TNSPay Gateway



Building a Future-Ready Payment Capability

TNSPay Gateway enables payment acceptance easily, reliably and securely across your business. It assists with implementing online and offline payments solutions and enables your business to build an evolving payment capability to keep up with the changing consumer demands of different ways to pay.



TNSPay Gateway is at the core of the TNS Payment Orchestration platform

It is a cloud-native payment processing application service that can be utilized globally, taking account of local regulations and sovereignty requirements. It enables businesses to manage omni-channel acceptance reliably and securely.

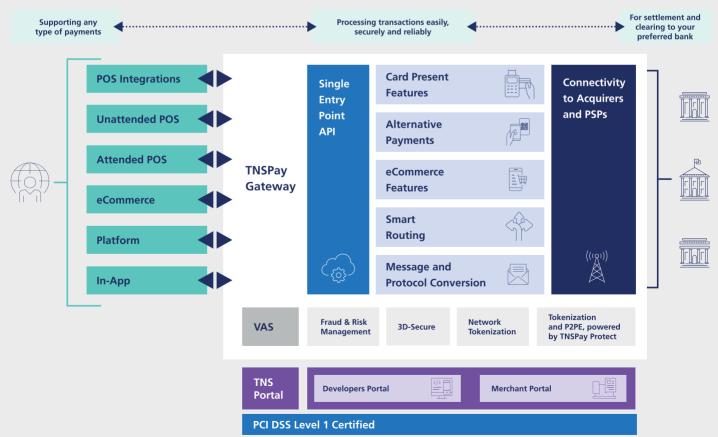
TNSPay Gateway processes Card Present (CP) and Card Not Present (CNP) transactions, supporting credit, debit, prepaid, loyalty and gift cards as well as alternative payments, including wallets, account-based methods and other value-added services.



Maximize Payments Efficiency: Unleashing the Strength of TNSPay Gateway's Key Components

POS & eCommerce Capabilities	Ability to integrate with e-commerce platforms, point-of-sale systems and other business applications, being capable of processes Card Present (CP) and Card Not Present (CNP) transactions.
Connectivity to Acquirers and Multi Payment Service Providers (PSPs)	Acts as a centralized hub that connects various payment methods, acquirers, payment service providers, and other financial institutions to streamline the payment process.
Value-added Services (VAS)	Flexible and easily integrates with third-party companies to offer additional services like Fraud and Risk Management tools, 3D-Secure, Tokenization, Point to point Encryption (P2PE) and Reporting tools.
TNS Portal	Complemented by the TNS Portal that provides a merchant view to enable merchants to manage their account, view transaction data and generate reports, as well as a developer view that provides access to documents and APIs for easy integration with TNS.

How It Works

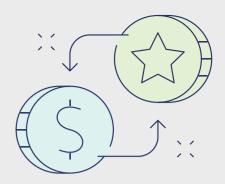




Transform Your Payment Experience

Revamp your payment experience with streamlined operations, fortified security, and heightened customer satisfaction. Unlock seamless and convenient checkouts and a variety of payment options tailored to your customers' preferences.

Take control of costs, meet regulatory compliance, and safeguard sensitive data with advanced security measures.



Key Features

Feature	Description	Benefits
Card Present Enablement	Translates terminal protocols into TNS Payment API, including: ISO8583, AS2805, NEXO.	Simplifies operations and allows easy adoption of message formats, processing EMV contact and contactless transactions through an EMV certified gateway.
Card Not	Provides an option to embed a form into a merchant's webpage through an iFrame or integrate a merchant's payment fields into their existing webpage through Hosted Fields.	Provides customers flexibility and options for online payments enablement.
Present Enablement		Enables the customer to control the look and feel of their online payments page.
Single Payment API	Enables merchants to easily access payment services through one single integration.	Simplifies integration and speeds up the adoption of new services.
Developers Portal and Tools	Provides merchants the tools and documentation for easy integration to TNS solutions via a single API.	Allows merchants to test and facilitate easy integration with TNS services.
Alternative Payments	Enables merchants to accept alternative payments including Apple Pay, Google Pay, PayPal, WeChat, AliPay and Buy Now Pay Later at the POS checkout.	Increases customer conversion by enabling customers to pay using their preferred method.
Loyalty	Integration with loyalty payment solutions to enable merchant's own loyalty card payment acceptance.	Enables the merchant to build their own loyalty program and generate customer loyalty.
Scheduled Services	Enables merchants to submit payment settlement files to acquirers and processors quickly and securely through a wide range of file transfer options including bulk payments and offline batch payments.	Helps reduce the costs and complexities of payment file submission by allowing TNS to manage file settlement.
Acquirer Processor Integration	Provides integration to acquirers/processors and PSP partners agnostically.	Gives the merchants flexibility to choose from multiple acquiring options based on their business needs.
Smart Routing	The platform intelligently routes transactions to the most appropriate payment method or acquirer based on	Increases merchant conversion and transaction success rates.
	factors like cost, reliability, availability and customer preferences.	Provides greater control over costs associated with processing.
Stored Token	Allows customers to authorize their card details to be securely stored for future payments by replacing card details with a unique token.	Enables acceptance of recurring payments and processing unscheduled payments or refunds without collecting card details again. This added layer of security ensures customers do not need to continuously input their card details.
3DS 2.0 Verification	Adds in a layer of authentication to online card-not- present transactions prior to authentication. Supports Strong Customer Authentication (SCA) and validates on eCommerce and mobile payments.	Keeps the merchant compliant with the PSD2 regulation. Increases security, speed, accuracy and fraud prevention for the merchants and consumers.
Recurring Payments	Enables merchants to automatically charge their customers without asking for their payment card details again based on an agreed schedule.	Allows a subscription model or installment payments for a merchant's business, providing their customers more options to pay for their purchase.
Merchant Portal and Transaction Reporting	Offers self-service reporting and analytics functionalities to gain insights into payment performance, transaction trends, and customer behavior.	Gives visibility and helps merchants to make data-driven decisions.



Reap the Benefits of TNSPay Gateway

Benefits for you	
Increased Customer Conversion and Loyalty	Address customer payment needs through a variety of payment options and generate repeat business through loyalty programs
Simplified Operations and Optimized Costs	Streamline transaction processing services and have greater control over payment processing costs
Enhanced Security	More measures to protect against fraud and data breaches as well as compliance with industry regulations and standards
Flexibility and Scalability	Integrate with existing systems and seamlessly adopt new services to support business growth and changing customer demands
Powerful Data	Access comprehensive reporting and analytics for informed decision-making

nable customers to choose their preferred payment method and rovide access to various payment models, including recurring
ayments and installment plans
liminate unnecessary steps including need for repetitive data entry, aking checkout faster and delivering a smoother customer experience
rovide a secure and trustworthy payment environment through nhanced fraud prevention measures and compliance with industry egulations, data protection and privacy laws
ive access to loyalty programs and rewards to loyal customers
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About TNS

TNS is a leading global provider of Infrastructure-as-a-Service (laaS) solutions to the payments market. TNS payment infrastructure accepts, connects and securely processes transactions for businesses around the globe to enable them to focus on growing and maintaining their business.

Its payment acceptance, connectivity and orchestration services are unmatched in breadth, security and flexibility.

Breadth	TNS enables multi-channel payment acceptance for all payment methods, connectivity at all levels, and comprehensive transaction processing, within a total payment solution.
Security	Our payment solutions are PCI DSS compliant and certified to keep your business at pace with compliance and security regulations.
Flexibility	TNS is both modular and acquirer-agnostic to cater to your business needs. As a payments Infrastructure-as-a-Service provider, TNS delivers direct and simplified access to 24x7x365 service and support with expertise across the globe, simplified billing with a single Service Level Agreement (SLA), and end-to-end optimization.

From its offices around the world, TNS is a trusted payments infrastructure partner, servicing a client base that spans a range of sectors, including leading fuel and convenience retailers, acquirers, airports, parking operators, retailers and local government organizations.



Contact our team to learn more - tnsi.com/contact-us

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