









Revolution is the most powerful merchant service provisioning, management and reporting tool available in the payments industry today. It empowers resellers of NetPay to procure and manage merchant services through an innovative, easy to use web interface and gives the merchants visibility of their services and transactions.

Revolution can be provided on a white label basis enabling resellers to deliver a comprehensive payments capability to their customers or members under their own brand. Developed in-house, Revolution provides a series of features that are unique in the payment services industry.

# The Opportunity

Revolution provides resellers with the ability to process new merchant account and service applications online, speeding up the application process and reducing the usually excessive level of paperwork associated with setting up these services. Revolution supports electronic applications made over the phone and with a 'responsive' browser can also be used on tablet devices for face to face electronic applications.

We have integrated Experian's electronic identification system into Revolution, enabling quick and easy anti-money laundering checks without the need for copies of ID for more than 85% of those that can be matched. With integrated acquirer functionality, applications can be submitted live and, in many cases, an automatic decision provided to the merchant within a matter of minutes, rather than the traditional days or even weeks waiting for feedback from an underwriting or credit team.

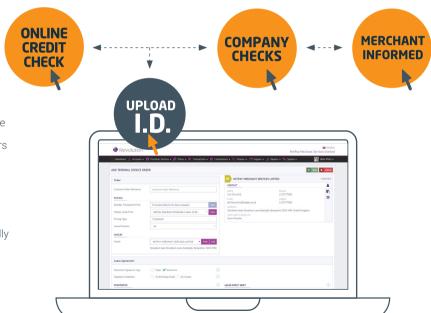
By using Revolution, resellers of NetPay can provide merchants' detailed commercial and transactional information, enabling them to make informed decisions in their business. Revolution also helps businesses influence buyer behaviour with detailed visibility of transactions. If sales in-store slow down they can push out marketing messages via mobile and social media to consumers, directly influencing performance, something that in today's tough retail environment is key to differentiating retailers from their competition. There is also an opportunity to manage staffing levels and break times based upon real information, allowing merchants to track peaks in trading to ensure that they have the right amount of staff available to serve customers.

intelligent payments www.netpay.co.uk

#### **Provisioning**

- The ability to setup new merchants with online and terminal based services
- Search against Companies House (UK) and CRO (Ireland) company information databases to validate input data and speed up procurement processes, searching against company name or numbers to identify registered contact details including Director information
- Bank account/sort code/IBAN and BIC validation to cut down failures due to inaccurate payment information
- Shareholder validation to cut down the level of rejections linked to shareholder mismatch
- Upload electronic forms of ID which are archived for future reference as well as providing access into Experian's systems for automated ID checking
- Capability to generate agreements for electronic signature
- Integrated electronic application forms for major acquirers providing an 'end to end' electronic application process which also operates on tablet based devices
- Integrated Direct Debit capability to setup payment arrangements for provisioned services
- Online/eCommerce provisioning process will automatically send the merchant information and supplied MID to the relevant acquiring bank and parse responses until setup and ready to trade\*

- Physical terminal provisioning process has automated integration for the ordering and setup of payment terminal devices
- Focus on 'keeping the customer informed', updates via email and SMS with the progress of their order through to completion
- \* The merchant account must continue to be applied for in the same way.

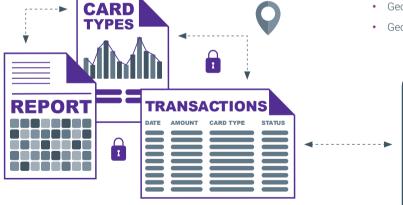


## Reporting

- A range of comprehensive reporting tools to monitor and manage performance across the global merchant base as well as for individual merchants who also receive Revolution access
- Multi-channel reporting allows merchants with a combined in-store and online performance to view statistics across both aspects of their business through one-consolidated platform
- Full current and legacy visibility allows resellers and merchants to respond to emerging trends.

Reports consist of the following:

- Card sales performance (ability to break down by merchant, county, region, sub-region, postcode area etc.)
- Monitor best performing; hours, days, weeks, months, years
- Card type usage
- Reports showing, best performing merchants, counties, regions etc.
- Trend analysis incorporating average transaction values, comparisons against earlier trading periods etc.
- Repeat purchaser analytics showing frequency, volume and value
- · Geo-mapping of locations
- Geo-mapping of live transactions as they happen







#### Management

- View and manage merchants and their services through the master login
- · Monitor orders through their various stages of progress
- Manage pricing profiles to effectively control commercial offers and monitor margin
- Track the shipment and delivery of payment devices
- Access archived electronic agreements and forms of ID
- Download pre-created, pre-rated transaction statements for onward billing
- View and download invoices and statements
- View and download commission calculations for all services delivered via Revolution
- Manage users for both your reseller Revolution instance and your merchants

### **Support**

- Fully featured, integrated ticket system for reporting of reseller/ merchant queries
- Announcement system to notify merchants of planned maintenance or service impacting issues by email and SMS

#### **Revolution Summary**

Revolution is so much more than just an efficient provisioning platform. It provides you with the ability to manage your merchants' accounts, monitor performance trends and analysis, view and download invoices and commission statements as well as provide you with a material opportunity to differentiate your payment services from NetPay against other providers in the industry.

NetPay provide customer service and technical support, details of any reseller or merchant queries are all ticketed on the Revolution Portal giving you visibility and control of everything that you, your customer and NetPay do.

"The most powerful merchant service provisioning, management and reporting tool available in the payments industry today"

The focus for Revolution is to deliver innovation 'beyond the transaction' by reducing the impact of what have been traditionally high maintenance, lengthy provisioning and management processes. This provides resellers and merchants a high level of control over their services as well as some valuable features not otherwise found in the market.





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