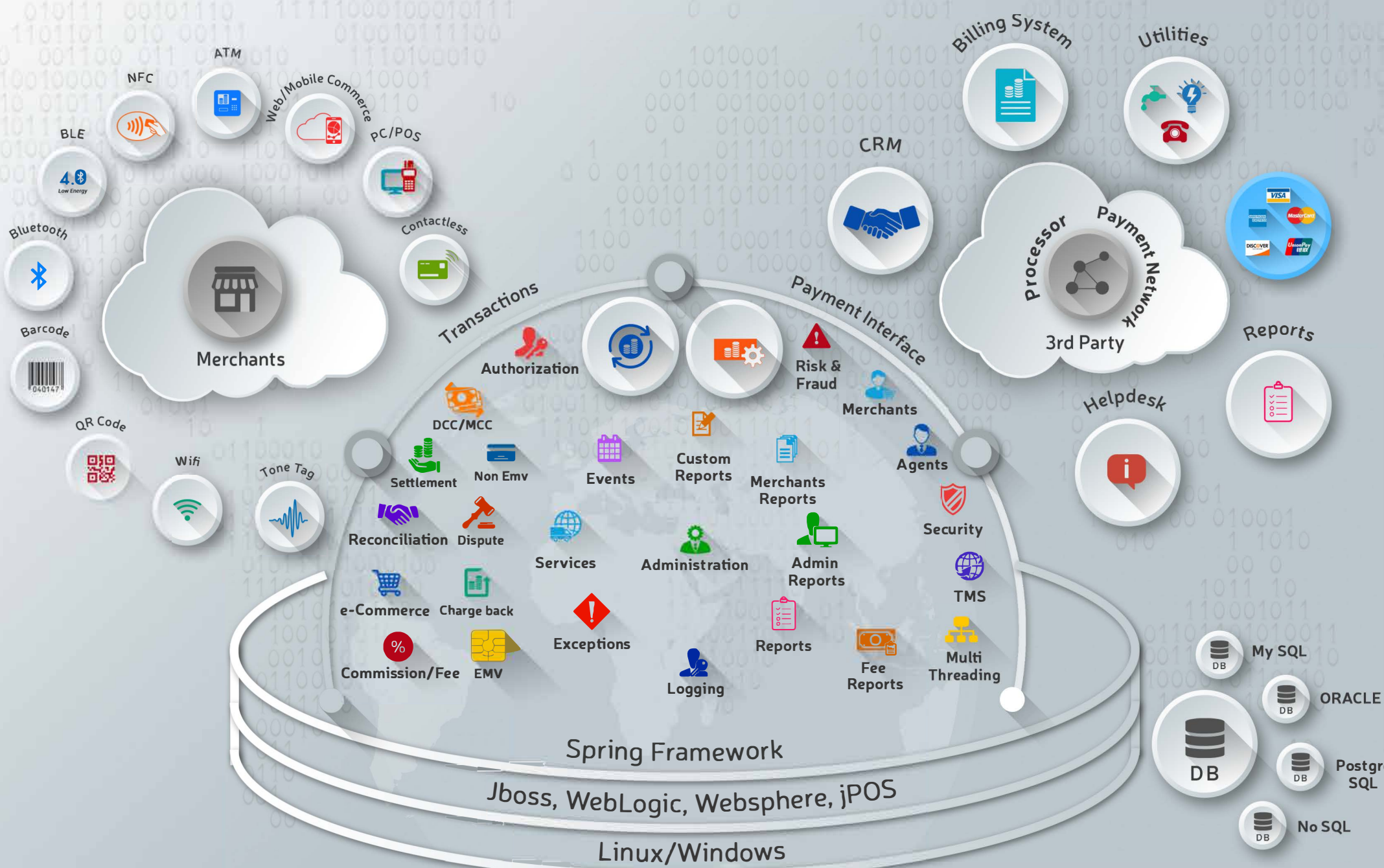


ACQUIRING





CHATAK GATEWAY is a white-label, cloud based EMV enabled acquiring platform that supports multi channel alternative payment methods for Merchants. It is built on open source framework and cutting edge technologies.



Platform

- White-Labeling
- Cloud Enabled
- Multi-Channel
- Authorization
- Multi-level Hierarchy
- SDK for Merchants & Partners
- Multi Payment Methods
- Mobile Payments / Commerce
- Alternate Payments
- API based services
- Plug-n-Play Connectors
- Interfaces with 3rd Party Utilities
- Scalable and Performance Oriented
- NFC, BLE, QR/Bar code, Terminals & ECR support
- Certified with Processors, Payment networks PA
- DSS
- PCI Compliance
- Email Configuration System



Processing

- POS, E-Commerce & M-Commerce
- ISO 8583 Listener & Flexible API
- Tokenization
- Void & Partial Refund Capability
- Settlement & Reconciliation
- Recurring Payments
- Virtual Terminal
- Manage Velocities & Thresholds
- EMI
- Risk & Fraud
- Adaptors



Merchant Boarding

- User & Role Management
- Parameter Management
- Merchant Management
- Merchant Site Integration
- Merchant Manual Transactions
- Settle Batches
- Refund Transaction
- Pending Orders Management
- Virtual Terminal
- Merchant Web Site Interface
- Merchant Dashboard
- Merchant Grievances
- Reports (XLS, CSV, PDF)
- Chargeback Management
- Support additional channel/interface expansion
- Merchant Promotions/Notifications
- PA-DSS PCI Compliant



Architecture

- Service Oriented
- N-tier Architecture
- Modular, Robust and Scalable
- Flexible to integrate with external systems
- Responsive Web Portals
- Loosely coupled
- jQuery / AJAX for better UX
- Easy to deploy
- Automated deployment
- Minimum infrastructure
- Minimum cluster environment



Integration

- Easy API Integration
- Merchant Tool Kit
- Shopping Cart Compatibility
- Multi-Connector Capability
- API for Merchants, Agents
- API for Reporting tools
- API for Utilities
- API for CRM
- API for SMS Gateway
- API for IVR
- Multi-Platform SDKs and integration tool kits
- Supports .Net, PHP, Java, JavaScript, Perl, NodeJS



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Add-on Services

- Inbuilt Risk & Fraud
- AVS
- 3D Secure Authentication MPI
- Role based security
- Automated Alert Notification
- Hardware Infrastructure
- Transaction Mode - BLE, NFC, QR, Bar Code
- Operational Management
- Reporting
- Help Desk & Support

Features

- Administration & Merchant Portals
- Merchant Account Management
- Transactions - EMV/Non EMV
- Point-to-Point Encryption
- Quick & Split Payments
- Multi Connectors
- Integrated TMS
- Gift, Loyalty program
- Chargeback
- AVS
- Multi-Currency, DCC
- MCC Management
- Transaction Codes Management
- Discount Rate Management
- Fee Program
- Merchant Group Management
- NMAS & Trace
- Store Management
- Agent Management
- Account to Account Transfer
- Globalization
- ISO 8583, JSON, XML
- Inbound/Outbound transactions
- Mail/SMS/Telephone Orders
- Voice Recognition authorization
- Viral Campaigns
- Remittance Enabled

Support

- Online Transaction
- tPOS, mPOS
- mCommerce
- Unattended
- Biometric

Certifications

- Contact - MTIP, ADVT, VPTT, Rupay, AMEX, DISCOVER, CUP, JCB
- Contactless - PayPass, PayWave, qSparc, DPAS, ExpressPay, CUP, JCB

Technology

- Development - Java, Spring, Micro Services,
- REST Services, Spring Boot, Spring cloud
- UI - HTML, CSS, jQuery, Ajax
- Database - Oracle, MySQL, PostgreSQL
- Deployments - JBoss, APACHE Tomcat, and so on

Performance of the Platform

- Code coverage >90%
- Duplication < 7%
- Extended logging across platform - 100%
- Versioning of APIs - 100%
- Automation coverage >90%
- Performance - 200+ TPS (with autoscaling)