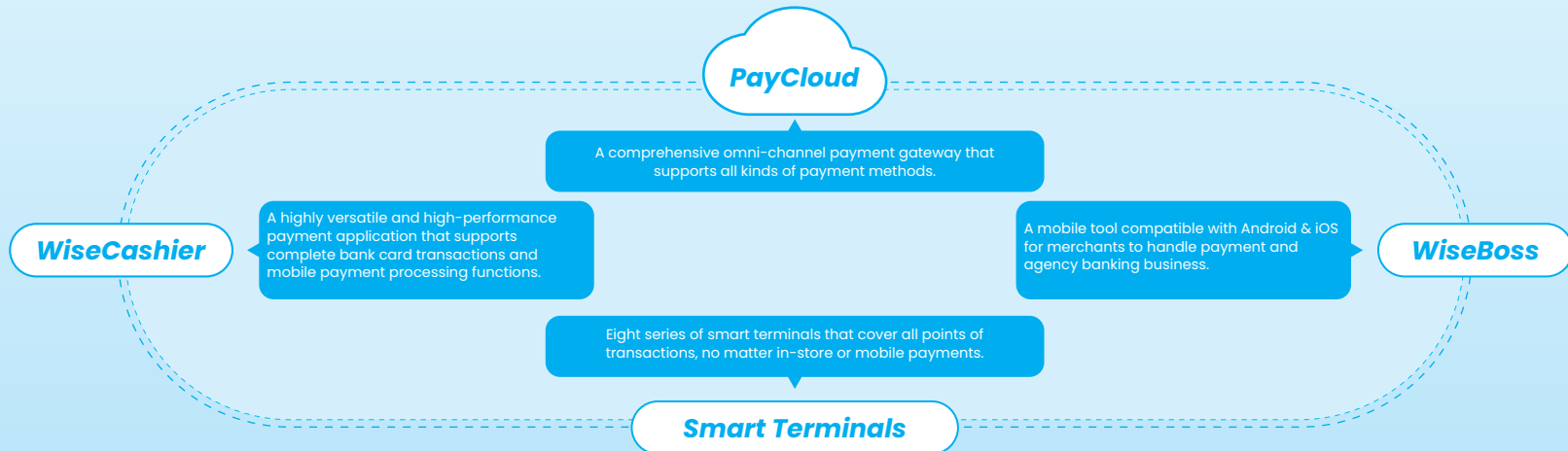


Wiseasy Payment Solution



Wiseasy Payment Solution is a cloud-native acquiring and payment infrastructure platform designed for banks, fintechs, ISOs, and global merchants.

By combining payment processing, smart terminals, merchant operations, and IoT-based device management into one unified ecosystem, Wiseasy enables partners to launch and scale modern payment businesses faster, lighter, and more efficiently.



PayCloud is a next-generation, cloud-native acquiring platform, offered as a full-stack SaaS solution. PayCloud serves as the core acquiring and transaction management platform within the Wiseasy Payment Solution ecosystem. Transactions are initiated through WiseCashier, a customizable payment app designed for smart payment terminals. PayCloud equips administrators with a robust operational dashboard, while providing dedicated merchant portals accessible through both web browsers and the WiseBoss mobile app.

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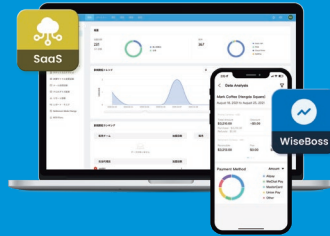
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Omni-channel Payment Capabilities

Wiseasy payment solution breaks down transaction barriers with robust omni-channel payment capabilities. Covering all international card schemes and a full range of local payment methods, it powers merchants with a unified, seamless, and high-converting checkout experience.

The solution supports multi-channel integration options including Hosted Checkout, direct API connectivity, and the WiseCashier payment app, enabling smooth deployment across all business scenarios.



Smart Settlement & Split Payment System

As the core module of the overall solution, PayCloud goes beyond standard clearing and settlement, delivering a comprehensive fund management suite:

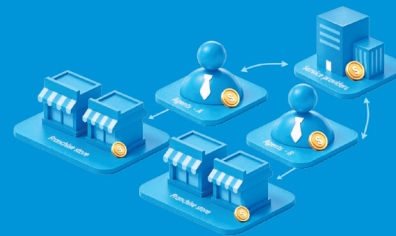
- ◆ **Flexible Settlement:** Supports T+0/T+N cycles and multi-currency/DCC processing for seamless global operations.
- ◆ **Partner Profit-sharing:** A built-in automated profit-sharing capability calculates and distributes revenue shares for ISOs and agents.
- ◆ **Smart Splitting:** Tailored for marketplaces and industry platforms, our split payment capability automates the secondary routing of funds to sub-merchants. It greatly reduces manual reconciliation, mitigates fund pooling and regulatory compliance risks, and enables secure, compliant, efficient fund flow.



Merchant & Partner Portal

Streamline your onboarding and daily operations. We deliver comprehensive web-based SaaS dashboards for ISOs and direct merchants, seamlessly integrated with WiseBoss — our dedicated mobile management app tailored for merchants.

From automated KYC/KYB verification and MCC mapping on the web portal, to real-time transaction monitoring and store management on the go via WiseBoss, you can efficiently manage the entire merchant lifecycle from onboarding to daily operations.



Multi-tier Partner Enablement

Our payment solution delivers a robust channel management system built for ISOs and agents. It features multi-tier structures, flexible custom pricing templates, and automated profit-sharing calculation. The solution also provides partners with a dedicated branded portal to manage their downstream merchants and track revenues effortlessly.



Dynamic Risk Control

This solution comes with an intelligent risk control system. It intercepts fraudulent transactions within milliseconds based on transaction rules and abnormal behaviors. Fully aligned with PCI-DSS Level 1, it delivers high-level security protection for cardholder data and end-to-end fund flows.



Hardware & Software Synergy: The Power of PayCloud + TMS

Leveraging our payment solution, the PayCloud Acquiring System perfectly integrates with the WiseCloud Terminal Management System (TMS).

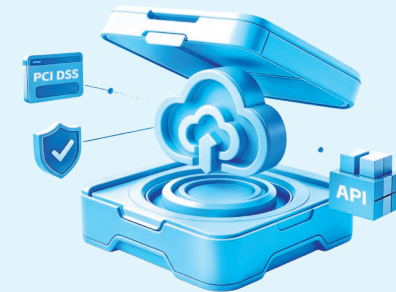
Operators can process transactions and manage the full lifecycle of IoT terminals — covering Remote Key Injection (RKI), remote OTA upgrades, and device status monitoring — concurrently within a unified ecosystem.

This true "Cloud + Edge" architecture drastically reduces hardware deployment costs and operational friction.

Cloud-Native Agility & Out-of-the-Box

Say goodbye to heavy upfront IT infrastructure investments. As a SaaS-based cloud platform, the Wiseeasy payment solution empowers financial institutions and payment facilitators to launch their own acquiring business in a matter of weeks.

Built on a highly elastic cloud architecture, the platform effortlessly accommodates exponential growth in transaction concurrency.



Data-Driven Business Insights

Our payment solution features multi-dimensional data visualization dashboards, covering core metrics such as sales trends, regional hot spots, and transaction approval rates.

Powered by accurate data insights, it helps merchants and ISOs optimize business strategies and make data-driven operational decisions, turning transaction data into a core driver of business growth.