



# ONLINE PAYMENT



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# Wibmo PG

ENTERPRISE PAYMENT GATEWAY PLATFORM



Banks, acquirers, and payment service providers need a robust, scalable payment gateway that processes transactions seamlessly across channels, ensures high success rates, and delivers a secure payment experience—while maintaining compliance and operational excellence.

## Product Overview

Wibmo PG is a comprehensive, cloud-native payment gateway designed for banks, acquirers, and payment service providers. Built on a microservices architecture with dual active data centers, Wibmo PG delivers high-throughput processing (3,000+ TPS), 99.95% uptime, and end-to-end payment lifecycle management—from authorization to settlement and reconciliation. Supporting domestic and international acquiring, multi-currency processing, and 75+ payment modes, Wibmo PG provides processing excellence at scale.

### Deployment Models

Hosted/Managed Service • White-label • On-premise • Hybrid

## Wibmo PG Advantage

- **Enterprise-scale processing**  
3,000+ TPS with linear scalability
- **Industry-leading uptime**  
99.95% SLA with dual active DC deployment
- **Fast go-live**  
Standard implementation in ~4 weeks
- **Intelligent routing**  
Patented dynamic routing engine

- **On-us processing**  
Direct issuer routing to reduce costs
- **Comprehensive compliance**  
PCI-DSS, ISO 27001, EMVCo 3DS 2.0
- **Built-in fraud management**  
Native Trident risk engine integration
- **Developer-friendly**  
RESTful APIs, SDKs, webhooks, plugins

## Native Integrations & Ecosystem

- **3D Secure Server (3DSS)**  
EMVCo-certified 3DS 2.0 authentication
- **Access Control Server (ACS)**  
Issuer authentication and cardholder verification
- **Token Vault & Token Hub**  
Secure tokenization for card-on-file and recurring payments
- **Trident Fraud & Risk Management**  
AI-powered fraud detection and real-time blocking
- **Express Pay**  
One-click checkout with on-page OTP for reduced drop-offs

- **Card Networks**  
Visa, Mastercard, RuPay, AMEX (ISO switch and file rail connectivity)
- **NPCI**  
UPI, IMPS, NACH, Bharat QR integration
- **Partner Banks & Switches**  
Multi-bank connectivity for netbanking, wallets, and settlements
- **Neo Banking & Prepaid/Wallet Platforms**  
Wibmo Hexa integration for digital accounts



# Wibmo PG Features



## Payment Processing

- Authorization, capture, refund, void operations
- Multi-rail connectivity: ISO switch, file rails, card networks
- On-us and off-us routing with intelligent failover
- Multi-currency and cross-border processing
- Dynamic Currency Conversion (DCC)
- 75+ payment modes: Cards, UPI, netbanking, wallets



## 3D Secure & Authentication

- EMVCo-certified 3DS 2.0 (Visa, Mastercard)
- Challenge and frictionless authentication
- Express Pay: On-page OTP and 1-click checkout
- Native Trident integration for risk decisioning



## Tokenization & Vault

- Card tokenization and Token Vault
- Token Hub for multi-merchant token management
- Token lookup and provisioning APIs



## Merchant Management

- Instant onboarding: Self-service and assisted KYC
- Real-time transaction visibility and analytics
- Multi-tenant platform for acquirers and sub-merchants
- Flexible pricing and fee configuration
- Marketplace plugins for e-commerce platforms



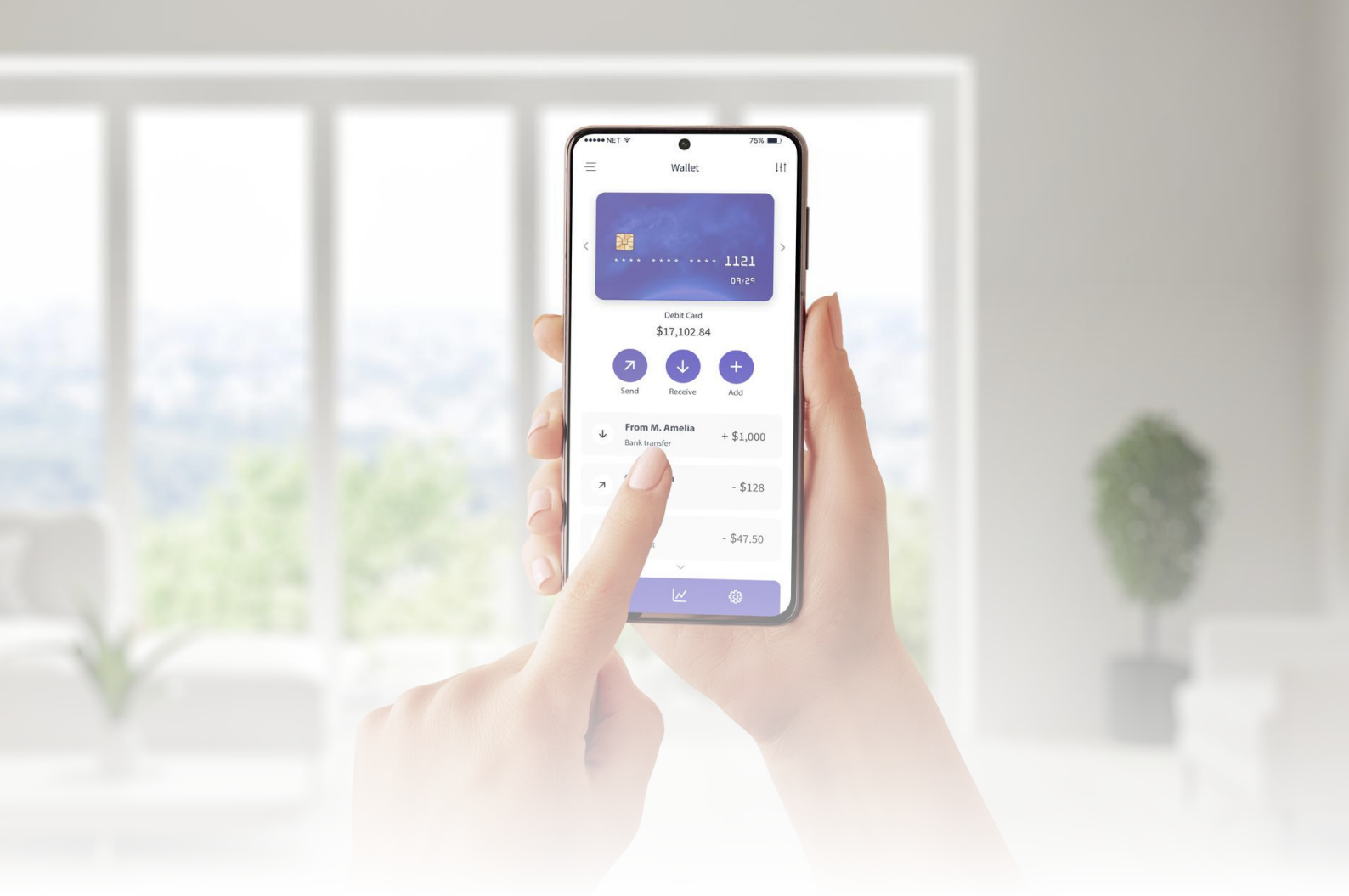
## Reconciliation & Settlement

- Automated multi-level reconciliation
- AI/RPA-powered auto-recon from PDFs
- Exception management workflows
- Instant refunds and real-time settlement
- GST-compliant invoicing and reporting

## Value-Added Services

- **Payment Links**  
Generate and share via SMS, email, WhatsApp
- **Payouts**  
Bank transfers and wallet payouts
- **EMI & Installments**  
Flexible payment plans
- Loyalty & rewards redemption
- Standing Instructions (SI) and eNACH
- Express Pay / One-click checkout





## Performance & Compliance

- Success Rate: >85% average transaction success
- Uptime SLA: 99.95%
- Processing: 3,000+ TPS (scalable to 10,000+ TPS)
- API latency: <100ms average
- PCI-DSS v3.2.1 Level 1 certified
- ISO 27001:2013 certified
- DR & BCP ready with RTO <1 hour

## Certifications

- PCI-DSS v3.2.1 Level 1 Service Provider
- ISO 27001:2013
- EMVCo 3DS 2.0 Certified
- RBI, Visa, Mastercard, RuPay compliant



## Why Wibmo?

- Processing billions of transactions annually
- Trusted by 50+ banks and payment service providers
- End-to-end payments expertise
- Deep card network and NPCI partnerships
- Continuous innovation and compliance updates
- 24/7 support and dedicated implementation teams



# ENTERPRISE PAYMENT GATEWAY PLATFORM

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