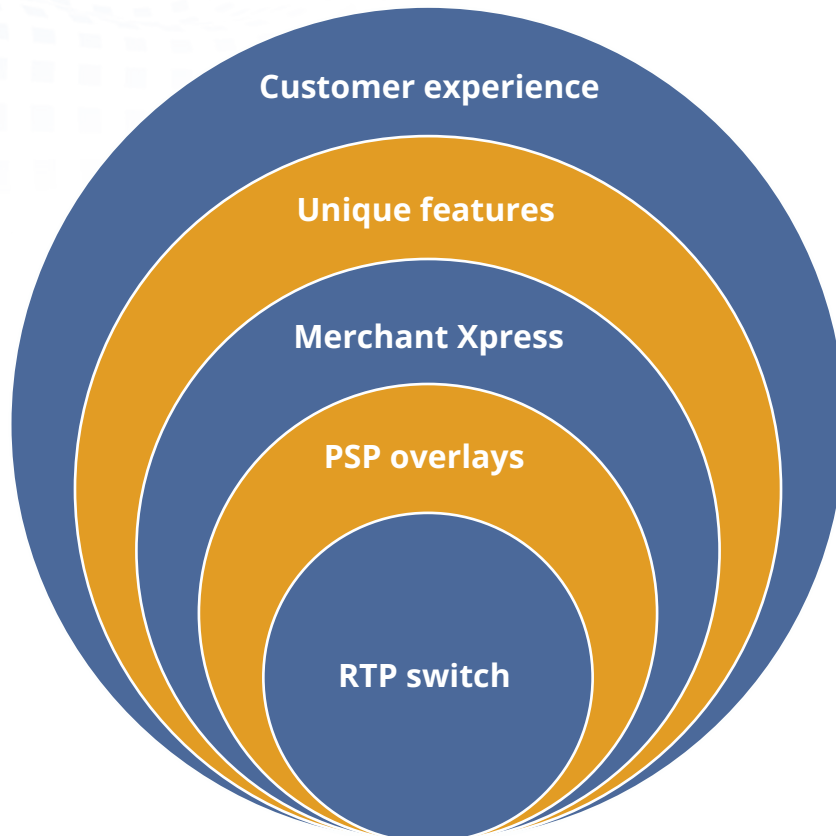


VTransact RTP Platform

Real-time payments are the backbone of modern economies and are forecasted to reach 511.7B by 2027. Mindgate has been playing a key role in this transformation by processing 1 out of every 5 real-time payment transactions done globally in 2022.



- **RTP switch**

- Proven for scale processing 5 billion month transactions
- Highly resilient & secure switch
- Cloud ready

- **PSP overlays**

- Multibank enabled for PSPs
- Feature rich & secure available as API & SDK
- Faster feature roll outs

- **Merchant Xpress**

- Guaranteed credit with more than 99.5% success rate
- Developer ready sandbox environment
- Xpress transaction experience with multi level confirmation for success

- **Unique offerings**

- Account based, credit line
- Cross-border payments
- Retail, Corporate (B2B), Government usecases

- **Customer experience**

- Customer First frictionless payments (offline payments, voice based payments)
- In-app quick dispute resolution

Benefits



Microservices architecture

Support for auto scaling , high performance and resiliency



Cloud-ready platform

Container platform with multi-cloud (AWS, Azure & GCP) support



Active-active deployment

Process digital transactions from both sites offering highest availability and throughput



Sub-second processing

Use of in-memory no-SQL database for faster transaction response time



High speed data movement

Effective use of Kafka for high-speed data movement across multiple DBs



Zero downtime deployment

Strategies like rolling, canary or blue green deployments



Automation testing

For quick testing & roll-out of new payment types and use cases

