

# Payment



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Payment



# Wibmo

# ORCHESTRATOR

Intelligent Payment Routing Platform



## Intelligent Payment Routing Platform

Merchants and acquirers need intelligent payment routing that maximizes approval rates, minimizes costs, and ensures transaction reliability—while managing multiple payment gateways seamlessly.

### Product Overview

Wibmo Orchestrator is an AI/ML-driven payment routing platform that dynamically directs transactions to the optimal payment gateway in real-time based on performance, cost, and merchant requirements. With multi-gateway integration, automated failover, and success-rate optimization, Orchestrator delivers 3–5% uplift in approval rates, reduced processing costs, and improved reliability—while providing real-time analytics and granular routing control.

**Deployment Models:** Cloud-hosted • On-premise • Hybrid

### Orchestrator Advantage

- AI/ML-based routing optimization for maximum approval rates
- 3–5% uplift in transaction success rates
- Multi-gateway support: CyberSource, MPGS, Areion PG, and more
  - Automated failover and redundancy for improved reliability
  - Cost-optimized routing to reduce processing fees
  - Real-time monitoring and live analytics dashboard
  - Customizable routing rules (merchant, card network, geography, volume)
  - Low-latency routing engine with 24/7 support

# Orchestrator Features

## Intelligent Routing

- Success-rate based routing: Route to best performing gateway
- Cost/priority optimization: Balance cost with performance
- Automated failover to backup gateways
- Real-time evaluation of gateway performance
- AI/ML models for predictive routing decisions

## Analytics & Monitoring

- Real-time dashboard: Success rates, latencies, costs
- Gateway performance analytics and trends
- Transaction volume and routing distribution reports
- Cost analysis and savings tracking
- Alerts for gateway downtime or performance degradation

## Customizable Rules Engine

- Merchant-ID based routing policies
- Card network-specific routing (Visa, Mastercard, RuPay)
- Geographic routing (country, region)
- Volume-based routing decisions
- Custom routing policies and business rules

## Multi-Gateway Management

- Seamless integration with multiple payment gateways
- Centralized gateway configuration and monitoring
- Load balancing across gateways
- Gateway health checks and performance tracking

## Native Integrations & Ecosystem

- Payment Gateways: CyberSource, MPGS, Wibmo PG, third-party gateways
- Card Networks: Visa, Mastercard, RuPay, AMEX
- Merchant platforms: E-commerce, mobile apps, POS systems
- Wibmo ecosystem: PG, 3DSS, ACS, FRM, Token Hub
- Acquirer and PSP platforms

## Use Cases

- Multi-gateway routing for high-volume merchants
- Automated failover for business continuity
- Cost optimization via intelligent gateway selection
- Geographic routing for cross-border payments
- A/B testing of gateway performance
- Load balancing across acquirers and PSPs

## Benefits

- 3-5% improvement in approval rates
- Reduced processing costs via intelligent routing
- Improved reliability with automated failover
- Operational efficiency: Automated routing and management
- Real-time visibility and control over payment flows
- Scalability to support growing transaction volumes

## Performance & Scalability


- Low-latency routing engine (<50ms routing decision)
- Scalable to support millions of transactions
- High availability with disaster recovery
- 24/7 monitoring and proactive alerting

## Certifications & Compliance

- PCI-DSS compliant
- ISO 27001:2013 Information Security Management
- Card network compliance (Visa, Mastercard, RuPay)



## WHY CHOOSE?

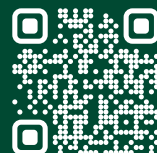
- Proven 3-5% uplift in approval rates
  - Deep integration with major payment gateways
  - AI/ML expertise in payment optimization
  - End-to-end payments platform with gateway, authentication, and fraud management
  - Rapid deployment with minimal disruption
  - 24/7 support and managed service options
- 



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