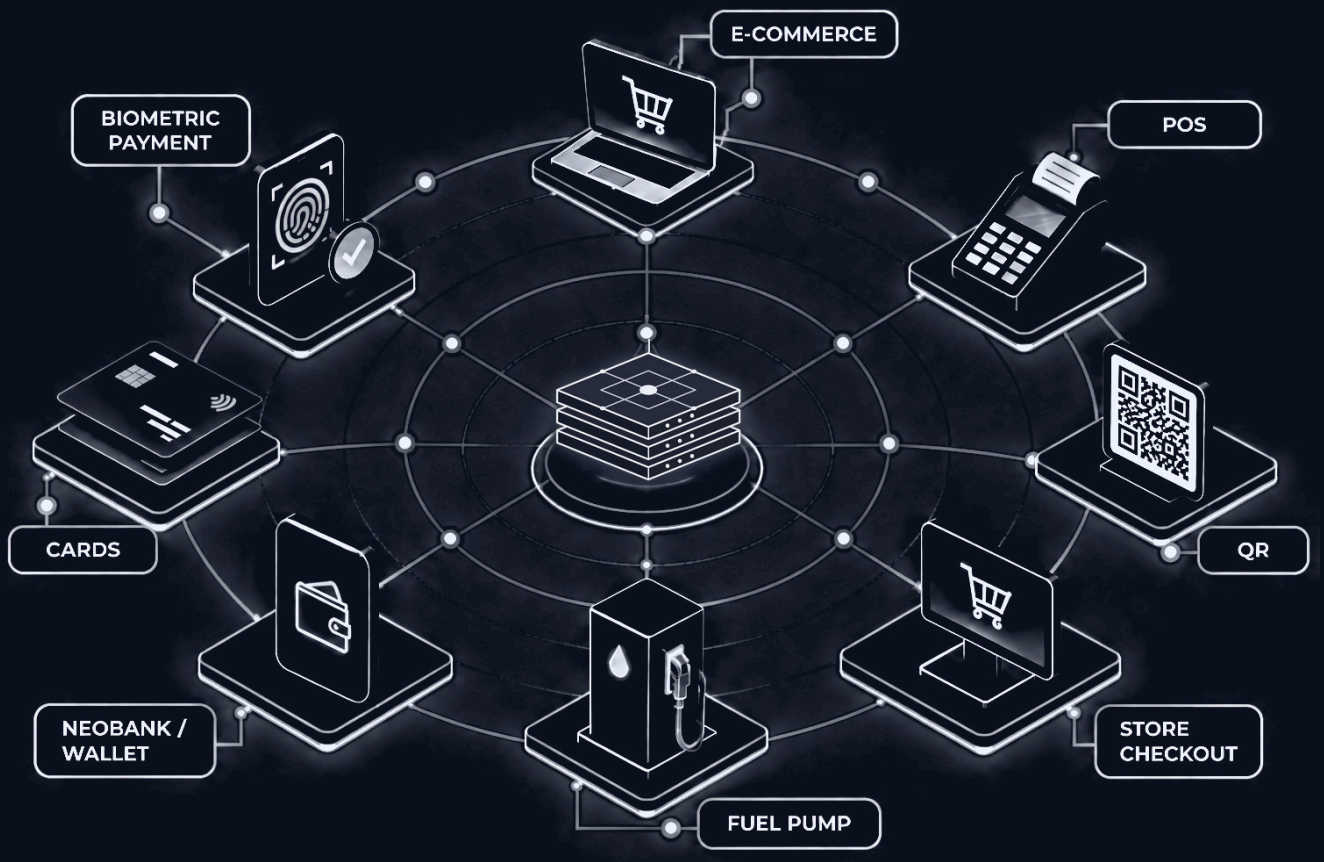
MPAYcenter

THE DIGITAL BANKING & PAYMENTS LAYER FOR BANKS

Keep your core.
Launch everything else.

MPAYcenter connects to your existing core banking system and gives you digital onboarding, mobile banking, merchant payments and agent networks — live in months, not years.



BANK LAYER OVERVIEW · 2026

MPAYcenter

THE PROBLEM

Your customers moved to digital. Your core didn't.

01

Months for every change

Each new product or channel waits in the core's queue, competing with regulatory and maintenance work. By the time it launches, the market has moved.

02

Customers want minutes

Opening an account, paying with QR or sending money is expected from the phone, at any hour. Branch visits and paper forms send customers elsewhere.

03

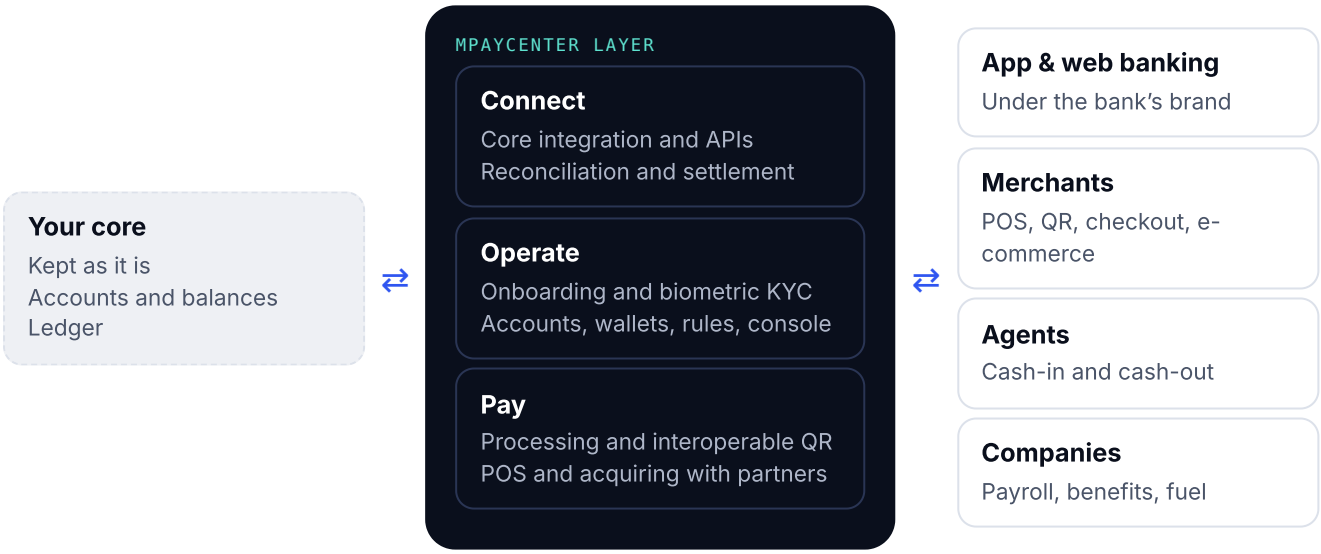
Fintechs take the flows

Payments, payroll and remittances move to whoever offers the faster experience. Every flow that leaves takes deposits and fees with it.

THE LAYER

One layer between your core and every channel.

The bank keeps its core. MPAYcenter connects to it and runs everything customers, merchants and companies touch.



PROOF

10+
years building payment and banking infrastructure

43
banks connected through our processing platform

25,000+
POS terminals integrated across Latin America

100%
proprietary technology, audited under banking supervision and by national banks

Built in-house, end to end, to banking standards.

Transactional bus · Platform & processing · Console & tools · Apps & web

PCI DSS 4.0 CERTIFIED

© 2026 MPAYcenter
MPAYcenter is a registered trademark of Red Pepper Technologies Inc.

LAUNCH KITS

Seven launch kits, three families

Each kit has a defined scope, timeline and price. Start with one and add the next on the same layer.

Digital Banking Platform

Open accounts and serve customers digitally, under your brand.

01
Digital Onboarding
Open accounts in minutes, with human review where it matters.

02
Mobile & Web Banking
Your bank in your customers' pocket — on your current core.

Payment Integration Platform

Accept and process every relevant payment method.

03
Merchant Payments
Turn your bank into the payment partner of every store.

04
Fuel & Fleet Payments
Every litre paid, authorised and reconciled in your ERP.

Financial Distribution Platform

Take money and services to people, companies and stores.

05
Agent Banking
A branch in every store, pharmacy and supermarket.

06
Payroll & Benefits
Win the payroll of your corporate clients — and their employees.

07
Remittances & Mass Payouts
Get money to the right person — at scale, with full traceability.

HOW WE WORK

01
Architecture session
45 minutes with our engineers to map your core, channels and goals.

02
Scoped pilot
A paid pilot with defined scope, timeline and success criteria.

03
Launch
Go live on your core, under your brand.

04
Grow
Add the next kit on the same layer.

Book an architecture session

Headquarters · Americas: Panama City, Panama · Office · Europe: Spain · info@mpaycenter.com

mpaycenter.com

© 2026 MPAYcenter
MPAYcenter is a registered trademark of Red Pepper Technologies Inc.