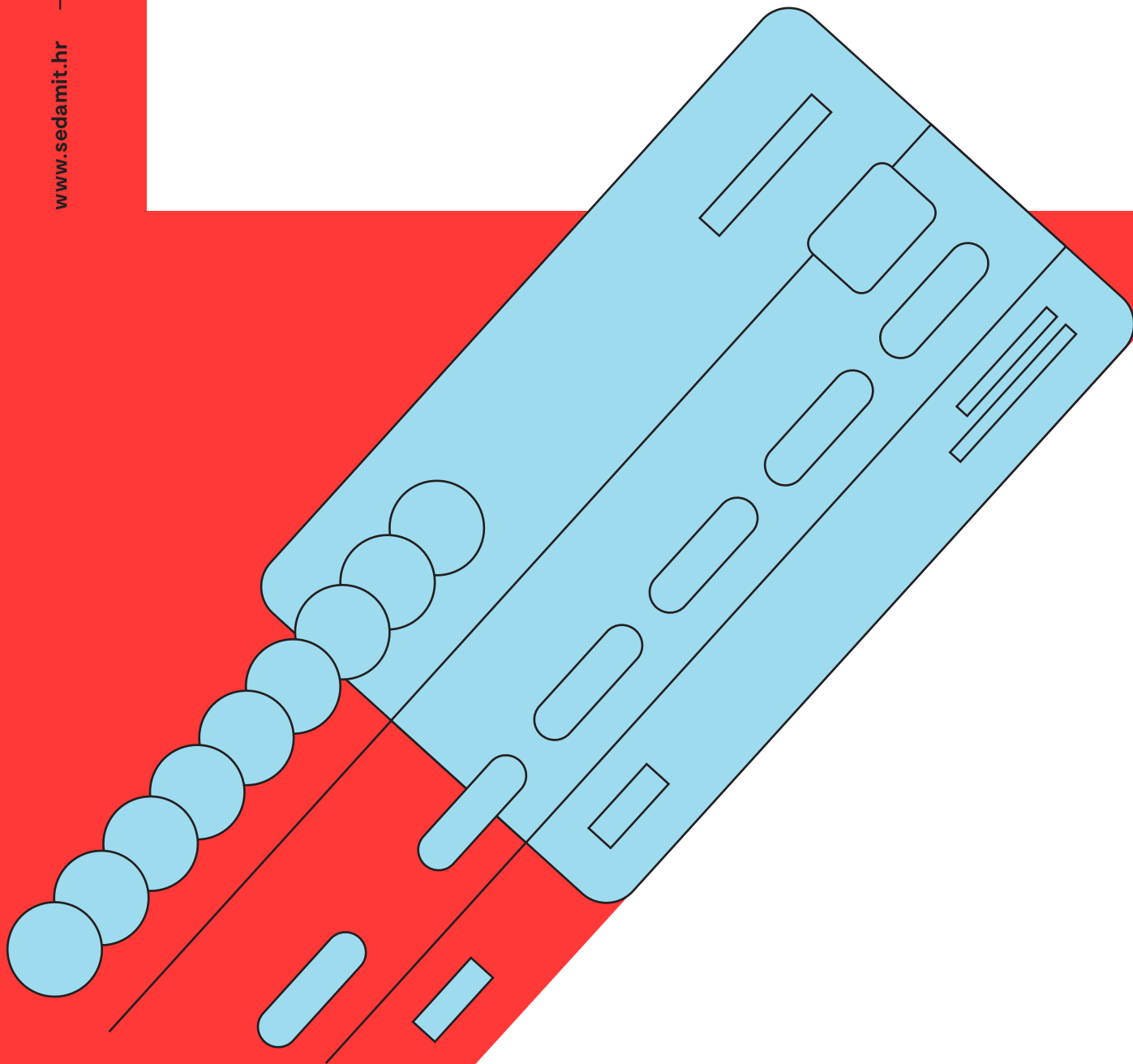


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Comprehensive Payment Solutions

powered by Sedam^{IT}



Sedam^{IT}

Who are we

Sedam IT development team has been developing wide range of payment solutions compliant to it's complex environment constantly evolving for over 15 years now, with primary goal to close the gap between end-user needs and what is being delivered by present payments infrastructure in Croatia and region.

Customer are now in demand of greater control, greater assurance, enhanced data and reduced financial crime while the last several years show a noticeable trend of digital payment transactions increase in comparison to cash

payments since today's card business systems and other forms of digital financial transactions are no longer exclusive nor are they something that only financially powerful systems such as banks can afford. Digitalized payments are becoming increasingly more prevalent in today's economy as whole, while dynamism digital innovation has brought with new mobile and online payment solutions and products. So actual competitive business environment has opened doors for new opportunities to get close to client, minding that convenience is key for customers' decisions and actions.

So what do we do and value we deliver?

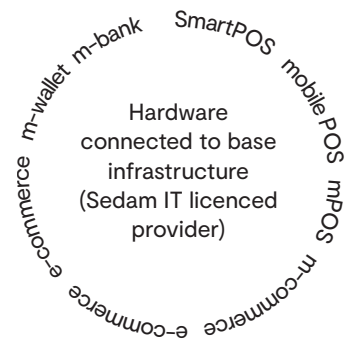
Range of industry specification adjustments

01

mShop (getting the content out of external payment systems with option of content/catalog management) and **mWallet** solutions (saving card payment details, prepaid accounts, providing closed - loop solution, loyalty program payments, IBAN recognition and real-time transaction processing).

Use cases

National gas filling stations network, largest retail chain in country, National post, State finance agency, City parking management, regional Municipal Services



Business service integration

Authorization system, Card management (bank and business customized payment card issuing) and **Transaction management** (various payment channels), along with full administration, customer management and user accounts management.

The system handles all the major card protocols, regardless of pos-host or host-host interface: legacy POS terminals, (Android based)

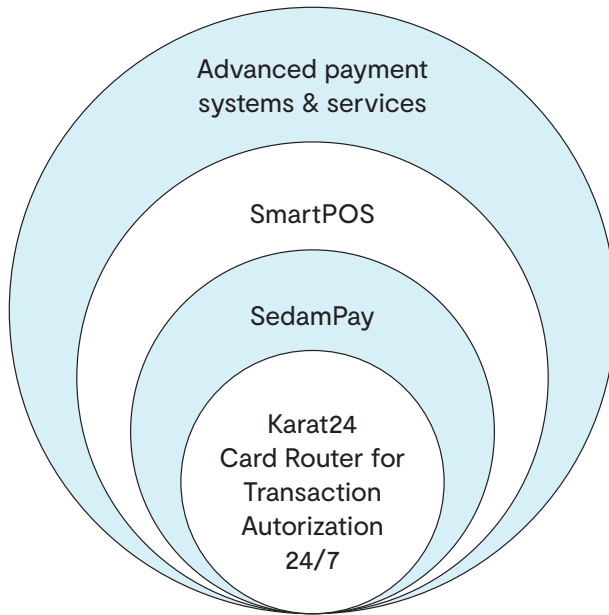
SmartPOS handling Maestro®, Mastercard®, Visa®, American express®, Diners club® brands, **e- goods, QR codes, Internet payment gateway, Advanced payment methods** (PSD2 PISP, SEPA Instant Credit Transfer (SCT Inst)).

Payment Infrastructure

Sedam Karat24 (Card Router for Transaction Authorization 24/7) provides full transaction authorization and card protocol management with scalable additional modules.

Offers complete and round transaction processing - **Card settlement & clearing** (reference standards of billing files are supported, such as visa mdc, gstf), **Risk and fraud management through:** (1) Object activity analysis (payment instrument, account, point of sale, cashier), (2) Transaction flow analysis (attributes, sequences, patterns), **Protocol converter, Security key.**

How



Combining the base of Karat24 solution payment infrastructure (in-house development) to modules the specific business needs in order to serve our customers with end-to-end payment transaction process:

02

Karat24 holds the functionalities of card authorization, clearing & settlement, protocol converter, card and transaction management, risk and fraud management.

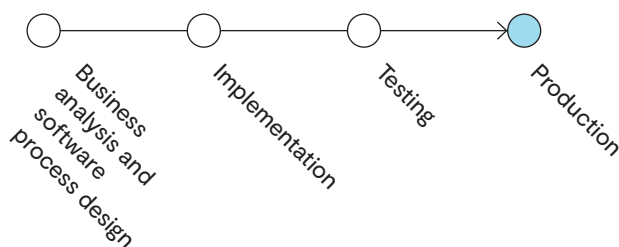
SedamPay brings newly developed payment system and process benefits, introducing the mShop as integration point for all external payment system along with ability of content/

catalog management, and mWallet storage for all payment instrument (bank cards, closed-loop solution, prepaid cards/accounts, loyalty cards) already in customer possession or to be issued by Sedam IT link, combined with real time adjustment to customer needs.

SmartPOS handles acceptance and processing activities for all standard card brands (Maestro®, Mastercard®, Visa®, American express®, Diners club®), QR, 1D and 2D transactions, crypto currencies, business application such as loyalty programs or storage management and all types of seamless payment introduced by new age of transaction management.

Advanced payment systems and services is layer for handling the payment methods of the new generation, fully focused on customer convenience and legal interpretation of environment that makes the transaction safe and efficient. Primarily, those are the ones procured uses PSD2 regulation regarding PISP (Payment Initiation Service Provider) that allows service provider to initiate a payment transaction on behave of the customer if customer has given them consent, the SEPA Instant Credit Transfer (SCT Inst) regarding peer-to-peer, peer-to-business, business-to-business, business-to-peer, peer-to-government, business-to-government instant payments, vouchers and payments made using the escrow account.

Implementation and support



... followed by SLA agreement and full business support, employee's education and standard oversight meetings of service and system components, diagnostics, software and firmware upgrades.