

Electronic commerce is dominating the payment landscape today and growing at an exponential rate. Within that context, banks and financial institutions face tremendous challenges to facilitate comprehensive functionality for issuing processes including application processing, card personalization, online real time authorizations and switching of transactions.

PAYTECT is a Fully-fledged platform to facilitate the full spectrum of Card Issuing and Merchant Acquiring capabilities. The solution allows to expand the merchant acquiring foot-print while enabling cross-channel payment transactions in addition, to enhanced security for electronic transactions including transaction screening, fraud detection, and dispute and reconciliation management.

KEY FEATURES OF PAYTECT



100% home-grown solution
leveraging our local talent pool



Built-in Acquiring Platform
which can cater for multiple
payment acquiring channels



Architected on a modular design
to move at the Bank's speed of business



No effect on transactions processing
during the EOD/EOM batch processes

Issue niche card products
utilizing multiple card technologies



**Out-of-the-box support for
mobile push payments**



Seamless integration capability
with our suite of electronic channels
resulting in a substantial extension



Key Features and Functionalities



Cash-back Schemes

Product level, Transaction Type wise allocation, MCC restriction, Transaction Amount wise slabs



Wide-range of Collections and Recoveries Features

To administer overdue and delinquent cardholder accounts



Value-added Services Management

Easy payment schemes, balance transfer services, automatic/recurring bill settlements, loyalty schemes and redemption program, etc.



Fully Customizable Reports

to align with the Bank's internal policies, audit guidelines, and other various regulatory requirements



Rule based Credit Scoring Engine

To provide an in-depth creditworthiness of each and every application



Superior CRM Functionality

catering to the dynamic needs of the Banking Sector



Unified & Standardized API

For other Digital Banking Systems of the Bank to consume



Simplified System Configuration Processes

Users, user roles and dynamic privileges according to Bank's policies



Comprehensive Monitoring Dashboard

for monitoring network performance, response times, errors and exceptions, etc.

SUPPORTED PAYMENT NETWORKS



Certified to meet the highest international standards

www.epictechnology.lk



EMAIL US ON
epaymentsales@epiclanka.net



CALL US ON
+94 772 220 340