



**Beyond  
Payments**

Transforming Banking , Empowering Futures

# COMPANY PROFILE



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# BeyondPayments Overview

Welcome to BeyondPayments, an enterprise that believes that new generation economies and financial inclusion are empowered and accelerated through the adoption of technology and building integrated ecosystems. BeyondPayments (BP) is a company that specializes in providing technology solutions and digital enablement in the financial services sector, with a focus on banking and payments.

Beyond Payments has established partnerships with leading technology companies in the global landscape, such as PAX Technology, EBE, 4th Wave and BanknBox.

These partnerships enable BP to act as a distribution and implementation arm for these technology players in key Middle Eastern markets, allowing them to deliver the latest innovations in the banking and payments industry to the local market.

## Their core areas of expertise include:

### Acquiring Software

BP equips financial institutions with the PaymentHub to embark on their Acquiring/Processing journey with an end-to-end technology layer, consisting of payment terminal software, payment gateways, card management systems, and PCI-certified processing switches to fulfill the whole value-chain of the processing business. All of the PaymentHub's components are highly secure and certified solutions, ensuring that our clients are protected and empowered through the latest security standards.

### Payment Hardware

BP is the channel partner for PAX Technologies, the leading manufacturer of payment hardware globally. The PAX Technologies portfolio includes the latest and most innovative products in the market, addressing use-cases across mPOS, SoftPOS, mobile POS and integrated ECRs, equipping acquirers with tailored solutions to serve different merchant segments.

### Digital Banking

BP's BeyondBanking Hub propels financial institutions to the new age of banking, where digital native platforms enable consumers to interact and engage with the financial ecosystem purely through digital channels. From digital wallets and Core Banking systems all the way to Branch Automation and Transformation, BeyondPayments can serve all your digital transformation needs.



## Issuing and Banking Solutions

BP provides technology solutions for issuing financial products like EMV cards (smart chip-enabled cards), ATMs, and self-service kiosks. BP also offers card personalization and printing services, empowering banks to build card issuing infrastructure to accommodate growing demand for electronic payment solutions.

## KlondCloud

KlondCloud is BP's SME-focused solution, focused on empowering merchant with business management tools to manage and operate their stores. The KlondCloud platform facilitates the digitization and automation of the merchant's store, accommodating for the merchant's needs to facilitate sales, adopt accounting practices, manage inventory, track employees and leverage data to further fuel the business growth.

## BeyondBusiness

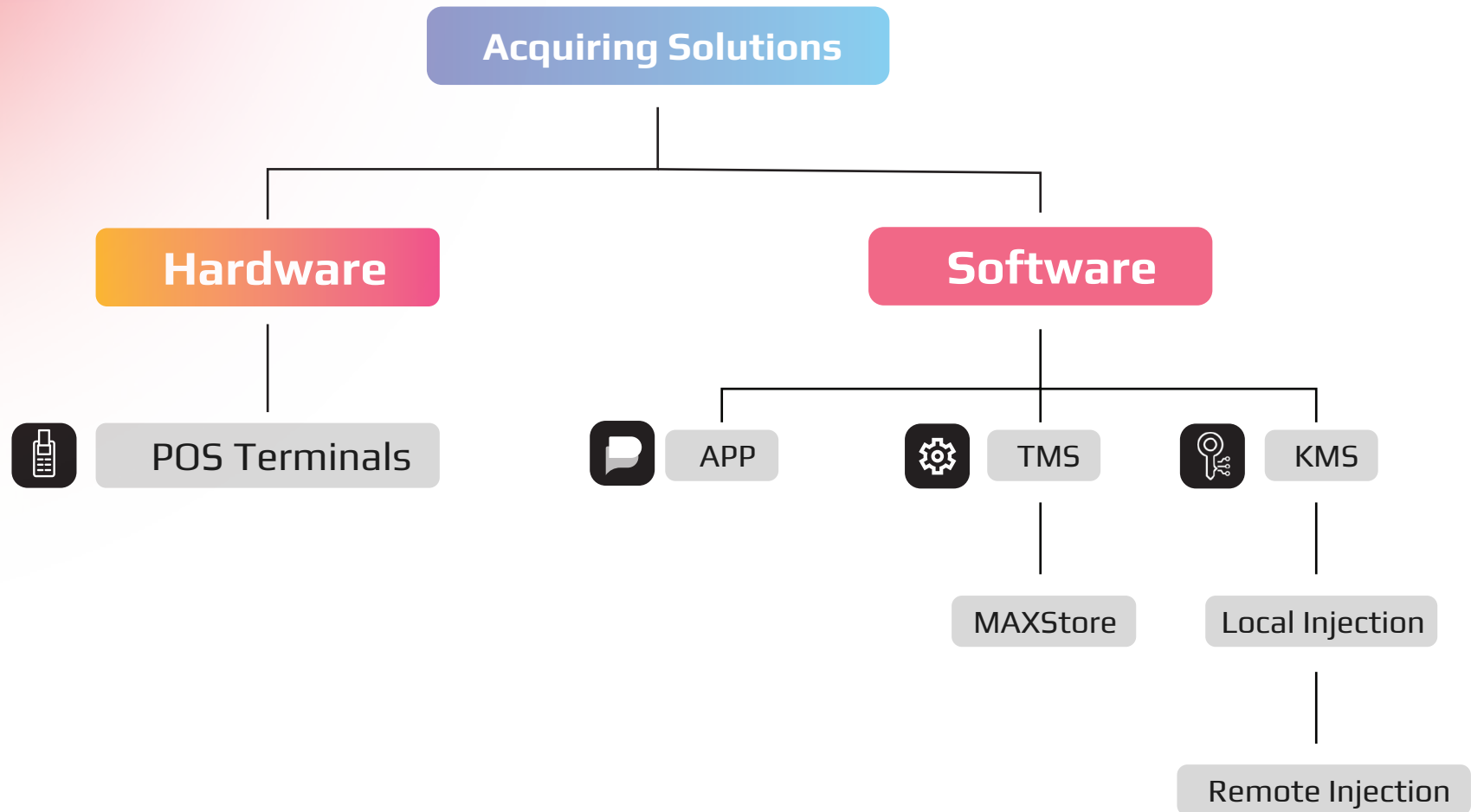
Our flagship Fintech enablement platform, enabling banks and financial institutions to customize and deploy value-added services for their clients using simple API integrations, empowering their channels with innovative products and services that enhance their offerings in the areas of Working Capital Solutions, AP Automation, and Consumer Loyalty.

BP's team consists of industry veterans with a combined 50+ years of industry experience. We pride ourselves on our strong focus on local support, technical expertise, and business architecture to create and deploy tailored technology solutions that account for market maturity, infrastructure, and most importantly, iterative technology adoption, propelling our client's value-chain into the digital age.

Overall, Beyond Payments plays a crucial role in enabling and supporting the digital transformation of financial services through its technology solutions and strategic partnerships.



# TURN-KEY ACQUIRING SOLUTIONS



## Hardware

## POS Terminals

In order to provide our clientele in the Iraqi market with a comprehensive array of secure, dependable, and cutting-edge payment terminals, Beyond Payments has forged a strategic partnership with PAX Technologies, globally recognized as the foremost provider of POS terminals.

- Wide Product Portfolio to serve all use-cases in the market.
- Shared Kernel to provide acquirers with the needed flexibility and market responsiveness to serve multiple market segments.
- Extensive experience in MENA region that will help acquirers anticipate potential risks.



## Android Smart POS



Perfect Combination of  
Accessibility & Performance

**A910S**



Challenge  
the Impossible

**A920Pro**

## Android Smart POS



High Performance  
in a Slim Design

**A960**



Take it to  
the MAX

**A920MAX**

## Android MiniPOS



Professional  
barcode scanner

**A77**



Charging and  
printing base

**A50S**



Unattended POS

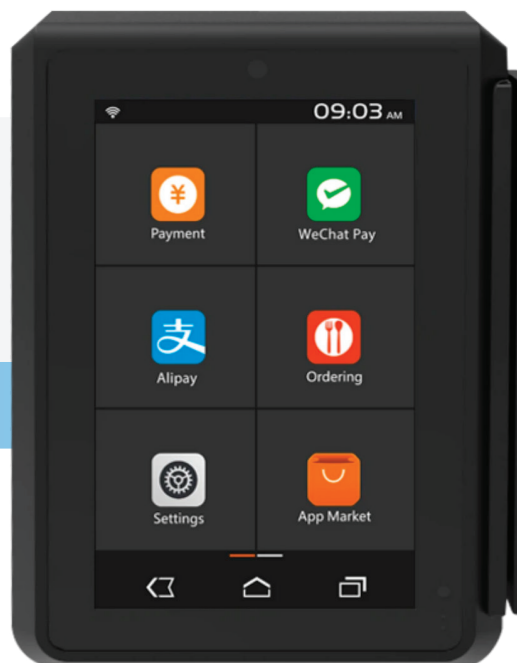
Smart  
Unattended

IM15



All-In-One Game  
Changer Unattended

IM30





Unattended POS

Flexible Kiosk Solution  
to Enrich Experiences

SK700



Wall-Mounted

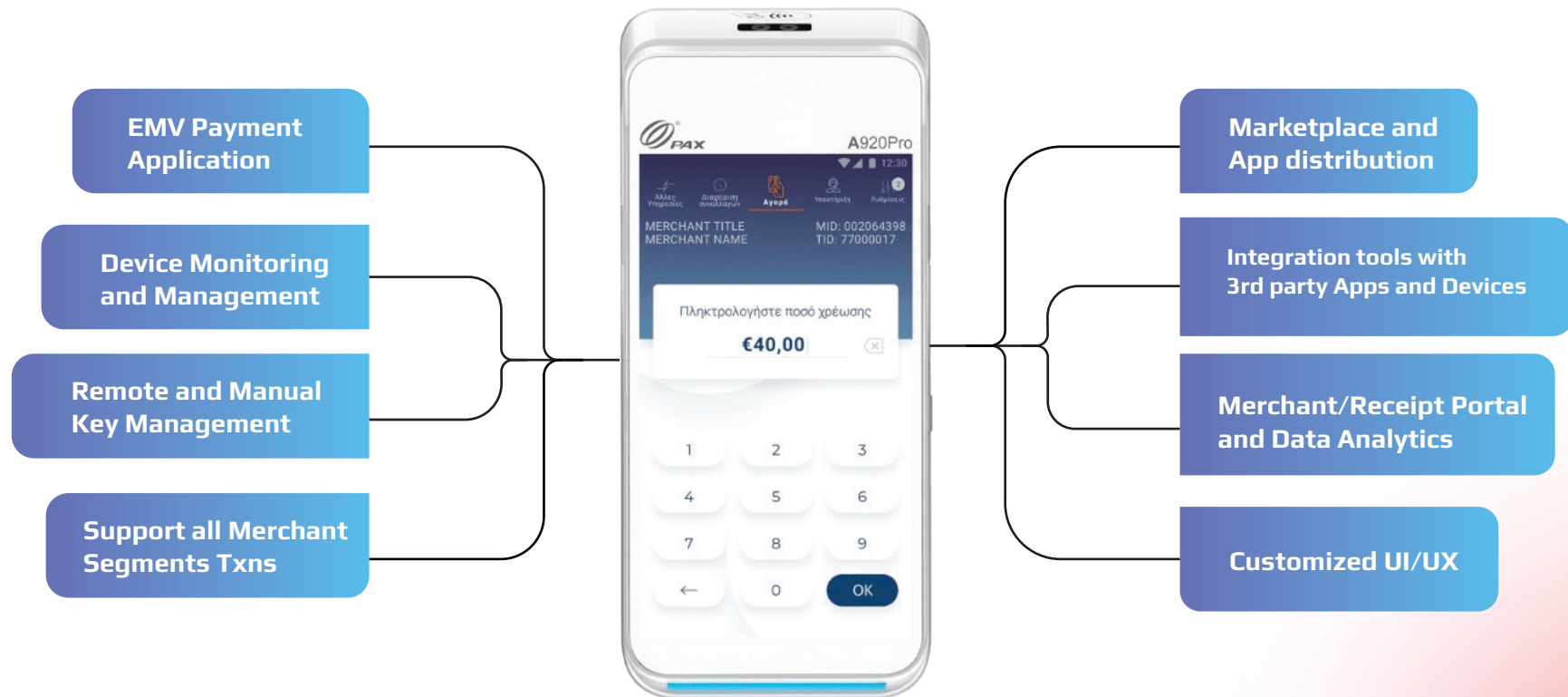


Free-Standing



Software

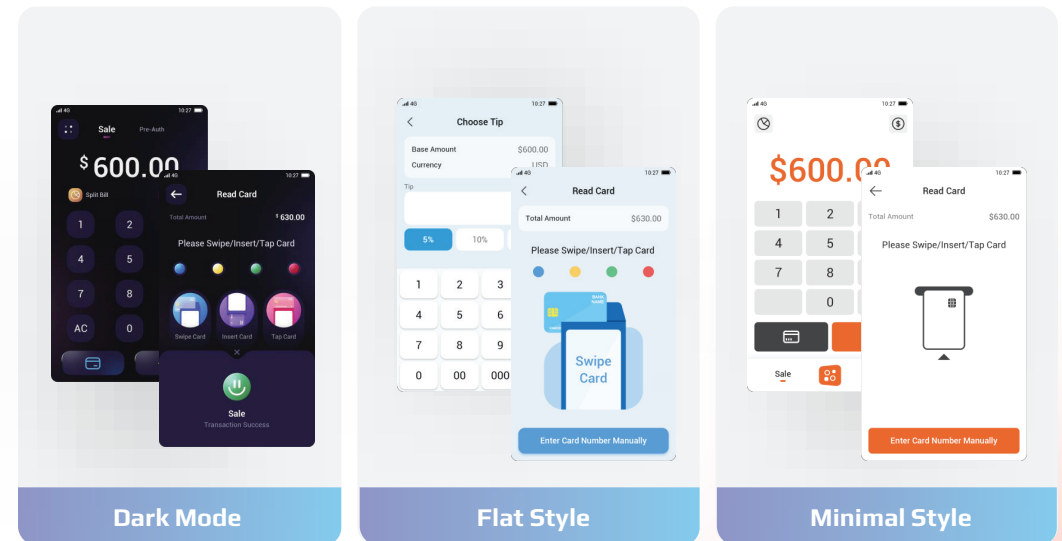
## PAYMENT SOFTWARE ECOSYSTEM



## EMV Payment Application

Beyond Payments has meticulously developed an EMV payment application, certified to meet the stringent requirements of both global and local schemes such as Visa, MasterCard, AMEX, UPI, and others. This application supports both contact and contactless transactions across a diverse range of transaction types, empowering acquirers to effectively target merchants across various segments with confidence.

- Developed in a modular approach to allow for enhanced flexibility, scalability, adaptability to ever-changing market needs, and easier maintenance.
- Certified with all major schemes.
- Seamless and intuitive customer experience through unique UI/UX.
- Enhancing merchant services through integrated ECR solutions spanning app to app communication, ECR protocol, and MDB interfaces, offering acquirers versatile flexibility to meet diverse merchant requirements.



## Terminal Management System

**Manage your device estate via MAXSTORE, the payment industry's leading high-tech platform**



- Merchant service providers can brand their marketplace & offer new app services to help better retain merchants.
- Securely inject keys remotely, connect with your merchants and push updates securely.
- Save time & money by providing remote assistance to any device as if your help desk personnel were onsite.
- Geo-locate all your devices, create geo-fence rings, perform real-time diagnostics.



## Terminal Management System



Appstore



Device Management



Data Analytics

**100+**

countries worldwide

**10 Million**

Enrolled Devices

**9500+**

Business Applications

**3500+**

Software Developers



### Enriched Services

Customized industry applications, powerful development platform



### Cost-effective Solutions

Effortless asset management and intelligent equipment maintenance



### Authoritative Security Certification

Advanced platform architecture and secure data protection (PCI DSS certified)



### User-Friendly User Experience

Sleek and seamless user experience and accessible design standards

## MAXSTORE VALUE ADDED SERVICES



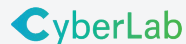
AirViewer is a professional remote assistance tool that allows customers to remotely share & control their terminals from anywhere, at any time, over the Internet.

- Seamless Integration
- Real-time & More Efficient
- Cost Competitive
- Completely Secure
- Multi-regional Data Centers



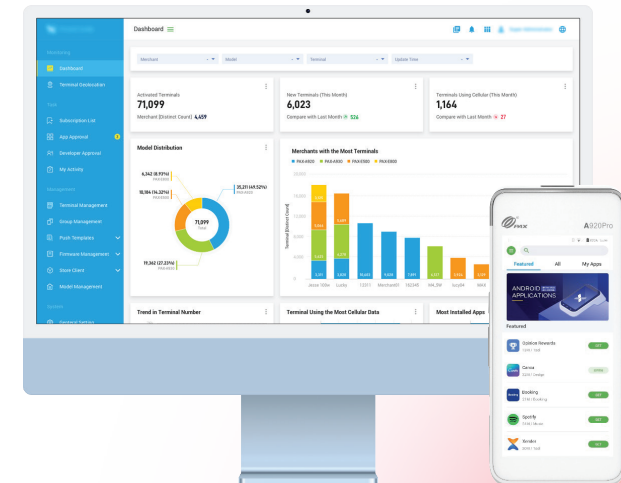
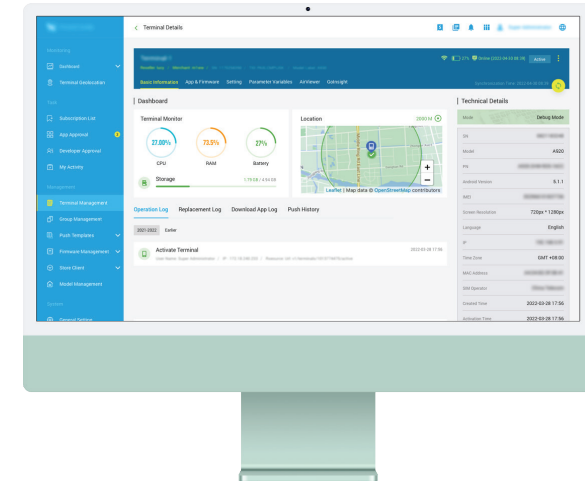
GoInsight is a Big Data analytics platform for all types of organizations, devices, and transactions.

- Smartly monitor and alert device activities.
- Scientifically support business decisions with data.
- Empower enterprises to build unified big data systems.



CyberLab is a payment application cloud test platform that provides a new set of online services to facilitate the development and test of payment applications to improve product quality, productivity and efficiency.

- Real Device Testing
- Script Online Debugging/Recording
- Automated Functional Testing
- Deep Compatibility Testing



## Key Management System (Remote Key Injection)

The Remote Key Injection (RKI) service enables merchants, facilitated by acquiring banks and payment service providers, to execute key injection directly at the point-of-sale in an automated, efficient, and secure manner. PAX's RKI service offers a cost-effective, expedited, and highly secure method for deploying PIN keys and Secure Reading and Exchange of Data (SRED) information, such as point-to-point encryption (P2PE), to point-of-sale devices.

RKI presents an alternative to traditional Local Key Injection (LKI), which typically occurs in a physically certified secure room, thereby resulting in significant cost reductions. This includes savings on shipping and administrative expenses as terminals no longer need to be transported to and from an LKI facility. Additionally, RKI eliminates the complexities associated with establishing and managing a secure room, such as the purchase and maintenance of expensive server equipment and the employment of specialized personnel. Furthermore, RKI helps avoid mandatory re-certifications, contributing to overall cost savings and operational efficiency.



**paxRhino**  
paxrhino key injection service



**RKISERVICE**  
Remote key injection service of paxstore



### Fast

- Simultaneous multiple key injection
- High speed download from any IP network
- Offers great scalability.



### Flexible

- Role-based user permission system
- Expand functionalities in line with business requirements
- Independently manage key roll-out programs
- For any terminal platform.



### Cost Efficient

- PCI approval is totally taken care of
- No more costly field operations
- No more key management admin process costs.



### User Friendly

- Web based application Terminal management
- Log management
- Easy reporting
- Efficient scheduling.



### Secure

- FIPS approved HSM
- PCI PIN approved
- PCI P2PE approved: KIF, CA/RA
- Client/Server mutual authentication.

# TURN-KEY ISSUING SOLUTIONS

Beyond Payments provides a range of issuing solutions to help businesses and organizations issue their own payment cards. Our solutions include both software and hardware components.


**Issuing Software:** Our issuing software is designed to manage the entire card issuance process, from card design and personalization to the printing and mailing of the cards.

The software can be integrated with existing systems and can be customized to meet the specific needs of our customers.

**Issuing Hardware:** Our issuing hardware includes card personalization machines, card mailing machines, and other equipment needed for the card issuance process. We work with leading vendors in the market to provide our customers with the most advanced and reliable equipment.

Our hardware is designed to be easy to operate and maintain, and our team of experts is available to provide support and assistance.



Powered by 





## Beyond Business (VAS Platform)

Enabling banks and financial institutions to harness the power of technology and software to empower their value-chain with amplified services. The BeyondBusiness payments platform facilitates the roll-out of value-added services seamlessly for financial institutions looking to adopt the latest innovation in the payments space, with a core focus on SME empowerment, payment automation and seamless operations. This platform serves as a technological enabler, helping banks and payment service providers enhance their offerings and deliver value-added services to their customers.

**The core focus of the BeyondBusiness platform is exemplified in the following modules:**

- **BeyondRewards:** BeyondRewards is the layer in the platform concerned with Consumer Reward automation on the merchants' Point-of-Sale, facilitating a seamless experience for consumers to consume offer and campaigns, and additionally, subscribe to issuer or merchant loyalty programs (earn&burn) that helps merchants retain consumers and increase footfalls. The BeyondRewards deep integration into the merchant's payment channels ensures that consumer loyalty is always appreciated and rewarded.
- **BeyondPay:** Helping businesses automate their Account Payables through the use of Virtual Cards and platform integrations, mitigating paperwork, reconciliation and delays occurring daily to help business owners focus on business growth.
- **BeyondCapital:** In addition to payment automation, the BeyondCapital module enables participants of a supply chain to access Working Capital, optimize their balance sheets and empower business growth through an integrated and comprehensive Supply Chain Finance module. Businesses of different sizes can utilize different product programs to unlock their potential with various Working Capital solutions, whether its Invoice Discounting, Dynamic Discounting, or Lending Against Electronic Receivables.

The BeyondBusiness platforms enables banks to and payment processors to launch these products to market through a comprehensive API layer that integrates with their front and back-office channels to ensure that the different products are embedded, automated and branded with the bank's look and feel.



## Retail Management Solutions



KlondCloud is BP's SME-focused solution, focused on empowering merchants with business management tools to manage and operate their stores in a world that requires merchants to be digitally literate. The KlondCloud platform facilitates the digitization and automation of the merchant's store, accommodating for the merchant's needs to facilitate sales, adopt accounting practices, manage inventory, track employees and leverage data to further fuel the business growth.

KlondCloud supports business owners in both the retail and F&B space, tailoring the solution to fulfill the needs and requirements of both sectors. The merchants would leverage KlondCloud's front-end business application for their in-store interactions and daily operations, supplemented with a back-office dashboard to manage their business and get visibility into all of the metrics and data points impacting the business performance. The dashboard can be accessed from anywhere at anytime, enabling merchants to manage their business on-the go with the latest innovation in the Retail Technology space.



Lightweight & easy-to-use food  
POS cash register solution



Lightweight & easy-to-use retail  
POS cash register solution

Multi-Platform

+

Cloud Sync

+

Extend Flexibly

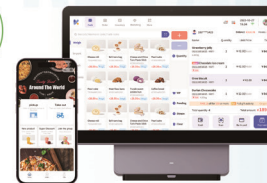


Suitable for:

full-service restaurant, quick-service  
restaurant, food court, tea & bakery,  
coffee.....

Ordering  
Cash Register  
Loyalty  
Marketing  
Reports

Inventory  
Retail-Only



Suitable for:

supermarket, convenience store,  
specialty store.....





## The Cashier Scene

- In-store order (scan code order / tablet order)
- Order and receiving orders
- Take takeout orders
- The cashier and checkout
- Return and refund (support full order / partial return and refund)

## The Kitchen Scene

- Automatically print the kitchen order after receiving the order
- Distinguish print
- Print by order / item

## Inventory Management Scene

- Goods in and out of the storage
- Commodity inventory inquiry

## Sales scenario

- There are three ways for consumers to place orders
  - Shop for purchase and order
  - Online micro store order (delivery & self-pickup)
  - Place orders on the third-party delivery platform
- Store order processing
- Store inventory processing

## Return scene

- There are three ways for consumers to return money:
  - Store for return and refund
  - Online return and refund
  - Refund for returns on the third-party external platform
- Store return order processing
- Store return and inventory processing

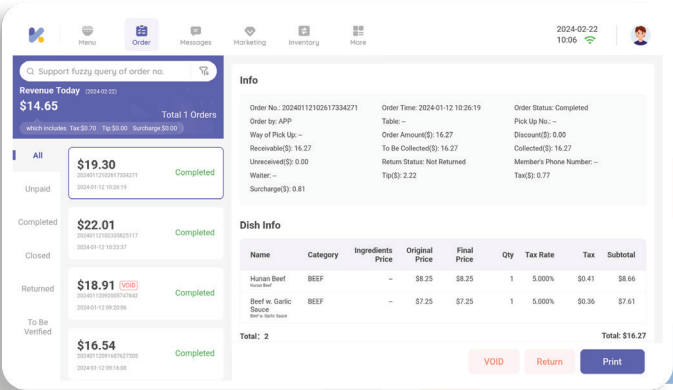
## Inventory processing scenarios

- There are two kinds of inventory disposal methods
  - Automatic processing: sales, return, size and size-
  - Manual processing: inbound, outbound, stocktaking, loss reporting and allocation

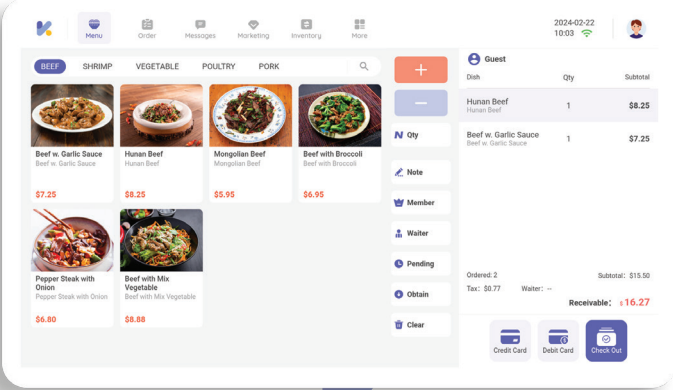


# KLOND - PLATFORM SNAPSHOTS

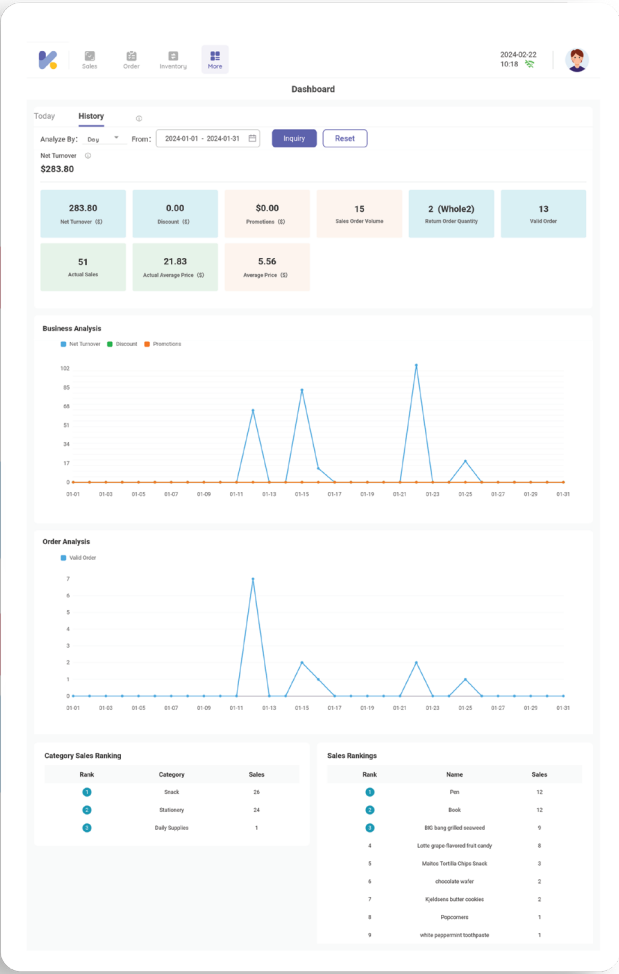
## ORDERS



## MAIN MENU



## DASHBOARD & REPORTING



THANK YOU  
THANK YOU  
THANK YOU



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**Baghdad, Al Mansour  
Ameerat St.**