

PAYMENT SERVICE PROVIDER – CHANNEL



Take control and reduce the cost of all your payment streams

The **Payment Service Provider – Channel** product consists of:

- Traderoot Terminal Management System
- Traderoot merchant reach
 - Traderoot Payment Gateway
 - Traderoot Agent SoftPOS
 - Integrated POS
 - Token vault
 - QR codes



A SYSTEM THAT SECURELY AGGREGATES PAYMENT TRANSACTIONS FROM ANY SOURCE OVER ANY CHANNEL

Integrated payment processing across all channels – Omni channel

As the payment options available to your customers evolve and diversify, you need a product that provides secure, reliable and scalable payment channels. Your customers want to be able to pay by whichever method suits them at the time – card, mobile, online, QR codes, tap-on-glass and any number of emerging technologies – and what *you* want is a single real-time view of their transactions, independent of the channel.

Traderoot's PSP–Channel solution acquires, authenticates and routes transactions from multiple channels in real time, seamlessly and securely, and aggregates them into a single output channel. It supports full functionality for all payment sources, including mobile, P2P, P2B, debit and credit cards, and prepaid cards, as well as a payment gateway for card-not-present transactions. The solution provides a uniform outcome, whether your customers make card-present transactions at an ATM, kiosk or Point of Sale, or card-not-present transactions through e-commerce and m-commerce.

Merchant channel management: Performance, security, reliability

The Traderoot PSP–Channel is designed for businesses that want to be in real-time operational control of their payment and settlement transactions, with full reporting capabilities.

The solution extends the reach of the payment system to give you more control over transactions from the instant they are initiated, through any channel, to the time of settlement. This reduces the risk of fraud by increasing visibility. Furthermore, our software is fully PCI PA-DSS compliant, providing you and your customers with the highest level of security and peace of mind.

Easy integration and migration

Whether you need to migrate an existing card switch or implement a new solution from the ground up, the Traderoot PSP–Channel solution can ensure easy POS system integration and real-time transaction processing. It can be fully integrated into existing legacy systems to revitalise them, or it can run side by side with them during a full migration.

Traderoot terminal reach

The PSP–Channel can also manage terminals and POS fleets distributed throughout a merchant base. It uses a Terminal Management System with a central repository and over-the-air configuration updates, and it meets the security requirements for E2EE certification for Domains 1, 2, 3, 5 and 6. User interfaces make it simple and easy to manage.

Traderoot Agent

The Traderoot Agent is a Point of Sale application or a SoftPOS for certain COTS terminal devices and can act as a POS handler in Small Form Factor (SFF) devices.

It is EMV-enabled and can accept all chip-and-PIN cards and tap-on-glass. It supports full card and QR token functionality, as well as voucher or coupon sales, claim capturing, and utility and account payments. It also provides online registration services with ANSI-standard biometric validation.

Minimise your overall cost-per-port metric

Increase revenue by offering your retailers the latest payment technologies with highest security

Mitigate the risk of fraud by taking control of your payment system

Ideal platform for PSPs, PGWs and payment facilitators

The Traderoot PSP–Channel empowers you to:

- Manage multiple merchant channels with high performance, security and reliability
- Integrate all channels: cards, coupons, SOV, QR codes, kiosks, branches, e-commerce, m-commerce and pay-by-code
- Acquire and aggregate payment transactions
- Secure payments using advanced cryptography
- Reduce fraud and risk
- Manage terminals throughout their lifecycle, from procurement to decommissioning
- Reduce the cost and complexity of maintaining legacy payment systems

The Omni channel supports our Traderoot Payment Gateway

The Omni channel Payment Gateway is a real-time payment system that caters for m-commerce, e-commerce, SoftPOS, QR codes, terminal POS and integrated POS transactions. It enables merchants to accept card-not-present and request-to-pay payments over websites and mobile apps. This product is certified to comply with EMV standards and the requirements of 3-D Secure 2.0.

By implementing a platform for secure payment technologies, your merchants are assured that transactions are managed with compliance, reliability and security.

The solution uses two-factor authentication between the merchant's website and the payment software, thereby isolating the merchant's web payments from public networks, which reduces the risk of fraud and gives them full control of their online payments.

The Payment Gateway module supports recurring payments and payment requests as well.

About Traderoot:

Founded in 1999, Traderoot is a strategic financial software development company that licenses advanced business solutions for leading FinTech companies.

We continually strive to deliver on our motto of **Perfecting and Protecting Commerce** by deploying solutions that incorporate open and closed issuing, acquiring, payment and reconciliation services.

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