



# PayNow™

## You SELL. We COLLECT.

Leverages Your Organization Digital Transformation Capabilities

LEVERAGES YOUR ORGANIZATION DIGITAL TRANSFORMATION CAPABILITIES

### What is PayNow?

- PayNow™ is a complete end-to-end payment system that is considered a strategic product for merchants. It allows customers to use several payment methods that are convenient to a wide range of customers. It is a strong collection tool for merchants through their electronic channels.
- PayNow™ is a light, robust, and high-throughput payment gateway, extended with various specific and generic adapters to trusted third parties such as: Master/ Visa Credit Card Payments, (Saudi Arabia) SADAD Payment Provider, (Saudi Arabia) SADAD OLP Acquirer Bank, PayPal, and capable of integrating with organization internal systems like ERP Accounts Receivable.

### Why PayNow?

- Hassle-free setup (Cloud-based solution you can connect from anywhere, no hardware or software licenses are required).
- Faster-to-market through any digital channel.
- Organizations pay fees based on their utilization of the payment system.
- Easy connectors to existing organization financial systems supporting Oracle eBusiness Suite, Oracle cloud, and other popular ERP package along generic restful interfaces, etc.
- Real-time payment and financial solution with end-to-end integrated services.
- Variety of payment methods to support wide range of customer profiles (Worldwide or Local).
- Provides more control on users by preventing services misusing and fraud risks.
- Complying to PCI-DSS.
- Comes with a light billing system which allows to create or integrate with existing systems to upload bills/invoices for later collection process.
- Comes with reconciliation engine that is capable of handling mismatches or missed bills-for-collection.
- Comes with notification engine that allows sending different sorts of notifications (SMS, e-mail, or internal alert).
- Provides a set of inward and outward integration services that are implemented with various flavors (SOAP or REST) services which allows maximum flexibility for customers to accommodate the payment gateway in their information system architecture.