

NET **PAY** COMPLY

Simplifying payments,
and compliance..

Plug-and-play approach to payments and compliance to
ease the regulatory burden of online SMEs



www.NetPay.com
www.NetComply.com

Regulatory Compliance;

Payments & Data Protection

NETPAY



Payment
Services
Directive

PSD2

Our **EMI license** and close collaboration with our local regulator ensures compliance with **PSD2** requirements and the latest payment directives.



General
Data
Protection
Regulation

GDPR

Fully compliant with recent **data protection regulations**. We use data strictly only for payment and verification purposes and never to monetize the user data.



Anti-Money
Laundering
Directive

5AMLD

The **5th Anti-Money Laundering Directive (5AMLD)** will bring some changes to the user verification process (**KYC**).



Payment Card
Industry Data
Security
Standard

PCI DSS

Regular PCI audits ensure that only compliant payment data is stored within our environment.

We are certified
PCI DSS Level 1.

Target Merchants

NETPAY

SHARING ECONOMY

NetPay segregates service provider income from platform fees, to simplify compliance obligations of the platform.



MOBILE PAYMENTS

Secure P2P and P2M mobile payments using QR codes or NFC.



GLOBAL REMITTANCE

Secure payment remittances.
Identification via mobile number.



CROWDFUNDING

NetPay offers PSD2 compliant solutions for crowdfunding platforms, which are 100% secure.



MARKETPLACES

On a sale, NetPay settles vendors and affiliates directly in a secure manner.



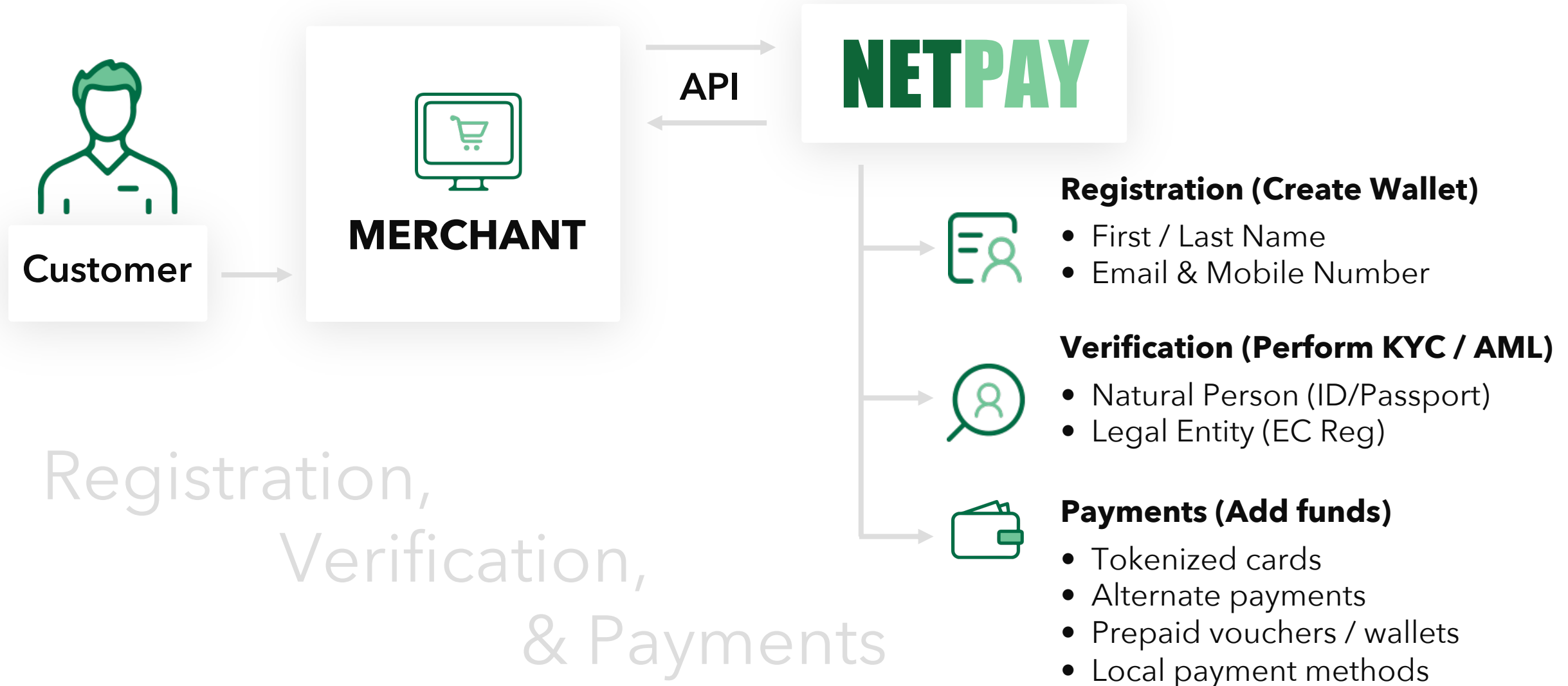
ESCROW SERVICES

NetPay collects and holds funds on escrow - security for buyer and seller.



NetPay API; Onboarding

NETPAY



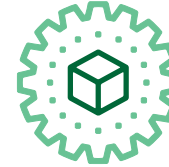
User Verification

Be compliant; Secure your transactions by determining the authenticity of every transaction and user by performing **due diligence, KYC** and periodic monitoring of transaction data armed with **smart technology with data science**.



Automated ID validation

Streamline and **accelerate your customer onboarding flow**, making it secure and more efficient.



Real-time screening via API

Detect suspicious transactions and extract relevant information to **screen against global watchlists**.



UBO structure verification

Access to global UBO databases to **verify the real owners and decision makers** of an organisation.



Global AML checks

Fight money laundering and terrorist financing with **access to up-to-date PEP and sanction watchlists**.

Verification levels



Light KYC (Default)

All users provide basic information to register into our system.

01



Full KYC

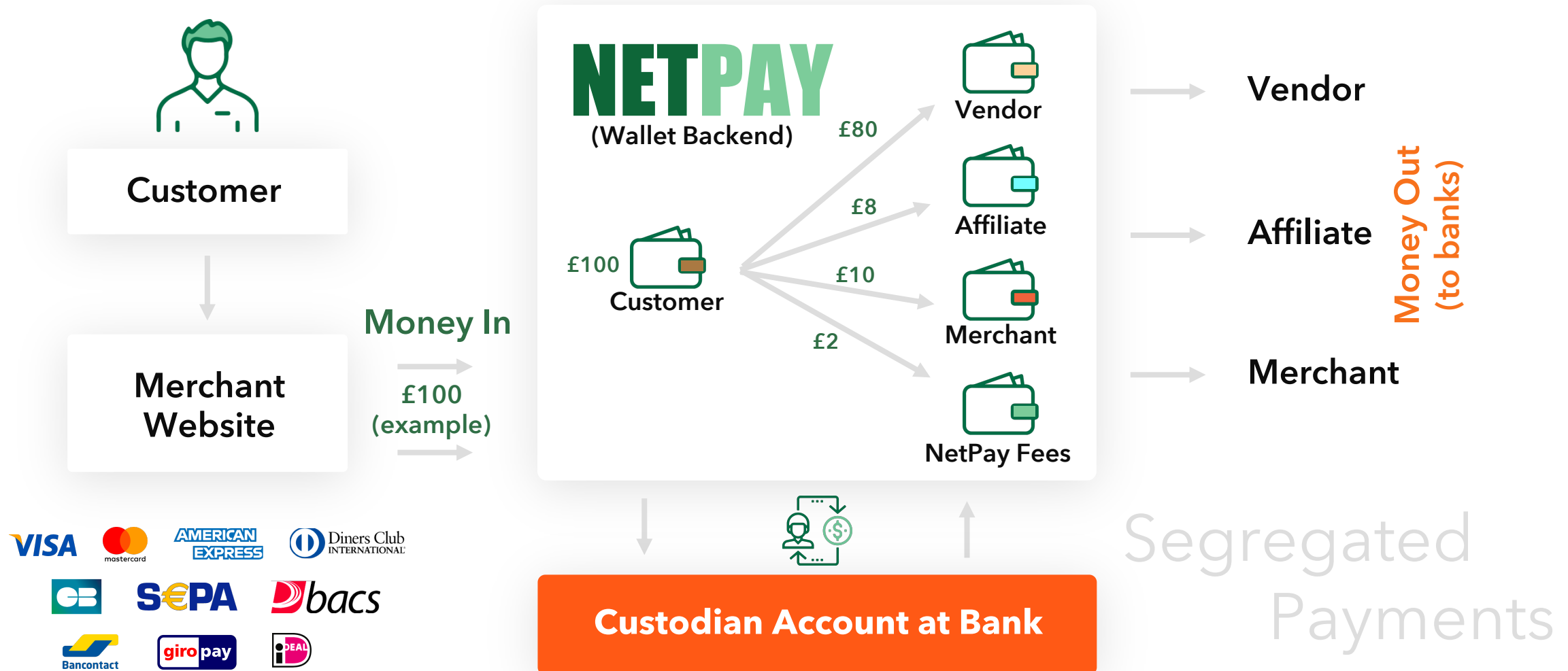
Users provide official documents to handle funds without limits.

02

NetPay API;

Segregated Payments

NETPAY



Methods of Payment

NETPAY



Worldwide reach



Business flexibility



Local specialisation



Retention guarantee

INTERNATIONAL

VISA



mastercard

AMERICAN
EXPRESS



S€PA

& More

LOCAL



giro pay

bacs



& More

Secure Systems

NETPAY



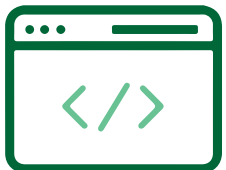
Safe Servers

Our bare-metal and redundant servers in **two certified tier IV datacenters** guarantee reliable and secure data treatment.



Secure bank account

Funds are held on **our escrow account to ensure their availability** while relieving you of the associated regulatory burden.



Authenticated API calls

Every API call is **authenticated thanks to our secure encryptions**. Payment details may be kept for future use in a secure environment.



Internal scans

Regular checks by our specialists, and penetration tests by **certified auditors ensure our compliance with banking standards and regulation**.

Seamless and automated features

NETPAY



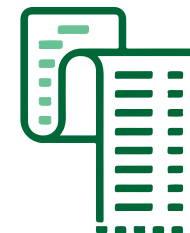
Optimal user verification

Integrate our API calls to safely and automatically send us your users' identity verification documents.



Harmonious account management

Allow your users to manage their accounts within your environment. Give them a single-point control of their personal data via NetPay.



Custom Descriptor

Add a custom transaction descriptor to make sure your customers see your brand in their card/bank statements for full transparency.

White Label & Customisable

NETPAY



Brand it your way

Design and integrate your payment page from scratch or take advantage of our customisable template.



Pick your payment methods

Select the local and international payment methods which best suit your product and audience.



Integrate on web and mobile

Make use of our card registration kits included in our SDKs to easily integrate payments on any medium.



Increase customer retention

Include one-click or recurring payments on your payment page. Our tokenization technology ensures the safe handling of card data.

Route To Market; Co-Branding

NETPAY

The **NetPay** module can be seamlessly embedded into an existing app, enabling the host app to function as a co-branded mobile wallet.

This gives **NetPay** access to a large user base, allowing it to attain a "critical mass" of active users, without the tedious and expensive task of user acquisition.



A screenshot of a mobile payment interface. The top header is blue with the text "Pay with" followed by the Shazam logo and the word "SHAZAM". Below the header, there are several horizontal lines representing a form. A section below shows three card logos: a co-branded card (with the Shazam logo), VISA, and Mastercard. Below this, there are input fields for "Card number" (containing "1234 5678 9101 1121"), "Cryptogram" (containing "123"), and "Expiration date" (containing "08/22"). A checkbox labeled "Save your card details" is checked. At the bottom is a large blue button labeled "Validate". To the right of the main form, there is a vertical list of card options, each with a checkmark: the co-branded card, VISA, and Mastercard. At the bottom of this list is an "AMERICAN EXPRESS" card with a plus sign and a dashed border. A downward arrow is at the very bottom of the list.

Thank You

www.NetPay.com
www.NetComply.com

A modular payment and compliance platform...
you can bank on!