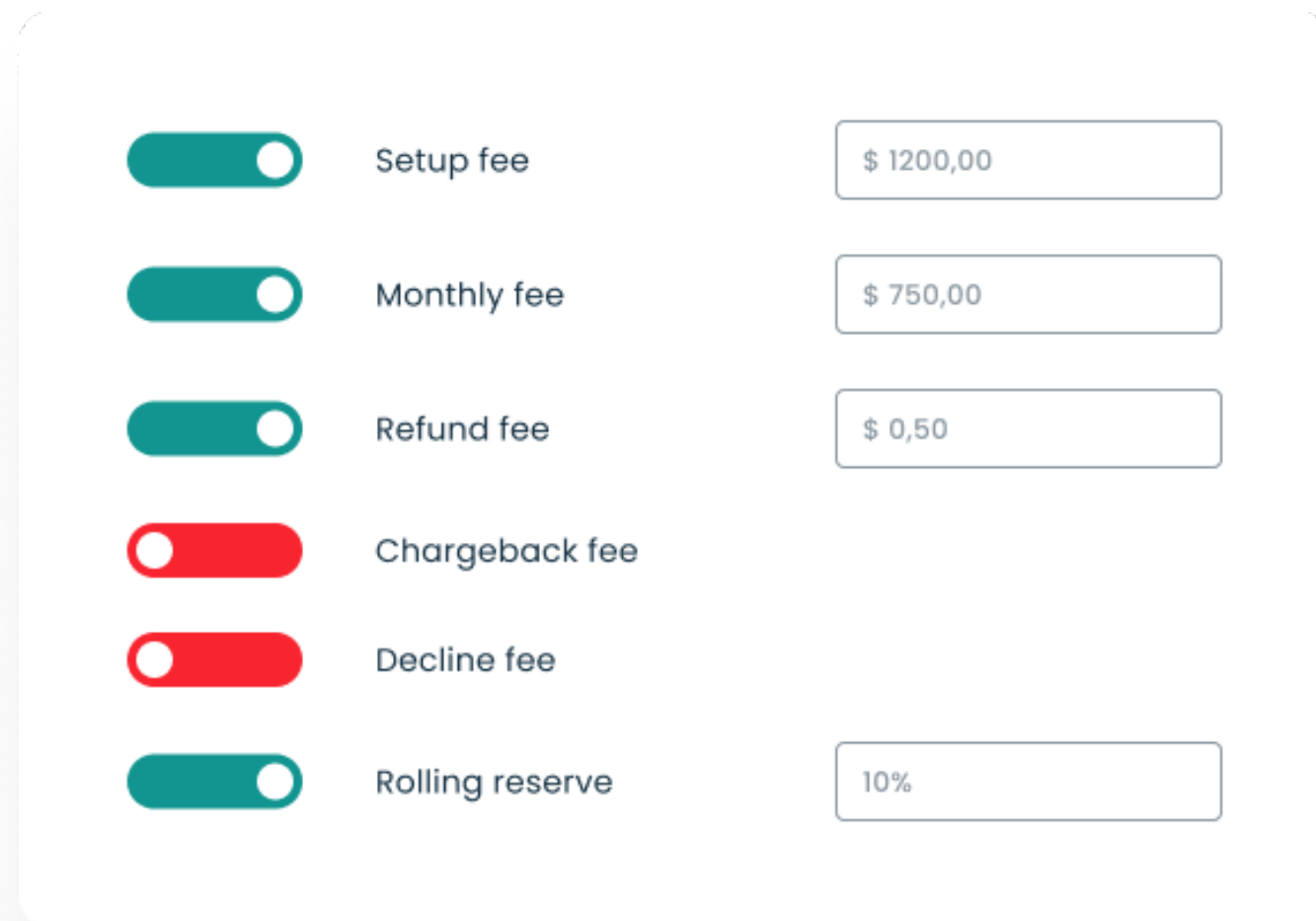
before **50%**
after **70%**



Keep all data in one place

One-page and easy-to-manipulate data management tool to keep you in full control over data from various payment channels. Be in charge of all your payment channels with single access and one place to rule and monitor them.





The screenshot displays a user interface for configuring billing fees. It features a list of six fee types, each with a toggle switch and a corresponding input field for the fee amount. The 'Setup fee', 'Monthly fee', 'Refund fee', and 'Rolling reserve' are currently enabled (teal toggle), while 'Chargeback fee' and 'Decline fee' are disabled (red toggle). The input fields contain the following values: \$ 1200,00 for Setup fee, \$ 750,00 for Monthly fee, \$ 0,50 for Refund fee, and 10% for Rolling reserve.

Fee Type	Status	Amount
Setup fee	Enabled	\$ 1200,00
Monthly fee	Enabled	\$ 750,00
Refund fee	Enabled	\$ 0,50
Chargeback fee	Disabled	
Decline fee	Disabled	
Rolling reserve	Enabled	10%

First class billing system

Capture more revenue with our top-of-the-industry technologies allowing to set **customizable fees** for each individual payment action.

Enjoy settlements fine-tuned to the needs of your business.

Calculate your commissions, merchants' settlements, rewards of your referral partners in one single place.

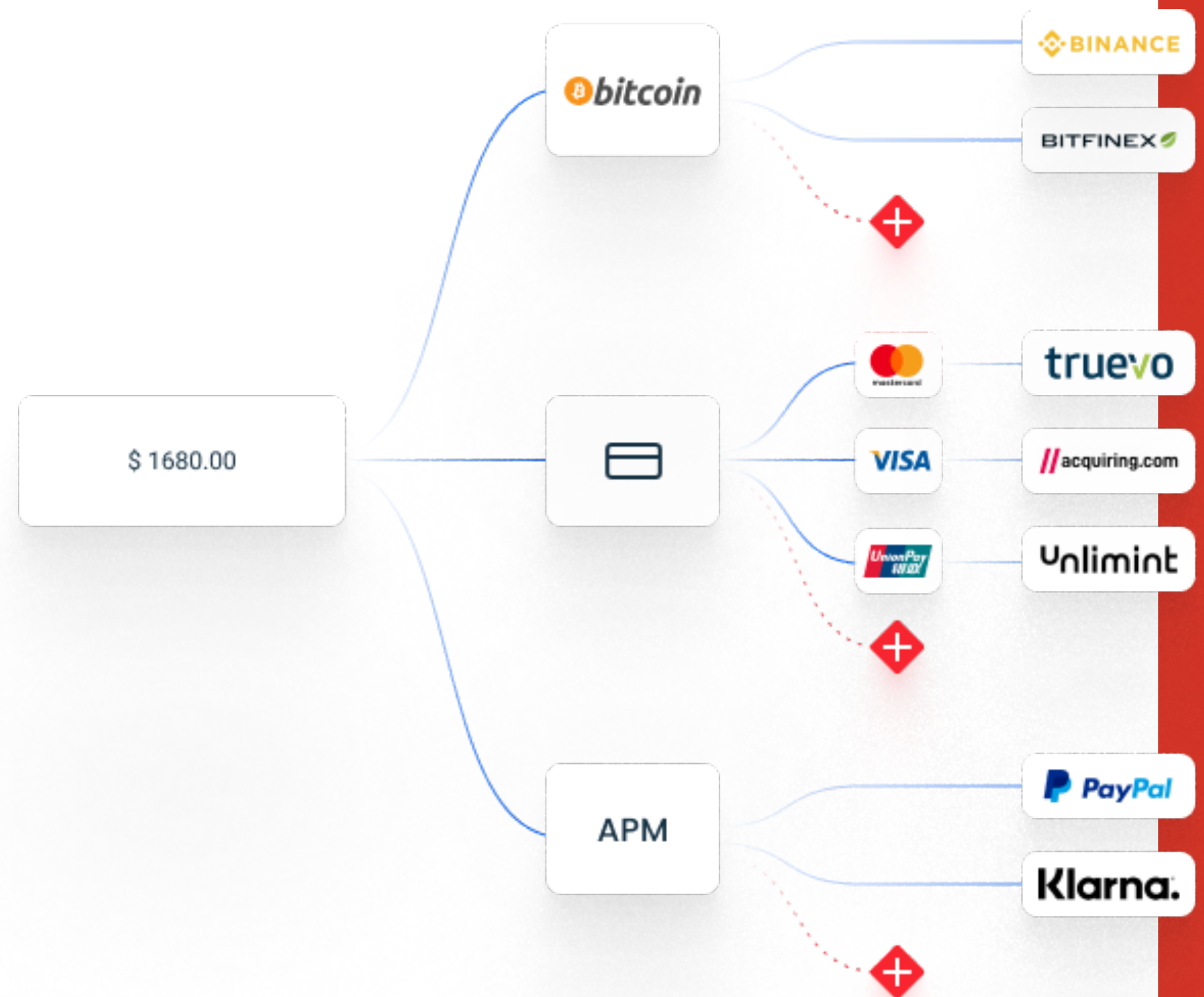
Smart routing and Declines Management

With smart routing, we'll help you route transactions to channels that are **most likely to approve them** to avoid declines and optimize your costs for processing.

We'll help you **distribute declined transactions** between multiple payment channels and help you keep track of decline reasons for enhanced analytics.

We go beyond the reason code allowing cardholders to clearly understand what reason stands behind each decline.

With our system you can **translate them into the human language** and increase approval ratio.



Various integration options for merchants

- Mobile-ready **Checkout** that converts - smooth checkout to decrease your cart abandonment rate
- **Host-2-Host** integration – allowing merchant to accept payment information on their own payment pages
- **Plugins to CMS** - ready for use plugins to most popular CMS for easy integration of your merchants
- **Mobile SDK** - iOS and Android SDK for merchants willing to accept payments in their mobile applications.

CMS Plugins



API rest / API soap



Hosted Payment Page (HPP)

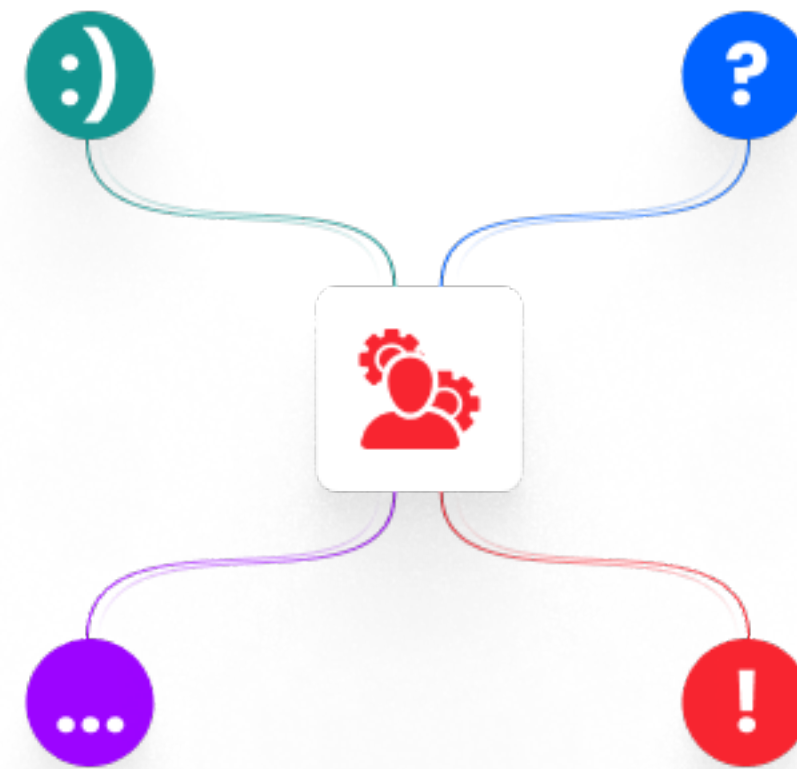


High quality support

Akurateco guarantees highest quality of the service and technical support of the clients. We support your merchants with all technical questions allowing you to concentrate on your business.

Quality, availability, responsibilities are defined by the Service Level Agreement.

Interaction is carried out through the Jira Service Desk or any convenient channel of communication. Detailed manuals are located in the Help Center.



Risk Management

Akurateco's advanced risk management system utilizes both in-house and external scoring models to detect, analyze, and prevent potentially fraudulent transactions.

- In-House **Anti-Fraud Modules** – whitelists, blacklists, customizable filters for incoming transactions
- External **Risk Scoring Providers** - third-party risk scoring technology provided by the industry leaders
- **3D-Secure 2.0** - Frictionless and 100% mobile-friendly, 3D-Secure 2.0
- Customizable **Anti-Fraud Plans** - anti-fraud plans on a merchant/merchant group/MID for each channel has sufficient protection against the expected risk level.





Enjoy 100+ connectors with one integration

Enjoy access to a variety of ready-made connectors to banks and payment methods and bring your existing ones for an uninterrupted payment flow.

System supports any transaction based payment flow – cards, e-wallets, cryptocurrency payments, mobile payments, other APMs.

New integrations and customizations, banks, merchants, and APMs **can be integrated within 2 weeks.**

1stCash
 Acquiring.com
 Airtel Uganda
 AlfaBank
 Appex
 Apropay
 Areeba
 AS SEB bank
 Axxess
 Axxi Pay
 BalticBill
 Bank of Beirut
 BBVA
 Bennupay
 BillLine
 Blackthornfs
 Bringallpay
 CAE Club
 Cardinity
 Cauri
 Cleveland Bank
 Concord
 Connectum
 CPS
 Credit Libanaise
 Cypix
 DCC Payments
 Decta
 Doha Bank
 DusuPay
 Emerald24

Eskaypay
 EveryPay
 E-Xezine
 Expresspay.sa
 Flutterwave
 FUIB
 Gooney
 GWH
 GumballPay
 Hiveling
 IboxBank
 Idea Bank
 Ikajo International
 IntegralPay
 Introrix
 Ipasspay
 Latpay
 LiqPay
 LPB
 MAIB
 MeikoPay
 MerchantPay
 MGM
 Monobank
 MontyPay
 MTN Uganda
 Mugan Bank
 Neobanq
 Neogate
 NeonPay
 NetCash
 Network International Dubai

Network International Jordan
 Opay
 OschadBank
 PashaBank
 Pay4Fun
 PayBoutique
 PayCly
 Paynet
 PayPugs
 PayRetailers
 PaySeven
 PaySpine
 PayTrust
 PayZon
 Platon
 Portmone
 PowerPay21
 PrivatBank
 PPRO
 PYMNT
 Qiwi
 Raiffeisen Bank Aval
 RBK Money
 Riyad Bank
 RealDeposit
 Stripe
 STC Pay
 Texcent
 TlaPay
 Total Processing
 Tranzzo
 Truevo

TrustsPay
 UniPay
 Unlimint
 Victoriabank
 VirtualPay
 Walleto
 Wlandpay
 Atos Worldline
 Xpate
 Yuupay

White-label and technical platforms

ACI PayOn
 OpenWay
 Payneteas
 UPC
 Gate Express
 Milikart
 Azericard
 Transactpro
 Clearpark
 MPGS
 Coriunder
 Starmids
 Tieto

Antifraud Systems

MaxMind
 SiftScience
 Ethoca
 ChargeAdvisor
 Fraudio

Our technology

Akurateco's utilizing the latest technology to help our customers expand into new markets, capture more revenue, and create seamless checkout experience

Infrastructure

NGINX
Kubernetes Cluster
DB Cluster Percona / Percona replication Manager /
ProxySQL
Elasticsearch Cluster / HAProxy
RabbitMQ Cluster
GlusterFS
PMM / Prometheus / Wazuh!

Software

PHP 7.4
Symfony 4.4
Mercure
Redis / RabbitMQ
Bootstrap template / VuejsBootstrap / VueJS /
TypeScript
Behat / Postman / PHPUni



Development process compliant with PCI DSS requirements. Separated environments for development and QA, copied from live system
Akurateco SaaS-solution is fully certified according to PCI DSS (v. 3.2.1), level 1



Physical and network separation from corporate networks



Multi-layer data encryption on a physical level



Real-time data replication to slave-servers for an additional redundancy

≥ 99% Availability



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