

AuroraX

A Cloud-Native Acquiring Platform Purpose-Built for Mid-Tier Banks and EMIs

AuroraX provides a cloud-native acquiring infrastructure layer that connects merchants, devices, acquirers, and global payment networks through a unified operational platform.

AI-Driven Operations

Enterprise-Grade Security

Scalable Acquiring Infrastructure

Cloud-Native Architecture

Built for Real Acquiring Operations





Intelligence Engine

- Merchant profiling / Merchant behavior analytics
- Transaction structure analysis
- Reporting system
- AI-powered operational diagnostics (WiseBean)
- Intelligent operational recommendations



Onboarding Engine

- KYB process management
- Merchant information upload
- Automated approval process
- Bank system integration



Enterprise Engine

- Unified management of multiple stores
- Split settlement management
- Centralized data analysis
- Support for complex organizational structures



Operation Engine

- OTA remote upgrade
- Device monitoring and positioning
- Batch management
- Remote control (reboot/lock)
- Key injection (RKI)



Open Platform

- Open API
- Third-party application integration
- Multi-vendor device support
- SDK support



Payment Engine

- Multi-channel access (Credit Card/QR/Alternative Digital Payments)
- POS + Ecom + Wallet
- Unified transaction management
- Settlement support



Growth Engine

- Agent/ISO management
- Merchant expansion management
- Commission & Revenue Management
- Channel operation

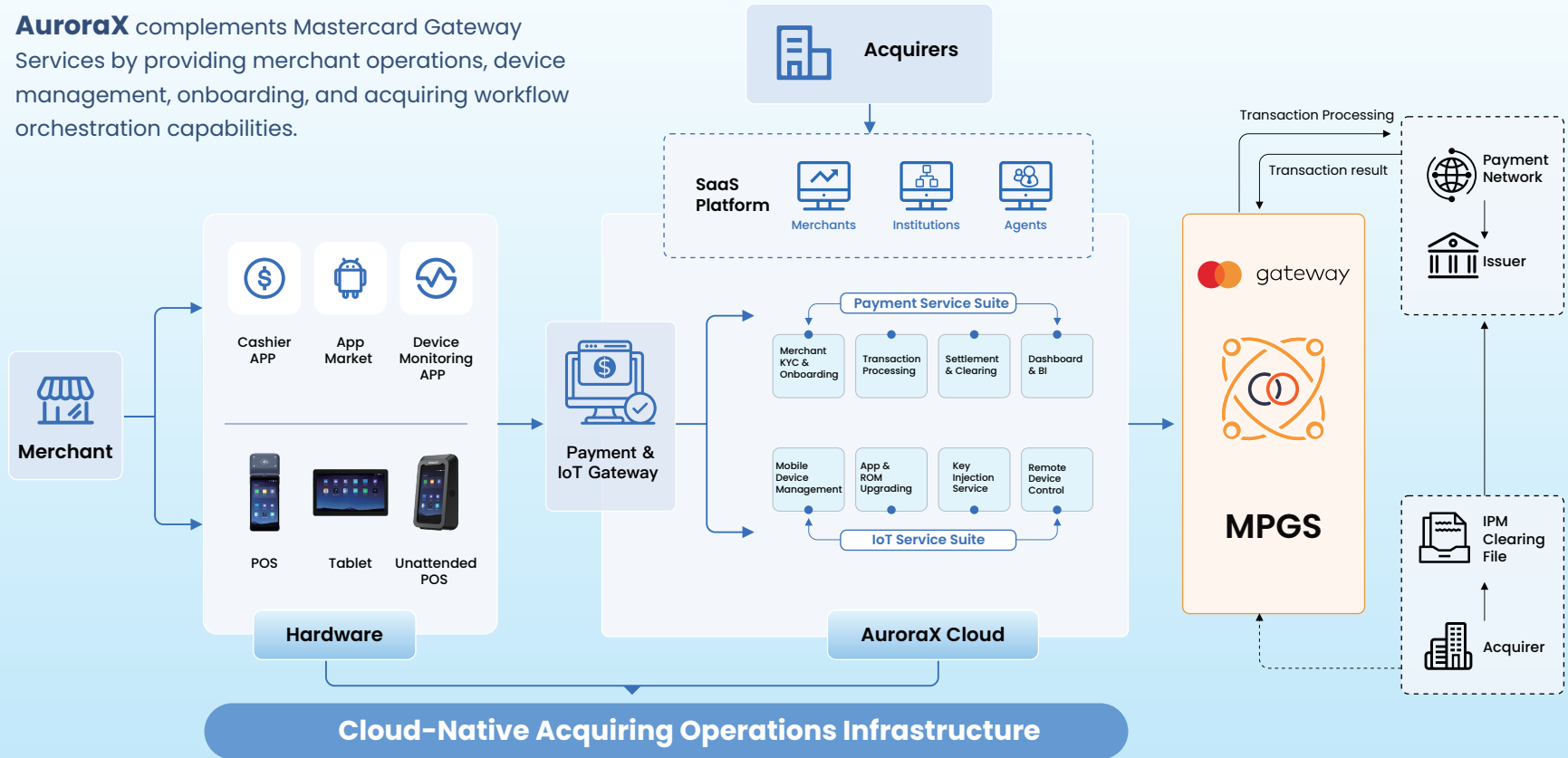


AuroraX

AuroraX

= 7 Core Engines

AuroraX complements Mastercard Gateway Services by providing merchant operations, device management, onboarding, and acquiring workflow orchestration capabilities.



**AuroraX
Enables**

- Accelerated Deployment
- Local configuration flexibility
- Flexible Acquiring Business Models
- Merchant Operations
- Device & IoT Management
- Acquiring Workflow Orchestration
- Operational Intelligence

**MPGS
Provides**

- Secure scheme connectivity
- Scalable transaction processing
- Global compliance
- Global Payment Network Access
- Secure Gateway Infrastructure

Value Added by **AuroraX**, and Why does it matter?

Connecting AuroraX capabilities to real business impact for financial institutions

Embedded Scheme-Ready Architecture with MPGS

Pre-integrated with Mastercard MPGS, eliminating the need for direct scheme integrations.

Compliance & Certification Management

Designed to support PCI DSS operational requirements, EMV certification workflows, and scheme integration management.

Modular Acquiring Infrastructure Platform

Complete acquiring stack including onboarding, routing, settlement, disputes, and device management.

Cloud-Native & API-First Infrastructure

Multi-tenant architecture with open APIs for rapid integration and scaling.

AuroraX Approach

Traditional Challenges

Many mid-tier banks and EMIs face common acquiring barriers:

- Long deployment cycles for traditional acquiring infrastructure
- Complex scheme integration and certification requirements
- Limited operational scalability for merchant growth
- Heavy dependency on multiple disconnected vendors

AuroraX provides a cloud-native operational acquiring layer with embedded MPGS connectivity:

- ★ Pre-integrated Mastercard payment infrastructure
- ★ Unified merchant, device, and payment operations
- ★ Managed onboarding and acquiring workflow orchestration
- ★ API-first architecture for rapid deployment and integration
- ★ AI-assisted operational intelligence powered by WiseBean

Business Outcomes

AuroraX enables financial institutions to:

- ✓ Launch acquiring services in months, not years
- ✓ Reduce infrastructure and operational complexity
- ✓ Expand merchants and transaction volumes more efficiently
- ✓ Retain control of merchant relationships and business models
- ✓ Scale regionally with repeatable operational frameworks