SPECTRA Technologies

SoéPay

SPECTRA - SoéPay 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. SPECTRA - SoéPay 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 SoftPOS Gateway Enabler Module (SP-GEM).

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, Smart phones, 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

SoftPOS App

Why SPECTRA - SoéPay 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. SP-SDK already support PIN entry. We can apply Visa Tap to Phone and Mastercard Tap on Phone. Once PCI-CPOC + PIN launches at the end of this year, we can apply immediately.
6. SP-GEM approach: Customer can develop SP-GEM formatter to connect to their gateway, which is flexible.

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Digital Brochure

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Architecture of SPECTRA SoéPay

Modules of Integration

SP-SDK 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-AM 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

SP-GEM stands for Gateway Enabler Module. It is a pre-payment gateway service that consist of two main parts:

- Decryptor: Allow devices to perform registration. Generate DUKPT IK with HSM and store the IK with KSN per device. Decrypt the transaction data.
- Formatter: Convert the plain text data to the desired format of the payment gateway. Construct Pin Block with HSM if PIN exists.

Both decryptor and formatter will act as Docker Container to provide the services. It allows the easier deployment, version control, provided isolation, etc.

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