

Introducing SedraCollect Solution

Agenda

Why and What?

Proposed Services

Business Flow

Screenshots

Technical Capabilities

Sedra for e-payment solutions

Why?

- Automate onboarding from application to approval
- Simpler and smoother process for your merchants
- More time- and cost-efficient for your team
- Onboard merchants in minutes with real-time KYC/KYB verifications.

What?

a world-class digital merchant solution with powerful automation tools that streamline your digital onboarding using one platform to handle KYC/KYB, AML, transaction monitoring and risk analytics. With capabilities to integrate with any other system and schemes through APIs, in addition to the high level of security standards.

Proposed Services

Acquirer



The solution provides acquirers with admin web portal to manage and track merchants, transactions, monitoring, and data analysis and reporting

SedraCheck



The solution integrated with our cloud service for KYB and KYC to verify the business legal documents and customers identities

Merchant



Our solution provides Merchants with web and mobile application to manage their store, create invoices and share smart link to accept payments

Customer



The end customers will receive a link to check out their orders and purchase it through MPGS payment gateway

Acquirer



The solution provides acquirers with admin web portal to manage and track merchants, transactions, monitoring, and data analysis and reporting

Merchant Onboarding

Acquirer can onboard a merchant in minutes with real-time KYC/KYB verification through the acquirer admin web portal.

By using SEDRA platform and technology, the acquirer will gain an enhanced digital merchant onboarding experiences powered by an agile platform that supports fully automated onboarding, fraud and AML processes, KYC and risk decisioning.

The Acquirer can also follow up on the self onboarded merchants accounts via the admin web portal.

Account & Merchant Management, Legal Documents Archiving

Acquirer administrator can manage all merchants accounts through the web portal as it can do the following:

- Suspend merchant account.
 - Activate merchant account.
 - Archive merchant legal document.
 - Reset merchant account.
 - Configure merchant account.
-

Transaction Tracking (APIs)

Through SEDRA platform, acquirer would be able to track all transactions done through the payment gateway via the direct integration through APIs.

The acquirer can check all transactions statuses (Done, settled, disputed.. Etc.)

Acquirer



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Screening , Risk Scoring, & Merchant Monitoring (APIs)

SEDRA platform has the full capabilities to be integrated with Screening, AML and risk scoring systems for the purpose of merchants monitoring and accounts screening against the global black or regularity lists.

SEDRA is also providing a full compliance platform that can be integrated easily with the platform at the minimum efforts that guarantees the full compatibility between all integrated platforms.

Dashboards & Reports Center

Our platform supports the acquirers with fully strategical, financial and analytical dashboards to help the acquirer taking the right decisions at the right time.

Also, the platform provides the acquirer with reporting center to generate various types of reports such as management, revenues, merchants' information, fees and much more reports

Administration

Acquirers' administration part at the platform manages various types of features related to administrating the system such as users and roles, system parameters, lookups management, system configurations, authentications and system logs.

Users Management model is with permission groups for all levels of users, and it can be managed by acquirer administrator.

SedraCheck



The solution integrated with our cloud service for KYB and KYC to verify the business legal documents and customers identities

Know your business / Know your customer

SedraCheck is a cloud-based engine used to verify the merchant and authorized persons documents through the registration phase. The engine is simply smart to check and verify the following:

- Merchant legal documents.
- Various types of authorized persons IDs.
- Capable to integrate with third parties to check documents and ID such as the government entities, civile records and blockchain.
- Liveness check for authorized persons during the onboarding process.

OCR for Business

SedraCheck guarantees:

- Optical characters recognition for all captured IDs and documents.
- MRZ code reading and comparing with authorized person IDs.
- Supports all countries

Merchant



Our solution provides Merchants with web and mobile application to manage their store, create invoices and share smart link to accept payments

Registration & Digital Onboarding

SEDRA platform provides a fully electronic digital onboarding process for merchants and authorized persons through simple effective onboarding process that completely digitized. One onboarded; the configurations will be automatically set to start accepting payment for the merchant.

SEDRA platform supports merchant onboarding through a web and mobile applications that guarantees the accuracy, simplicity, document capturing and fast process

The process on onboarding guarantees capturing all personal documents and liveness check and personal photo comparison for the merchant authorized persons.

Store & Products Management

Once the merchant is onboarded to the acquirer, our platform provides the merchant with the ability to create their stores through the mobile and web applications. The merchant can add and manage their products inside the stores. Then start selling items and accept payments through the payment gateway.

If the merchant has its own ecommerce site, it can be easily setup our platform SDK on their ecommerce and start accepting payment through the payment gateway.

Customers Management

Merchants saves their customers information (Name, mobile numbers, addresses...etc.) and no financial information will be saved. Plus, on that, the customer information updated automatically on the platform once the customer changed his/her information during the checkout process.

Merchants can share their promotions and offers to the customers through sharing notifications and via different channels.

Merchant



Our solution provides Merchants with web and mobile application to manage their store, create invoices and share smart link to accept payments

Invoicing & Smart Link

SEDRA platform provides an invoicing feature to the onboarded merchants' stores, where the online store can generate the invoices and share the payment links with the customers through the WhatsApp or any sharable application.

The customer can pay the invoice amount through secure channel via the shared link on the payment gateway.

Payments Tracking

Merchant customers can track their orders through the mobile application and get notified once the payment is received by the merchant.

And, the customers will be notified by the merchants when the service is provided, or the item being shipped.

Dashboards and Reports Center

Our platform supports the merchants with fully strategical, financial and analytical dashboards to help the merchants taking the right decisions at the right time.

Also, the platform provides the merchant with reporting center to generate various types of reports such as management, revenues, customers' information and much more reports

Customer



The end customers will receive a link to check out their orders and purchase it through MPGS payment gateway

Purchase Order and Checkout

Customer can purchase and request orders from merchant via two different channels. From the customer mobile application by exploring merchants' stores. Or customer can navigate directly to merchant ecommerce site and request items.

For the checkout process, the customer review his basket and request to checkout.

The merchant can send secured payment link to the customer through the mobile application and sharing it via sharable applications. The customer start the checkout process once he/she clicked the payment link.

The customer can pay directly from the ecommerce site of the merchant by directing him/her to the payment page and start the payment process.

Pay

The payment process is done through the MPGS payment gateway in both cases. From the payment link or the direct payment from the merchant ecommerce

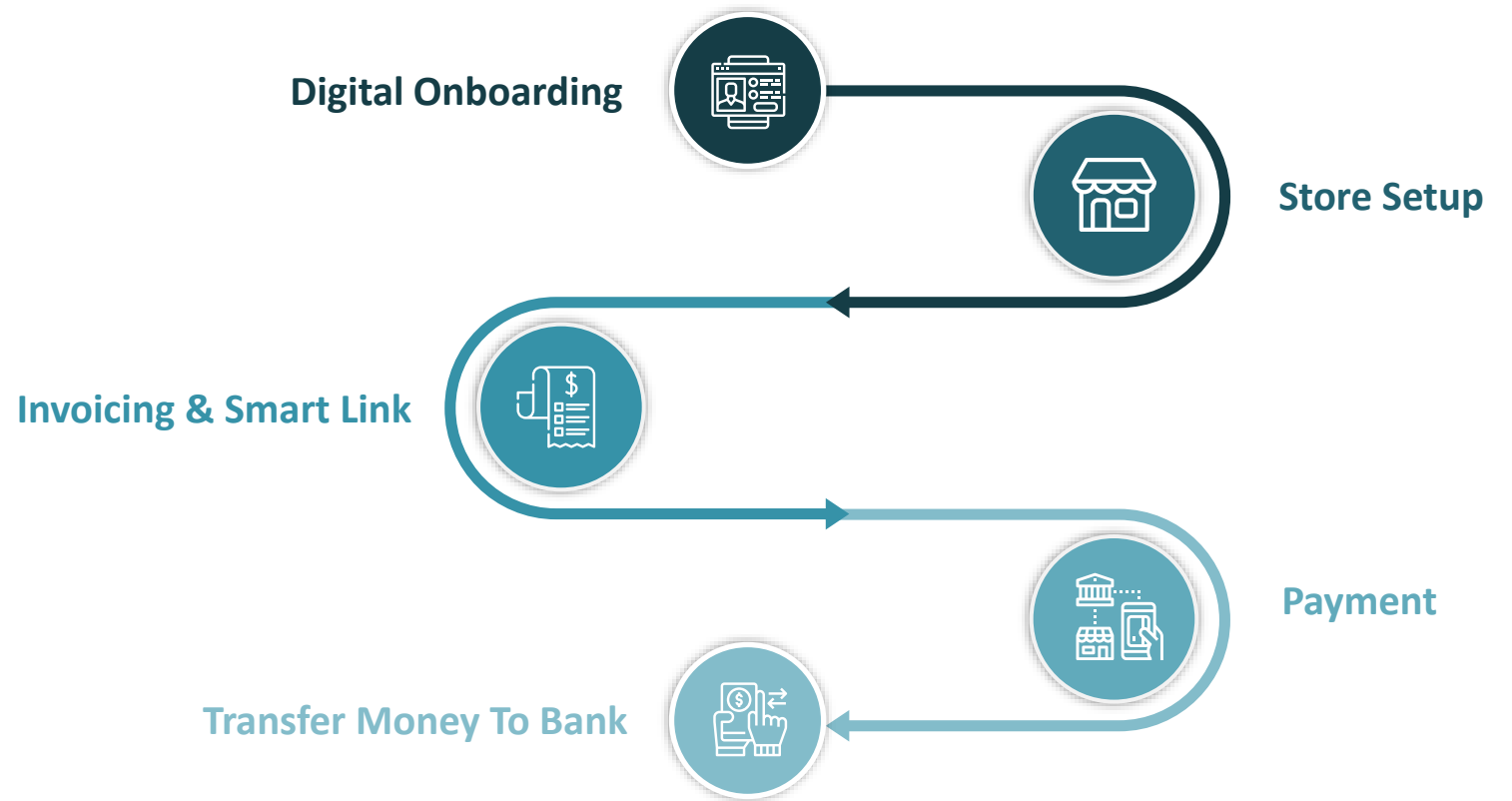
Business Flow

Solution Business Flow

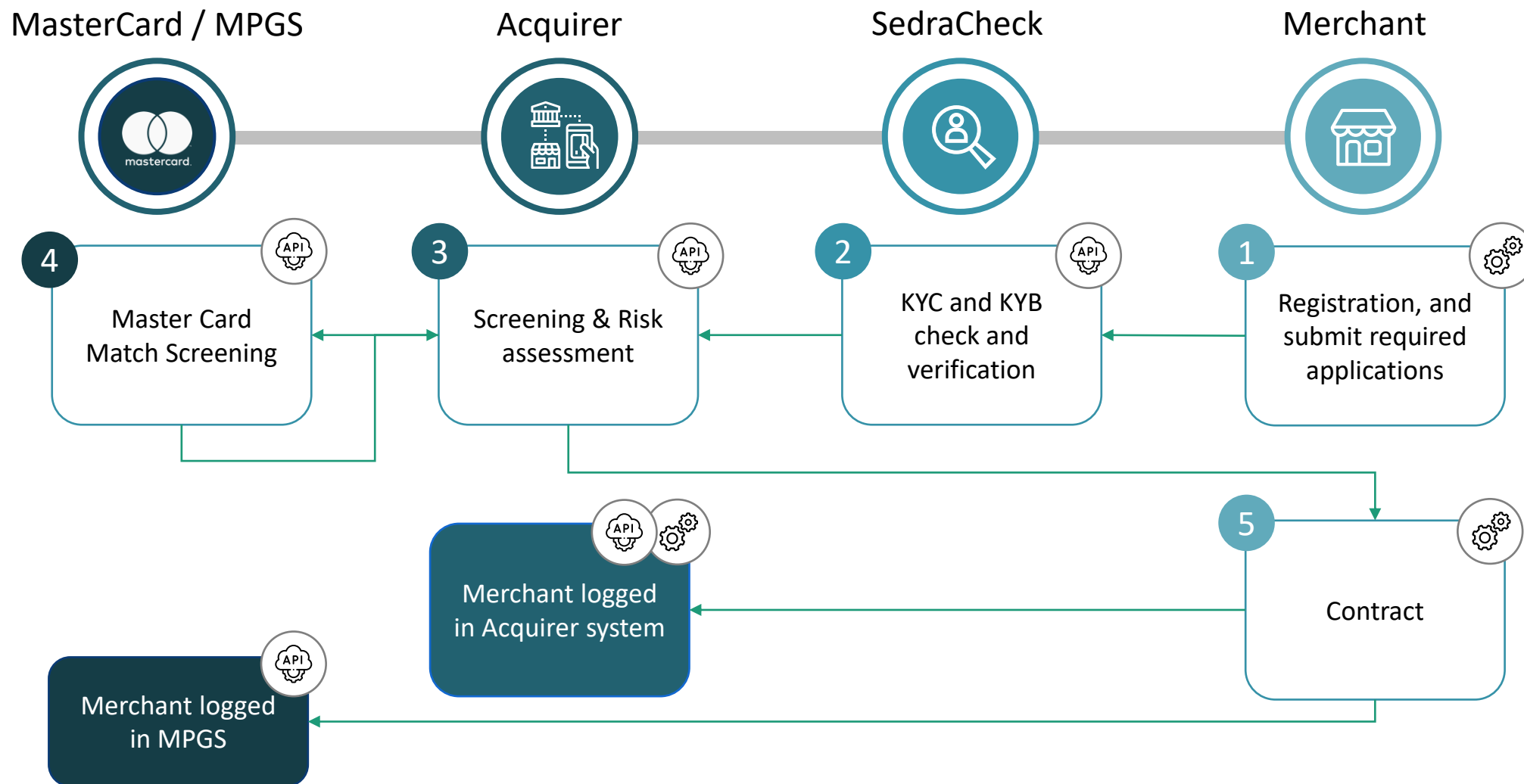
SedraCollect Platform is an end-to-end solution for acquirers and merchants starting from the onboarding process for the merchants until accepting payments from customers. the platform supports merchants to accept payment across multiple channels, through stores or through their online ecommerce.

The platform supports simple stores creation and invoicing management for the requested payments.

The platform is also integrated with a single payment gateway (MPGS) master card payment gateway to process the payments.



Flow of Digital Onboarding



Flow of Store Setup

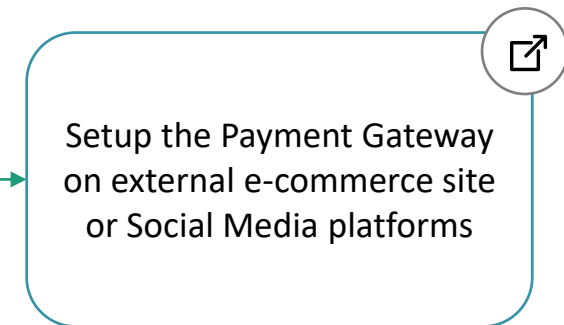
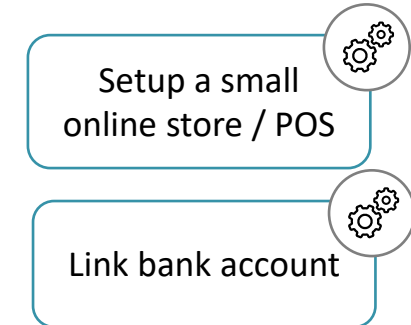
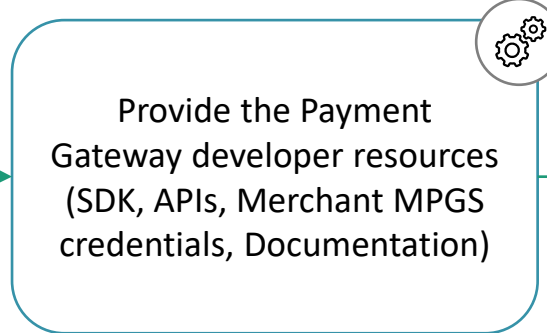
MasterCard / MPGS



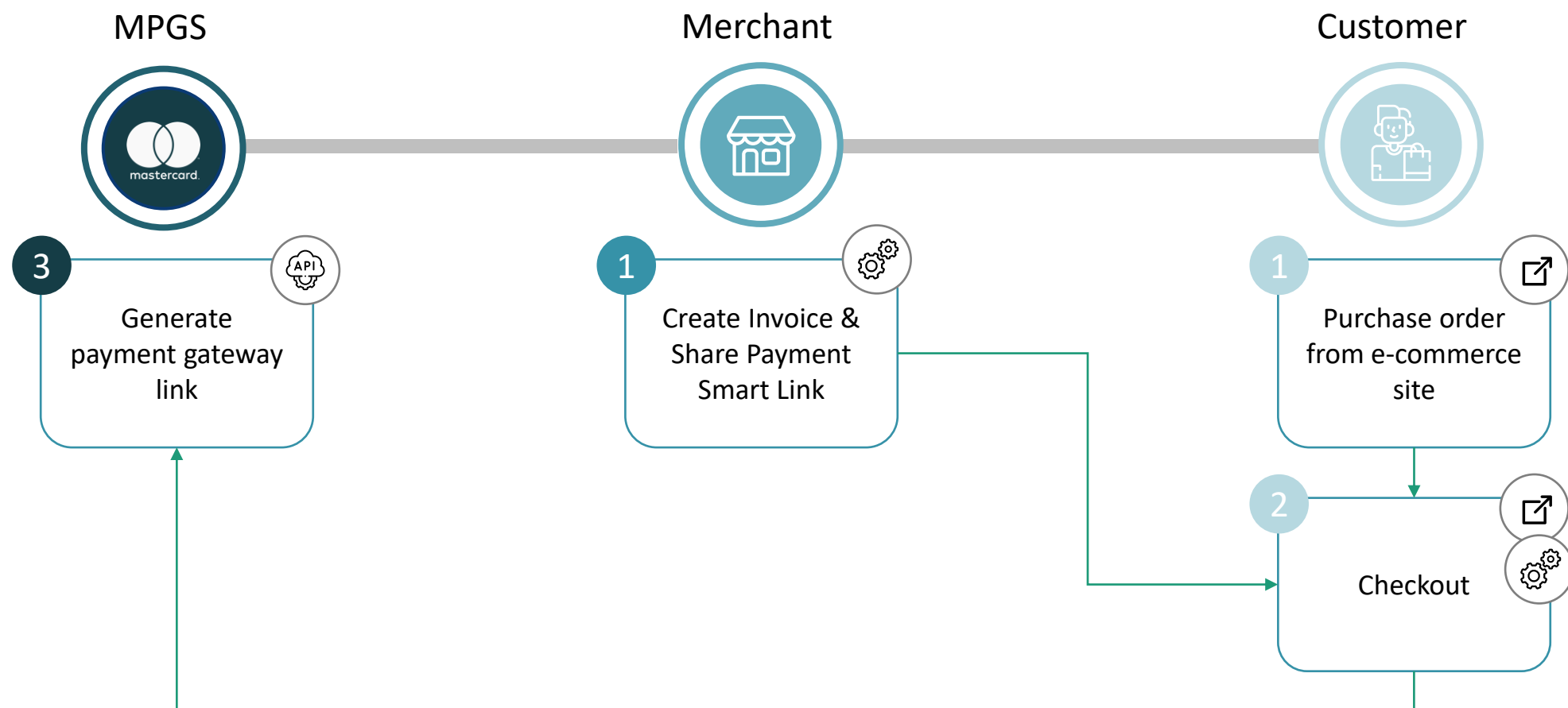
Acquirer



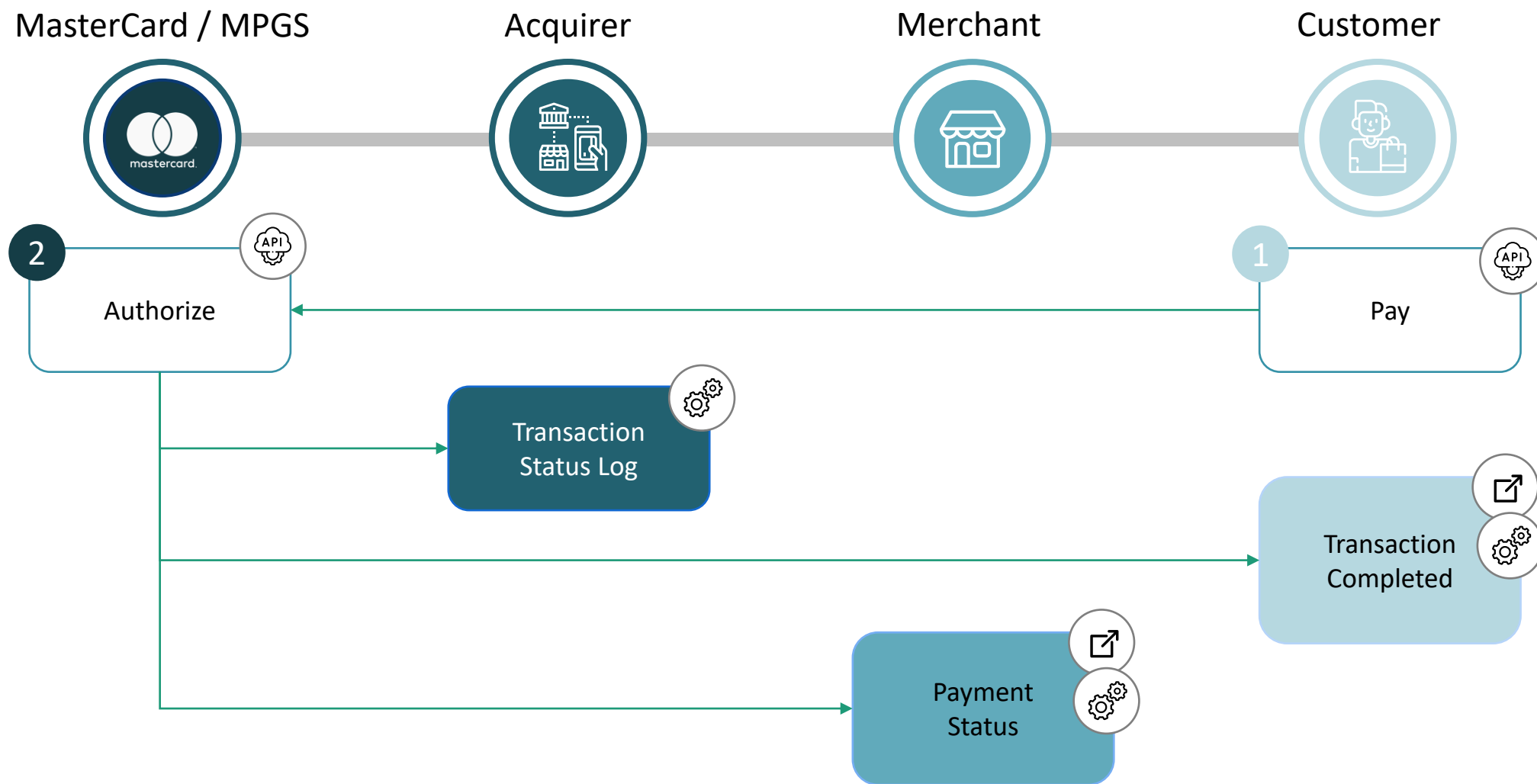
Merchant



Flow of Invoicing & Smart Link



Flow of Payment



Flow of Transfer Money to Bank

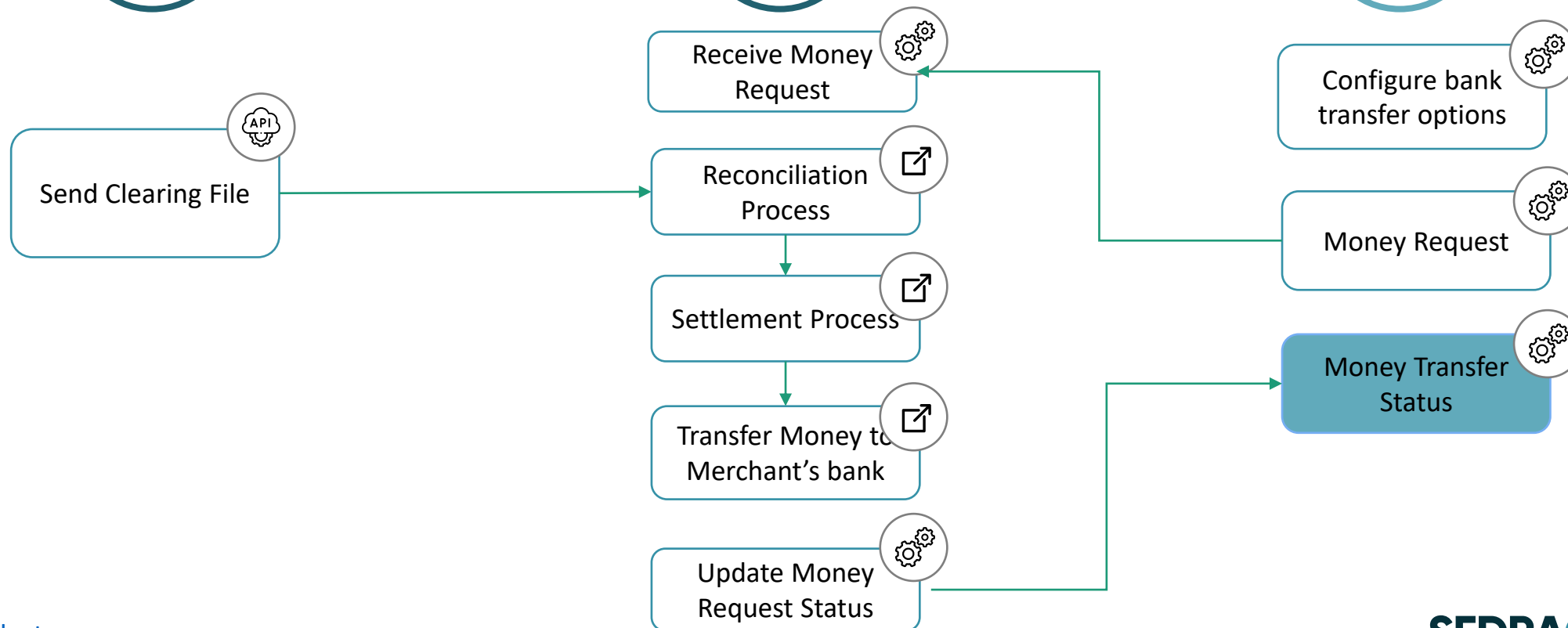
MasterCard / MPGS



Acquirer



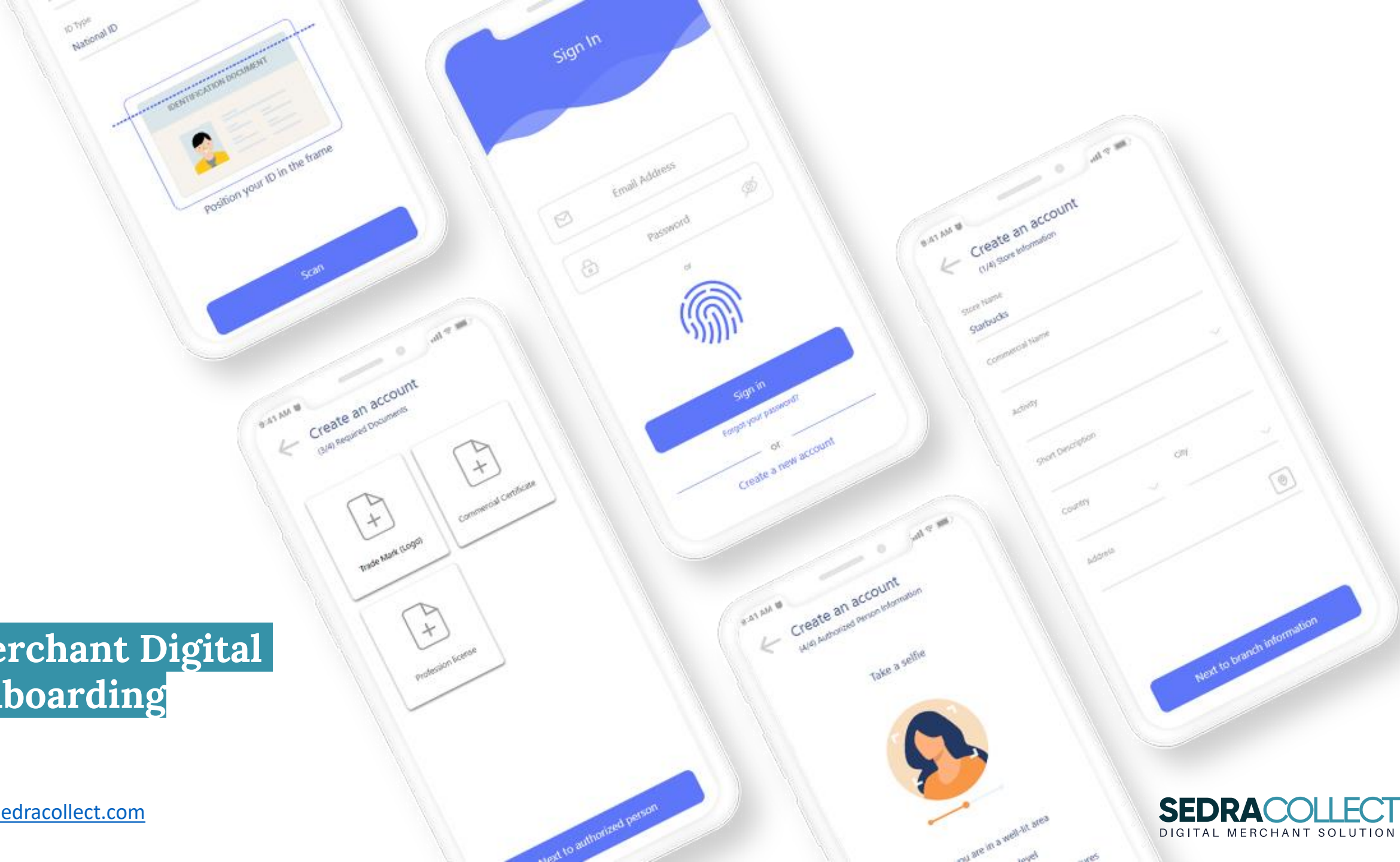
Merchant



Merchant app Screenshots

Merchant Digital Onboarding

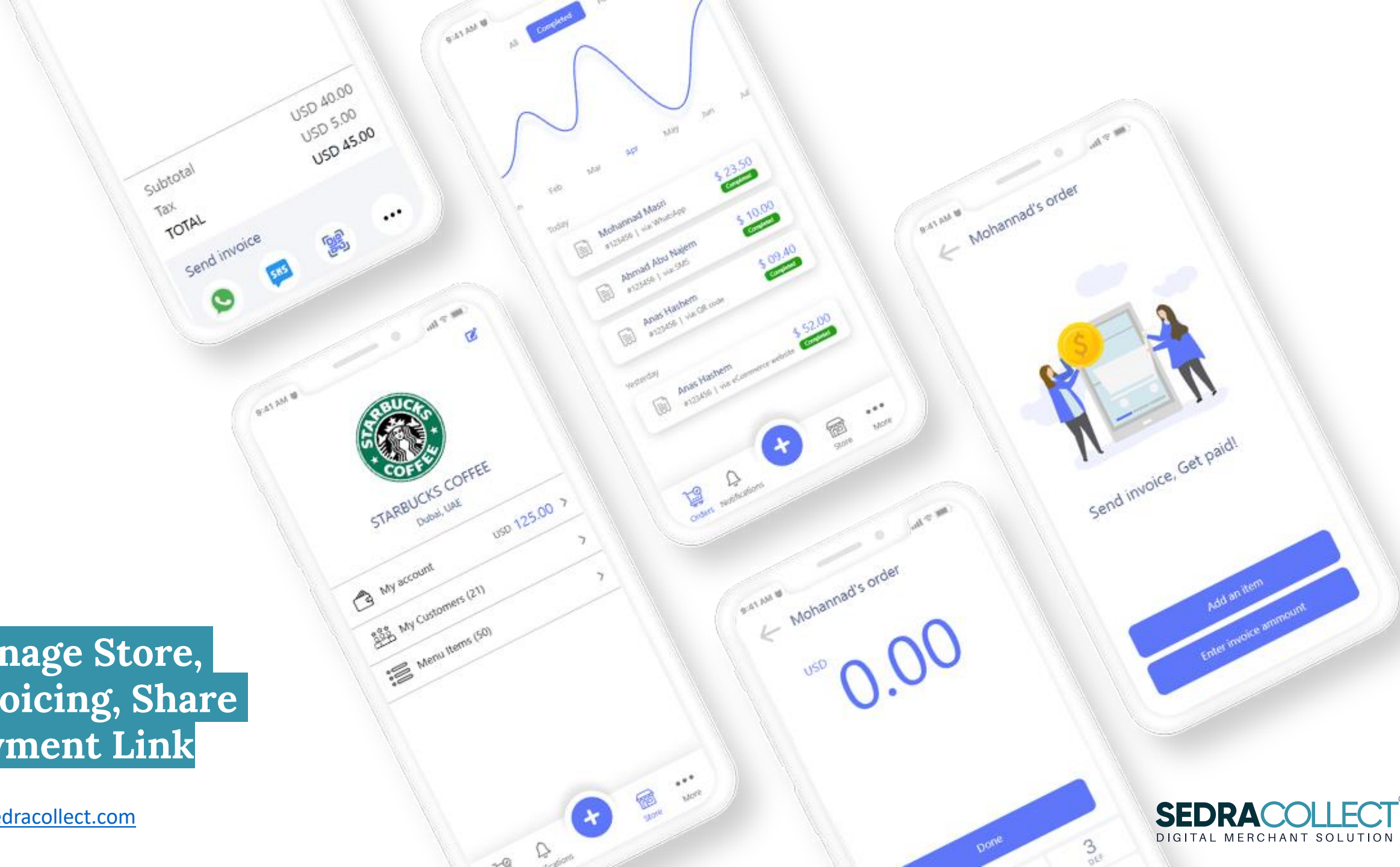
www.sedracollect.com



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Manage Store, Invoicing, Share Payment Link

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SEDRA COLLECT
DIGITAL MERCHANT SOLUTION

Technical Capabilities

Integrations

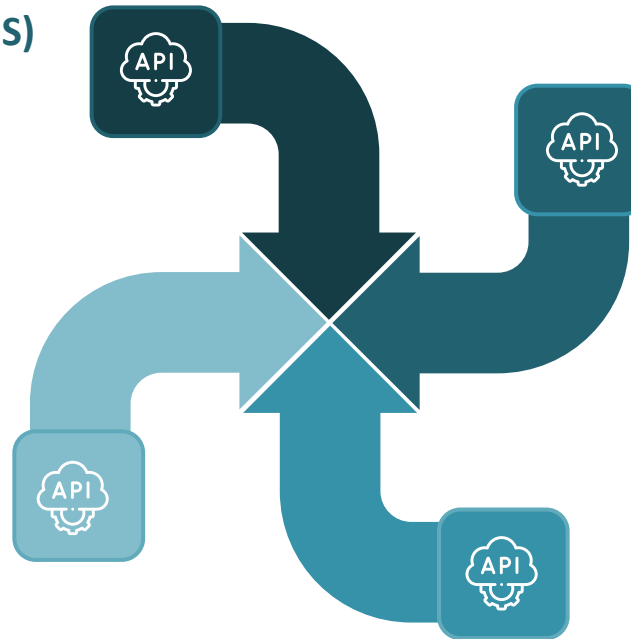
Our solution has the capabilities to integrate with any third party easily like, MPGS, KYC/KYB, AML/Screening, Accounting and financial systems, Government entities that provide document validity check services, And ERP systems.

MasterCard Payment Gateway Service (MPGS)

The purpose of this integration is to process all acquirer payments through Master Card Payment Gateway Services. Our solution is exclusively integrated with MPGS.

Merchant Monitoring Program (MMP)

The solution can be integrated with any MMP service provider to help the acquirer to get informed once the merchant has any violations.



SedraCheck

The solution integrated with our KYB/KEC engine that provides a dynamic solution to verify the business legal documents and customers identities.

Screening Engine

The solution can be integrated with any screening and risk scoring system that provides checking individuals and merchants against worldwide, MasterCard black or regularity lists.

Technologies

The solution was built with top of the latest technologies in software industries. The following list will show the used technologies within the system:

- Entity Framework Core
- .NET Core C#
- Microsoft SQL server
- Reporting
- jQuery
- Bootstrap
- Restful APIs
- Mobile application: Latest native IOS and Android programming languages

The current architectural model of the system depends on Domain Driven Design, with all the best practices in mind to achieve a layered architecture.

There are four fundamental layers in Domain Driven Design (DDD):

- Presentation Layer: Provides an interface to the user. Uses the Application Layer to achieve user interactions.
- Application Layer: Mediates between the Presentation and Domain Layers. Orchestrates business objects to perform specific application tasks.
- Domain Layer: Includes business objects and their rules. This is the heart of the application.
- Infrastructure Layer: Provides generic technical capabilities that support higher layers mostly using 3rd-party libraries.

In addition to DDD, there are also other logical and physical layers have been implemented.

Security & Permissions

System security is concerned with protecting information from unauthorized access, disclosure, disruption, modification or destruction while allowing information to remain accessible and productive to its intended users.

Given the fact that security is an essential part of our solution, also based on the criticality of the provided services, security will be taken into consideration from the first stage of the development process. Several mechanisms will be applied in our proposed solution to fulfil the desired level of security, including identifying users, granting, or denying access to sensitive resources, and protecting the data that's stored on server and transmitted over the wire by making the desired Encryption and Decryption.

Authentication will be achieved on all provided channels. For Web and Mobile applications, the system will provide each user the ability to create an identity by registering a unique account with a selected username and password.

Authorization, Users will be authorized to access the system according to list of permissions added to their roles, so each user will belong to role(s) that define the services and actions that he permits to perform.

Confidentiality & Integrity, to secure data while being transmitted over a network or stored in a data store, the system will ensure confidentiality (unauthorized read) and integrity (unauthorized update). The data that transit over the channels will be encrypted where needed and when it crosses the trusted boundary of the solution.

Sedra for E-Payment Solutions

About us

Based on professional knowledge and experiences in the financial technology and due to the swift of the digital transformation in the payment sector specifically.

Sedra for e-payment solutions established in 2018 to provide our clients with unique and innovative software payment solutions professionally spanning the length of the payment value chain.

We aim to:

- Provide our customers with creative, innovative & not conventional payment solutions
- Easy, secure & instant payments and money transfers executed through your mobile device anytime anywhere
- Specialized and custom base solutions tailored with professional creativity for everybody
- Accessible payment tools for all age groups globally acceptable
- Encourage all the citizens & the private sectors to pay using Wallets, Payment Gateway and Apps toward a cashless society

SEDRAPAY[®]
E-PAYMENT SOLUTIONS

SEDRACOLLECT[®]
DIGITAL MERCHANT SOLUTION

SEDRACHECK[®]
DIGITAL ONBOARDING SOLUTION

SEDRACOMPLY[®]
DIGITAL COMPLIANCE SOLUTION

Our Customers

A dedicated research and development team always digging for new creative solutions & technologies to meet upcoming rapid changes in the market



Financial Institutions



Retailers



International Companies



Telecoms



Exchange Companies



Smart Cities

Our Products

E-Wallets

- Spending Management Bills, Expenses, etc.
- Shared Wallets, Family, Friends, neighborhood
- Lending App (Peer-to-Peer) Multi Currency, Multi Accounts, Multi Institutional
- Customize Wallets

Online Payment System

- E-Commerce Management
- Customer Management
- Merchant Management
- Service Platform

Mobile Payments App

- Mobile Transaction Management
- Mobile Money Transfer
- O2O Interaction
- Integration with E-Wallets & Virtual
- Cards

Loyalty Management

- Calculation Engine
- Redemption Program
- Online & Batch Interface
- Lucky Points
- Tier Rewards
- Cash Back

Digital Onboarding

- Know your customer
- Know your business
- OCR engine
- AML/Screening

Contact us



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Thank You