

Overview of Solution

FUJITSU RAPORTADO Payment Aggregator Platform

RAPORTADO Payment Aggregation Platform is a solution that provides all the functions, services and other necessary components for enterprise that provide service as Payment Aggregator in financial service industry.

RAPORTADO Payment Aggregator Platform

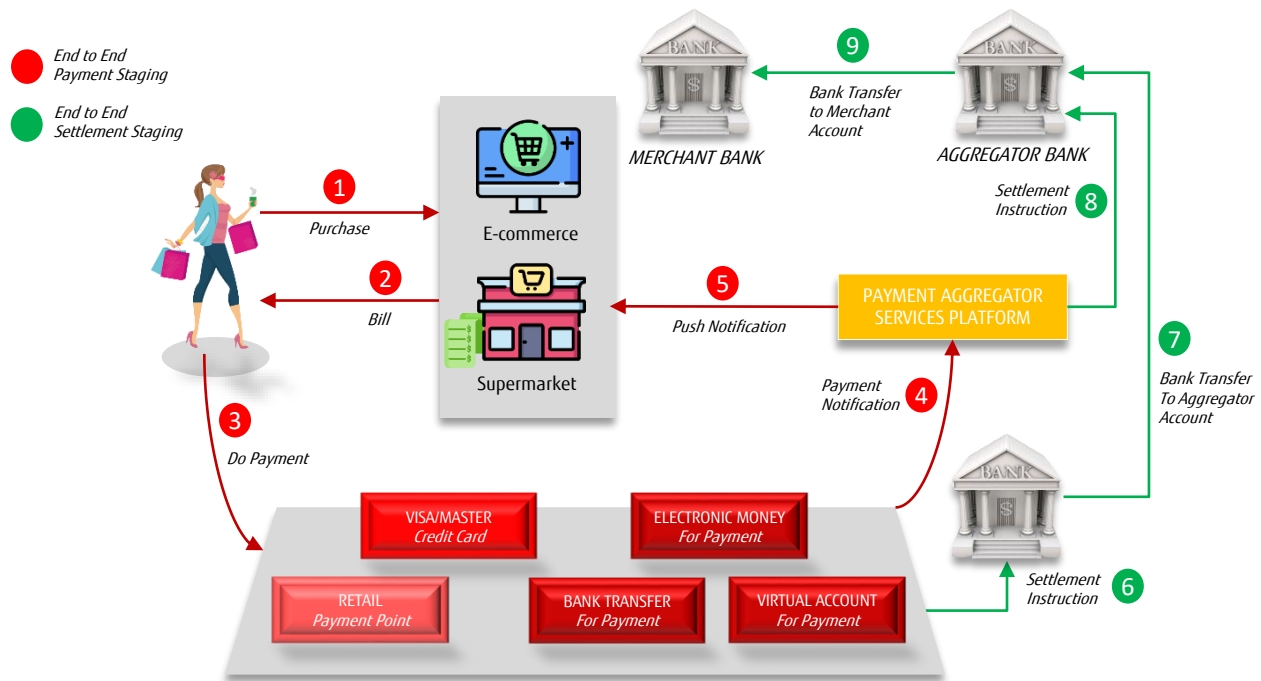
- What is Payment Aggregation?
- RAPORTADO Payment Aggregation Functions Overview
- Technical Platform Topology
- Technical System Requirement



What is PAYMENT AGGREGATION ?

PAYMENT AGGREGATION, also known as merchant aggregation, is a business model in which a third-party payment provider is also known as the 'payment aggregator' signs up merchants directly under its own merchant identification number (MID) to process transactions through a single master account. For example, Google Pay, Amazon Pay, PayTM etc. One merchant account is used to represent a number of merchants opposed to the traditional model which disburses a merchant account to each merchant. Merchants processing transactions under an aggregator are known as sub-merchants.

In simple terms, a payment aggregator empowers merchants by providing them the means to accept credit card payments and online money transfers without an individual merchant account with a bank or financial services provider.



The Difference Between Payment Aggregator vs Payment Gateway

Payment Gateway

Simply put, a payment gateway is a software service that allows e-commerce businesses to process transactions on their website/ app. They allow payment acceptance via credit/debit cards, net-banking, e-wallets and UPI.

Payment Aggregator

A payment aggregator (a.k.a. merchant aggregator) is a service provider that aggregates and provides various payment acceptance services to merchants. On that account, one major difference between a gateway and an aggregator is while a gateway is for e-commerce websites/ apps, an aggregator digitizes online and/or offline payment touchpoints.

Parameter	Payment Gateway	Payment Aggregator
Role	Intermediary	Interface
Touchpoints Digitized	Online touch points including Website/ App	Online and/ or offline touch-points
Payment Options	Restricted	Multiple
Integrated Solution	Yes	Yes
Payment Success Rate (PSR)	As much as the payment gateway can manage	Significantly higher payment success rate
Ownership	Owned by public and private banks, merchants, vendors, and payment aggregators	Owned by Fintech players
Permissions	RBI authorisation under the Payment and Settlement Systems Act, 2007 (PSSA)	Payment aggregator requires the requisite certification as per the Payment Card Industry Data Security Standard (PCI-DSS)

RAPORTADO Payment Aggregation Platform Function Overview

RAPORTADO Payment Aggregation Platform is equipped with standard necessary function and feature that empower enterprise in providing service to customer.



API Middleware

- ☐ Merchant Integration
- ☐ Source Of Fund Integration
- ☐ Transaction Log Management
- ☐ Security Connection Management

Master Data Management

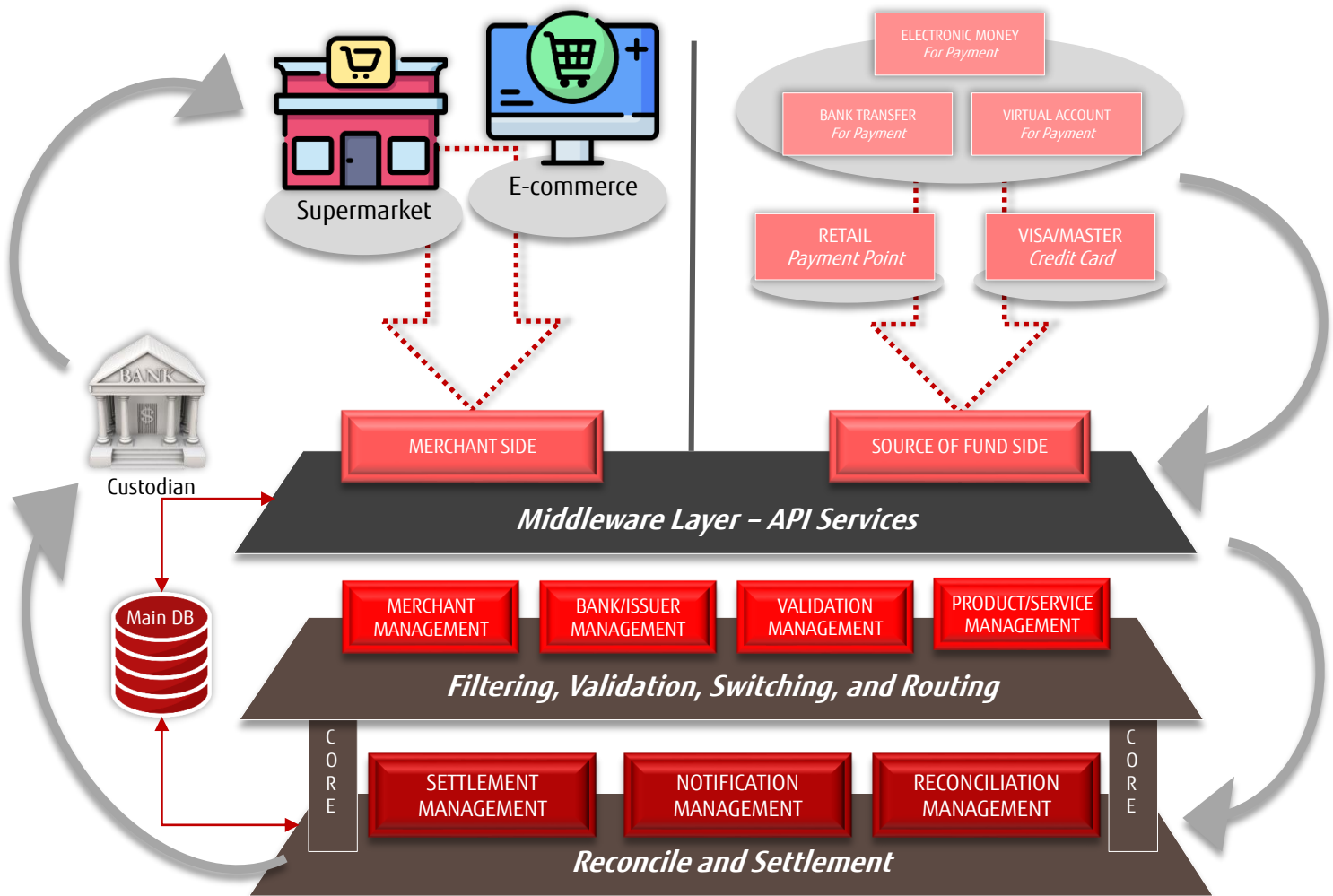
- ☐ Mastering Data
- ☐ Transaction & Historical Data



Core Transaction Processing

- ☐ Product/Services Management
- ☐ Merchant Registration
- ☐ Source of Fund Registration
- ☐ Fee Services Management
- ☐ Verification/Validation Management
- ☐ Filtering, Switching & Routing Management
- ☐ Auto-Reconcile Management
- ☐ Notification Management
- ☐ Settlement Management

Technical Platform Topology



Technical System Requirement

The following is minimum system requirement for RAPORTADO Payment Aggregation Platform Soluiton.

Middleware & Core Platform	
Quantity	1 Unit
CPU	16 Core
Memory	32 GB
Disk	500 GB, SAS
OS	Cent OS Linux
Middleware Engine	PHP, Java Script
Core Platform	PHP

Main Database	
Quantity	1 Unit
CPU	24 Core
Memory	64 GB
Disk	1 TB, SAS
OS	Cent OS Linux
DB Engine	PostgreSQL

Contact Us

PT. Fujitsu Indonesia's offices

Headquarters

Tel: +62 21 570 9330

Fax: +62 (21) 573 5150

Address:

Wisma Keiai 10th Floor Jl. Jend. Sudirman Kav. 3

Jakarta 10220

Indonesia