

What is Paylands?

Paylands is a **comprehensive omni-channel payment gateway** that offers our clients an adaptive, safe and fast interface. Our goal is to ensure a user experience that feels quick and intuitive, making the payment process painless and easy from any device.



Wherever you go

You'll be able to manage your payments anywhere in the world with any payment method.



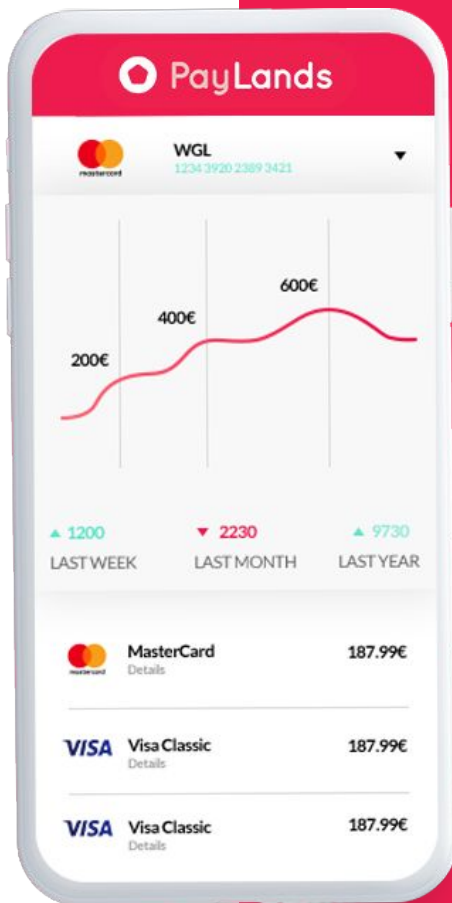
Real-time monitoring

You can manage your sales, control risks, users, movements... all on the go.



Tailored to you

Whatever needs you may have on payment methods, let us know, and we'll find a solution together.



Everything you're looking for

You'll be able to charge or pay for any product with ease.



We have **all the right tools** to manage any type of business, from small retail shops to big international corporations.

Our numbers speak for themselves

< EVOLUTION />

We at PaynoPain keep growing every day thanks to the trust of our clients. We strive to offer products that are innovative, and above all, safe. Paylands is a great example of that effort.



+ 100 M
TRANSACTIONS



+ 6.500 M
€



+ 24
COUNTRIES



+ 20
DIFFERENT
CURRENCIES



<SAFETY />

- Compliance with PCI-DSS? -
- Fraud prevention system-
- Black and white lists-
- Chargebacks -
- API Keys -

Safety above all

< WE_ARE_PCI />

Compliance with PCI-DSS

It is crucial for us to ensure data safety, and so, we are one of the few Spanish companies that have received **PCI-DSS certification** for the past 9 years, one of the highest ranking safety protocols in the market.

Our staff is specialized in **security and ethical hacking**: we use **our own** surveillance tools, **advanced encryption** algorithms, and **state-of-the-art protocols** to guarantee the protection of any and all stored data.



Fraud prevention

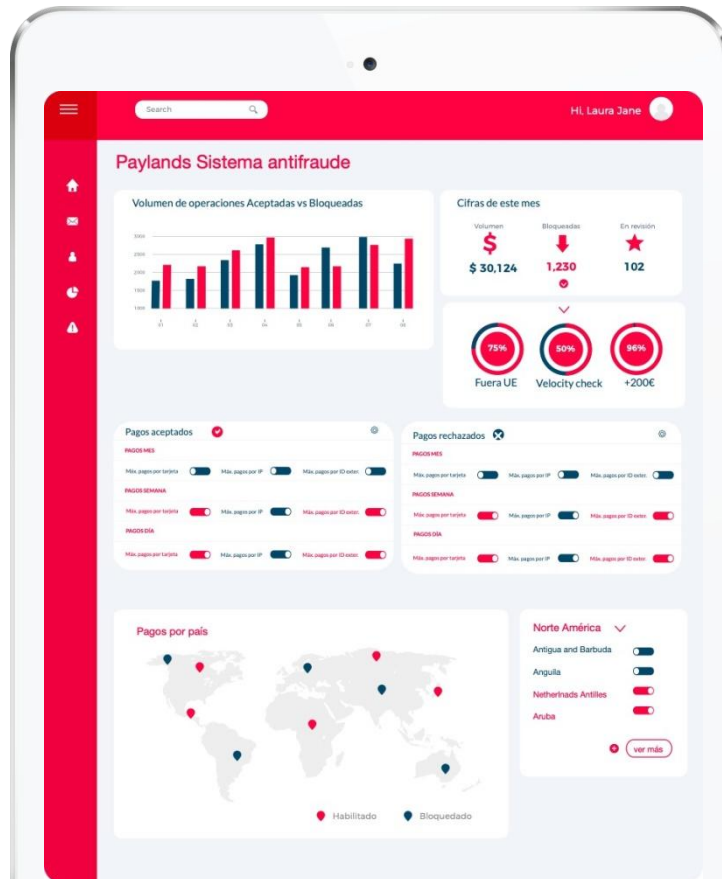
< CUT_DOWN_FRAUD />

Proprietary system

- We have **our own** fraud-prevention system

Protect your business with your own rules

- We can establish dynamic rules that cut down fraud risk for any online business. This rules are fully customizable and accept a wide range of parameters.
- Our velocity and geographical checks are customizable limiters: for repeated tries, amounts, region, and other **30 different rules**.



Black and white lists

< LISTS_TO_MAKE_YOUR_TRADE_FAST />

You can now speed up the purchase process for returning users:

- Use your **white lists** for **trusted clients**, making it easier for them
- Use your **black lists** to **prevent fraud** on users with a **high-risk profile**, even blocking their operations

Both list can be created according to: BIN, card, IP, o user identification.

API Keys

< PROTECT_YOUR_BUSINESS_FROM_FRAUD />

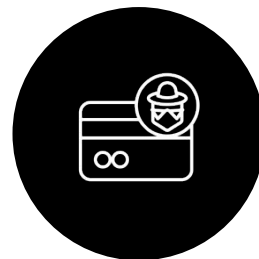
You will have different API Key types available for several tasks: charges, refunds, tokenization, etc.

We can grant you public API Keys whenever needed, especially for App or web development with queries on sensitive data.

PAY



SUCCESS



REFUSED

Chargebacks

< MAKE_IT_AUTOMATIC />

 PayLands

CONTROLL ALL YOUR CHARGEBACKS FROM A SINGLE PLACE



○ REAL TIME MANAGEMENT

You'll be able to handle all your chargebacks from our backoffice: get new notices, reflect them and check their status 24/7



○ ONE PLATFORM FOR ALL

All users under a single roof

AUTOMATIZE CHARGEBACKS MANAGEMENT



○ **MANAGE CHARGEBACKS** You can use our API REST to automatize everything concerning chargebacks. Save time and money on admin tasks.



○ **FEEDBACK** We'll update you via e-mail o SFTP



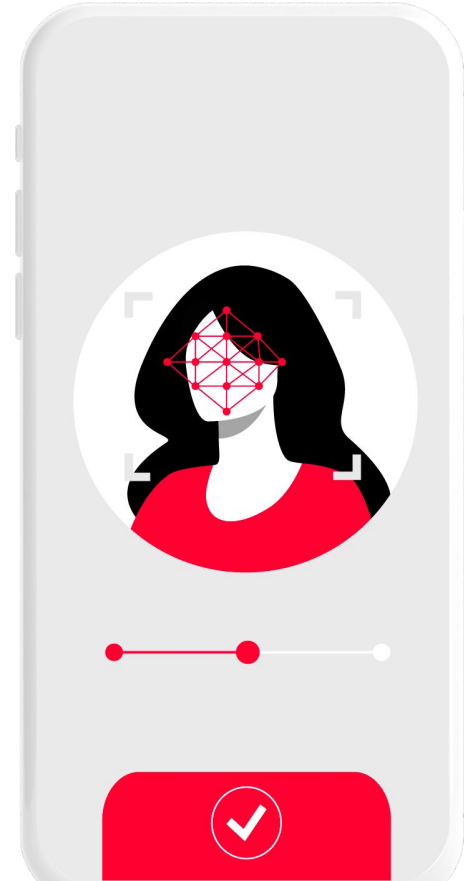
○ **BE AHEAD** You'll get fraud files **before** they become chargebacks

PSD2 / SCA

< AUTHENTICATE_YOUR_CUSTOMERS />

STRONG CUSTOMER AUTHENTICATION

- Prepared for SCA
- Dynamic SCA, adapted to all active versions
- We choose the optimal authentication route that best converts the operation
- We have an independent MPI





<OMNICHANNEL />

- Physical POS -
- Virtual POS -
- E-mail -
- SMS -
- IVR -

Omnichannel:

< JUST_ONE_TOOL_FOR_YOUR_BUSINESS/>

Manage sales from a single spot

Data from all your sales channels in
a single comprehensive tool

A single platform for both physical and virtual channels is now possible.

Now it's easier to run and enhance
your business: revenue, treasury,
returns, etc.



PHYSICAL POS :

Compatible with any system

- We have Android POS that you can customize into tailored apps
- You can now connect your POS or Pinpad to your computer system, regardless of OS.



VIRTUAL POS :

100% Integrable, whatever the
platform

- Handle your web sales with our virtual solution and integrate them regardless of the platform you use.

Omnichannel :

< JUST_ONE_TOOL_FOR_YOUR_BUSINESS/>



CHARGES VIA E-MAIL & SMS

You can run campaigns to charge clients using an **email** or **SMS link** in a safe and customizable way.

Does your business have unattended shopping carts?

Do you need help to reactivate your clients' purchases? Our tool will help you to **complete purchase processes**.



PHONE CHARGES

AUTOMATIC CAMPAIGNS

A 24/7 phone charge system, reliable and automatic. Improves **conversion ratios**, enhances your **user experience**, and reduces costs. Customizable locutions available.

CALLCENTER

Operators can redirect the call on real time to our «virtual assistant» to handle charges: the call is returned to the client after the charge is confirmed.



<REPORTING />

- Real-time operations-
- Automatized reports-
 - API Reporting -
- Business Intelligence -

Real-time operations

< MAXIMIZING_SALES_AND_REDUCING_RISKS />



Check on the key data for your business: you choose what to see.

Monitor all operations in real time from your panel.



Do you need more data? You can export everything.

Download reports showing all transactions. You can do so manually or set the tool to do it **automatically** at any rate you want. You can also get the reports **via API**.



Get the money instantly, no further steps. You can **download settlement** and clearance reports **automatically**.

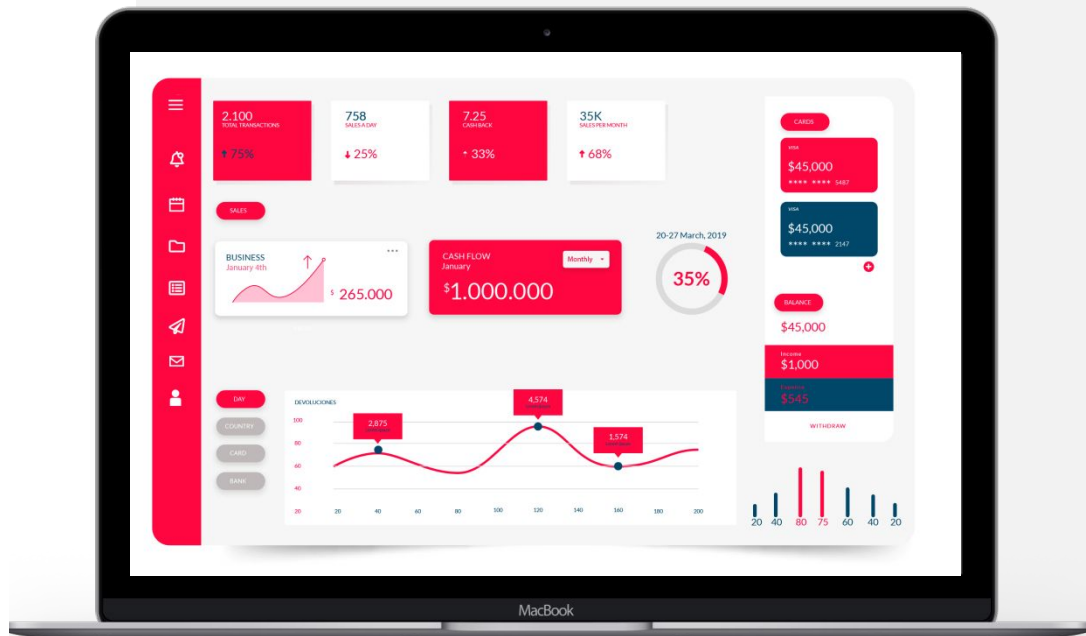
Business intelligence & Big Data

< DATA_TO_MAKE_YOUR_BUSINESS_GROW />

You can use our **Business Intelligence** platform to review and analyze your clients' habits in order to **optimize your sales** and **cut down risks**.

You can select the most relevant data easily by customizing your dashboard and your reports.

By identifying tendencies and common errors you'll be able to optimize your online business.





<OPERATIVE />

- Operation management-
- Advanced search-
- User management-
- Merchant and sub-merchang manage-

Operation management

< LOOK_FOR_ANY_DATA_YOU_WANT_AND_OPERATE_IN_REAL_TIME />



Handle your operations
with our tools.



Advanced Search
From the main panel, you can search
and identify operations with any
type of parameters.



Apply charges in real time,
handle refunds, or run
cancellations from our back
office.

Manage your businesses

< ALL_FROM_ONE_PLACE />



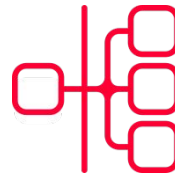
Create **merchant** and **sub-merchant** groups.



Analyze your data at will: **merged** with all your sub-merchants or **individually**.



Create users with access to all other merchants or just one. You choose the access level.



Add different **access levels** for your users. Create any access profile you wish.



<PAYMENT METHODS/>

- Different ways to pay-
- Global availability -
- Methods for sending money –

Any payment method, integrated

< ALTERNATIVE_PAYMENTS_METHODS />

- < Visa, Mastercard, JCB, Union Pay and American Express />
- < Bitcoin and other 9 cryptocurrencies />
- < Amazon Pay />
- < Samsung Pay />
- < Bank transfer />
- < Visa Direct and Mastercard Money Send />
- < SafetyPay />
- < Paysafecard />

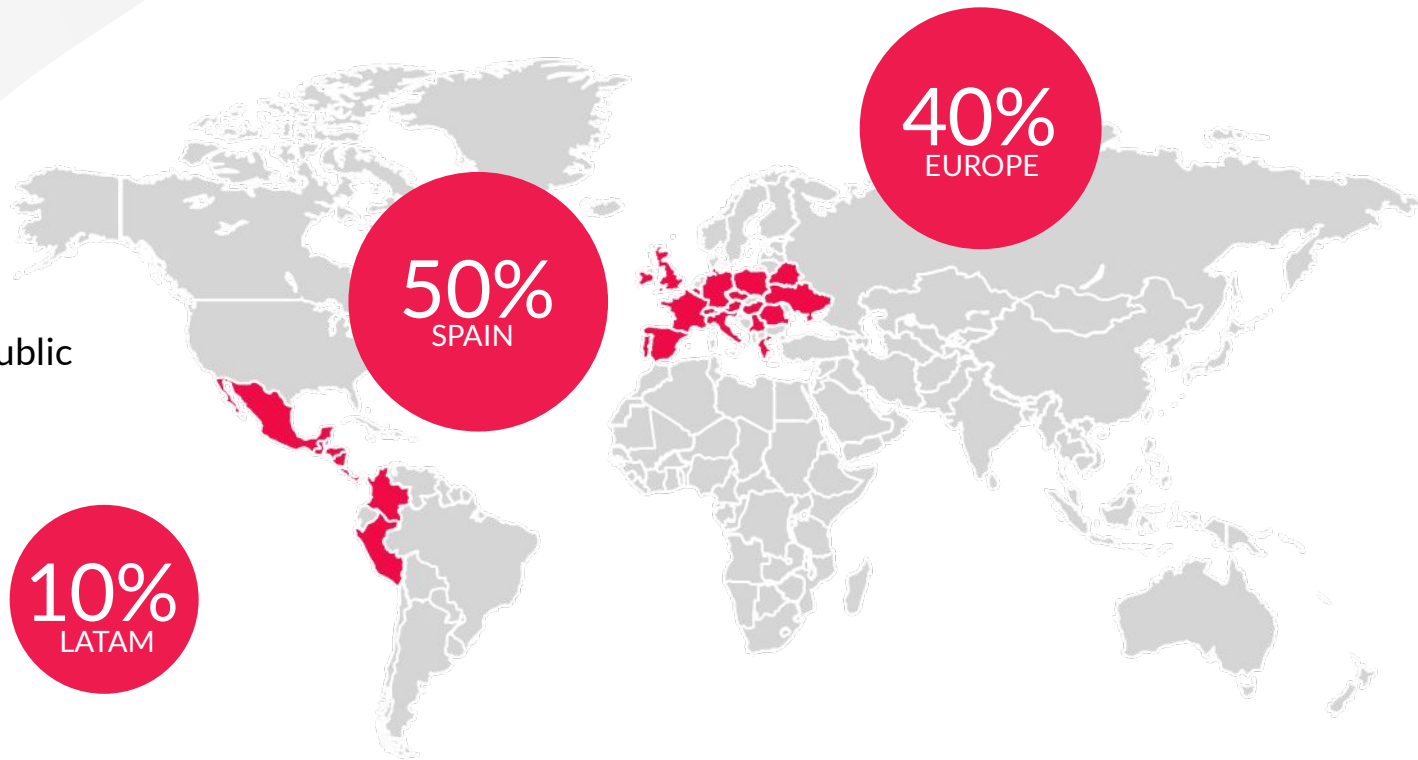
System compatibility allows integration with other suppliers.



Our services available in 30+ countries

< OUR_BUSINESS />

- | Europe
- | Mexico
- | Colombia
- | Peru
- | Panama
- | Dominican Republic



Money transfer

< SENDING_MONEY_EASIER_THAN_EVER />



Paylands allows businesses to carry out bank transfers, card transfers and cash payments through a single connection to **around the globe**, with funds available in real time and different currencies. This system reduces transfer costs.



In the same way, this is also available in Europe by a **SEPA transfer** (Single Euro Payments Area).

Connection with Visa direct and MasterCard Money send to transfer funds in real time.



Halcash, service for sending money to ATMs, available only in Spain.





<TOOLS />

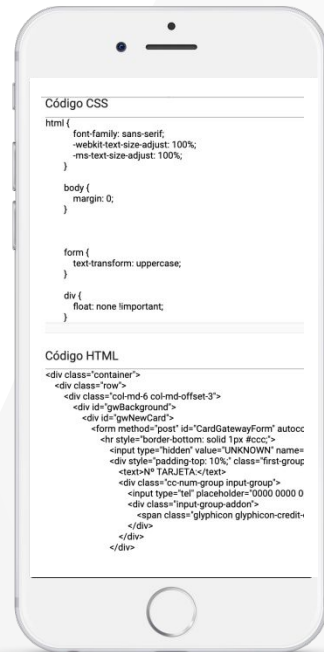
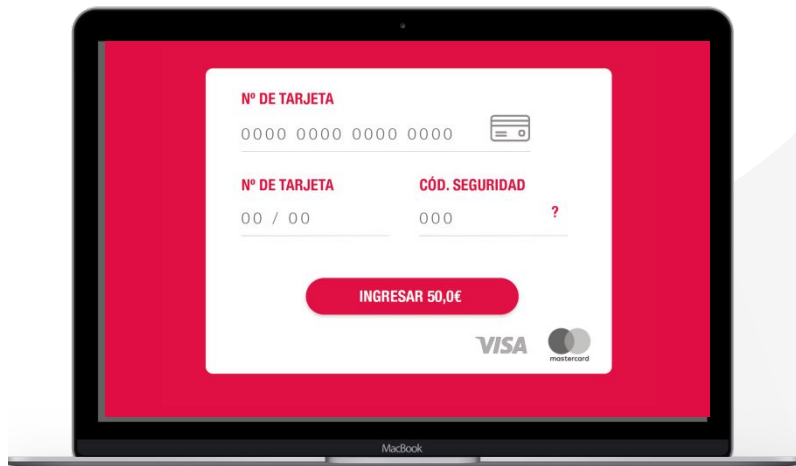
- Customization-
- Tokenization -
 - Routing -
- Subscriptions -
- Currency management-

100% Customizable

< ADAPT_THE_USER_EXPERIENCE_TO_YOUR_BRAND />

We want to offer our clients the best user experience possible, so we allow for full **customization** in our payment forms. You can adapt the user experience in any way: the final user will not even notice a transition from your brand environment.

Emails and SMS sent from our **platform** are also customizable to a 100%.



Tokenization

< ADAPT_THE_USER_EXPERIENCE_TO_YOUR_BRAND />

Now you can:

- Save your clients' cards
- Apply 1 click charges
- Non physical charges

FILTRAR

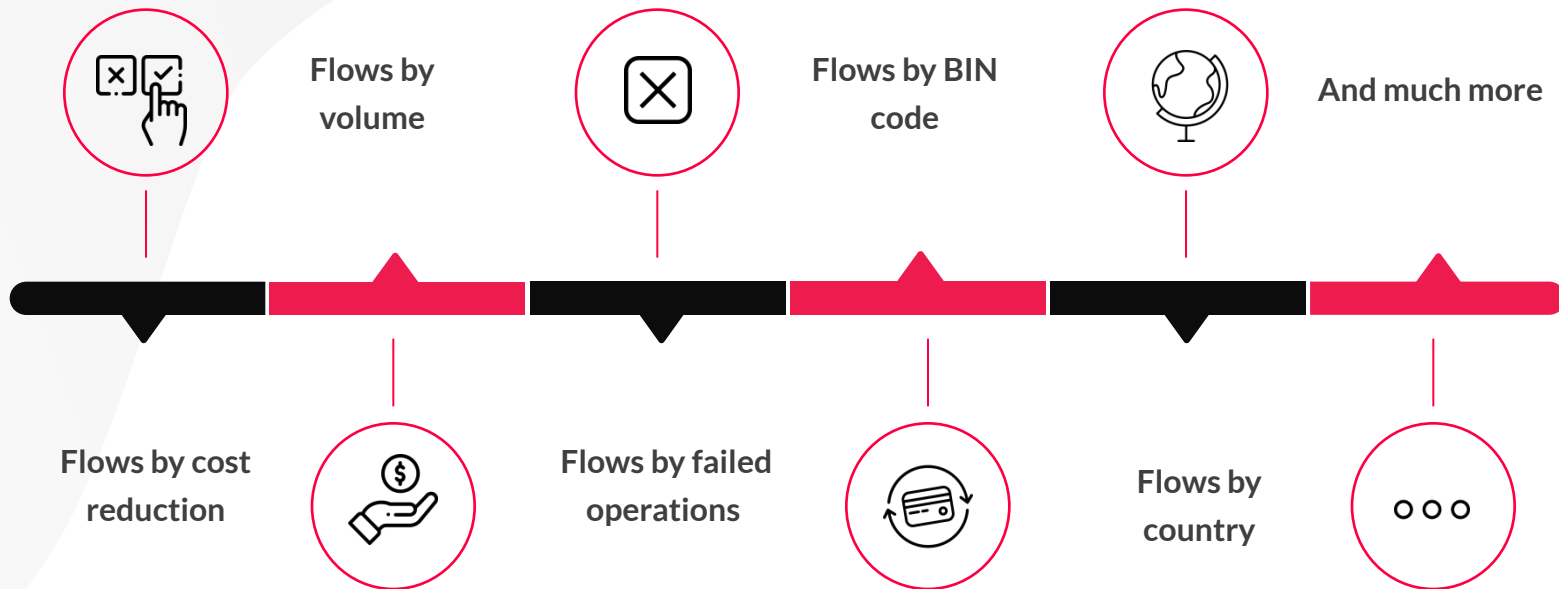
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TOKENIZAR

CLIENTE	UUID	INFORMACIÓN	ID EXTERNO	TITULAR	NÚMERO	CADUCIDAD	FECHA CREACIÓN	FECHA VALIDACIÓN	DETALLES
JOHN DOE	0E29B722-367B-4C0C-A4CB-901BFF5C84A9		56699/31000	Mrs W Chapman	542011*****3984	11/ 12	2020 / 03 /13 10:00	2020 / 03 /13 10:00	...
JANE DOE	0E29B722-367B-4C0C-A4CB-901BFF5C84A9		56699/31000	Mrs W Chapman	542011*****3984	11/ 12	2020 / 03 /13 10:00	2020 / 03 /13 10:00	...
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Routing

< DISTRIBUTE_CHARGES_AMONGST_DIFFERENT_ACQUIRERS_UNDER_THESE_PARAMETERS />



Subscriptions

< MANAGE_YOUR_MERCAHNTS_BASED_ON_SUBSCRIPTION_FROM_OUR_PLATFORM />



SINGLE PAYMENT

Charge for single
payments



RECURRENT PAYMENT SUBSCRIPTION

Charge for
subscription: single
price applied
regularly



DEPENDING ON USAGE

Calculate revenue
according to the
way your clients
use the product



TRIAL PERIOD PROMOTIONS

Adapt charges to
discounts and trial
periods



FREQUENCY OF BILLING

You can apply charges
daily, weekly, in advance,
or at maturity.
You can set customized
billing dates

Currency conversion

< DCC_FOR_BOTH_PHYSICAL_AND_VIRTUAL_POSs />

Dynamic Currency Conversion is available for both **physical** and **virtual POS**

You can **customize** the **look&feel** of DCC in the online version.



DCC

Dynamic Currency
Conversion



PHYSICAL POS

Apply charges in
different currencies
with POS or mPos



VIRTUAL POS

Manage currencies
also in your
e-commerce



CUSTOMIZATION

Advanced UX
for DCC flow



<DEVELOPERS />

- APIs and SDKs-
- E-commerce plugins -

Compatibility with e-commerce systems

< E-COMMERCE_SYSTEMS_PLUGINS />



APIs & SDKs

< BUILT_BY_AND_FOR_DEVELOPERS />

{ **REST:API** }



ANDROID





Thank you