

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 interface features a blue header with the company logo, navigation links for 'EN', 'RU', and 'Welcome!', and buttons for 'Login' and 'Apply for the account'. The main content area is titled 'Main / Create demo user : Create' and contains the following fields:

- Email ***: Input field containing 'ceo@canopus.ru'.
- isCompany**: Checkmark input field, currently checked.
- Company**:
 - Company name ***: Input field containing 'Canopus Software Ltd'.
 - Registration number**: Input field containing '1234567'.
- Manager**:
 - First Name ***: Input field containing 'Maxim'.
 - Last Name ***: Input field containing 'Ivanchenko'.
- Address**:
 - Country**: Dropdown menu set to 'Australia'.
 - City**: Input field containing 'Moscow'.
 - address**: Large text area for the full address.

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

THE TOPPING UP OF A PAYMENT ACCOUNT

The system supports various
account funding options:

From a bank account

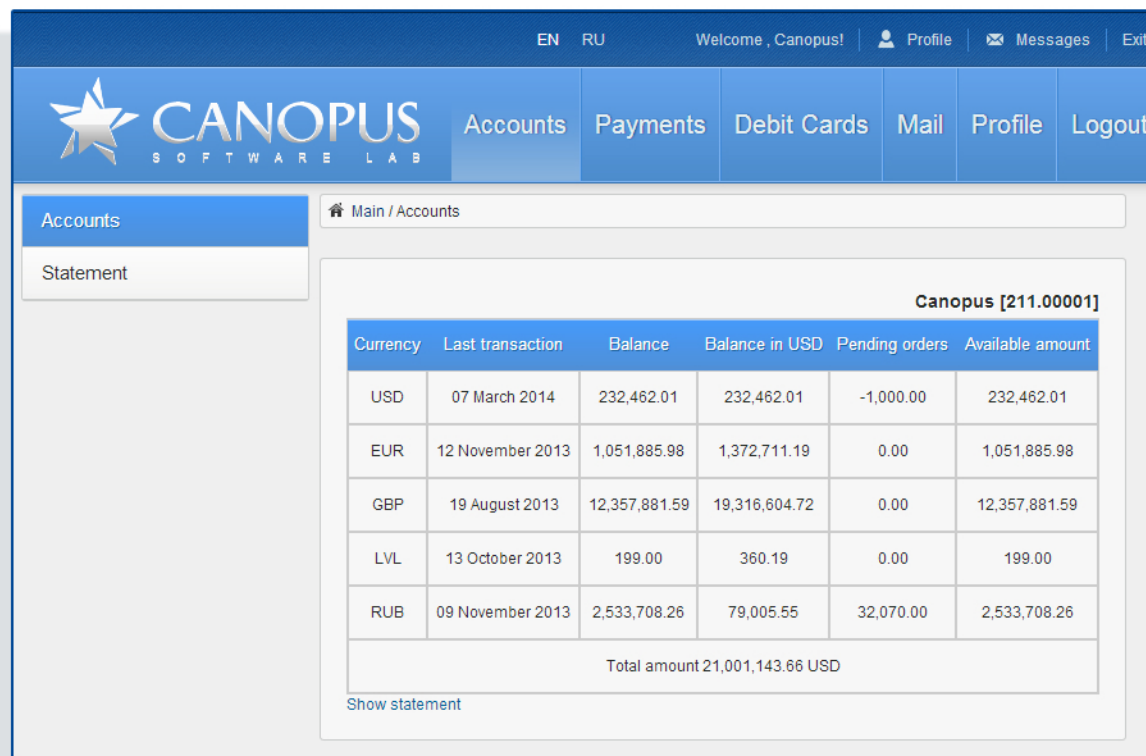
By plastic card (debit / credit)

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 language options (EN, RU), a welcome message, and links for Profile, Messages, and Exit. Below this is a main menu with options: Accounts, Payments, Debit Cards, Mail, Profile, and Logout. The 'Accounts' section is active, showing a list of accounts for 'Canopus [211.00001]'. The table lists accounts in USD, EUR, GBP, LVL, and RUB, with columns for Currency, Last transaction, Balance, Balance in USD, Pending orders, and Available amount. A total amount of 21,001,143.66 USD is shown at the bottom of the table.

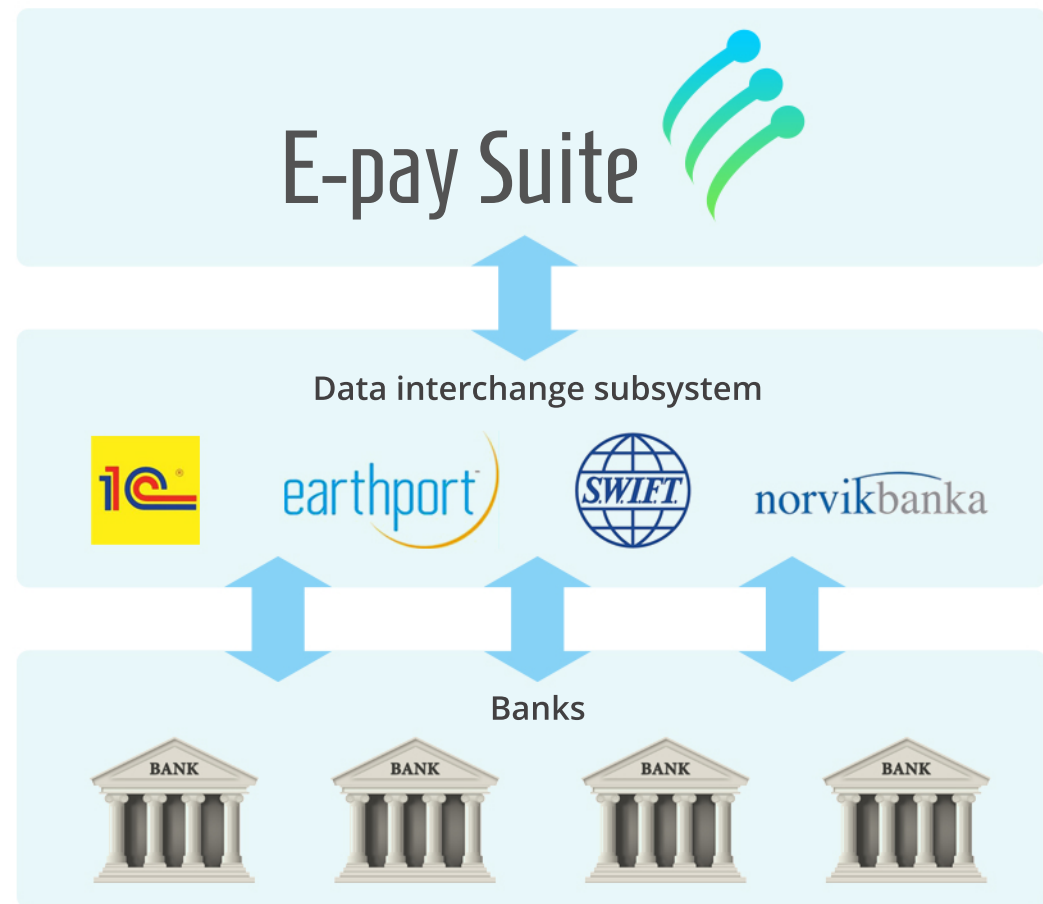
Currency	Last transaction	Balance	Balance in USD	Pending orders	Available amount
USD	07 March 2014	232,462.01	232,462.01	-1,000.00	232,462.01
EUR	12 November 2013	1,051,885.98	1,372,711.19	0.00	1,051,885.98
GBP	19 August 2013	12,357,881.59	19,316,604.72	0.00	12,357,881.59
LVL	13 October 2013	199.00	360.19	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 application interface. The top navigation bar includes links for EN, RU, Welcome, Canopus!, Profile, Messages, and Exit. The main navigation menu features Accounts, Payments (selected), Debit Cards, Mail, Profile, and Logout. The left sidebar lists various transaction types: Internal transfer (selected), Currency exchange, Make invoice, Pay invoice, Outgoing payment, Add money to account, and History. The main content area is titled 'Main / Internal transfer : Validate' and contains the 'INTERNAL TRANSFER : VALIDATE' form. The form includes fields for 'From account *' (211.00001 [Canopus]), 'Currency *' (USD), 'Amount *' (1000), 'TariffAmount' (10), 'TotalAmount' (1010), and 'To account *'. It also has a 'Beneficiary Name' field with a hyphen, a 'Use Write-Off Currency' checkbox, and an 'Available Balance' of 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: Base currency rate: Buy: Base currency rate:

USD USD = 1,0000 EUR EUR = 1,3050

Amount (ALT+F1): 1 000,00 Amount (ALT+F2): 1

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

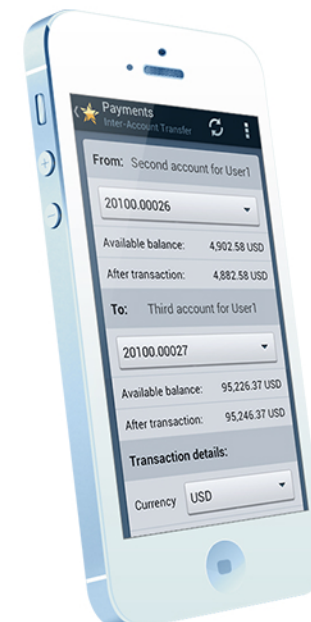
MOBILE PAYMENTS



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

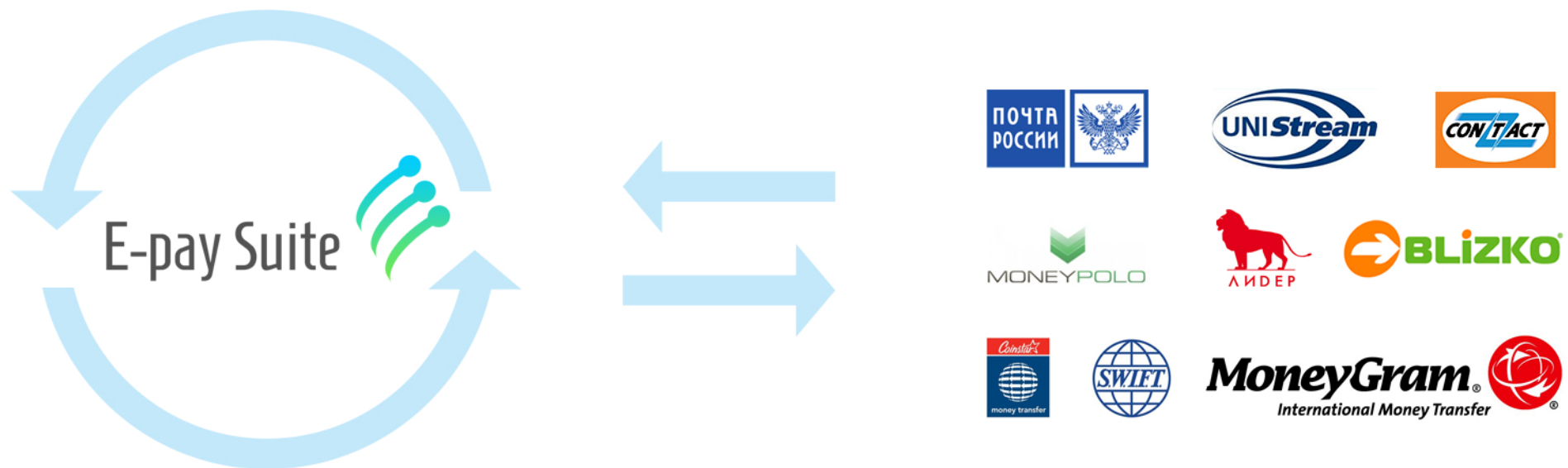


- Native and cross-platform applications for IOS / Android:
 - Account balances
 - Account statements
 - Transfers between accounts within the system
 - Currency exchange
 - Template-based transfers;
 - Bill payments, etc.



- 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

Canopus Software Lab

Accounts Payments Debit Cards Mail Profile Logout

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: Выберите файл | Файл не выбран

CREATE

Main / History

Displaying 1-10 of 23 result(s).

Status	Card Number	Currency	
awaiting response: linking	7865..7845	USD	View details
Awaiting block response	6018..4545	USD	View details
awaiting response: linking	1354..9456	USD	View details
Awaiting reissue	1000..0022	USD	View details
awaiting response: linking	4158..9574	USD	View details
inactive	5465..6098	USD	View details
awaiting response: linking	...	EUR	View details
inactive	4564..7050	USD	View details
inactive	4343..7050	USD	View details
link or activate error	4564..7050	USD	View details

<< First < Previous 1 2 3 Next > Last >>

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
<div>BACKCREATE NEWSAVEPRINT</div>	

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

CANOPUS INNOVATIVE TECHNOLOGIES

Address: Dalton House, 60 Windsor Avenue, London, SW19 2RR

Phone: +44 (0) 203 6370216

E-mail: info@epaysuite.com

Sites: www.canopuslab.com, www.epaysuite.com