

**Infraxis** X

**PayStorm**  
**Acquirer**  
**Processing**

**[infraxis.com](https://infraxis.com)**

# PayStorm

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Omni-channel acquiring of payment transactions is becoming both more challenging and costly to deliver at a time when the market is becoming increasingly competitive, forcing acquirers to search for greater efficiencies and new revenue channels. PayStorm Acquiring offers the opportunity to address the challenges by providing efficiency for acquirers at all

levels, from merchant onboarding to connecting with new networks. Whether the requirement is for interchange connectivity or to handle a complete terminal estate, PayStorm delivers a complete service focussed processing platform that helps acquirers to maximise their competitiveness and develop new business opportunities.

PayStorm Acquiring - empowering processors through unprecedented efficiency and flexibility to increase revenue and profitability.

# PayStorm & Acquiring

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## Merchant Onboarding

The rapid onboarding of merchants has become increasingly important over the past few years. The critical task of verifying the integrity of a new merchant can now be performed using online services that can be consumed by PayStorm to create a rapid and seamless onboarding experience.

Merchants are assigned a risk profile based upon creditworthiness checks and external risks assessments results, which are then used to monitor and control merchant payment activities in differing ways.

## Merchant Management

Whether the merchant is running a one-person home business or is operating a large group of department stores, PayStorm's hierarchical merchant configuration allows retailers to be configured singularly or as grouped business units. PayStorm can store and securely manage contact information for both individuals and corporate entities, including postal addresses, email addresses and telephone numbers. Legal information and references can also be stored, such as company registration references and other forms of identity data as may be required to complete the onboarding of a merchant.

Department and payment terminal locations can be tracked for the larger multi-site retailer, with separate contact information for each location.

Settlement periods can be controlled or monitored to support both automated and manual cutover.

## Payment Terminal Lifecycle

A critical requirement for any acquiring solution is to manage the complete lifecycle of terminals that connect to it. PayStorm follows the recommendations and rules stipulated for the industry using standards such as P2PE to control terminals from the initial order right through to decommissioning.

The whereabouts and state of any terminal can be tracked and reported upon as it is passed between the various entities responsible for delivering and commissioning the payment terminal to the retailer.

Configuration management is applied as a device independent action that automatically caters for the uniqueness of different terminals and protocols used for terminals in the field.

## Extracting Value From Data

Merchant data is stored and may be accessed by the owning retailer using PayStorms merchant toolkit or over a secure PCI certified user interface. Using a powerful set of APIs, merchants can securely integrate the payment processing data in to its wider retail management infrastructure to gain greater value from its customer transactions. For example, by analysing retail data linked to a transaction using a tokenised payment instrument, enables the triggering of either personalised or anonymous offers whenever the token is used at the retailer.

## DCC Integration

The ability to directly integrate with online forex rate services allows merchants to offer DCC for nondomestic currency transactions. PayStorm enables exchange rate mark-up and fee rates to be applied at the merchant level for granular management across the complete merchant base. field.

## Rapid Network Connectivity

PayStorm's HyperGrid technology delivers secure, high performance, high availability message connectivity and switching for any financial processing application.

Financial messages arriving over any financial protocol or web service can be delivered to other destinations in alternative formats, using other financial protocols or web services.

PayStorm disconnects the management of the financial end-point from the workflow of the transaction, making each functional area available as service that can be replicated without restriction to satisfy even the most demanding business volumes.

# PayStorm Acquiring Capabilities

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Merchant types • Single retailer to hierarchical business groups.

Merchant onboarding • Identity check interfaces with risk profiling.

Payment terminals • Full lifecycle management.

Networks • Visa DMSA.  
• MasterCard Dual Message.  
• EP2.  
• ISO 20022.  
• Faster Payments (immediate payments U.K).  
• Others via GRID technology.

Helpdesk interface • Browser-based and fully PCI compliant.  
• Language selectable using sign-on profile.  
• Profile driven user capabilities.

Security standards • PayStorm is PA-DSS Level 3 certified.

# Other PayStorm Capabilities

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## Architecture

- Service-oriented, workflow driven.

## Database

- ODBC cluster – controlled by PayStorm or through native cluster management; automated replication and failover.

## Operating environment

- Virtual machine (Linux based).
- Replicated nodes and services for scalability and business continuity.

## Network connectivity

- GRID technology – highly scalable, dynamically reconfigurable; rapid deployment using network profiles.

## Web services

- Standard XML and SOAP with WSDL.

## Monitoring & alerting

- Natively via Infraxis' IQS or externally via Syslog.

# About Infraxis

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We at Infraxis are proud of our growing reputation for delivering high quality, business focussed products and services, where our experience and efficiency combine with state-of-the-art technology to help empower our customers to continually reach their business goals.

Infraxis is a dynamic company with a strong footing in the electronic payments market. Formed in 2009, we set out to become the supplier of choice within the European financial processing market by offering outstanding solutions for processors of financial transactions.

Over the following years Infraxis built and deployed solutions for card issuers, fuel station operators and general retailers, helping prepare those businesses for expansion in today's highly competitive market.

Infraxis is also engaged by numerous internationally recognisable financial institutions to provide supporting services in the area of card payments.



# Infraxis

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PayStorm - the business focussed, service oriented financial-processing solution from Infraxis AG.

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