



The fast-paced payments industry of today makes it hard for financial institutions to keep up with changing requirements, whether technology, regulatory, or consumer driven. For acquirers with merchants that range from large scale global giants to the local newsagents, this environment can be even more complex.

To help FIs adapt and prosper in this multi-channel world, Compass Plus offers the TranzAxis Merchant Acquiring solution. Developed to help acquirers to successfully navigate the complexities of the marketplace and offer their merchants comprehensive and effective solutions, TranzAxis Merchant Acquiring is flexible, scalable and most importantly future-proof. With all the functionality required to manage merchants efficiently, this solution offers acquirers complete control over their payments value-chain.

Key solution functionality

- Complex merchant hierarchy and terminal definition
- Terminal driving and monitoring
- E-commerce and 3D Secure
- Flexible pricing, fees and commissions
- Application processing
- Fraud detection, prevention and management
- Chargeback and dispute processing
- Loyalty and marketing campaigns
- Real-time account management
- Billing, clearing and settlement
- Multi-institution and multi-currency
- Comprehensive accounting engine
- Customisable formats and interfaces for system integration
- User-friendly graphical workplaces for system administration, monitoring and operations

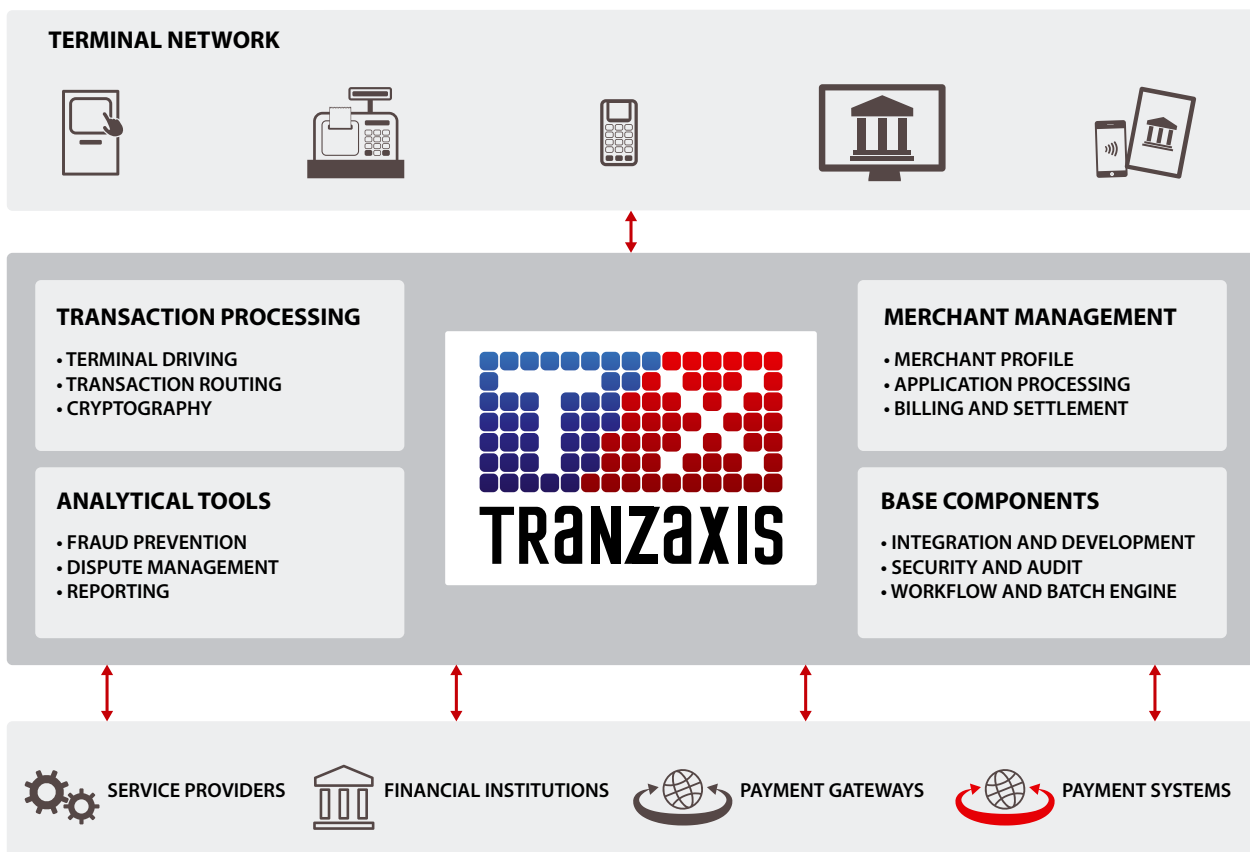
TranzAxis is a specialist integrated open application runtime and development platform that offers the following cross-solution advantages:

- Fault-tolerant, scalable and high-performance architecture
- Full set of application development and integration tools
- Extensive set of pre-designed and tested components (fully customisable)
- Platform independent
- PA DSS compliant

For financial institutions that want to reduce complexity, expand functionality and be a competitive market player, the TranzAxis Merchant Acquiring solution covers the entire merchant acquiring lifecycle.

Compass Plus offers a number of options to tailor our merchant acquiring solution to your requirements: it can be purchased as a turnkey solution, it can be extensively customised and integrated into the existing infrastructure to extend an acquirer's functionality, or the advanced development tools provided with TranzAxis can enable the organisation to completely build their own bespoke solution.

TranzAxis Merchant Acquiring – Solution Architecture



About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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