SoftPOS Solution

SPECTRA SoftPOS provide an innovative, leading edge solution to merchants.

- Offering "Tap to Phone " payment experience with NFC. It makes easier for retailers to use their smartphones to accept contactless card payments, eliminates the cost of purchasing and supporting hardware, maintenances and repairs. The SoftPOS modular integration options, allowing mPOS or Ecommerce Service Provider to quick start their SoftPOS transaction processing and settlement systems by integrating the SPECTRA SoftPOS SDK (SP-SDK) and SPECTRA Payment Gateway Services (SPGS).

Benefit for Merchants

- No extra hardware is required
- No maintenance and repair service fee
- No printing and spare parts are required
- Accept all contactless payment devices, such as cards, smartphones, wearables with NFC
- 100% digital and secure
- Quick check out
- Mobility
- Low monthly fee

Benefit for mPOS or Ecommerce Service Provider

- No terminal cost
- No delivery cost
- Very low service staffing requirements
- High flexibility for merchants
- Accept customised UI and features
- Advantage to target micro merchants

Accepts
Popular Payment Methods

VISA

mastercard.

UnionPay 银联

AMEX

DISCOVER

SoéPay — Help — Language

Accept payments everywhere

Start free trial — Login

Payment — CANCEL
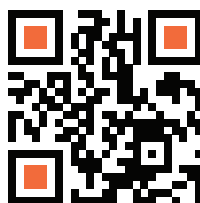
Tap to pay

HKD 200.00

VISA ● mastercard

Why SPECTRA SoftPOS Solution?

1 SDK based: Customer can develop their own SoftPOS application with the maximum flexibility to customize app UI or online transaction message.

2 Each app can have their own EMV configs. For example, smaller transaction limits for smaller shop but larger transaction limits for larger shop. It is flexible, depending on the customer's business need.

3 Fast transaction speed. The SDK will do attestations at background.

4 SP-SDK supports Visa, Mastercard, Amex, Discover, UPI and PURE EMV kernels.

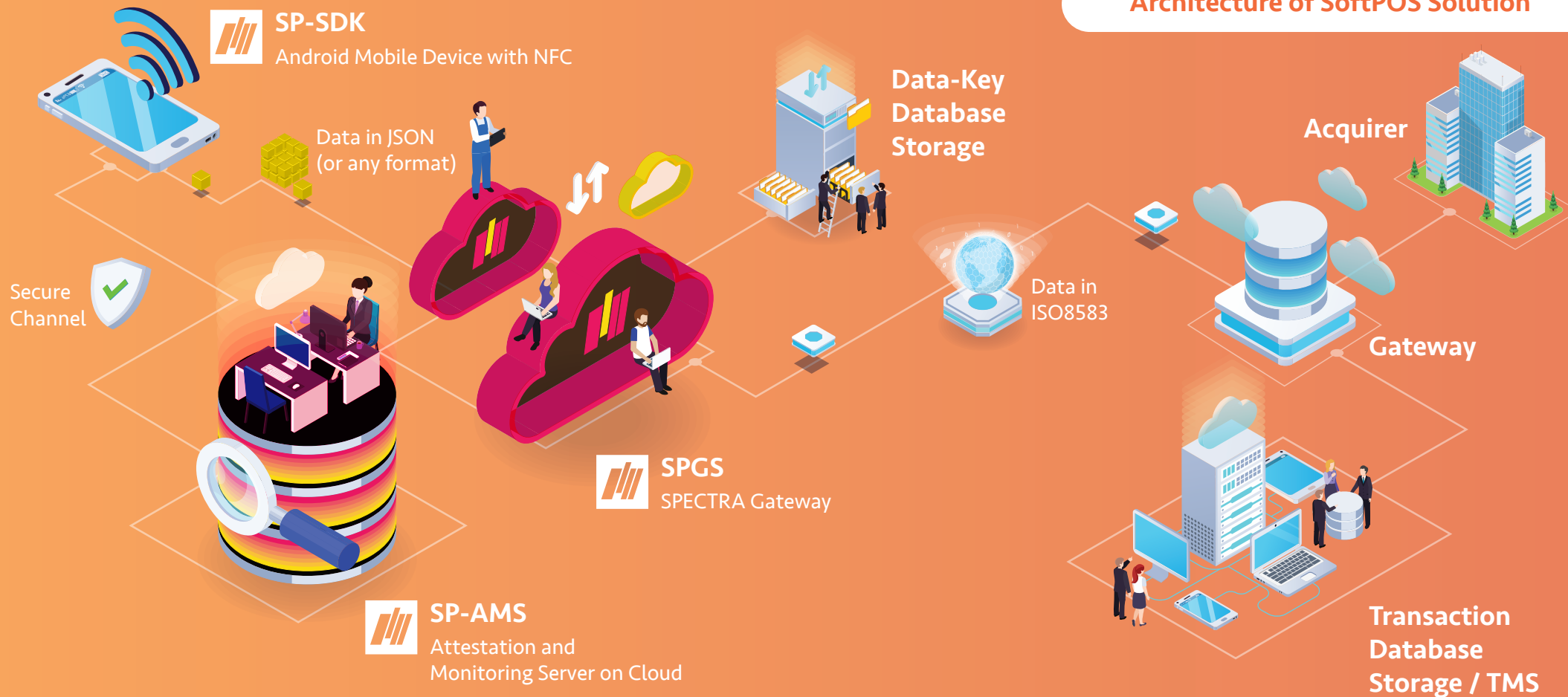**5** SPGS displays the aggregated and omnichannel transaction data, user management etc.

SPECTRATECH.com

SoePay.com

Digital Brochure

SPECTRA Technologies

Architecture of SoftPOS Solution

SP-SDK
Android Mobile Device with NFC

Data in JSON
(or any format)

**Data-Key
Database
Storage**

Acquirer

Secure
Channel

Data in
ISO8583

Gateway

SPGS
SPECTRA Gateway

SP-AMS
Attestation and
Monitoring Server on Cloud

**Transaction
Database
Storage / TMS**

Modules of Integration

SP-SDK   It's an Android application with SP-SDK can read a contactless card details to further process a credit card payment. It will also do attestation and monitoring to the mobile devices.

SP-AMS   Stands for Attestation and Monitoring Base Server. It is a Cloud system to monitor and mitigate threats and attacks against the mobile devices.
- Attestation – process health check and enforce pre-establish security policies
- Monitoring – monitor and provision security control to detect, alert and mitigate threat

SPGS   Stands for the SPECTRA Payment Gateway Services. It is a managed gateway service, and PCI-DSS certified.
- Identity service for merchant authentication & authorization
- Organization service for merchant and shop management
- Device service for managing the SoftPOS, or even SmartPOS fleet
- Payment service for managing the transaction records, routing, and configs
- Reporting service to provide a layer for data analytic, reporting which consolidates sources from different services

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