

Telesens Payment Gateway

A single interface for all payment acceptance channels (cash, cards, payment systems, banks, cash desks of service centers).



- 01 | Online and offline payments.
- 02 | Cashier operation automation.
- 03 | Interaction with several billing systems (prepaid, postpaid).
- 04 | Unified Payment API.
- 05 | Settlement accounting with payment agents.

Outcomes

- T-PGW is aimed to automate payments operations.
- Easy integration with payment agents (resellers).
- Financial reports.

T-PGW Payment Channels

- Payment service providers.
- Own sales and customer support points.
- Banks.

Automation of sales and customer service points

- Integration with the cash register.
- Sales and customer service points can be hierarchy organized (e.g., by region).
- Accounting payments: cash, credit/debit card.
- Contract termination.

Bank Statement Processing



Automatic connection to bank server.



Automatic detection of payments for subscriber's services.



Manual processing of unhandled payments.

Service opportunities

Payment Gateway functionality

- Directory maintenance.
- Receiving payments through external systems.
- Acceptance of payments from subscribers in sales and service centers.
- Cash payout to subscribers, taking into account target funds.
- Accounting for sales and balances of unified payment cards.
- Managing the processing of bank statements.
- Sending requests for replenishment of the subscribers' balance to billing systems (Comverse ONE).
- Point of sale management.
- Balance management of resellers (paying agents).
- Formation of operational and analytical reports.
- User and system administration.

Payment Gateway capabilities



Unified service for receiving payments from subscribers through various channels:

- External payment systems;
- Points of sale: cash, various payment cards, etc.;
- Resellers;
- Bank statements for non-cash payments;
- Payment by guarantors.



Organization of a remote workplace for a cashier at points of sale:

- Cashier web interface;
- Opening / closing of the working day;
- Transfer of cash for collection;
- Support for hardware fiscal registrar.



Replenishment of subscribers' balances online.



Management of resellers, their balances, sub-accounts, limits, lending, access rights.



Main business processes of PGW:

1. Cashier BP
2. Accountant BP
3. Administrator BP
4. Service BP

Core business processes of PGW

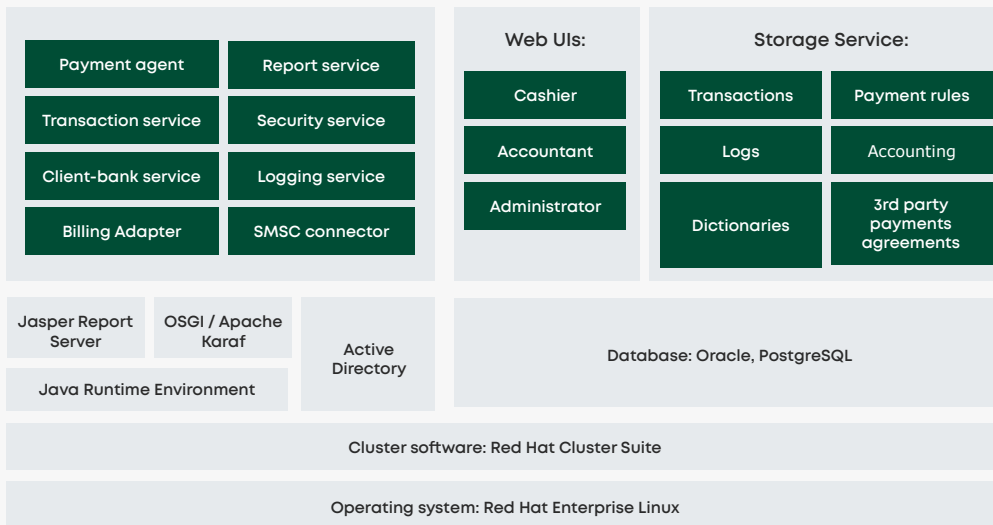
- 01 Business processes (BP) of the cashier:
- Balance replenishment with:
 - cash;
 - payment cards.
 - Sale of unified payment cards:
 - for cash;
 - with the use of payment cards (VISA, Online, Duet).
 - Unified payment cards accounting.
 - Return of funds to subscribers (contract termination).
 - The arrival of targeted funds.
 - Cash collection at the box office.
 - Internal movement of funds.
- 02 Business processes accountant:
- Bank statement processing.
 - Guarantee agreement management.
- 03 Business processes administrator:
- User management.
 - Transaction Inspection.
- 04 Service business processes.



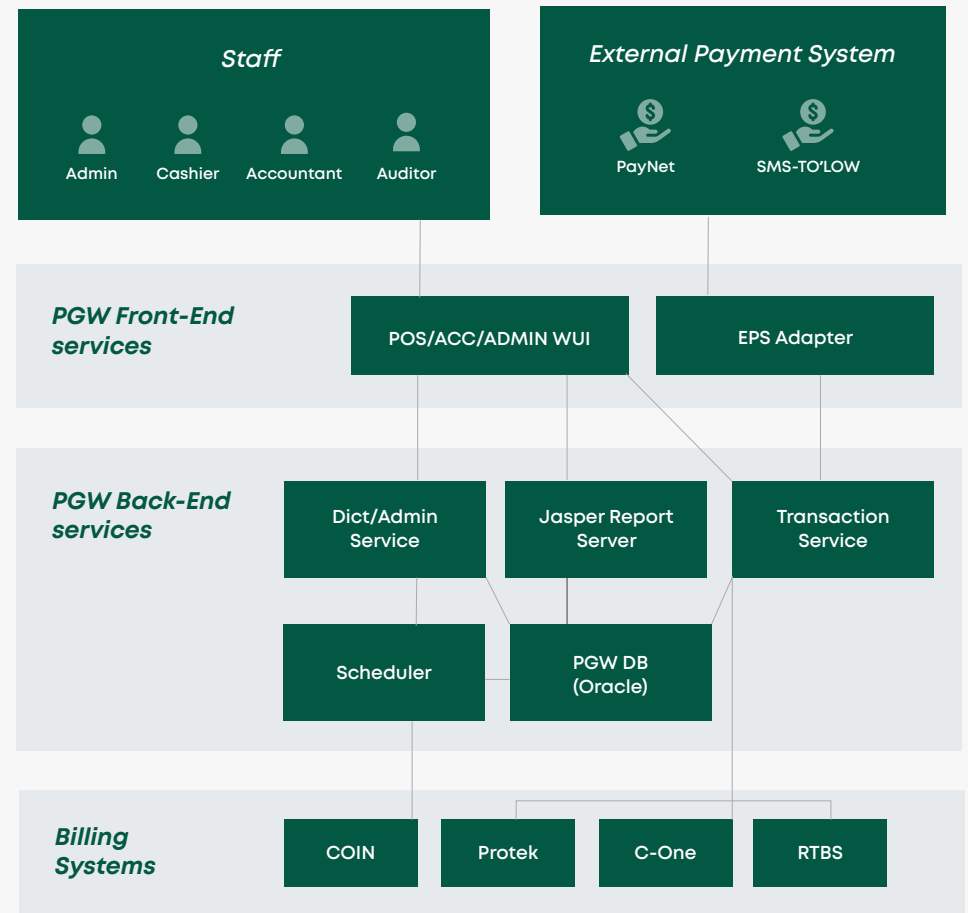
Payment Gateway Architecture

Off the shelf functionality

Custom payment agents, billing adapters



Logical structure of PGW



* **Front-End Services** are responsible for interaction with external systems. **Back-End Services** are responsible for implementing business functions and interaction with internal systems.

Our contacts

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