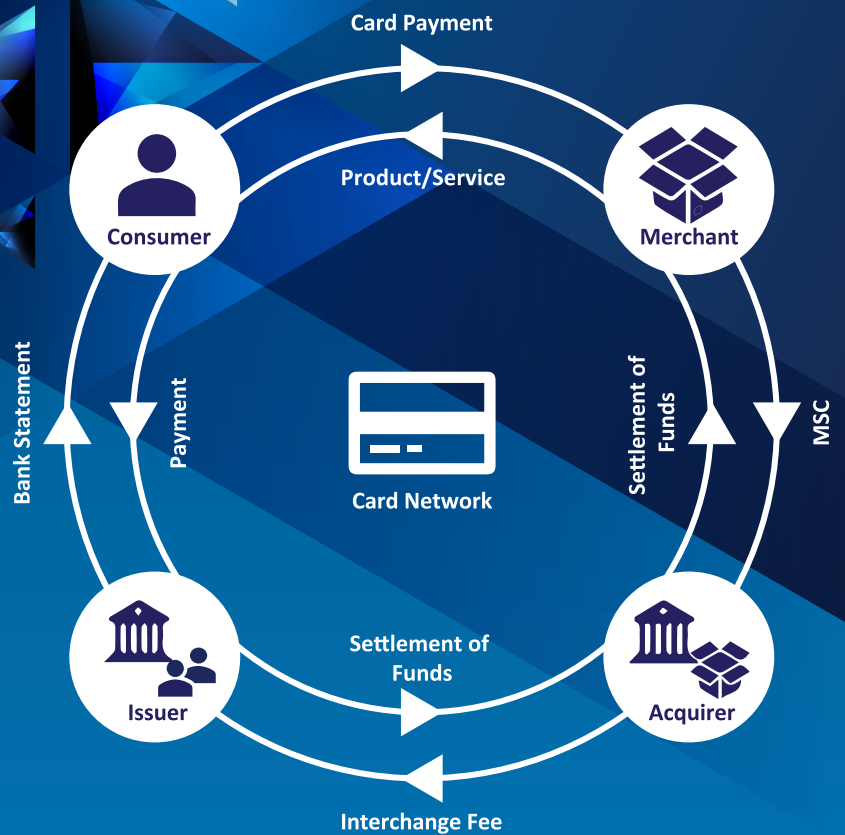




# Payment Transformation with Infinite



## 1. Our end-to-end offerings to support your Payment Transformation Journey



### Merchant Services Modernization & Integration

- Merchant Acquiring Services
- Integration Services – POS/PED/GW/Apps/ SDK/ Plugin/ Connector/ HCO Pages/VT
- Implementation Services – POS/PED/GW
- Modernization & Digital Transformation
- Value-Added-Services : Gift, Loyalty, Offers, Coupons, Analytics



### Card Issuer & Processing Card Services & Digital Wallet

- Platform Modernization
- Portfolio Conversion / Migration Services
- Implementation Services
- Compliance Services
- Testing Services
- Platform Support



### Payment Hub Realtime & Smart Routing

- Multi-Channel Payment Processing
- MFA, KYC, AML ,Fraud Detection, Security
- Compliance & Regulatory Reporting
- Seamless Integration Across Industry Specs
- Payment Routing & Optimization
- Real-time Payments (P2P, P2B, B2B)
- Payment Reconciliation
- Extendable, Scalable & Configurable
- Testing & Certification Services

## 2. Snapshot of our expertise in Merchant Acquiring & Integration Services

Area	Acquiring & Processing	Lead Generation	Boarding Process
Function	<ul style="list-style-type: none"> <li>• Regional Rollouts</li> <li>• Industry Standards &amp; Specifications</li> </ul>	<ul style="list-style-type: none"> <li>• Lead Generation</li> <li>• Lead Conversion</li> <li>• Opportunity Management</li> </ul>	<ul style="list-style-type: none"> <li>• Boarding - PFAC, Merchant Aggregators, ISO, ISV</li> <li>• Application Processing</li> <li>• Risk Assessment</li> <li>• Credit Underwriting</li> <li>• KYC (Know Your Customer)</li> <li>• Fraud Detection</li> <li>• Mid Setup</li> <li>• Fees &amp; Interchange Mastery</li> <li>• Merchant Discount Rate Configuration</li> <li>• Account Setup</li> <li>• Merchant Activation</li> <li>• Merchant Migration</li> </ul>



### Payment Acceptance Need

Every business envisions to go Omni-channel and expand their footprints from Store to Online & Mobile and have a safe & secure method of accepting digital payments.



### Solution

Our solution is built using SDK architecture for eCommerce or mCommerce merchants & integrates multiple payment options through Mobile or Web SDK's, allowing seamless payment processing to complete In-store, online or mobile transactions



### 3. Snapshot of our expertise in Card Issuer & Processing Solutions

#### Banking Core & Card Issuer Platform

##### MOBILE SDK/APPS

Card Management App~ A One stop white label card management app implemented for an EMEA issuer bank. Solution bundled with virtual card issuance of credit and prepaid with best-in-class features from pre-issuance to post-issuance with built-in security, card control and notification features.

##### API

Open API standardization~ Conversion of legacy monolith API architecture to modern REST with Open API standards and specification included with swagger for bank clients for easy consumption to leverage out-of-box features

##### Mobile/Internet Banking App

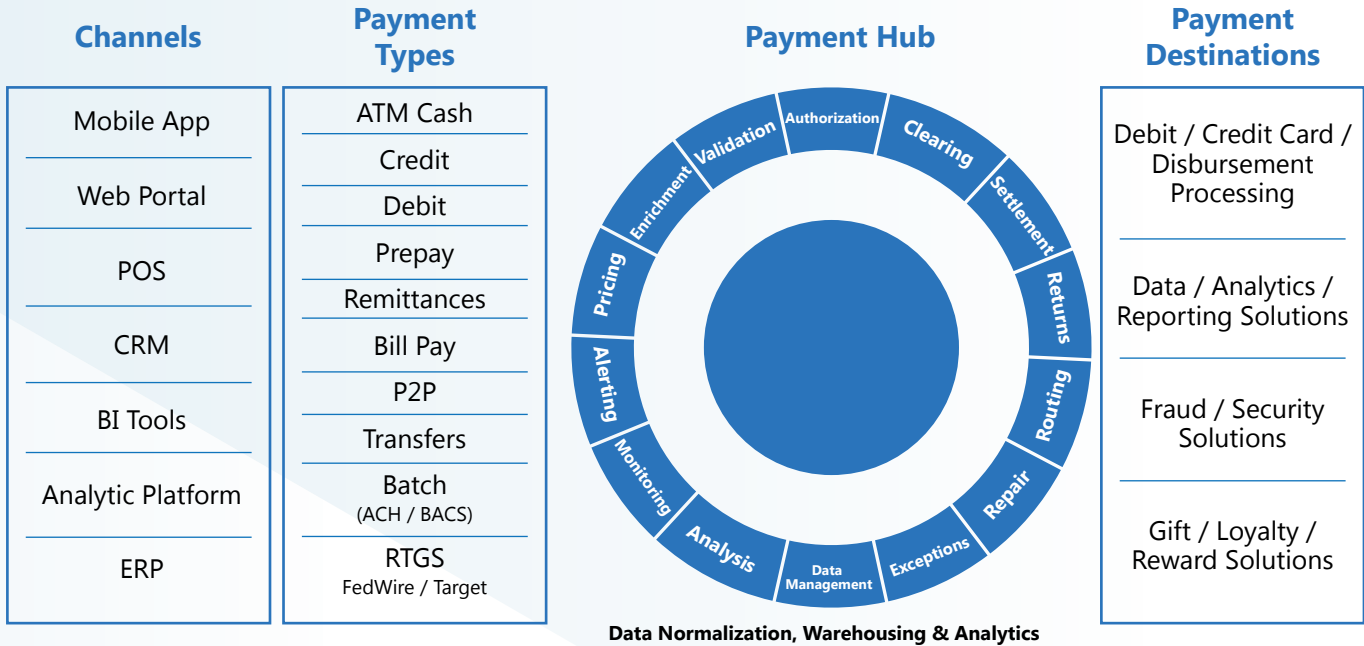
Mobile/Internet Banking Implemented across APAC market with retail, corporate banking, cards and payment features. Integrated with banking core, card issuing and surround solutions.

Market Study Performed across EMEA & LATAM markets for the key product needs.

##### WEB

Customer UI Web Application~ A new Backoffice portal was built for a payment processor to offer customer services full access to card management issuing & processing platform to manage cards.

### 4. Snapshot of our expertise in Payment Hub Integration and Implementation



### 5. Our Value Proposition



Well-Architected Frameworks, Platforms & Methodologies

- Acquiring & Processing
- Lead Generation
- Merchant Boarding
- Omnichannel Payment Acceptance
- POS, Terminal Integration & Device Management
- Payment Routing
- Gateway Integration, Testing & Certification
- Reconciliation & Settlement Services
- Merchant Dashboard & Reporting
- Merchant Value Added Services(VAS)
- Card Issuer & Processing Solutions



Strong **Payments Domain & Transformation Capabilities** across Functions & Processes



**Frictionless Experience** to Clients during transformation



**Follow the Sun model** reducing time to deploy



## About Infinite

Infinite is a global leader in digital engineering and IT services, with over two decades of experience helping clients in digital transformation and creating business value.

## Our Offices



## Services

- Business Transformation
- Digital Transformation
- Cloud Migration & Modernization
- Product Engineering
- Business Process Automation
- Infrastructure Management
- Application Management
- DevSecOps
- Enterprise Analytics
- AI/ML
- Testing and QA Services
- Product Implementation Services

**\$1B+**

FY 2023 Revenue

**16000+**

Global Employees

**20+**

Delivery Centers across Onsite, Nearshore and Offshore

**150M+**

Lives touched

**400+**

Customers

Infinite helps Financial Institutions meet rapidly changing customer expectations, exploit disruptive business models and new technologies, become more efficient and resilient, and navigate uncertainty, risks and regulations. We deliver this with our "NextGen" Domain, Digital, and Platform Engineering services.

### The Infinite Difference

Strong domain expertise across banking, payments, lending, asset management and insurance built from years of experience in designing and building business platforms for Fintechs and other clients. This enables us to deliver tangible business and transformation outcomes thereby delivering **greater value**.

Our deep product, engineering and platform capabilities including architecture, design, build, integration, automation, DevOps and CloudOps. This enables us to deliver next gen business platforms and data driven customer experiences thereby delivering **speed to value**.

Meeting clients' needs with cost effective offshore, nearshore, and onshore teams, deep engineering talent, and flexible and Innovative engagement models from augmenting teams, end-to-end managed services, and outcome-based engagements. This enables us to **deliver value efficiently and predictably**.

For more information, please contact: [askBFSI@infinite.com](mailto:askBFSI@infinite.com)  
Visit us at [www.infinite.com/banking-financial-services-and-insurance/](http://www.infinite.com/banking-financial-services-and-insurance/)