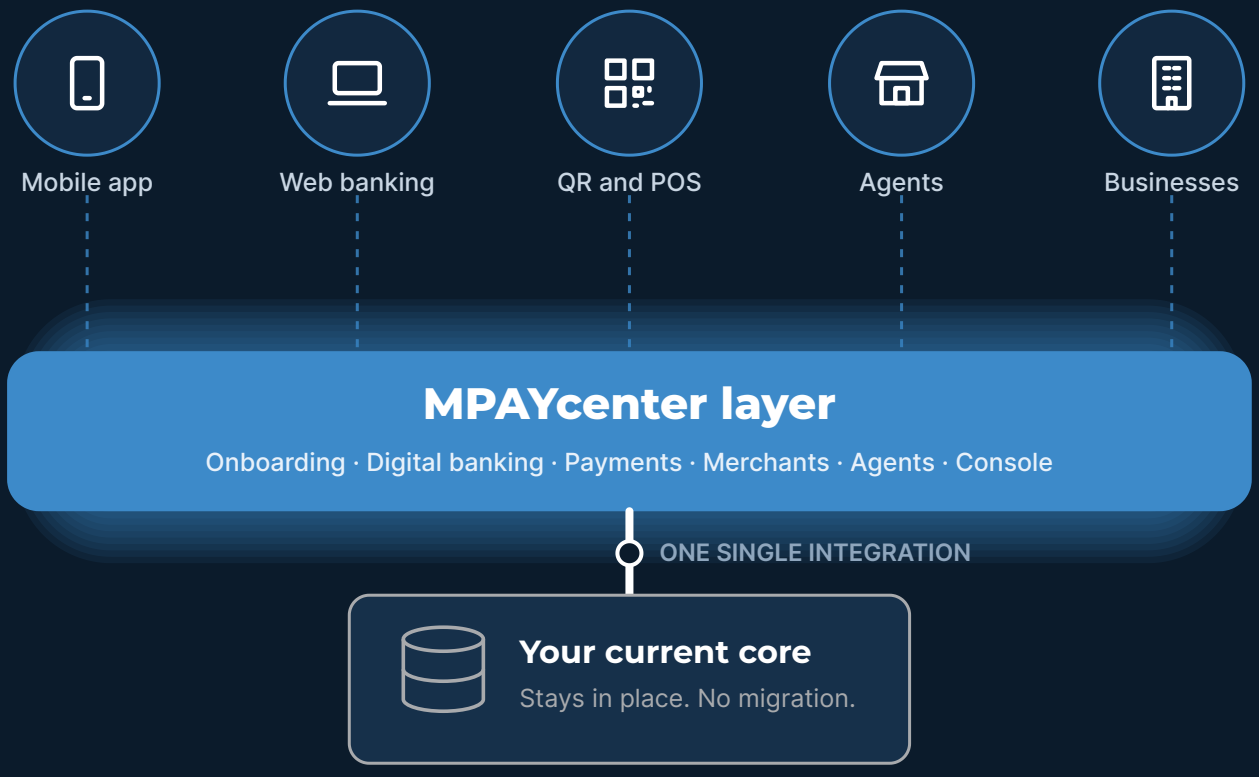
MPAYcenter

FOR BANKS AND CREDIT UNIONS

THE DIGITAL BANKING AND PAYMENTS LAYER FOR BANKS

Keep your core. Launch everything else.

MPAYcenter connects to your current core and delivers a neobank, digital onboarding, mobile and web banking, QR and POS payments, merchants and an agent network, ready to operate and under your own brand. In months, not years.



10+
years in production

43
banks on our processing platform

25.000+
POS integrated

PCI DSS
4.0 certified

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

mpaycenter.com

THE PROBLEM

Your customers are already digital. Your core is not.

Every change takes months

Launching a new channel or product depends on long projects on the core.

Customers want it now

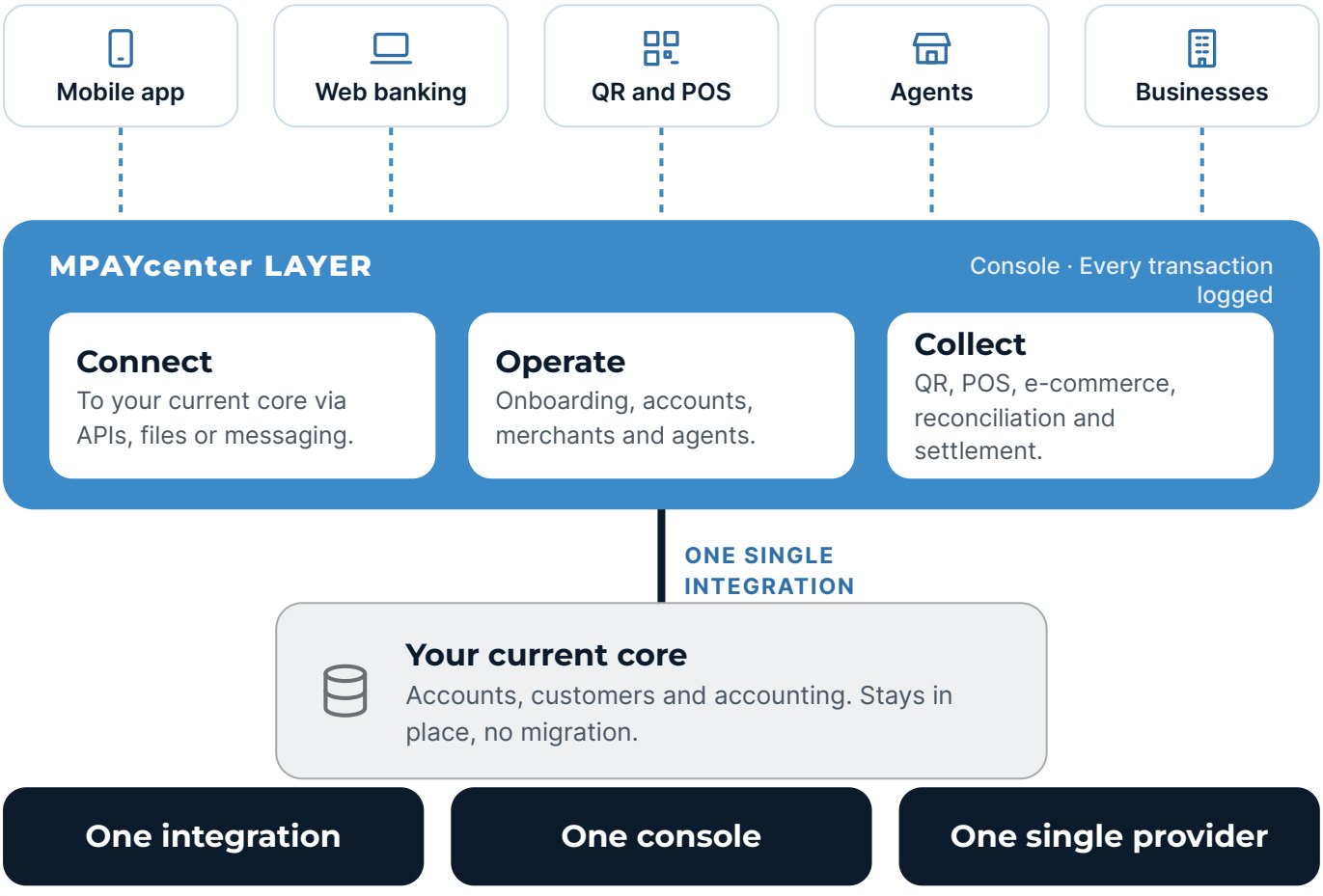
Open an account in minutes, use the app and pay by QR instantly.

Business walks away

Payments, payroll and remittances move to the fintechs that get there first.

THE SOLUTION

A layer between your core and all your channels.



WHAT WE OFFER

Everything your bank wants to launch. Under its own brand.

Install the layer once and the bank grows kit by kit. Each kit has a defined scope and a clear business metric. All of them are live today.

100% under the bank's brand

Digital banking

So customers open and use their account from their phone

White-label neobank

A complete digital bank under your brand: onboarding, accounts, app and payments, with your cards integrated.

Moves: digital customers and deposits

Digital Onboarding

Accounts opened in minutes, with biometrics and human review.

Moves: accounts opened per month

Mobile & Web Banking

App and web banking: balances, transfers, payments and card management.

Moves: active digital customers

Payments

So every payment goes through the bank

Merchant Payments

Interoperable QR, integrated POS and checkout, e-commerce and reconciliation in one layer.

Moves: active merchants · processed volume

Fuel & Fleet Payments

Fuel payments with per-vehicle rules, integrated with ERP and fleet systems.

Moves: liters and fleets under control

Distribution

To reach more people and businesses

Agent Banking

Shops and pharmacies turned into bank service points.

Moves: service points

Payroll & Benefits

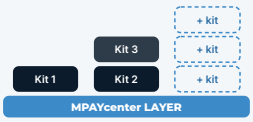
Digital payroll and vouchers for business customers.

Moves: companies and employees

Remittances & Payouts

Remittances and mass payouts to digital accounts.

Moves: beneficiaries paid



Install the layer once. The bank grows kit by kit.

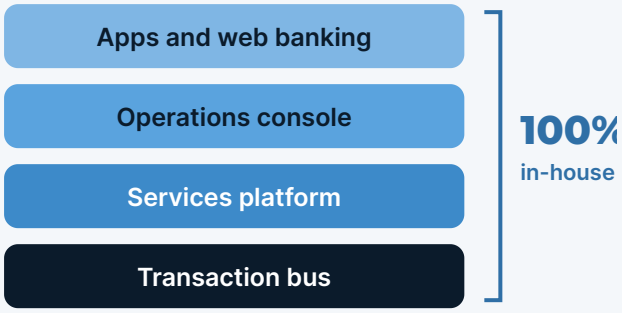
Each new kit reuses the core integration, the console and the operation already running. Same provider, same reporting.

WHY MPAYcenter

Faster than replacing the core. More complete than an app.

ALTERNATIVE	WHAT THE BANK IS MISSING	WITH MPAYcenter
Replace the core	Years-long project and high risk	Connects to the current core and goes live in months
Just an app	Payments, merchants and agents are left out	Channels, payments and physical network in one layer
Several fintechs	Many integrations, contracts and reconciliations	One integration, one console, one report

Built in-house, end to end



One single accountable party, no third-party pieces to coordinate. PCI DSS 4.0 certification and audits by banks and regulators.

Everyone in their role

The bank decides. It approves customers and transactions, sets its risk and compliance policies and owns the relationship with the regulator.

MPAYcenter executes. It runs the layer's technology, integration and support, and logs every transaction for audit.

HOW WE WORK

1 — Architecture session
45 minutes with the technical team.

2 — Scoped pilot
One kit, defined scope and metrics.

3 — Launch
In production with your customers.

+ — New kits
On the same layer and console.

Book a 45-minute architecture session.

We review your core, your priorities and the kit to start with.

agenda.mpaycenter.com mpaycenter.com info@mpaycenter.com

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