

Money

# E-pay Suite

PRODUCT PRESENTATION

SOLUTIONS FOR



Payment institutions



Bank's payment agents



E-money issuers



Payment system operators

# OUR CUSTOMERS

- ▶ Our software solutions operate successfully in banks and payment institutions across the world.
- ▶ The flexibility of Canopus' technology enables us to easily adapt to local business and regulatory requirements.
- ▶ This makes CANOPUS EpaySuite an invaluable tool and basically an "out-of-the-box" solution for:
  - Payment institutions
  - Electronic money issuers
  - Electronic money operators and payment systems
  - Bank's payment agents
- ▶ Today our solutions fully comply with:
  - **E-Money** (2009/110/EC) & **Payment Services** (2007/64/EC) **Directives** in the EU;
  - **Electronic Money Regulations** and **Payment Service Regulations** in the UK;
  - Russia's Federal Law No.161 "**On the National Payment System**".

# VALUE PROPOSITION

- ▶ We offer more than just software.
- ▶ Our proposal is about a whole range of services that will help you to build a competitive business in the payment services domain, including:



Assistance with company formation, application for authorisation, staffing;



Assistance in opening bank accounts on favourable terms and conditions;



Interfacing with money transfer systems;



Assistance in issuing virtual and / or co-branded payment cards;



Making up a complete hardware / software solution (a hosting solution);



Interfacing with FX-providers;



Interfacing with AML outsourcing agents etc;



Website construction, including modern creative design.

# FUNCTIONALITY OVERVIEW

## Top up the account

- bank wire
- money Transfer systems
- e-currency
- credit and Debit cards
- prepaid cards
- payment kiosks

## Currency exchange

- internal exchange on the client request
- exchange via external FX provider

## Payments

- bank wire
- 3rd party services payments
- internal payments
- transfer between accounts
- periodic payments
- internet shop payments

## Money transfers

- internal money transfer
- external transfer via money remittance systems (Anelik, Contact)



## Withdrawals from the account

- bank wire
- card top up
- money remittance system (Anelik, Contact)
- e-currency

## Issue of payment instruments

- issue of co-branded cards (Visa and Master Card)
- issue of virtual cards
- issue of own (local) cards

## Mobile and internet payments

- internet banking
- mobile banking
- SMS banking

## Acceptance of payment instruments

- credit and debit cards (acquiring)
- prepaid cards
- electronic cheques

# ACCOUNT OPENING FOR PERSONAL CUSTOMERS AND BUSINESSES

- ▶ Online subscription & account application
- ▶ User-definable fields
- ▶ Implemented KYC procedures, e.g.:
  - The collection and storage of scanned copies of required documents;
  - Manual confirmation (activation) of the customer's account upon customer identification and identity verification.

The screenshot displays the 'CREATE DEMO USER : CREATE' form on the Canopus Software Lab website. The form is organized into several sections: 'Company', 'Manager', and 'Address'. The 'Company' section includes fields for 'Email \*' (filled with 'ceo@canopus.ru'), 'isCompany' (checked), 'Company name \*' (filled with 'Canopus Software Ltd'), and 'Registration number' (filled with '1234567'). The 'Manager' section includes 'First Name \*' (filled with 'Maxim') and 'Last Name \*' (filled with 'Ivanchenko'). The 'Address' section includes 'Country' (dropdown menu set to 'Australia'), 'City' (filled with 'Moscow'), and a large text area for 'address'. A blue 'CREATE' button is located at the bottom of the form. The website header shows the Canopus logo, navigation links for 'Login' and 'Apply for the account', and language options 'EN' and 'RU'.

# THE TOPPING UP OF A PAYMENT ACCOUNT

The system supports various account funding options:

From a bank account

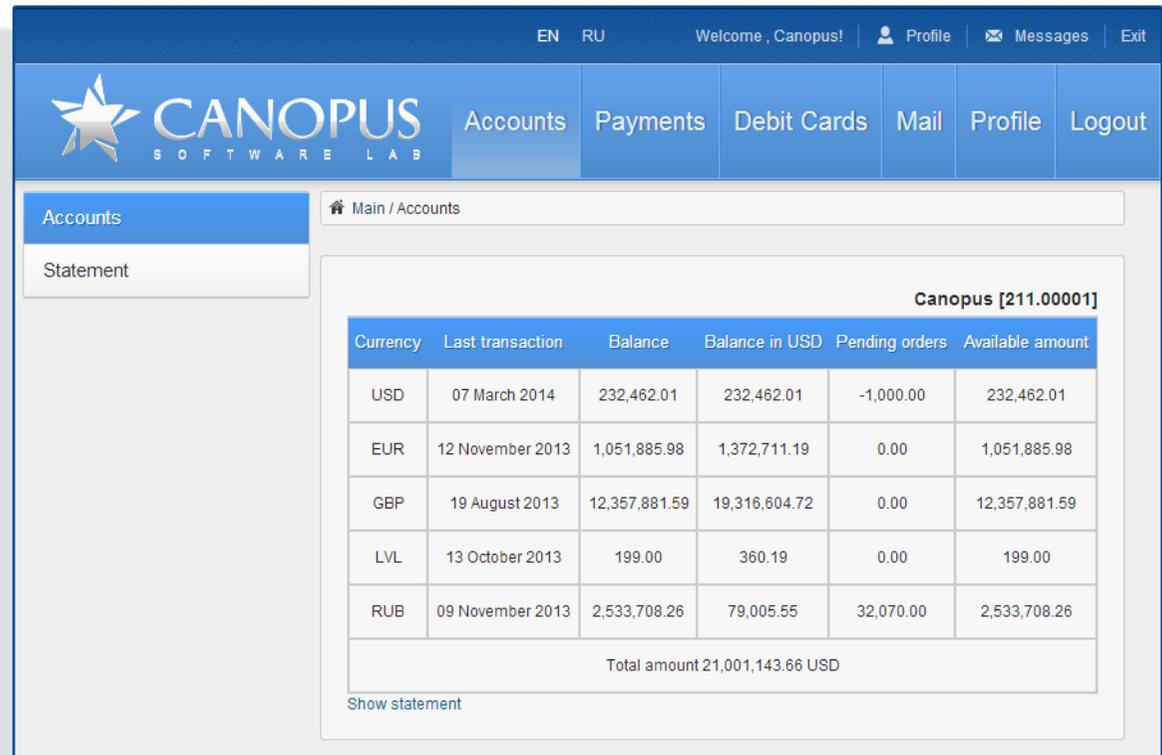
By plastic card (debit / credit)

Via money transfer systems

In available e-currencies

By scratch card

All accounts are opened as multicurrency



The screenshot displays the Canopus Software Lab user interface. At the top, there is a navigation bar with the company logo and name, and a menu with options: Accounts, Payments, Debit Cards, Mail, Profile, and Logout. Below the navigation bar, there is a sidebar with 'Accounts' and 'Statement' options. The main content area shows a table of account balances for 'Canopus [211.00001]'. The table has columns for Currency, Last transaction, Balance, Balance in USD, Pending orders, and Available amount. The data is as follows:

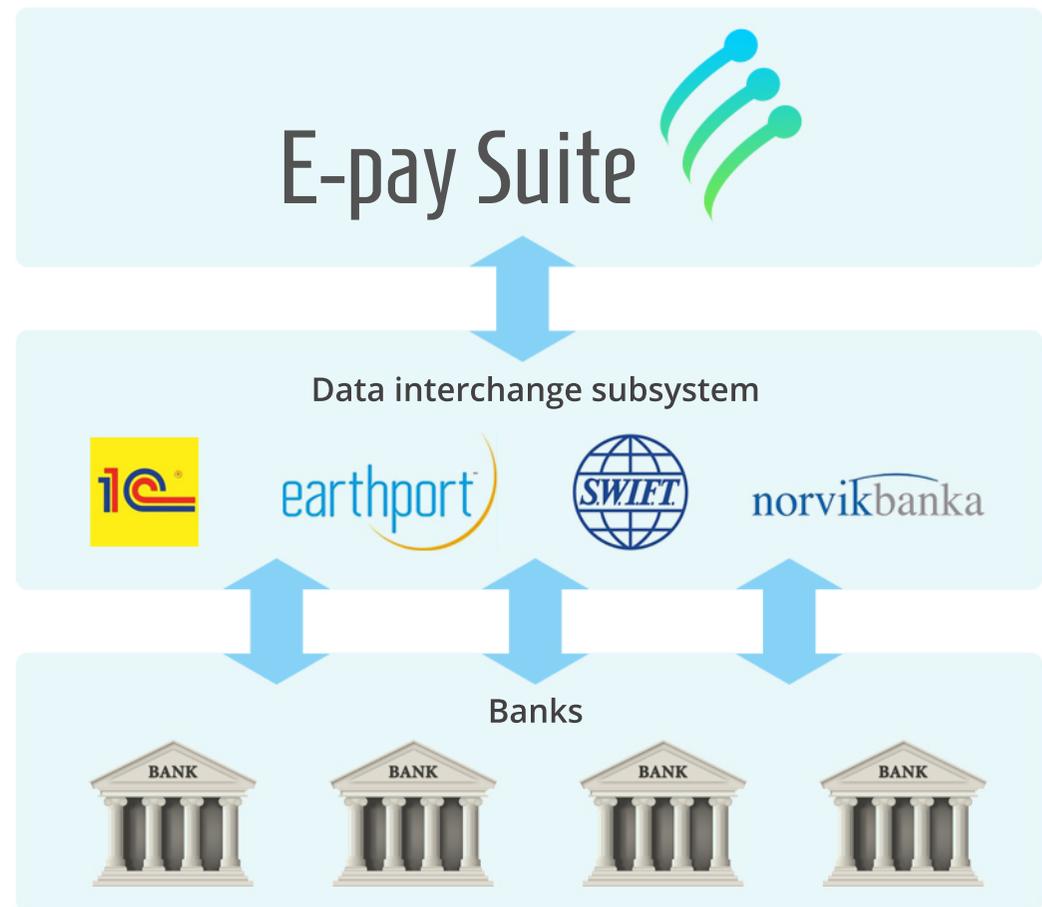
Currency	Last transaction	Balance	Balance in USD	Pending orders	Available amount
USD	07 March 2014	232,462.01	232,462.01	-1,000.00	232,462.01
EUR	12 November 2013	1,051,885.98	1,372,711.19	0.00	1,051,885.98
GBP	19 August 2013	12,357,881.59	19,316,604.72	0.00	12,357,881.59
LVL	13 October 2013	199.00	360.19	0.00	199.00
RUB	09 November 2013	2,533,708.26	79,005.55	32,070.00	2,533,708.26

Total amount 21,001,143.66 USD

[Show statement](#)

# INTERACTION WITH BANKS

- ▶ Data interchange with banks and payment systems online and in batches
- ▶ Standard exchange formats supported:
  - FidaVista
  - SWIFT
  - MultiCash
  - 1C etc.
- ▶ Online interchange available with:
  - EP-direct (EarthPort, UK)
  - The Norvik bank
  - Several payment systems



# PAYMENTS

Supported types of payment:

Transaction fee is automatically calculated and displayed on the payment form

Automatic currency conversion for transfers in a currency other than the currency of the account

- Electronic transfer of funds
- Internal transfers
- Bill payments
- Recurring payments

The screenshot displays the Canopus Software Lab web interface. The top navigation bar includes 'EN RU', 'Welcome, Canopus!', 'Profile', 'Messages', and 'Exit'. The main menu features 'Accounts', 'Payments', 'Debit Cards', 'Mail', 'Profile', and 'Logout'. The 'Payments' section is active, showing a sidebar with options: 'Internal transfer', 'Currency exchange', 'Make invoice', 'Pay invoice', 'Outgoing payment', 'Add money to account', and 'History'. The main content area is titled 'INTERNAL TRANSFER : VALIDATE' and contains the following fields:

- From account \* 211.00001 [Canopus]
- Currency \* USD
- Amount \* 1000
- TariffAmount 10
- TotalAmount 1010
- To account \*
- Beneficiary Name -
- Use Write-Off Currency
- Available Balance 232462.01

A 'CREATE' button is located at the bottom of the form.

# CURRENCY EXCHANGE

## Two main methods:

- ▶ Currency exchange at the internal rate
- ▶ Currency exchange through a third-party FX provider («active» exchange)

Data exchange with a third-party FX provider can be carried out in batches or online.

Main / Currency exchange : Create draft

CURRENCY EXCHANGE : CREATE DRAFT

**From**

Sell Currency \* Dollar USA

Amount \* 1230

**To**

Buy Currency \* EUR

Rate 0.766

AmountTo 942.5

CREATE

General Info Notes

Date: 13.04.2013 13:30:33

Rate type: BASE RATES

Date of the Rate: 13.04.2013

From:

To:

Sell: USD Base currency rate: USD = 1,000

Amount (ALT+F1): 1 000,00

Buy: EUR Base currency rate: USD = 1,3050 EUR

Amount (ALT+F2):

Calculated Rate: 0,7662835200

Actual Rate: 1,0000000000

Rate profit (%): 0,0000

Profit Amount: 0,00

Use Actual Rate

Document No:

Info:

Show document history...

OK Cancel Help

# MOBILE PAYMENTS



- ▶ Simplified WEB
- ▶ Solution adapted for smartphones to enable:
  - viewing statements
  - checking balances
  - making payments
  - exchanging currency

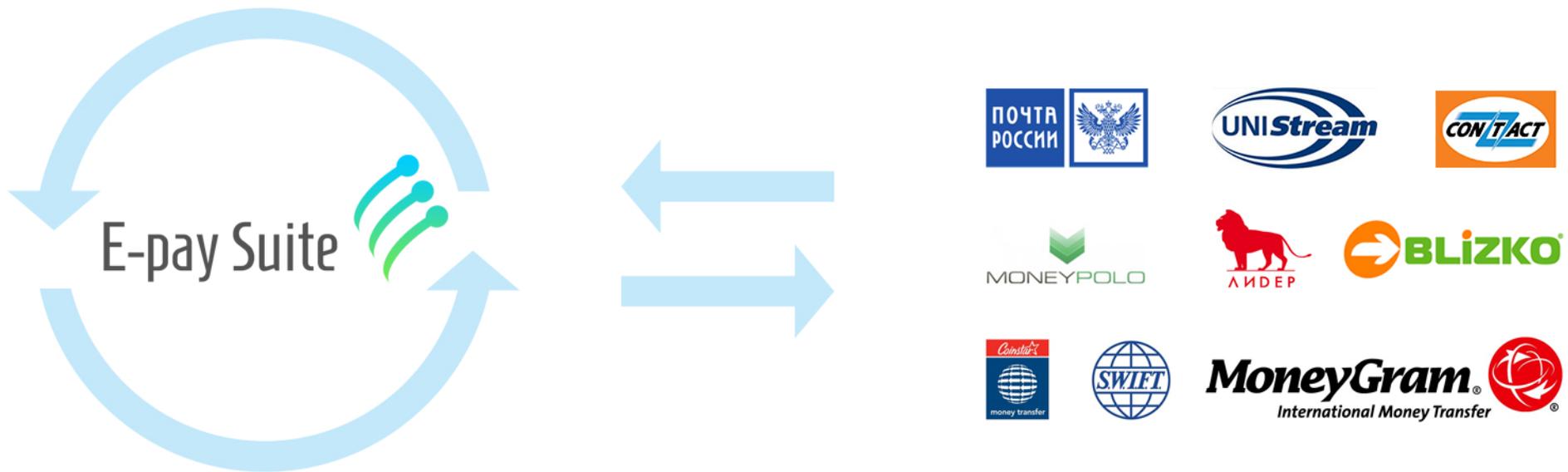


- ▶ Native and cross-platform applications for IOS / Android:
  - Account balances
  - Account statements
  - Transfers between accounts within the system
  - Currency exchange
  - Template-based transfers;
  - Bill payments, etc.



- ▶ SMS banking:
  - Transaction notifications
  - Balance enquiry
  - Transfers between accounts within the system

# MONEY TRANSFERS



▶ Transfers between accounts within the systems

▶ Transfers through third-party money transfer systems

# CARD ISSUE



▶ Own card issuance



▶ Issuance of co-branded cards



▶ Virtual card issuance

# CARD MANAGEMENT MODULE

- Card application processing
- Card activation
- Card account loading
- Card-to-card transfers
- Blocking of a card

The screenshot displays the CANOPUS SOFTWARE LAB interface. The top navigation bar includes 'Accounts', 'Payments', 'Debit Cards', 'Mail', 'Profile', and 'Logout'. The left sidebar lists card management actions: 'Cards', 'Recharge Card', 'History recharge card', 'Withdraw funds', 'History withdraw', 'Transfer from card to card', and 'Create card'. The main content area is split into two panels. The left panel shows a table of card history with columns for Status, Card Number, and Currency. The right panel is a form titled 'CREATE DEBIT CARDS: NEW APPLICATION' with sections for Personal Data, Card, Address, and Document.

Status	Card Number	Currency	
awaiting response: linking	7885..7845	USD	<a href="#">View details</a>
Awaiting block response	6018..4545	USD	<a href="#">View details</a>
awaiting response: linking	1354..9456	USD	<a href="#">View details</a>
Awaiting reissue	1000..0022	USD	<a href="#">View details</a>
awaiting response: linking	4158..9574	USD	<a href="#">View details</a>
inactive	5465..6098	USD	<a href="#">View details</a>
awaiting response: linking	...	EUR	<a href="#">View details</a>
inactive	4584..7050	USD	<a href="#">View details</a>
inactive	4343..7050	USD	<a href="#">View details</a>
link or activate error	4564..7050	USD	<a href="#">View details</a>

**CREATE DEBIT CARDS: NEW APPLICATION**

**Personal Data**

First Name \*   
Last Name \*   
Gender \* **Male**   
birth\_date \*   
EMail \*

**Card**

Currency \* **USD**

**Address**

Post Code \*   
Country \* **Albania**   
City \*   
Address \*   
Mobile number \*   
Phone number \*

**Document**

Identity document serial   
Identity document number \*   
The Authority issued identity document   
Date of issue document \*

Scans

# ACCEPTANCE OF PAYMENT INSTRUMENTS



- ▶ Topping up of payment accounts by credit cards



- ▶ Internet acquiring, accepting payments to merchants



- ▶ Own electronic cheques, prepaid virtual cards and scratch cards

# WITHDRAWALS FROM A PAYMENT ACCOUNT



Withdrawing to a bank account



Withdrawing via a money transfer system



Withdrawing to a payment card



Converting to e-money



# SECURITY

- ▶ CANOPUS EpaySuite fully meets security requirements for modern financial software systems
- ▶ A number of security solutions have been implemented in the system to prevent unauthorised access to data via customer interface and to protect against insider threats:
  - Business-critical data is stored encrypted
  - All customer and operator activities in the system are logged
  - Multi-factor authentication
  - Operator access management
  - Abnormal customer / operator activities monitoring
  - Security protocols and traffic encryption
  - Various transaction authorisation methods, e.g. security tokens like Vasco Digipass etc.



# CUSTOMER AUTHENTICATION AND AUTHORISATION OF TRANSACTIONS

Several transaction authorisation and customer authentication methods supported:



Payment passwords



One-time SMS passwords



One-time passwords on a scratch card



Security tokens, e.g. Vasco Digipass

A customer may choose a preferred option from proposed authentication methods

# INTERNAL MESSAGING SYSTEM

CANOPUS EpaySuite has an internal mailing system and online chat, through which customers can communicate directly with your customer support staff in secure environment:

- Send and receive messages
- Send and receive attached files
- Communicate in real time

Outgoing Messages				
	Number	Subject	Docs	Action
	27 Mar 2014 14:14	2	test subj	
	27 Mar 2014 11:54	1	tariff	

1 - 2 of 2 ← → Lines per page 20 ▼

View details: Outgoing message

Created 09.04.2014

Number 3

Subject a question

Message what about my payment 12/03/2014

[BACK](#) [CREATE NEW](#) [SAVE](#) [PRINT](#)

# AML COMPLIANCE SYSTEM

- ▶ Checks against various black lists (OFAC, UK, EU etc)
- ▶ Limit monitoring, automatic generation and processing of declarations of source of funds on exceeding a specified limit
- ▶ Monitoring of abnormal activities that do not match the profile of the client
- ▶ Built-in alert system
- ▶ Customer identification and KYC-procedures
- ▶ Customer limits and access to products based on the client profile and level of verification.

# OUR PARTNERS



Money remittance



Banking



FX transactions



Payment cards



Interbank clearing



Solution hosting



Consulting services



Security



AML

# WHY CANOPUS' SOLUTIONS?

- ▶ High degree of flexibility to meet specific customer requirements
- ▶ Extensive functional coverage, reliability and efficiency
- ▶ In-built workflow module enabling quick time-to-market for new products / services
- ▶ Extensive use of STP for business process automation
- ▶ Open architecture
- ▶ Powerful native reporting engine
- ▶ A set of available gateways to payment service providers
- ▶ Several delivery options (SaaS / PaaS, outsourced hosting, on-site implementation)
- ▶ Flexible pricing policy
- ▶ Low total cost of ownership

# CONTACTS

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