



# EPAYSUITE

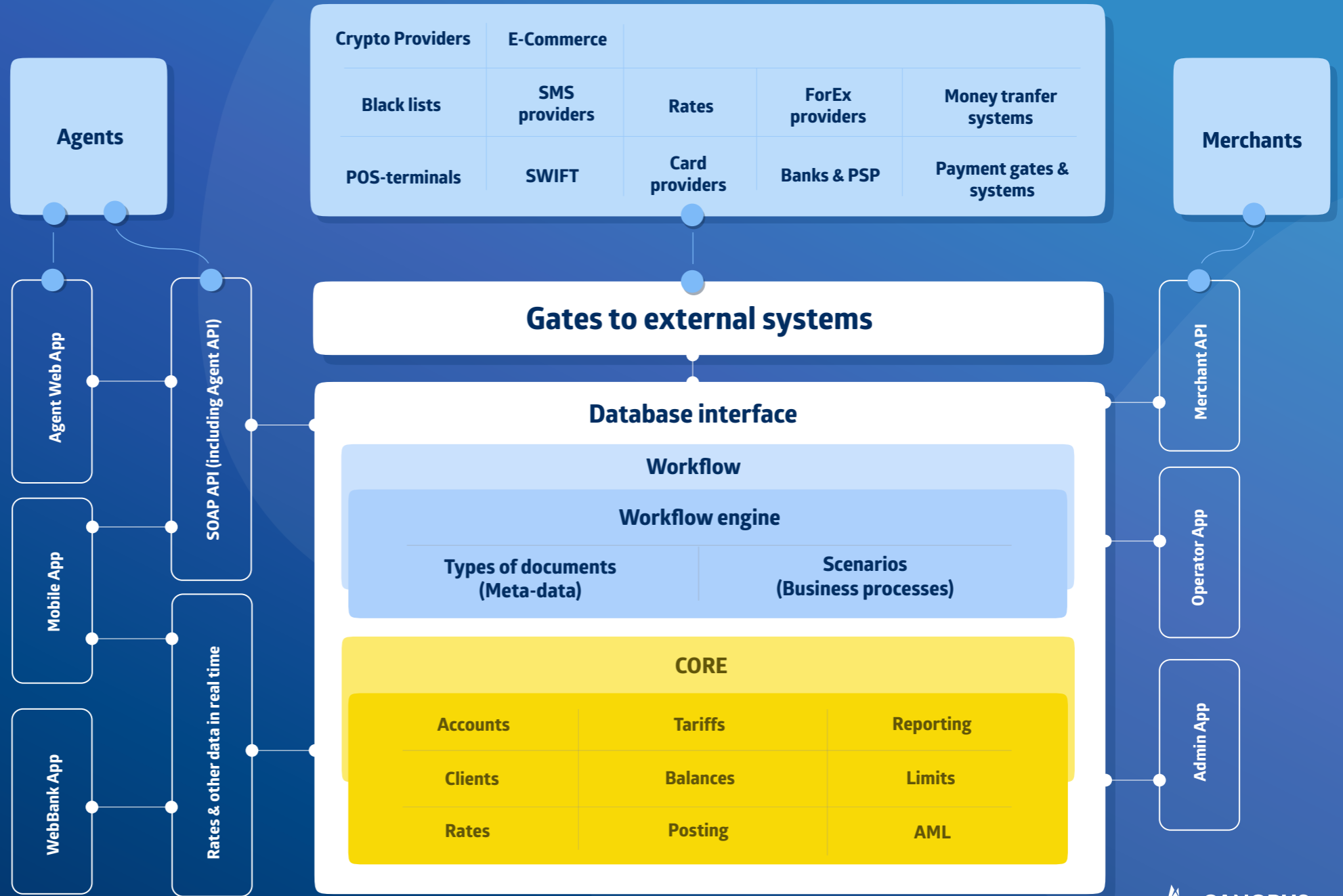
**INTEGRATED MODULAR CORE PLATFORM SOLUTION FOR:**

- AUTHORISED PAYMENT INSTITUTIONS
- ELECTRONIC MONEY INSTITUTIONS
- REMITTANCE AND MONEY TRANSFERS COMPANIES

# FUNCTIONALITY

- Client onboarding, payment accounts opening
- Payment accounts replenishment, wire transfers from payment accounts
- Remittance (payments without opening of payment accounts)
- Payment cards issuance and maintenance
- Acquiring support
- SWIFT/SEPA payments support
- AML/KYC support
- All range of operations with crypto currencies

# PLATFORM ARCHITECTURE



# TECHNOLOGY STACK

- Core: MS SQL, Transact SQL + CLR
- MS Report, Fast Report
- Web: PHP/Yii framework
- HTTPS/FISP/NIST
- NodeJS
- Cryptography in HSM Thales E-security
- Android: Java8, Android DATA binding, Agera, Gradle
- iOS: Objective C, ReactiveCocoa

# INTEGRATIONS

- Banks (SEPA, Target2): Pasta Bank, Handelsbank, Rietumu, ING Bank Śląski, Lietuvos bankas
- SWIFT Alliance Lite 2
- Payments card providers (VISA/MasterCard): Decta
- Acquiring: Decta, Connectum, card2account, WinPay
- SMS-providers: Websms, Clickatell, CardBoardFish, Nexmo, CLX, mfm solutions
- Remittance networks: Unistream
- FX platforms: Forex.com, Yahoo.finance
- Live currency rate updates: Bank of England, ECB, Russian Central Bank, Česká národní banka
- Live cryptocurrency rates updates: Bitfinix, Bitstamp
- Operations with: Bitcoin-D
- KYC, AML: Veriff, LexisNexis
- Security: Thales e-security

# COMPLIANCE WITH

CANOPUS EpaySuite is in full compliance with RTS (Regulatory Technical Standards) of the new pan European PSD 2 (Payment Service Directive):

- SCA (Strong Customer Authentication): using at least two factor secure authentication of the clients (OWASP, HTTPS, multi factor security)
- Real time fraud detection and prevention: we implemented real time transaction monitoring and risk scoring
- Secure processing and storage of sensitive payment data: sensitive data encryption with FIPS, NIST
- Compliant with secure transactional data exchange and maintenance standard ISO20022
- Open API for secure transaction data exchange with external service providers

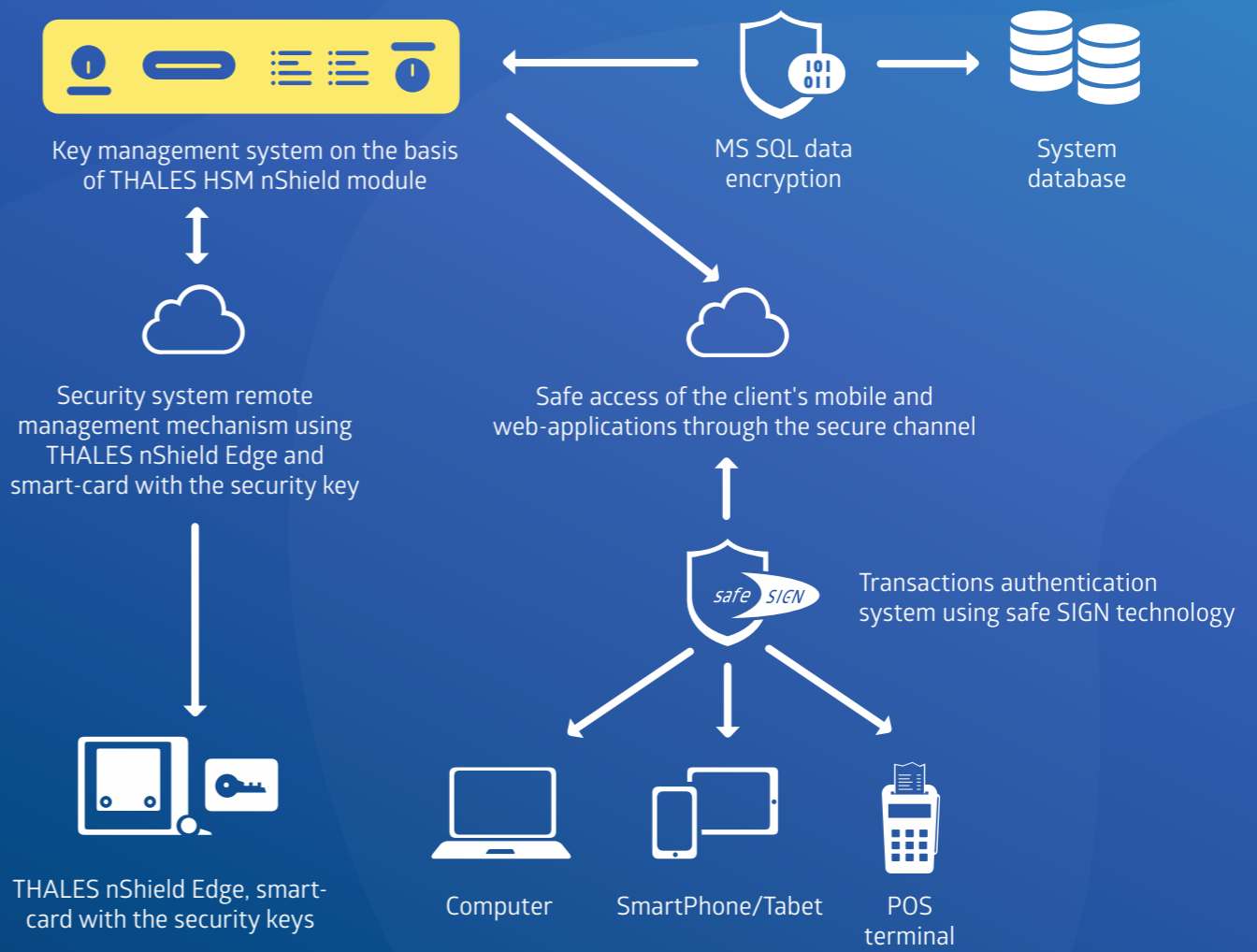
# ADVANTAGES OF EPAYSUITE

- Open architecture. Quick and seamless integration with external payment systems and providers
- Powerful system of business processes design, tariffs and notifications
- Multi-currency payment accounts
- Powerful report design and generation system
- Compliance with all significant financial and banking (ISO 8583, ISO 20022, RTS/PSD 2, IFRS etc.)
- Numerous ready for use integrations and gateways
- Quick system deployment
- Built in AML and KYC modules, agile transaction monitoring and risk scoring tools
- Modern and user friendly interface
- Cryptocurrency transactions support

# SECURITY

CANOPUS EpaySuite complies with the highest IT systems security requirements, including PSD2 RTS и ISO27000. We use the most advanced public and private keys and token applications from Thales E-security, hardware and software token generators using FIPS/NIST encryption protocols

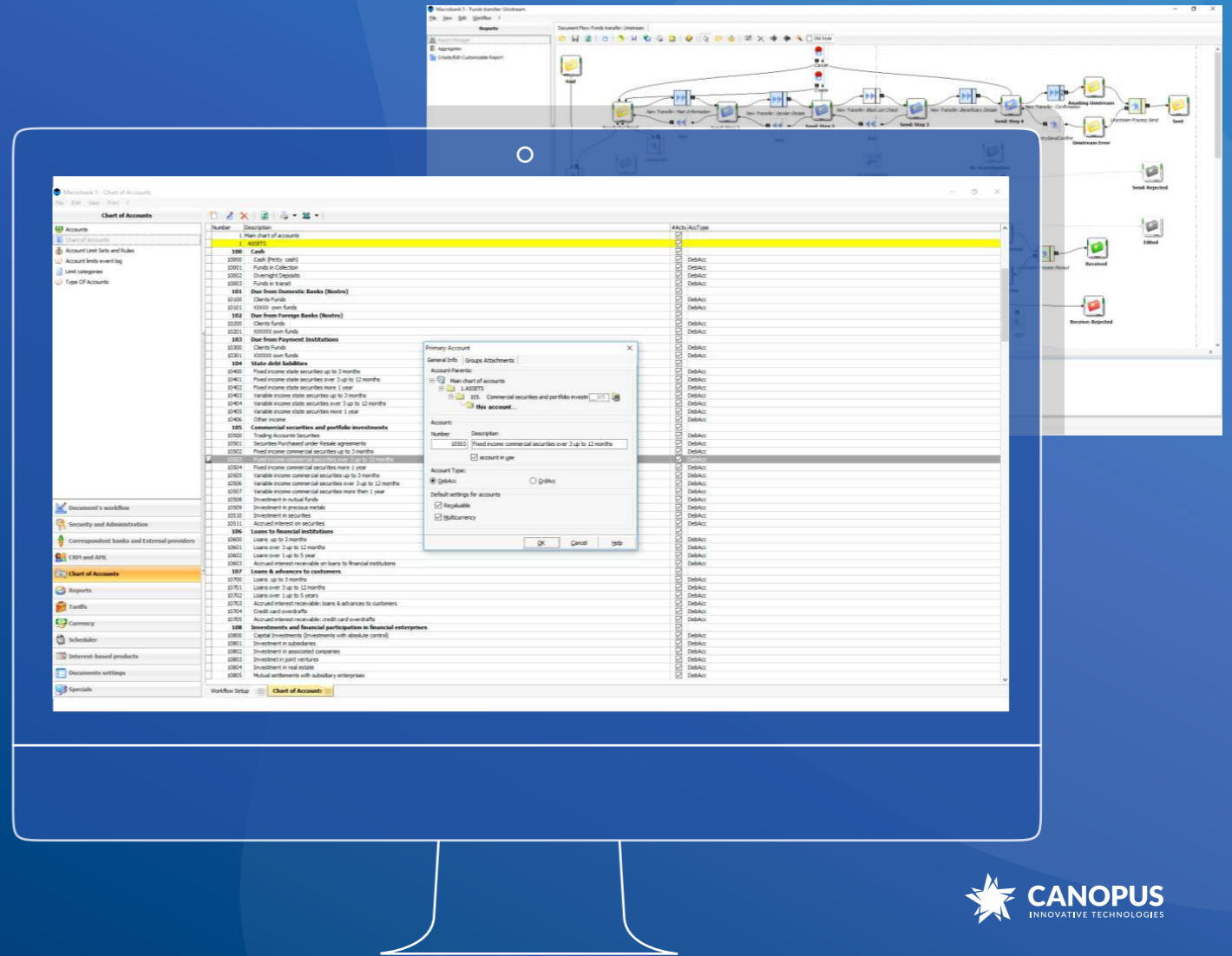
## How does it work?





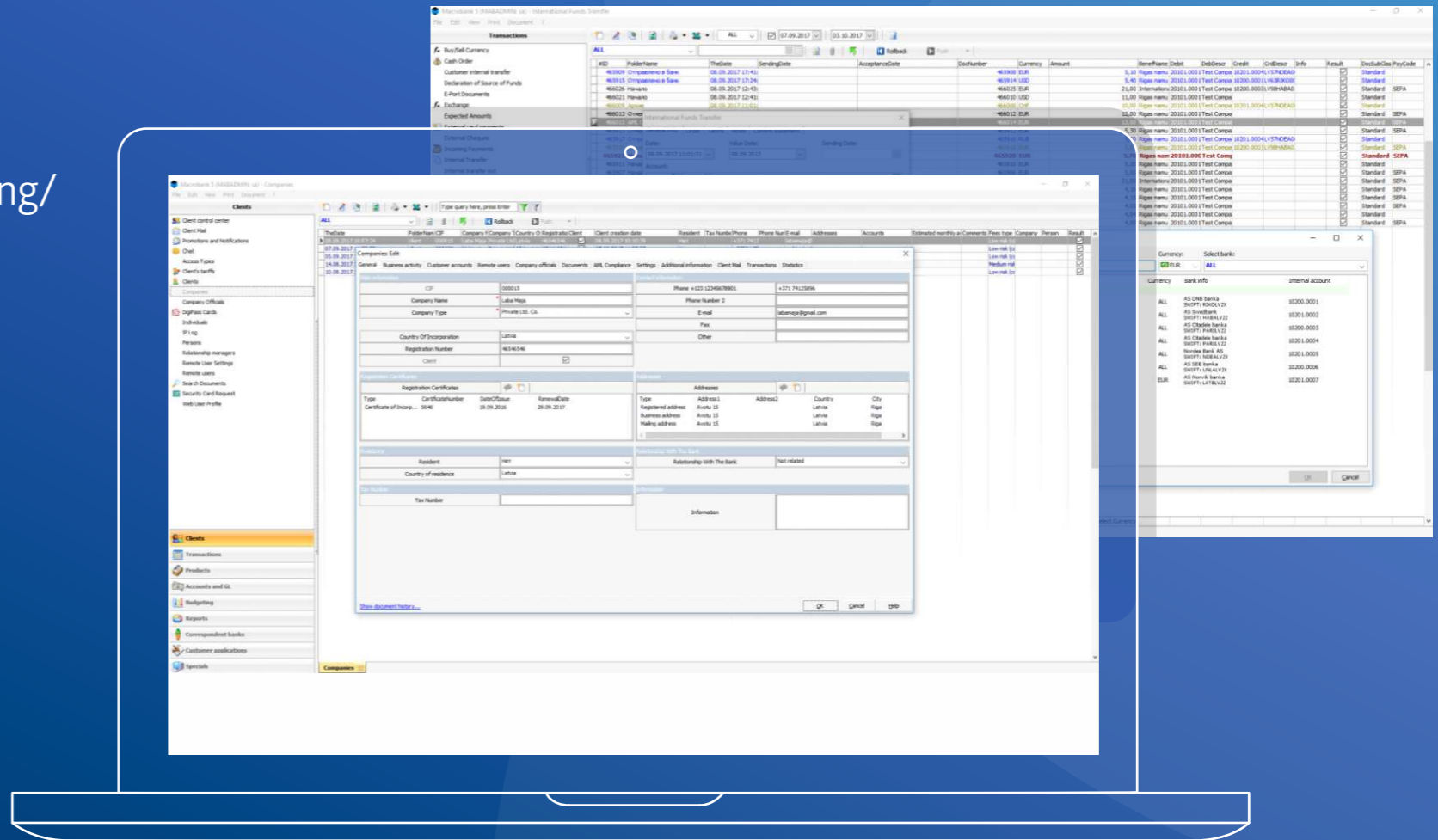
# ADMIN INTERFACE

- Meta documents design and setting
- Business processes design and setting
- Design of standard and unique user profiles, access rights and access restrictions
- Tariff and currency rates tables design, ability to set individual tariffs
- Reports design
- Design and adjustment of KYC and AML rules, triggers and reports
- Design of accounts chart and financial accounting reports under IFRS or local requirements
- Transaction limits and restrictions adjustment



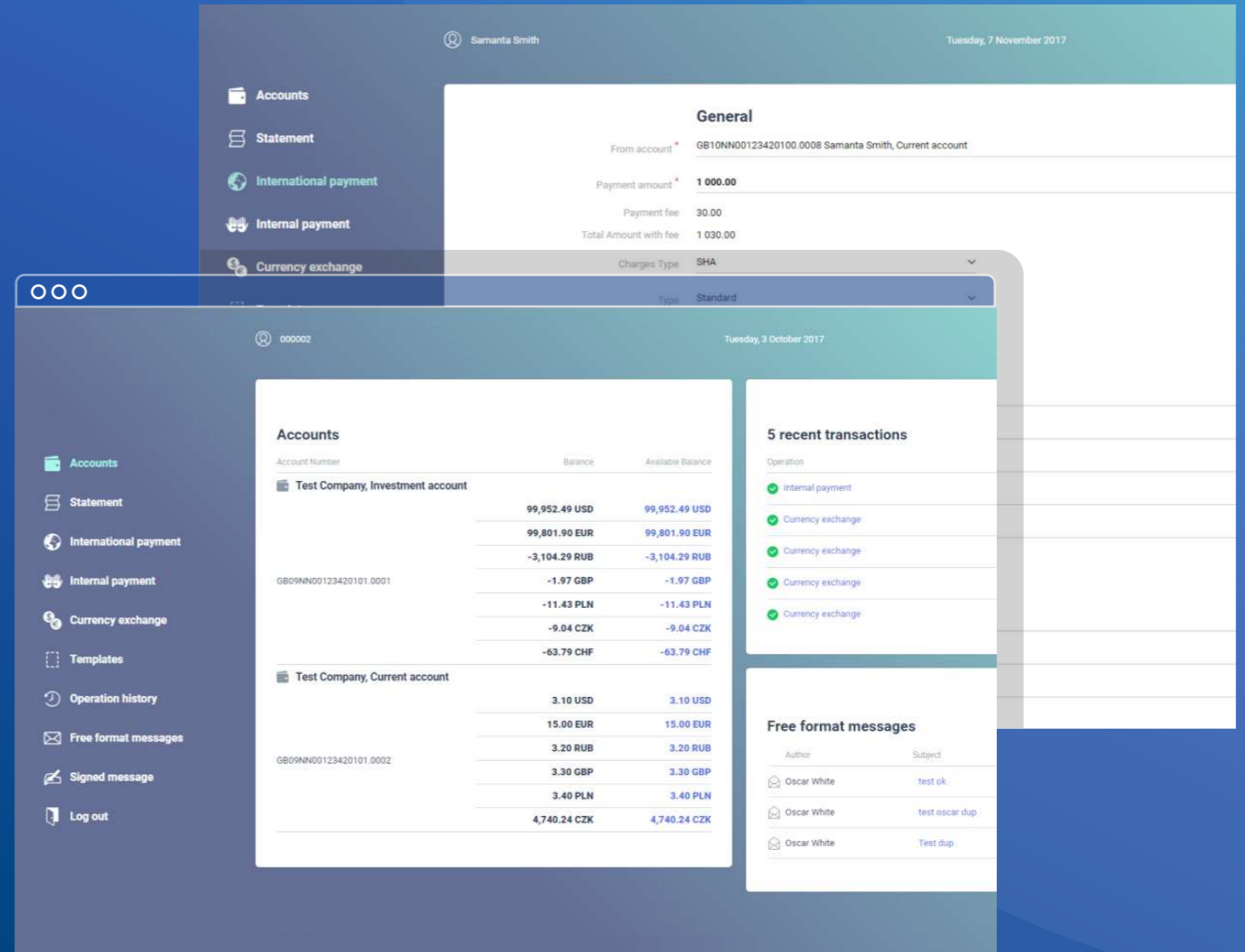
# OPERATOR INTERFACE

- Clients onboarding
- Control over all (incoming/outgoing/ internal) payments
- Client's orders and applications processing
- Report generatings
- KYC and AML triggers and notifications



# CLIENT'S WEB PORTAL

- Secure portal access
- Secure internal mail
- Account balances and transactions History
- Account statement
- Currency Exchange
- Payment orders
- Payment order authorization
- Payment cards
- Payment templates



# CLIENT'S MOBILE APP

iOS/Android application branded for your client's use, providing the same functionality as the web portal:

- Payments
- Currency Exchange
- Account balances/history
- Secure internal mail, etc
- Payment Templates



# OTP/MAC TOKEN GENERATOR MOBILE APP

iOS/Android mobile app for one time passwords generation, the highest level of strong customer authentication compliant with PSD 2 security requirements (RTS)



# AML COMPLIANCE MODULE

- Clients onboarding
- Individually adjustable KYC rules and procedures
- Sanctions list monitoring (FATF, EU, HMRC, OFAC, etc)
- Risk assessment
- Risk based AML controls
- External systems integrations
- Suspicious transaction reporting
- Authentication of client photo ID documents copies
- Risk scoring of each transaction, adjustable triggers

# REMITTANCE MODULE

- Web portal for external agents
- API for external systems integrations
- Receipt/payout of remitted amounts
- Gateways with external systems
- Unistream

Michael Smith  
Cibank  
nej  
Operator

SEND TRANSFERS LIMIT  
20,161,455.88 RUB

CALCULATE FEE

Logout

NEW TRANSFER  
Send new money transfer  
New Senty Transfer  
New Unistream Transfer

SEARCH TRANSFER  
Get info about transfers ready to payout or return

TRANSFER OPERATIONS  
List of current operator transfers

SERVICE POINTS  
Addresses and working hours

Send amount limits for USD  
Min: 25.00  
Max: 3000.00  
Receive pending period  
10 days

John Bra...  
Cibank  
Pinata  
General man...

Account

Account	Current balance	Currency
30111810900000000200 Cibank RUB	1852.50	RUB
30111840300000000200 Cibank USD	0.00	USD
30111978800000000200 Cibank EUR	299914.21	EUR

Net Position Report

Date From: 01.10.2017 Date To: 31.10.2017

Net Position: **-6203.08**

Currency: RUB

Search

No	Receive Transfer Amounts	Receive Commission	Annuled Transfer Amount	Return Commission	Send Commission	Fee	Send Transfer Amount	Net Position
058827101682	0	0	0	0	1.08	4.8	900	-302.7
058827101682	900	0.68	0	0	0	0	0	301.38
478274	1000	35	0	0	40	100	1000	-25
478294	1000	35	0	0	40	100	1000	-25
478809					60	150	1500	-1590
478828	1500	82.5	0	0	60	150	1500	-87.5
567974928488	0	0	0	0	1.8	7.5	500	-504.5
616760141288	0	0	0	0	1.28	5.28	850	-353.15
787908409658	0	0	0	0	2.02	8.4	580	-585.04
<b>Total</b>	<b>3800</b>	<b>123.18</b>	<b>0</b>	<b>0</b>	<b>206.16</b>	<b>1051.3</b>	<b>6710</b>	<b>-6203.08</b>

Rate: 1.2427184603472 EUR/USD

Send Currency: USD

Send Amount: 100

Total Commission: 10

Total Amount: 110

Transfer Currency: EUR

Transfer Amount: 80.47

Purpose of payment: Financial aid

Operation aim: Own funds

Next

# CRYPTOCURRENCIES MODULE

- Proprietary Wallet-manager integrated with BTC/ETH blockchain
- Powerful and advanced security system based on Thales E-security HSM
- Web portal and mobile applications for clients
- Integrations with different cryptocurrency exchanges for real time quotes
- All aspects of crypto- and fiat currency management within one core platform



# AMONG OUR CLIENTS

**PayAlly**



**Unified  
Finance™**

**Sendy**

 **saifu**

 **EPAY**  
INTERNATIONAL

 **euroExchange** SECURITIES  
LONDON • MADRID • MIAMI

**VALYUZ**