

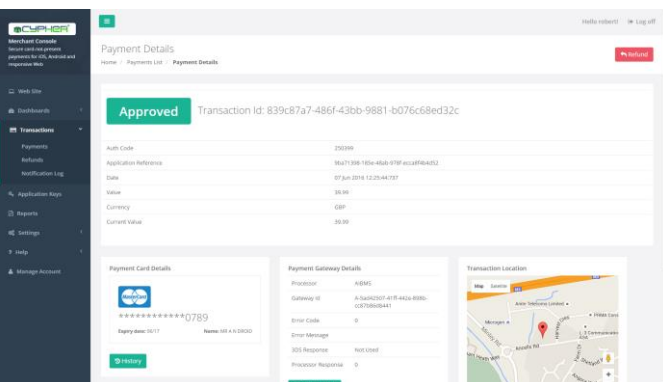
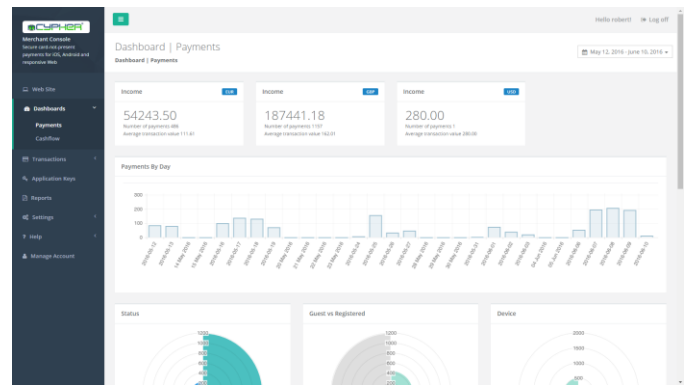


The m:Cypher® Merchant Console is a browser based dashboard to manage m:Cypher® Payments. All one place, the Merchant Console provides the tools to configure applications, set security policies, search transactions, analyse data and run reports. Additionally it incorporates Virtual Terminal functionality to enable payments to be taken directly through the simple to use user interface.

Security Policy Engine

The Security Policy Engine helps establish card-holder-present for card-not-present transactions. During card registration, and building upon the card security provided by Authipay (Address Verification, CVV & 3DS), m:Cypher® adds additional security features such as Jurisdiction rules, Geo-positioning Rules, Velocity Checking & BIN restrictions. Once a payment card has been registered the trust that has been established is maintained by m:Cypher® Network Security enabling near-frictionless payments for returning customers.

All the policy rules are configured via the console with the ability to have different rules for multiple payment applications.

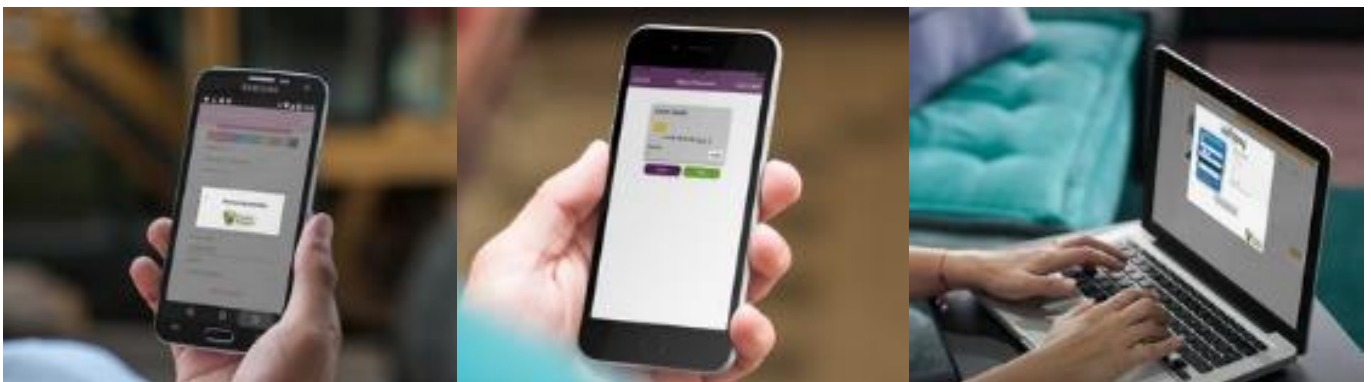


The console also provides:

- Theming of m:Cypher® Payments with colours and logos to match the branding of the hosting web site or mobile application
- Reporting with various export formats
- Dashboard analysis
- Full text search of transaction history
- Virtual Terminal with Dynamic Currency Conversion
- Configuration of payments status update webhooks

Features	
Analysis	<ul style="list-style-type: none"> • Flexible period selection • Income by currency • Transaction status breakdown • 3DS status breakdown • Transaction by hour
Reporting	<ul style="list-style-type: none"> • Various transaction and refund reports • PDF, Excel, HTML, Text export
Transaction searching	<ul style="list-style-type: none"> • Free text search • Card history • Transaction location • Handle refunds
Configuration	<ul style="list-style-type: none"> • Payment Toolkits integration management • Payment Toolkits theming • Policy Engine configuration • BIN restriction list • User management • Server webhook management • Audit log • Authipay account linking
Virtual Terminal	<ul style="list-style-type: none"> • Take payment • Dynamic Currency Conversion

m:Cypher® Payments is available for Android, iOS and responsive web.



Merchant Services

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