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# Merchant Management

Data Dashboarding for Merchants



# **Deliver the most effective solutions with BPC's SmartVista Merchant Management**

Delivering what your merchants, and their clients, need means being able to provide services that do more than just meet the demands of the digital world. Today's merchant relies on a hybrid payments infrastructure, involving in-store as well as online and in-app.



# The right solutions and service levels

Choose a technical solution that gives full control to your merchants, whatever the payment channel. From fees and disputes to advanced reporting, you can make it easy for their business.

## How it works...

- Merchant Management offers an integrated merchant management system that streamlines the entire process.
- Merchant Management offer QR code payments and a mobile app as well as instant settlement
- It includes merchant boarding, accounts management, risk management, pricing/fees management, interchange management, rolling reserves management, reimbursements, disputes and statements, and more.
- Merchants get access to a versatile Merchant Portal that allow them to manage multiple functions all in one place.
- The system allows for managing finances in a multi-currency environment through a variety of account types such as merchant accounts, settlement accounts, MSC accounts, or fee accounts.
- Financial institutions can build on insights straight from the merchant's operations reproduced to a meaningful dashboard, helping them improve their services and overall operations.

The screenshot shows the BPC Payments dashboard. On the left is a sidebar with navigation links: Payments (highlighted), Refunds, Settlements, Reports, Analytics, Chargebacks, Fraud, SYSTEM, Merchants, Buttons, Invoices, and Instructions. The main area is titled 'Payments' and 'This week'. It contains a table with columns: Client Card, Date, Amount, Status, and Settlement amount. The table lists 10 transactions, mostly with a status of 'Completed'.

Client Card	Date	Amount	Status	Settlement amount
4103	10-01-2022	€532.21	Completed	€532.21
2647	10-01-2022	€742.85	Completed	€742.85
VISA 6341	10-01-2022	€21.98	Completed	€21.98
2292	10-01-2022	€144.46	Completed	€144.46
VISA 2460	10-01-2022	€2871.11	Failed	€1971.11
VISA 0513	10-01-2022	€72.55	Completed	€72.55
2764	10-01-2022	€306.52	Completed	€306.52
4825	10-01-2022	€285.89	Completed	€285.89
VISA 3313	10-01-2022	€17.78	Completed	€17.78
8259	10-01-2022	€655.39	Completed	€655.39



# Key benefits of SmartVista Merchant Management

- › Streamlined risk management and scoring
- › Fee calculating algorithms
- › Flexible rolling reserves management
- › Easy merchant onboarding (UI, XML/SOAP or RESTful API)
- › Terminal management and functionality
- › Merchant reimbursements and statements
- › Easy-to-use merchant portal and app
- › Disputes management
- › High-level reporting capabilities
- › Multi-institutional, multi-currency and DCC
- › Merchant settlement
- › QR
- › SoftPOS
- › Multiple POS vendor support
- › Merchant Profiling
- › Merchant Loyalty and Campaigning
- › Basic MSC and Interchange +/-

## Financial institutions...

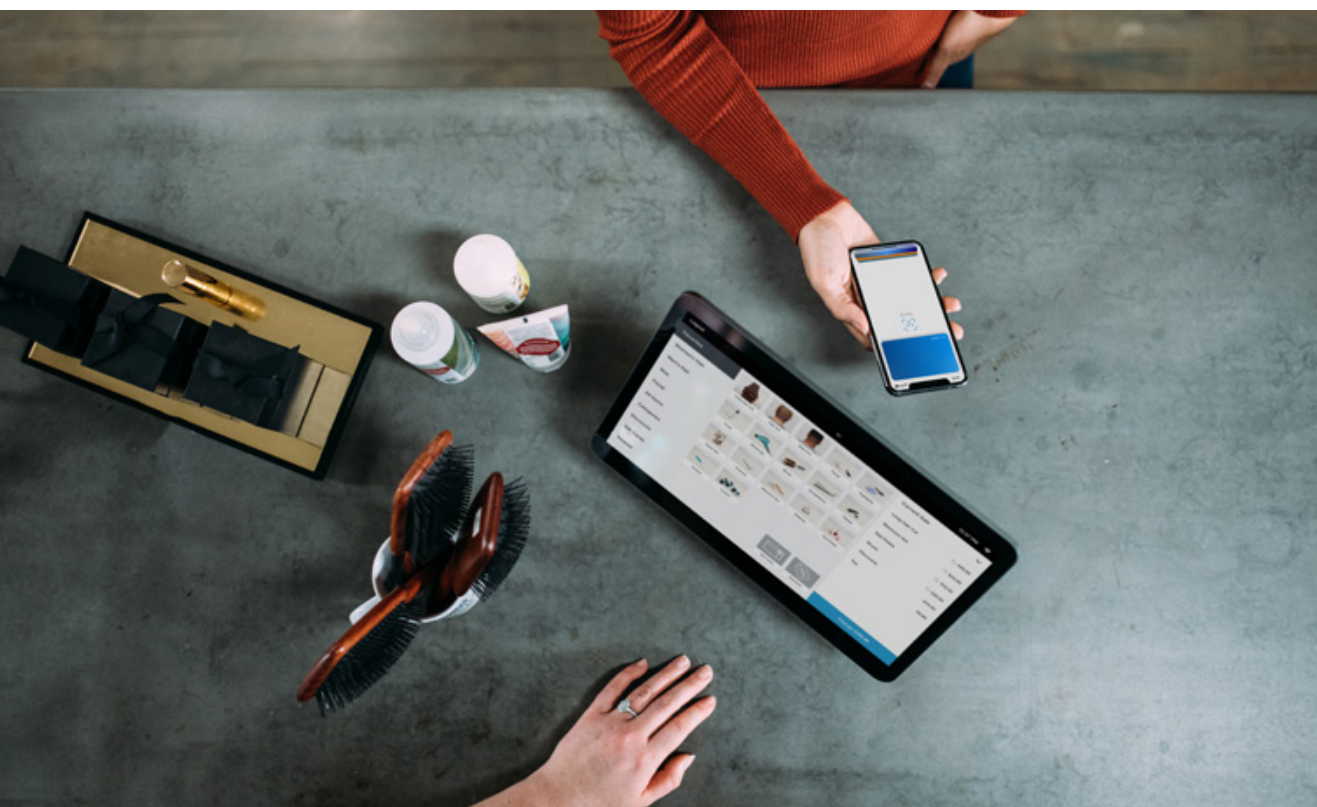
- Get an integrated, streamlined merchant management system
- Benefit from increased efficiency
- Can create customised products and services

## Merchants...

- Gain full control over accounts and management
- Save time and money thanks to the digital solution
- Benefit from a meaningful merchant dashboard



# Power your transactions with BPC



Start benefiting from SmartVista Merchant Management alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 500+ customers across 140+ countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

[www.bpcbt.com](http://www.bpcbt.com)

# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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