



PRODUCT BROCHURE

MERCHANT PAISA@

SIMPLE & SECURE PAYMENT GATEWAY

WWW.MERCHANTPAISA.COM

Powered By MasPearls Inc. www.maspearls.com

ABOUT MASPEARLS INC.

MasPearls.com is the official platform of MasPearls Inc., a software development company operating from Pakistan and the US. The company offers comprehensive IT solutions, with a strong focus on custom web and software development, fintech platforms, and payment gateway technologies. MasPearls specializes in building innovative, secure, and scalable solutions, particularly for businesses in the financial sector. Their services include payment gateway, digital wallets, invoicing systems, online payment processing, card issuing and SME lending solutions. With a blend of global experience and local insight, MasPearls is committed to empowering businesses through advanced, end-to-end technology solutions.

We are working in following domain.

- Payment Processor / Gateway Solutions
 - Card Issuing
 - Merchant Wallet
 - SME Lending Solutions
 - KYC Solutions
 - Artificial Intelligence (AI)
 - Payment Integrations
 - Financial Applications
 - and more..
- Visa Card, Master Card, EMV Card, Google Pay, ApplePay, Token Base Digital Payment, POS Payment Terminal.
 - ISO 8583, ISO 20022, 1BILL, UBPS, Raast, i2c, 1LINK
 - Saudi platforms (Nafath, Wathiq, Tahaaq, SIMAH), Thomson Reuters, Lexis Nexis, and more.

MERCHANT PAIS@ | SIMPLE & SECURE PAYMENT GATEWAY

**Payment Process anytime,
anywhere**

Merchant Pais@ Payment Processing provides you a complete acquiring payment processing solutions at very competitive rates. B2B and B2C

Quickly process the payment through **cards , digital wallet & bank account transactions.**

MerchantPais@ is MasPearls company product.



PRODUCT FEATURES

MerchantPais@ is providing following types of in-store and online-store payment solutions for Merchants.



Merchant Management



POS Device



RESTful API



QR Code Payment



Subscription / BNPL



Invoice Payment



E-commerce Plugin

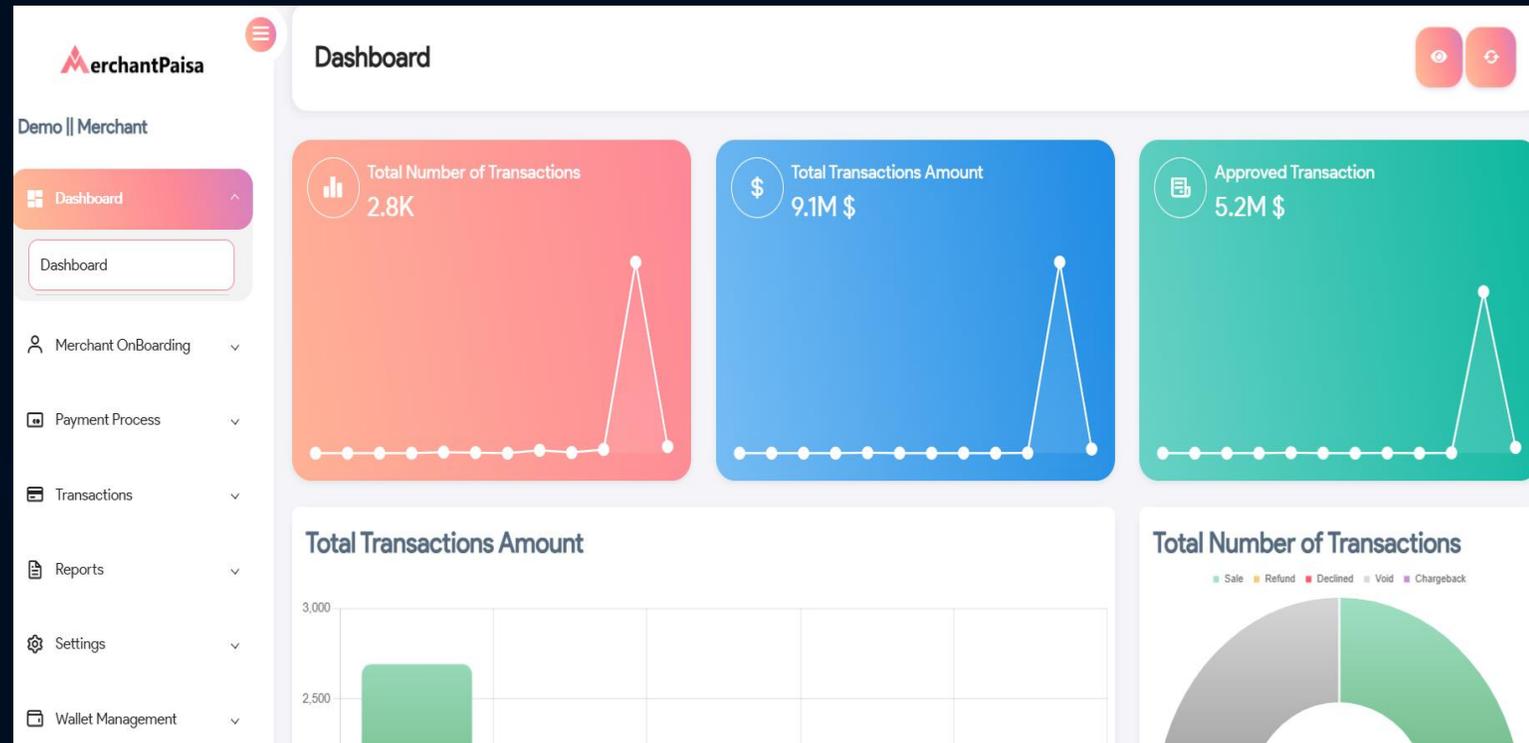


Soft POS / Digital Payment

PRODUCT FEATURES

Merchant Management – Payment Solution

MerchantPaisa merchant management is designed for both admins, partners and merchants to manage payment processing through a centralized portal. It includes modules such as Dashboard, Onboarding, Fee Structure, Transaction risk, risk compliance, Reserve fees config, Recurring management, Transactions, Settlement Reports, Invoice Management, Customer and Product Management, Settings, Payment Link Creation, and more. Users can also enjoy the flexibility of multiple language options.



PRODUCT FEATURES

RESTful API - Payment Gateway Solution

Merchants can process transactions via RESTful API like credit /debit card, online bank account transactions, sales, refund, void and check transactions report too. There are so many features in RESTful API.

The screenshot displays the MerchantPaisa API documentation interface. The top navigation bar includes the MerchantPaisa logo and the text 'SIMPLE & SECURE PAYMENT GATEWAY INTEGRATION API'. A left sidebar menu lists various API endpoints, with 'Sale Request' highlighted in orange. The main content area is titled 'Sale Request' and shows the endpoint '(HTTP Post) : [https://\[Endpoint Base Uri\]/payment](https://[Endpoint Base Uri]/payment)'. Below this is a table detailing the request fields:

Field	Required	Type	Comments
tenderTypeID	Yes	Integer	CreditCard = 1
amount	Yes	Decimal	Example : 1, 1.00, 1.50
cardInformation	Yes	Object	JSON Object
customerInformation	No	Object	JSON Object

To the right of the table, an 'Example Sale Request' section displays a JSON payload:

```
{
  "TenderTypeID":1,
  "Amount":"1.50",
  "CardInformation":{
    "CardHolderName":"Jon Alexa",
    "PaymentTypeID":1,
    "CardNumber":"5454545454545454",
    "CVV":"123",
    "ExpiryMonth":11,
    "ExpiryYear":2026
  },
  "CustomerInformation":{
    "FirstName":"Test",
    "LastName":"Name",
    "Email":"test@abc.com",
    "Address1":"Test Address 1",
    "CountryCode":"US"
  }
}
```

PRODUCT FEATURES

PAY INVOICE VIA LINK

Select create payment link from the menu.

To get payment link of created invoice, a new record will be listed with "payment link" in the total records

Click "copy link" and open it onto the browser, after that you can make payment.

Merchant's customer can pay via web & mobile app.

MerchantPaia
Invoice Payment | 00820162 | 818.4 USD

Billing Address: Street 124, R-123 , KAZ , 33601
Shipping Address: Street 124, R-123 , SAU , 33601

Invoice Details

SNo.	Product Name	Qty	Price	Total-USD
1	Freelance payment	20	33.00	660.00

Sub Total (USD): 660.00
Tax Amount: 158.40
Tax %: 24 %
Discount Amount: 0.00
Discount %: 0 %
Grand Total: 818.40

Pay Invoice | USD 818.40

Invoice List

Paid Amount: \$ 77,750.50
Unpaid Amount: \$ 29,050.08

Invoice	Amount	Status
Invoice : 000836162 2025-12-17	\$ 1326	Paid
Invoice : 000835162 2025-12-18	\$ 600	Paid
Invoice : 000834162 2025-11-21 <small>The customer paid the invoice using a Buy Now, Pay Later option.</small>	\$ 250	Paid
Invoice : 000833162 2025-11-19 <small>The customer paid the invoice using a Buy Now, Pay Later option.</small>	\$ 300	Paid
Invoice : 000832162 2025-11-18 <small>The customer paid the invoice using a Buy Now, Pay Later option.</small>	\$ 798	Paid
Invoice : 000831162	\$ 660	

Pay Amount: \$ 2025

Select Payment Method :

- Debit / Credit Card (VISA, Mastercard)
- BNPL (Buy now, pay later)
- Google Pay
- Apple Pay
- Easy Bank Transfer
- Wallet Account: \$ 12,883.66

PRODUCT FEATURES

Subscription & Recurring Billing Engine

MerchantPaisa provides a robust, card-based recurring and deferred payment engine with the following capabilities:

- Subscription & Installment Payments Tap Card
- Buy Now, Pay Later (BNPL) – Real Time
- Tokenized card storage with system-driven recurring billing according to the defined payment cycle. (Not storing card data)
- Commercial & Operational Control

The screenshot displays the 'Recurring Manager' interface. A modal window titled 'Recurring Details' is open, showing a table of payment records. The table has columns for Payment Date, Is Down Payment, Pay RefID, Status, Message, and Amount (USD). Below the table, there is a 'Total Amount' of 1818. At the bottom of the modal, there is a red button that says 'Do you want cancel recurring payment?' and a grey button that says 'CLOSE'.

Payment Date	Is Down Payment	Pay RefID	Status	Message	Amount (USD)
5/15/2025	true	307426234	Approved	Sale::AUTHORIZED::831000	36
5/15/2025	false	649193830	Approved	Sale::AUTHORIZED::831000	594
5/15/2025	false	82140659	Approved	Sale::AUTHORIZED::831000	594
5/15/2025	false	557823577	Approved	Sale::AUTHORIZED::831000	594
Total Amount:				1818	

PRODUCT FEATURES

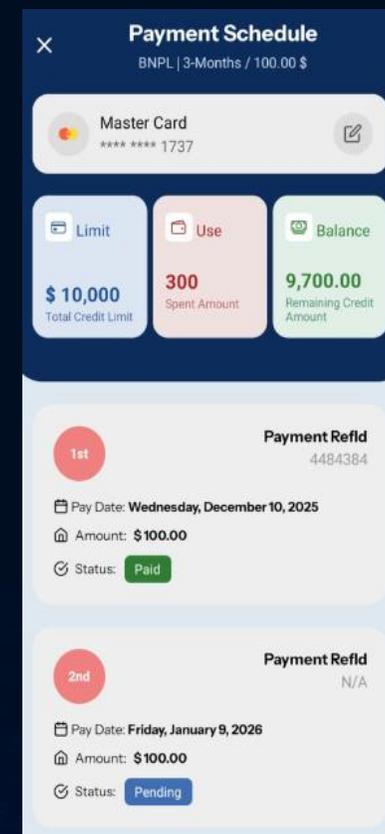
Recurring / Buy Now Pay Later- BNPL

- The consumer selects their desired goods from the merchant's online store.
- They sign up for a Recurring / BNPL account by providing basic details.
- Next, they choose a Recurring / BNPL installment plan, such as 3-month, 6-month, or 12-month options.
- If a down payment is required, they add it, then review the plan, including the payment start date and recurring installment amount.
- The consumer enters their card information and reviews the payment details.
- Once the payment is approved, the consumer receives the goods.

The image shows a web form for Merchant Paisa BNPL payment. The form is titled "BNPL (Buy Now Pay Later) Payment" and includes the following fields and options:

- Total Amount:** USD 40.00
- Choose Payment Schedule:** 3 Months USD 13.33 / month
- Payment Start Date:** 11/07/2025
- Is Down Payment:** (with a text input field containing "5")
- Scheduled Payment After Down Payment:** USD 35
- Scheduled Payment Per Month:** USD 11.67

On the right side, there is a progress indicator with five steps: 1. Customer Onboarding, 2. Select BNPL Plan, 3. Payment Summary, 4. Add Debit / Credit Card, and 5. Review & Proceed. At the bottom, there are "Back" and "Next" buttons.



The image shows a mobile app screen titled "Select BNPL Plan". It includes the following fields and options:

- Total Amount:** \$ 2025.00
- 6 Months \$ 337.50 / month** (with a dropdown arrow)
- Payment Start Date:** 7/29/2025
- Is Down Payment:**
- Enter Down Payment:** 20
- Scheduled Payment After Down Payment:** \$ 2005.00
- Scheduled Payment Per Month:** \$ 334.17

At the bottom, there is a "Confirm" button.

PRODUCT FEATURES

E-Commerce Plugin -Payment Solution

MerchantPais@ provides payment gateway plugin for E-commerce websites, that is used to appraise and process payments for any kind of online transaction.

- BNPL – Buy Know Pay Later
- Direct Pay Host Checkout
- Pay with WordPress Plugin

Billing details

First name * Last name *

Date of Birth *

Company name (optional)

Country / Region (optional)

Street address (optional)

Town / City (optional)

Your order

Product	Subtotal
Blue Tshirt - Aqua × 1	\$40.00
Subtotal	\$40.00
Total	\$40.00

Buy Now Pay Later (BNPL)

**MerchantPaisa**

3 Months (\$ 13.33 / Months)
6 Months (\$ 6.66 / Months)
9 Months (\$ 4.44 / Months)
12 Months (\$ 3.33 / Months)

MerchantPaisa Direct Pay

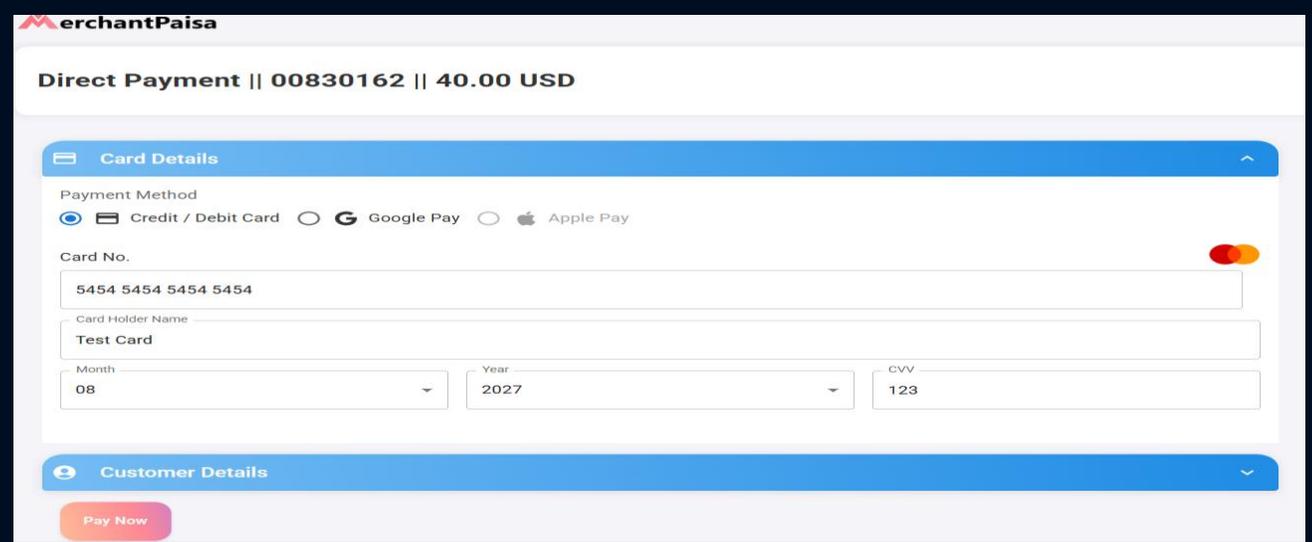
**MerchantPaisa**

Credit / Debit **MerchantPaisa**

PRODUCT FEATURES

3DS - Hosted Checkout for Direct Payments

The merchant can receive payments through a hosted checkout page. They simply need to generate a direct pay link request and provide a callback URL. Afterward, the merchant can access the payment page using the provided direct pay link.



MerchantPaia
Direct Payment || 00830162 || 40.00 USD

Card Details

Payment Method
 Credit / Debit Card Google Pay Apple Pay

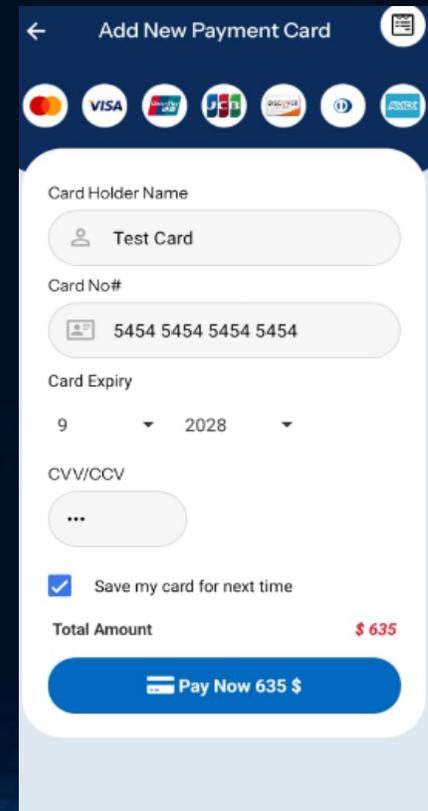
Card No.
5454 5454 5454 5454

Card Holder Name
Test Card

Month: 08 Year: 2027 CVV: 123

Customer Details

Pay Now



← Add New Payment Card

Card Holder Name
Test Card

Card No#
5454 5454 5454 5454

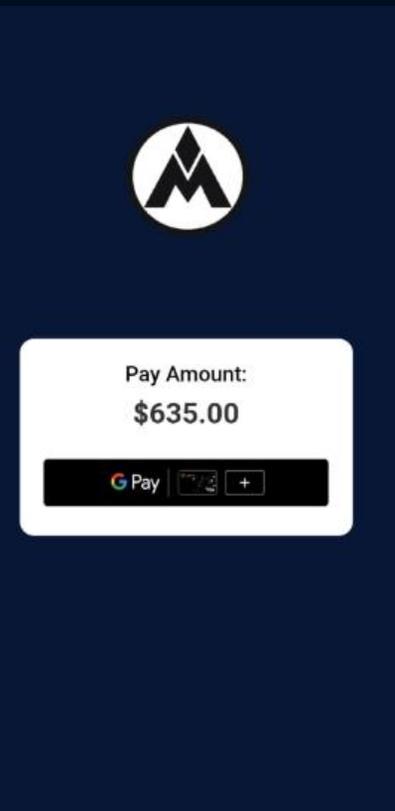
Card Expiry
9 2028

CVV/CCV
...

Save my card for next time

Total Amount **\$ 635**

Pay Now 635 \$



MerchantPaia logo

Pay Amount:
\$635.00

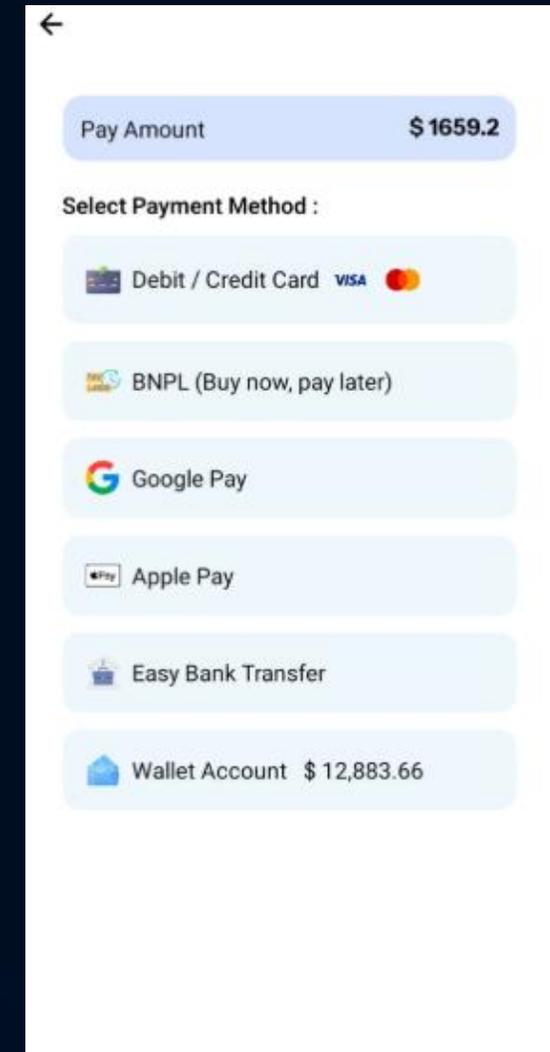
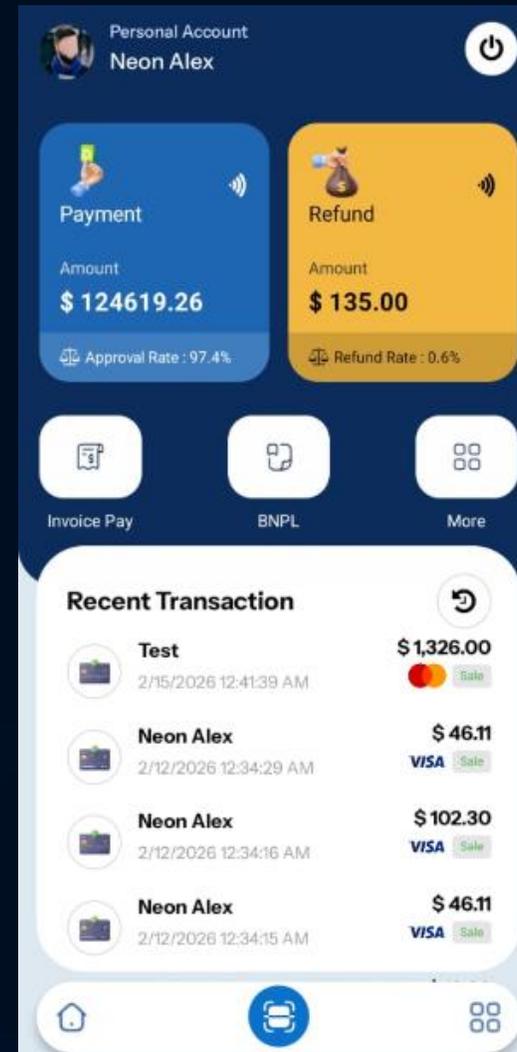
Payment options: Google Pay, Apple Pay, etc.

PRODUCT FEATURES

Customer Payment Mobile App

With the MerchantPais@ payment app, customer can view

- Dashboard
- Invoice Payment
- Qr Code Payment
- Subscription / Buy Know Pay Later
- Digital Payment
- Card / Google pay / apple pay
- Transaction Reporting



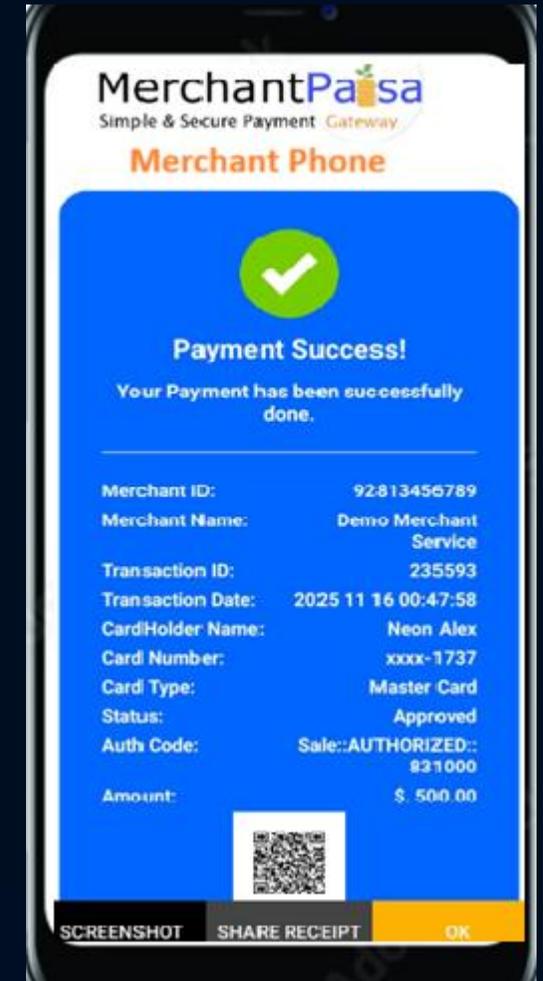
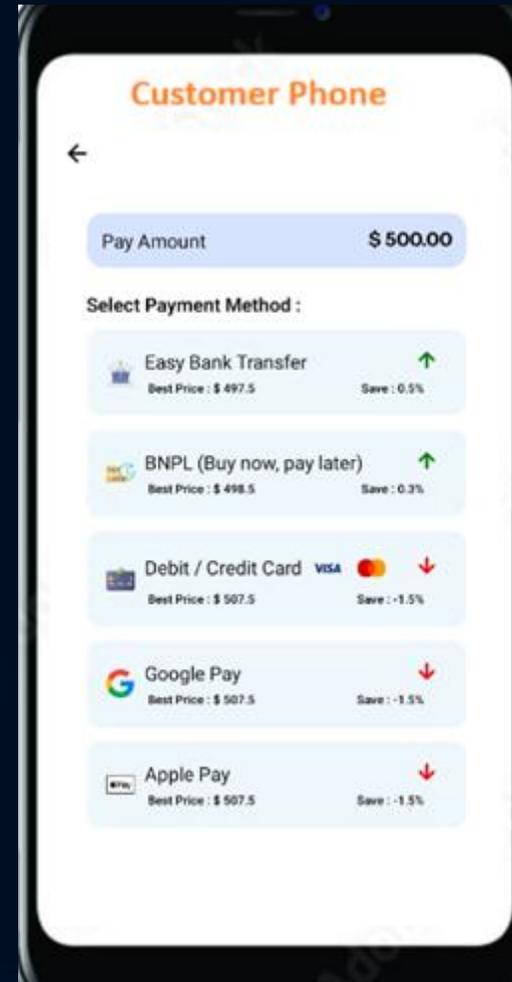
PRODUCT FEATURES

SOFT POS Device – QR Based

With the MerchantPais@ Soft POS device like mobile phone. Merchant can process the customers transactions via Scan QR Code.

We have implemented the demo version in Soft POS.

- Scan QR Code Pay
- QR Code Pay
- Pay with Card , Google Wallet, Apple Wallet & BNPL



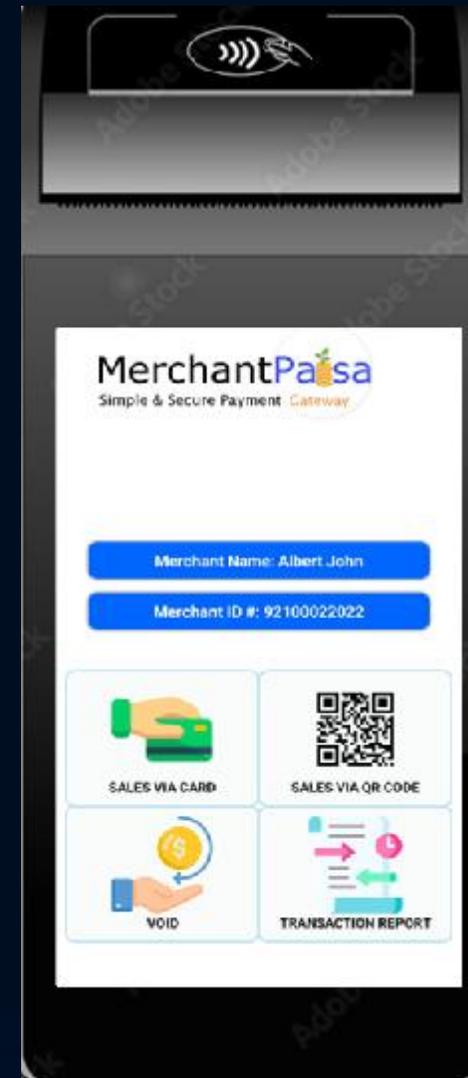
PRODUCT FEATURES

POS Terminal Device

With the MerchantPaisa@ POS machine device. Merchant can process the customers transactions via chip , NFC , magnetic stripe and tap card.

We have implemented the demo version in POS machine.

- Insert Card Chip
- Tap Card
- QR Code Pay
- Pay with Card , Google Wallet, Apple Wallet, Subscription & BNPL



MerchantPaisa – Core Modules & Capabilities

Multiple
Language
Support

Payment & Acquiring Module	Key Capabilities
Acquirer & Processing Management	Acquirer / Processor Setup , Routing & Switching Rules , Processor Health & Monitoring , Order Management ,Transaction Management
Merchant & Partner Management	Merchant Management, Partner Management , Merchant POS Terminal Management , E-Commerce Management , ISO Agent (Partner) & Merchant Commission
Pricing, Fees, Reserve & Settlement	Merchant Fees Rule Engine , Merchant Reserve Rules , Settlement Process , Reserve Amount Management , Payout Process
Risk, Fraud & Compliance	Transaction Risk Controls , Risk & Compliance , KYC & AML Third party Integrations.
Billing, Recurring & BNPL Engine	Recurring Engine, Buy Now Pay Later (BNPL) , Invoice Management
Channels & Integration	Web & mobile checkout, POS terminal , e-commerce requests & orders, plugins, RESTful APIs

ISO Agent (Partner) & Merchant Commission Model

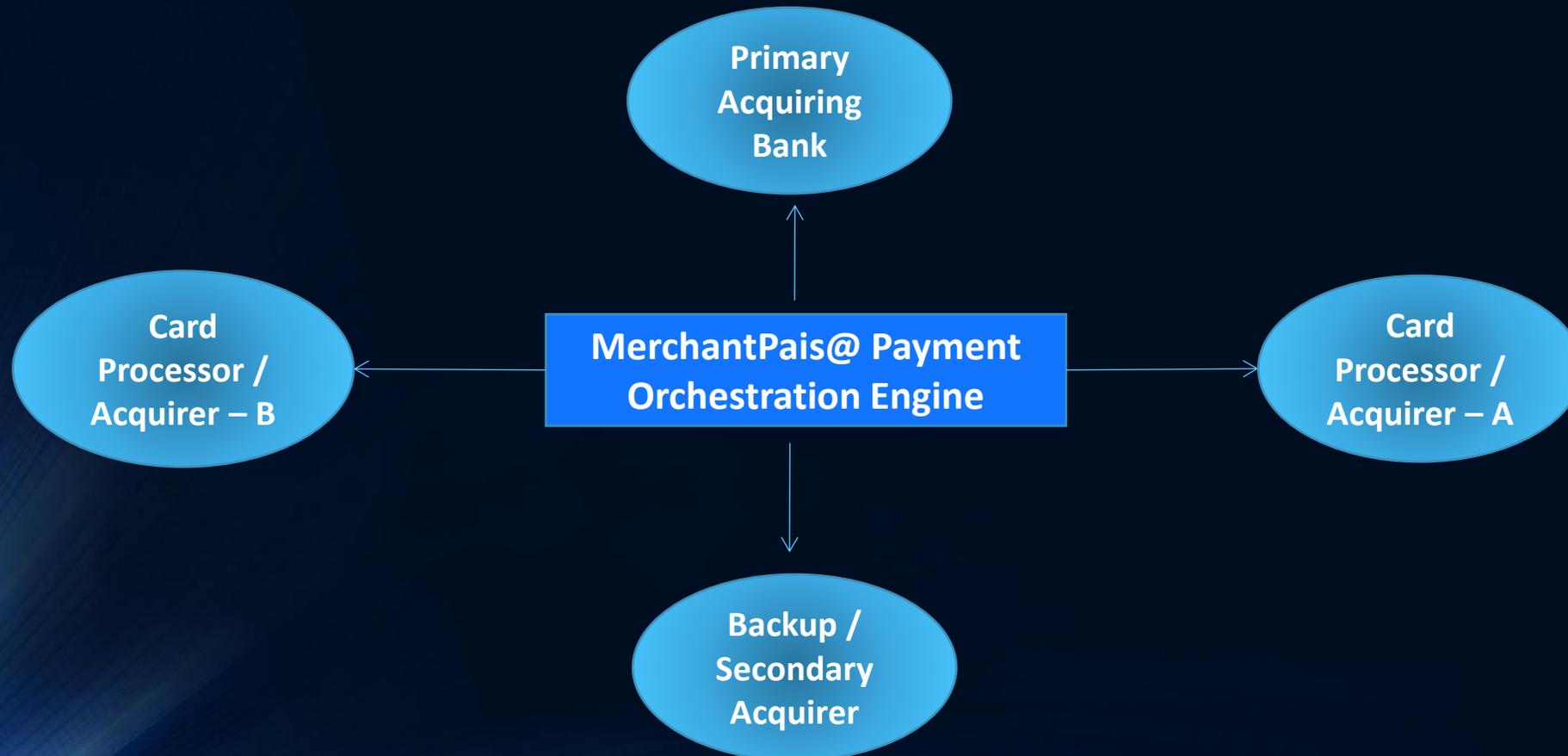
A two-level acquiring commission structure where the **Partner acts as an ISO (Independent Sales Organization)** and earns commission from merchant transaction MDR with full transparency and automated settlement.

Hierarchy	Acquirer / Processor → ISO (Partner) → Merchant
Commission Flow	Customer Transaction → Merchant MDR Applied → ISO Agent (Partner) Commission Deducted → Net Settlement to Merchant

Key Features

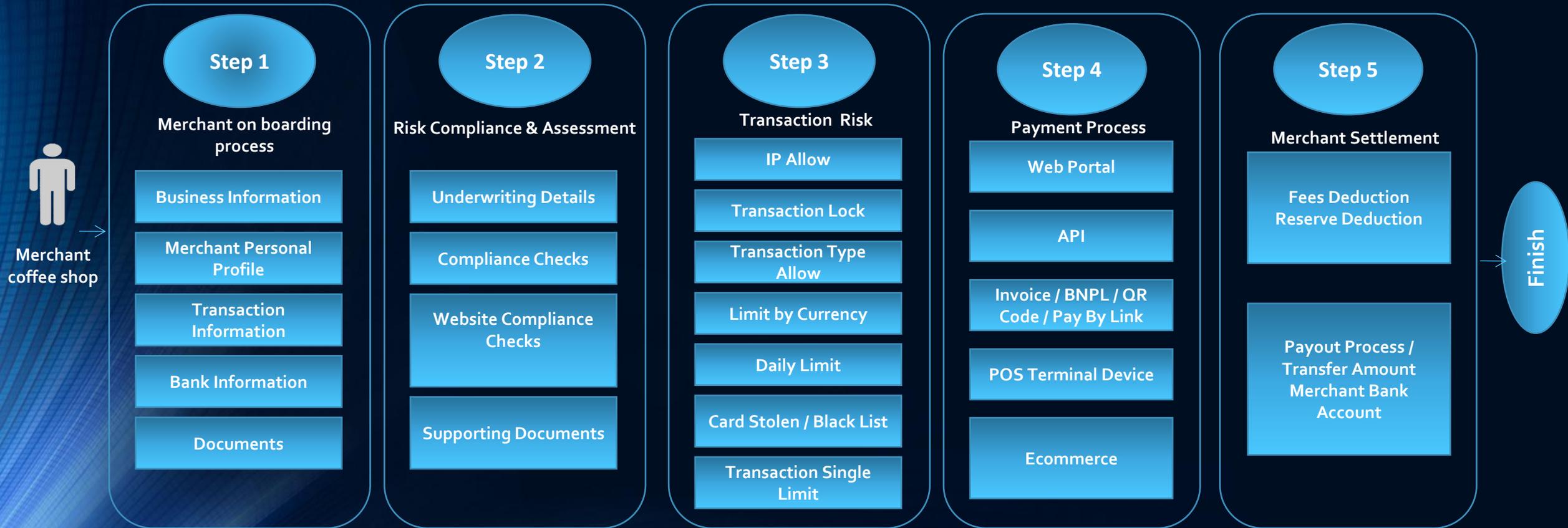
- Percentage / basis-point based commission
- Processor, card scheme & currency-wise rules
- Applicable to Ecommerce, POS, Recurring & BNPL
- Separate ISO & Merchant settlement cycles
- Reporting

PAYMENT ORCHESTRATION PLATFORM SUPPORT



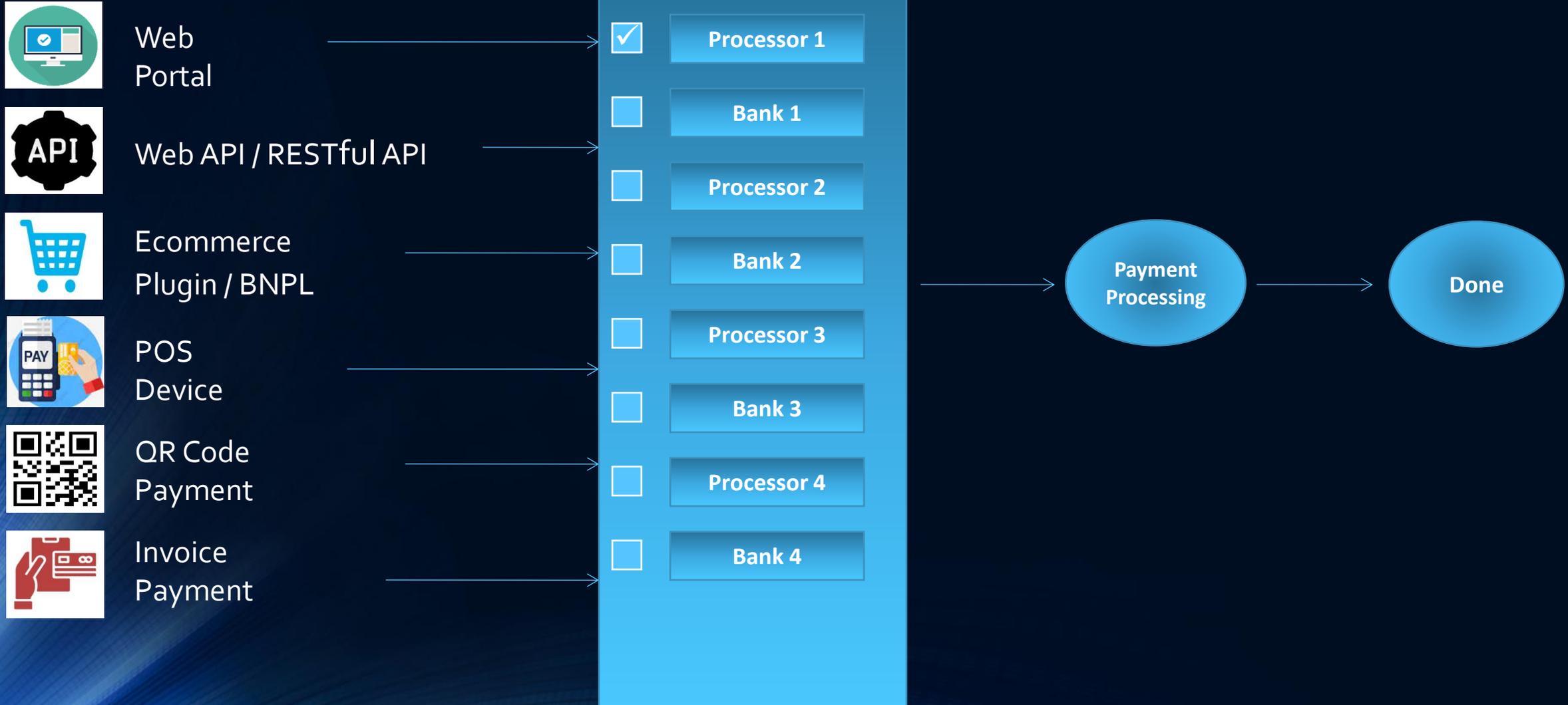
MerchantPaisa | COMPLETE PROCESS FLOW

Process flow of the system from Merchant OnBoarding to Merchant Settlement



MERCHANT ONE PAYMENT WINDOW

Merchant can select processor or bank in one window before payment processing.



Cybersecurity & Transaction Fraud Model

Transaction Fraud	Cybersecurity
Card Verification Value (CVV)	Identity & Access Security (Strong password policy, AES-encrypted credentials, two-factor authentication, CAPTCHA, role-based access control, session timeout, device validation)
Card Present Pin	Data Protection & Encryption (AES encryption with unique keys, JWT Token 256 using public & private keys, encrypted URL query strings, secure credential storage, no card data storage)
Payer Authentication (3-D Secure)	API & Application Security (Authorization, transaction & session keys, short-lived sessions, API rate limiting, IP blocking, brute-force protection, parameterized queries, request verification tokens)
Lockout Mechanisms	Transaction & Fraud Security (Multi-factor transaction verification, fraud protection, transaction validation, logging, exception handling)
Device Identification	Compliance & Infrastructure Security (OWASP Top 10 controls, PCI DSS-aligned security, HTTPS enforcement, Azure secure infrastructure)

PERFECTLY TAILORED INDUSTRY SOLUTIONS



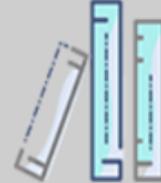
Retail



B2B



Professional Services



Higher Education



Government



Subscription &
Memberships



Spa & Salon



Veterinarian



Dental



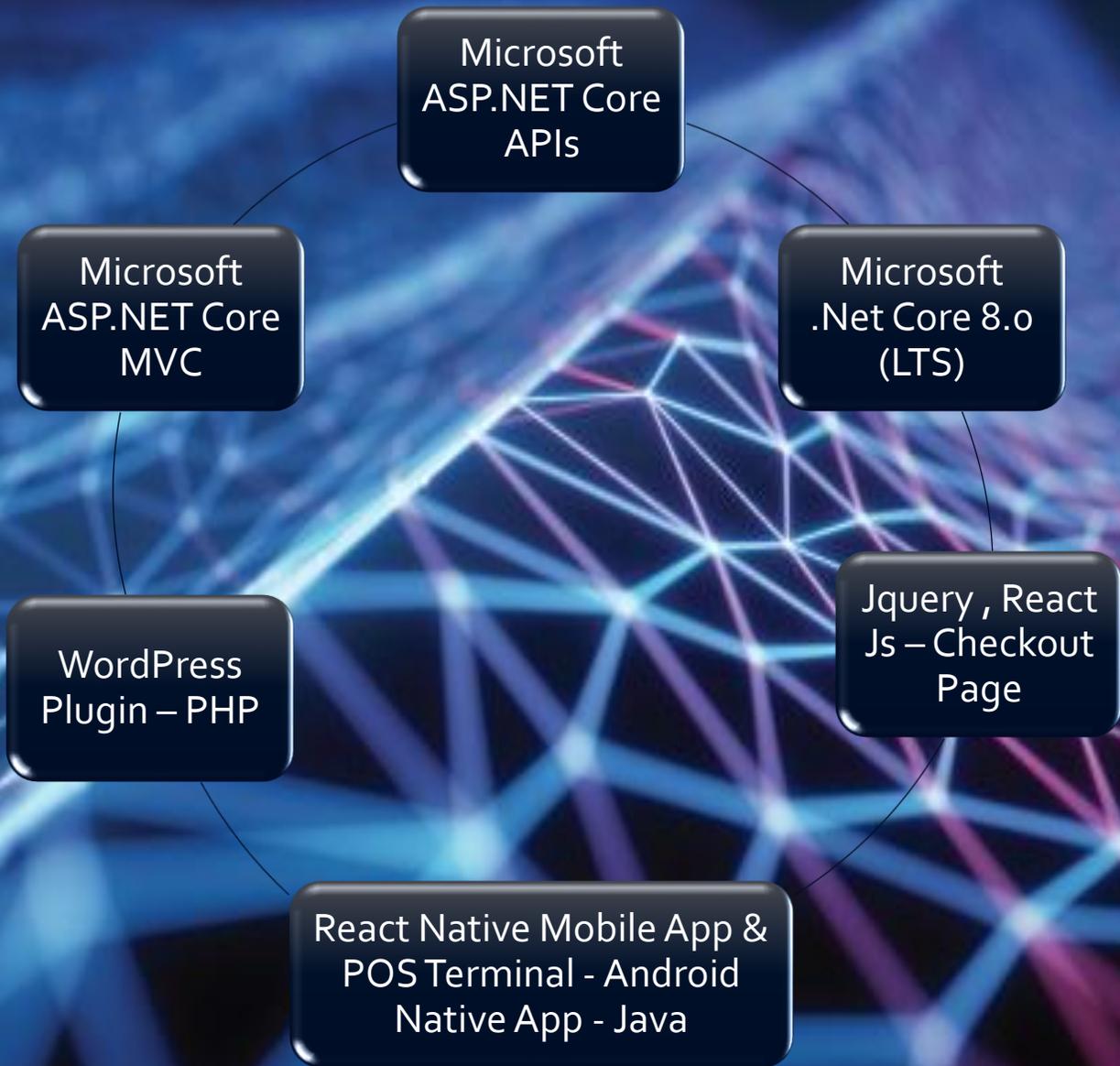
Car Wash

Go-Live Checklist for Bank / Fintech Company

The client is planning to go live with MerchantPais@ and needs to complete the following steps:

- Obtain card acquirer (local switch) and bank account transaction access in both sandbox and production environments.
- Enable local region KYC API access for onboarding in sandbox and production.
- Ensure PCI compliance & Scheme Certification
- Set up a deployment server on Microsoft Azure, AWS, or another platform..
- Customize the product to meet the client's specific requirements.
- The estimated timeline for go-live is 5 to 6 months..

TECHNOLOGY STACK





Thank You!

Contact Details

Syed Ahsan

Founder & CEO

: +92 302 2038420

@ : a.syed@maspears.com

w : www.merchantpaisa.com

w : www.maspears.com

Demo : demovideos.merchantpaisa.com

MERCHANT PAISA@
SIMPLE & SECURE PAYMENT GATEWAY