

Payments designed to accelerate your *Business*

By being flexible and agile, we provide the payment technology and insights **our customers and partners need to succeed locally and globally** with one integration.

Opulence Pay at a glance

REVENUE (FY 2023)

US \$1.2B

ECOMMERCE OF TOTAL VOLUME (YTD)

~89%

GLOBAL MARKETS

200+

LOCAL ACQUIRING MARKETS

50+

PAYMENT METHODS

700

CURRENCIES

~150

TEAM MEMBERS

2400+





Highest acceptance rates with local acquiring in 51 countries

A combination of local acquiring and acquiring partnerships grant you access to **over 200+ markets across the globe.**

Leverage our wide network to accept payments anywhere in the world. We'll align our platform to our client's payment strategy and seamlessly work alongside other payment solutions.



 United Kingdom

 United States

 Canada

 Turkey

 Italy

 Germany

 Switzerland

 Spain

 France

 Norway

 Finland

 Slovenia


 Slovenia

 Brazil

 Mexico

 Argentina


 Uruguay

 Colombia

 Ecuador

 Chile

 UAE

 Singapore

Global Pay ins and Payouts

Opulence Pay provides the **most comprehensive pay ins and payout methods** in the industry, worldwide.

PAYMENT METHODS

PAY-INS *

PAYOUTS *

Cards

- ✓ Accept domestic card schemes most familiar with consumers, plus offer convenient prepaid card options.

- ✓ Send funds directly to consumers bank accounts within seconds using Visa Direct and Mastercard Send, or top up reloadable prepaid cards.

Bank Transfers

- ✓ Enable consumers to send funds directly from their bank account, many available in real time.

- ✓ Transfer funds to consumers bank accounts using best-of-breed payment methods.

Wallets

- ✓ Accelerate the checkout experience with wallet payments that digitally store credit and debit cards.

- ✓ Allow consumers to receive money into their wallet and withdraw funds to eligible cards or accounts.

Cryptocurrencies

- ✓ Process payments from fiat currencies to the world's leading cryptocurrencies to gain more customers.

- ✓ Send payments to consumers, suppliers and partners instantly, with cryptocurrency to fiat currency withdrawals.

Cash-based Vouchers

- ✓ Allow consumers to pay bills and make online purchases in store with cash.

Buy now, Pay Later

- ✓ Get paid upfront while offering consumers flexible payment terms.

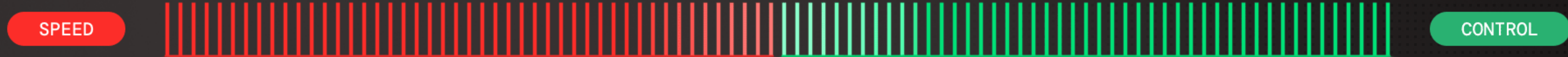
* PAY-INS

Accept virtually every type of payment, including local and domestic cards that your customers know and trust.

* PAYOUTS

Access multiple payout options, balancing speed, availability and cost, to meet the diverse needs of your customers.

One integration.
Choose the one that's
best for you!



Low Code (Hosted Payment Page)

- Ready to use, end to end payment processing
- No coding needed on your end
- World wide payment optimization
- Describes you PCI obligations



Dev Connect (Web SDK & Mobile SDK)

- Ready to use, end to end payment processing
- No coding needed on your end
- World wide payment optimization
- Describes you PCI obligations



Simply Connect (SDK)

- The best of both solutions (HPP + Web SDK)
- Describes your PCI obligations
- Fully customizable with complete control on your side
- Not a hosted solution: consumers remain on your website and are not redirected or put in an iFrame



Total Control (REST API)

- Deeper level of integration for developers
- Server to server connection to our payment engine
- Complete control over your UX and UI
- You take full responsibility for PCI SAQ-D

Local Acquiring

Leverage our connections in **more than 200 markets**, with local acquiring in **46+ markets**.

Accept all major credit and debit cards from customers around the world.

Achieve greater global coverage while continuing to process with your current acquirer.

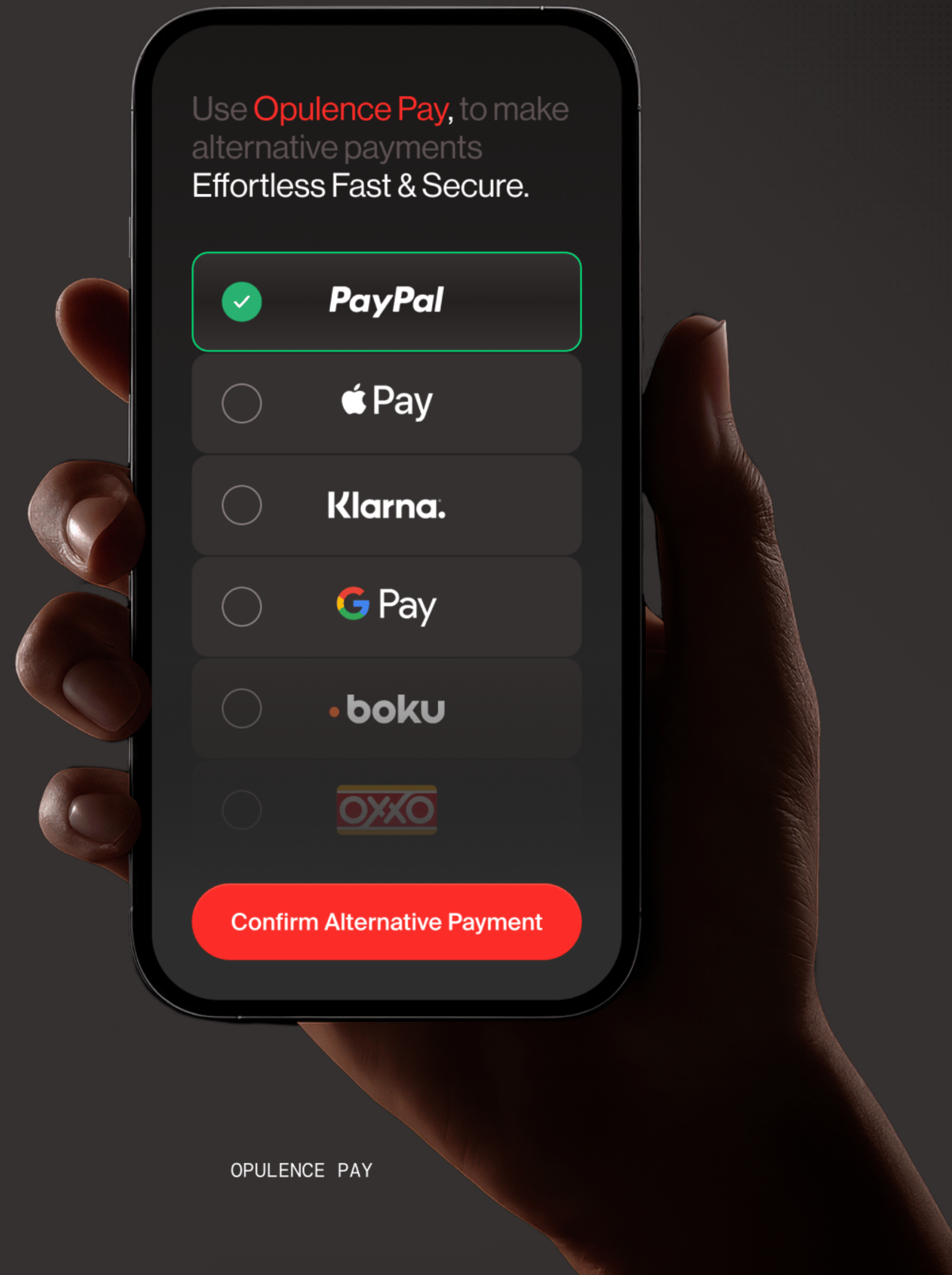


Alternative Payment Methods

700 Payment methods.

One contract.

Access the world's leading number of local and alternative payment methods (APMs) with an ever growing portfolio. We enable you to accept more regional payment types than any other provider in the market, all through one agreement.

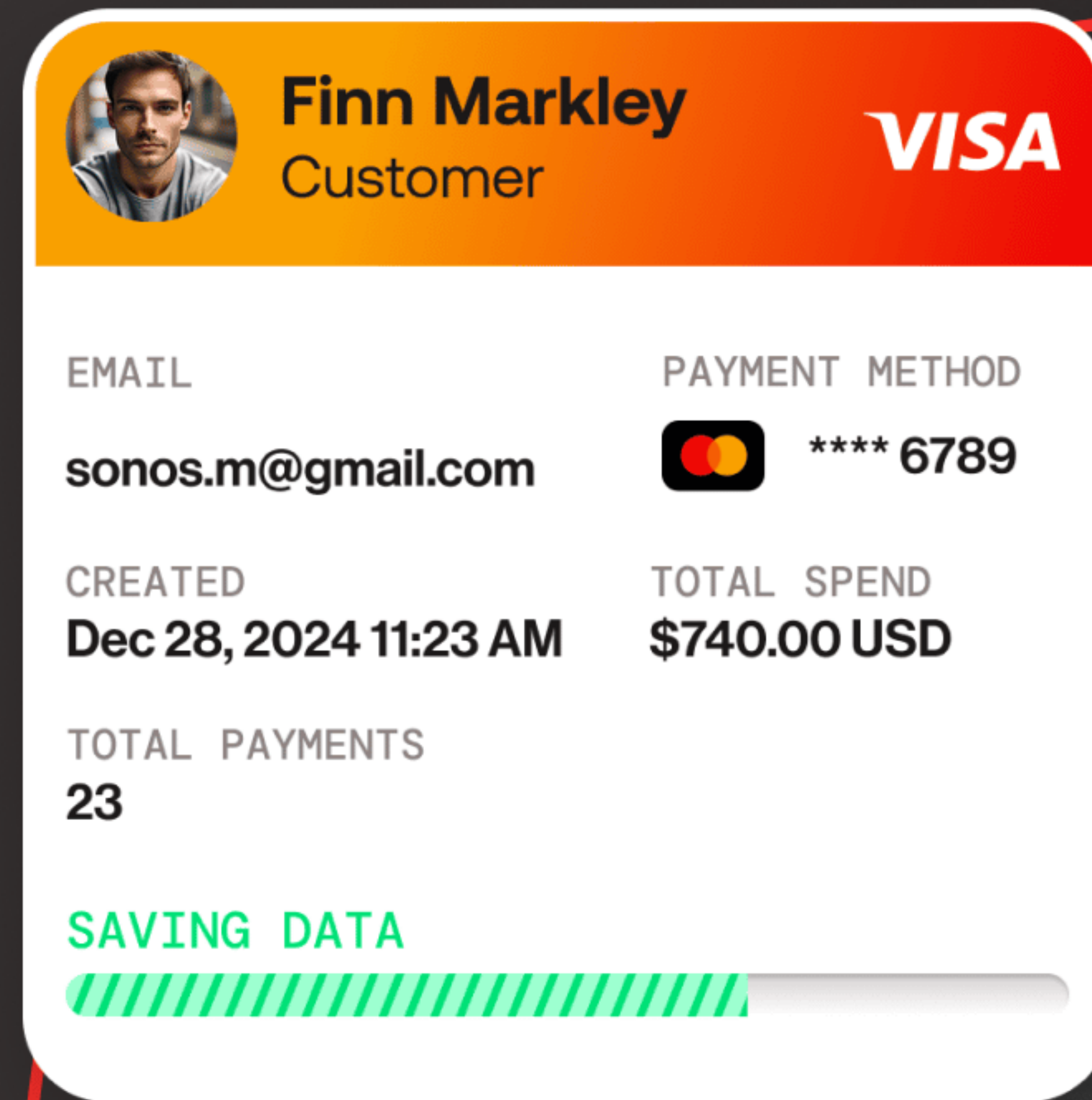


Unlock Deeper Customer Understanding with 450+ Attributes

At Opulence Pay, every transaction is more than just a payment—it's a window into your customer. With our advanced Data Enrichment technology, we enhance each payment record with up to 450 verified attributes, turning raw transaction data into actionable intelligence. This empowers businesses to understand their customers like never before and create smarter engagement strategies.

- **Comprehensive Profiles:** We enrich customer records with demographic, lifestyle, and behavioral insights, enabling a 360° view of every buyer.
- **Smarter Targeting:** Use enriched data to drive personalized marketing, improve cross-sell opportunities, and strengthen loyalty programs.
- **Frictionless Insights:** Real-time enrichment ensures that each swipe, tap, or click immediately builds intelligence for future decisions.
- **Strategic Advantage:** Go beyond simple processing—leverage enriched customer data to fuel growth, reduce churn, and improve profitability.

With Opulence Pay, payments don't just move money—they unlock knowledge, powering decisions that lead to lasting customer relationships.



Finn Markley
Customer

VISA

EMAIL: **sonos.m@gmail.com**

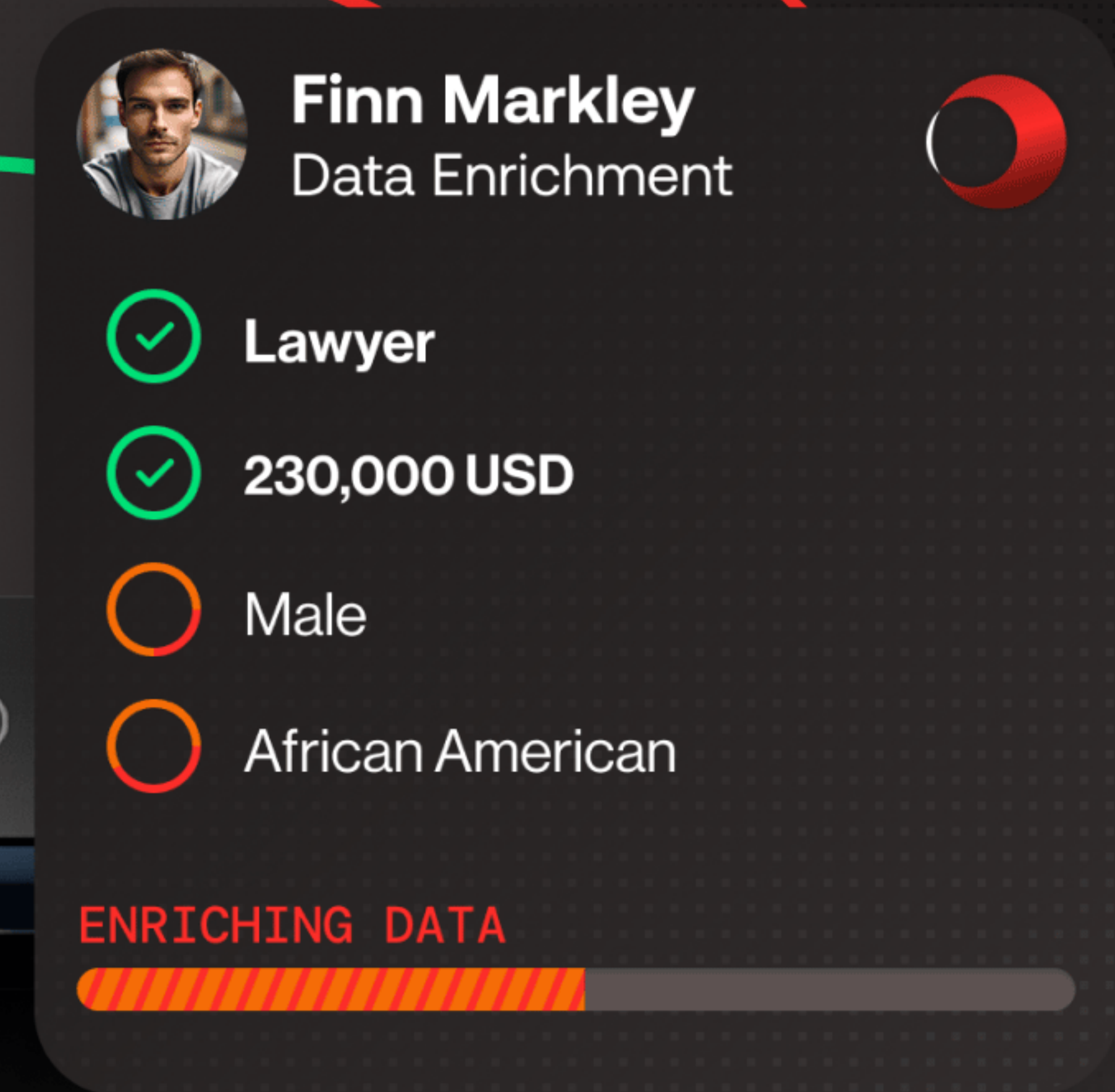
PAYMENT METHOD: ****** 6789**

CREATED: **Dec 28, 2024 11:23 AM**

TOTAL SPEND: **\$740.00 USD**

TOTAL PAYMENTS: **23**

SAVING DATA



Finn Markley
Data Enrichment

- ✓ Lawyer
- ✓ 230,000 USD
- Male
- African American

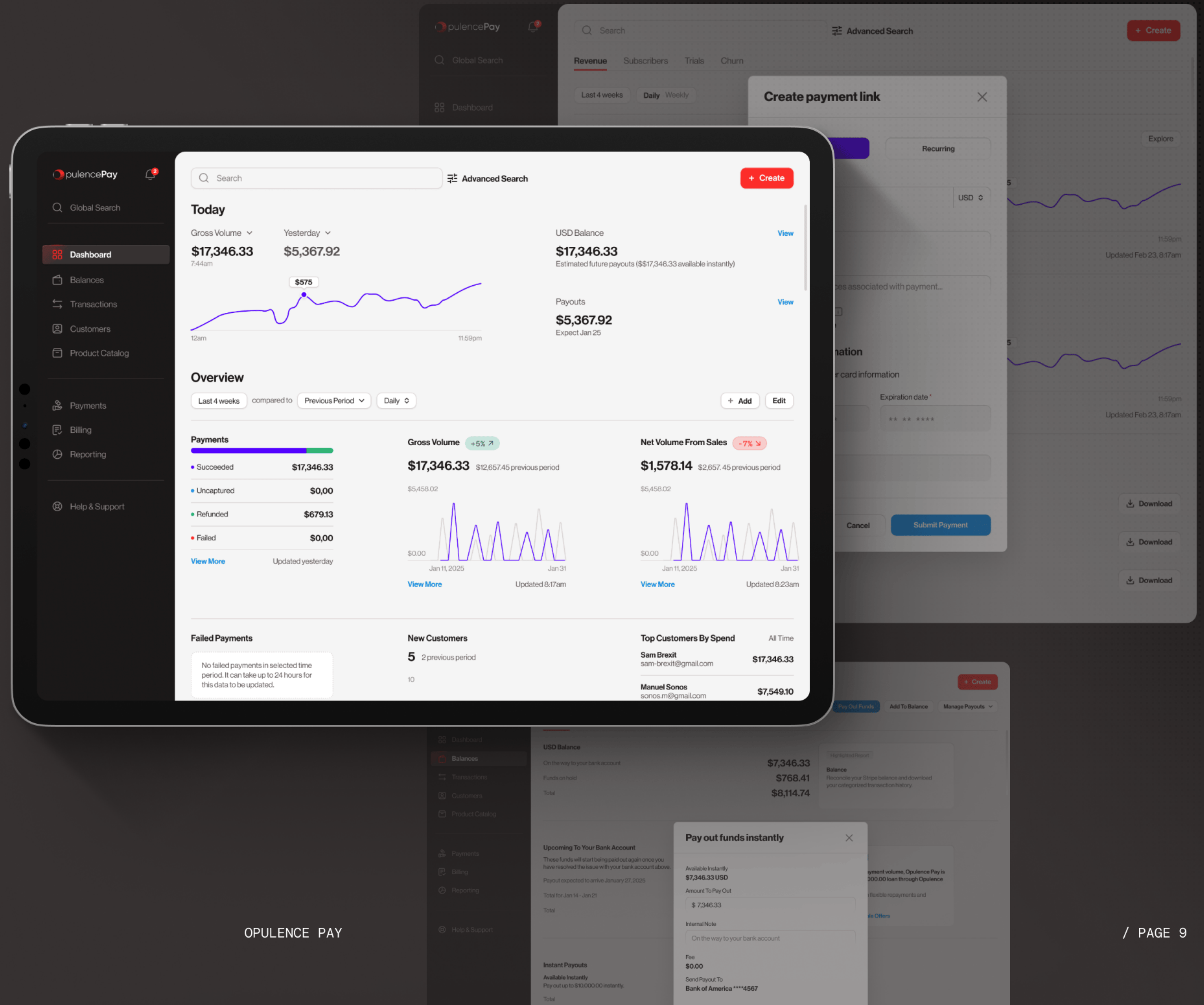
ENRICHING DATA

Simplifying Every Transaction with Seamless Tools

At Opulence Pay, we designed our Payment Portal to be more than a checkout—it's the central hub for every payment scenario your business faces. From auto-generated invoices to instant text-to-pay, the portal empowers shops to accept, track, and reconcile payments effortlessly, while enriching every interaction with data-driven intelligence.

- **Auto-Invoicing:** Upload PDF work orders and instantly AI generates accurate, ready-to-pay invoices without double entry.
- **Text & Email Pay Links:** Send secure payment links in seconds, giving customers the convenience to pay anytime, anywhere.
- **Virtual Terminal:** Take payments securely over the phone or by manual entry, with built-in safeguards to reduce errors and fraud.
- **Wireless POS Terminals:** Accept chip, tap, swipe, or mobile wallet payments using portable readers for a fast, modern customer experience.
- **Unified Dashboard:** Monitor every transaction in real time, with funding reports, settlement tracking, and export-ready records for accounting.

With Opulence Pay, payments don't just move money—they unlock knowledge, powering decisions that lead to lasting customer relationships.



Pay with Crypto

Borderless **Crypto Payments**

Benefit from blockchain powered processing, where distance, borders, and unbanked customers are no boundaries to rapid processing.

- Pay-in and payout support of the world's leading cryptocurrencies
- Crypto to fiat and fiat to crypto exchange
- Avoid exchange fees
- Fully compliant because the exchange process is managed by Opulence Pay, your reconciliation will be in fiat only



Payout Suite

Smooth Global Payments

With global payments and payouts in all major currencies and payment methods, as well as instant refunds, you can gain satisfaction, trust and loyalty of customers worldwide.

- **Visa Direct** (Europe, US) rapid settlement to Visa-brand cards globally offers a big advantage, enriching ecosystems across multiple channels
- **Mastercard Send** (Europe) payouts direct to 2.25bn Mastercardbrand cards, settling in minutes with automatic reconciliation
- **SEPA & Instant SEPA** (Europe) - SEPA currently facilitates over 43 billion transactions per year in 36 member countries
- **PayPal** (Global) it is projected that there will be 500mn active users of PayPal by the end of 2023.



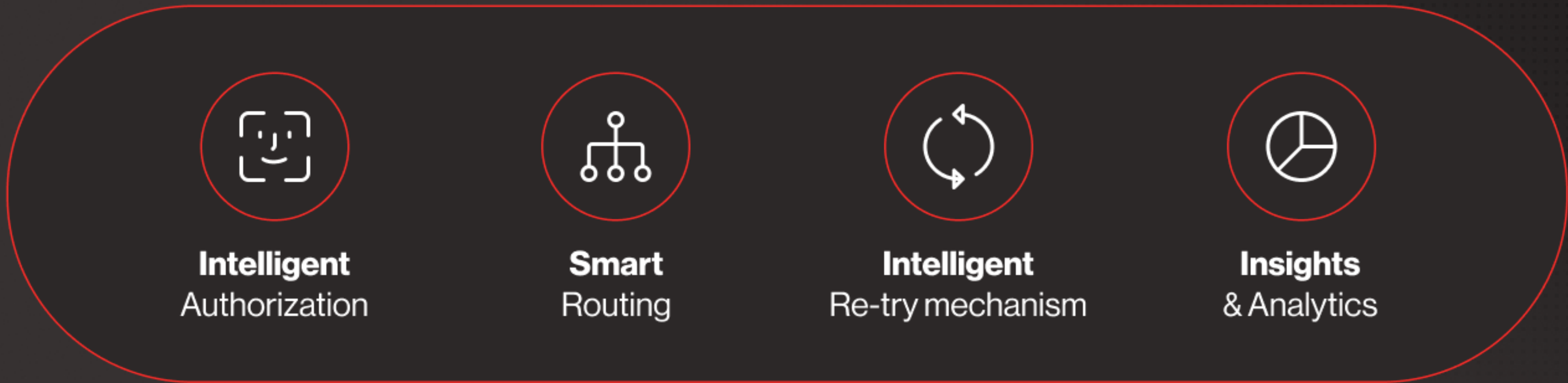
Authorization Optimization Suite

Revolutionizing Payment Processing

In a world where transaction efficiency is not just desired but required, choosing a payment processor becomes crucial. At Opulence Pay, we understand this imperative. That's why we're not just enhancing payment processing; we're revolutionizing it with our Authorization Optimization Suite.

By intelligently applying functionality and features at every stage pre transaction, during transaction routing, and post transaction we empower our customers with the highest approval rates possible. With Opulence Pay, experience the future of payment processing today.

- **Intelligent Functionality:** We apply cutting edge features across the life of each transaction, ensuring the highest approval rates possible.
- **Seamless Optimization:** Our advanced features and functionalities guarantee an optimized transaction experience.
- **Empowering Insights:** With our best in class reporting and analytics, we set new standards in transactional excellence.
- **Consultative Partnership:** We don't just provide solutions; we partner with you. Our team works closely with clients, offering a consultative approach to optimize and grow your business. We understand your unique needs and tailor our services to meet them, ensuring not just transactional efficiency but also long term success.



APPROVAL RATE IN NORTH AMERICA

+2%

APPROVAL RATE IN EMEA

+1.5%

Intelligent Authorization

Elevating Transaction Success with Advanced Features

At Opulence Pay, we go beyond mere transaction processing; we aim to perfect them from the outset. Our Pre Transaction Optimization tools are a testament to this, designed with strategic foresight and integrating advanced rules to enrich and augment each transaction message. This includes a suite of powerful features, each contributing to our ability to significantly boost your authorization rates:

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Partial Approval

Get the most out of **every sale**

Increase approval rates by empowering users to continue with their existing payment method for a smaller amount or choose another payment method to complete the full amount.

- Complete more sales and increase conversion ratio
- Enhance the customer payment experience
- No extra cost, wherever direct acquiring is offered



 Due to **insufficient funds** your transaction was partially approved.

 You successfully added **\$17.99** to your balance.

[Confirm Payment](#)





Bi-directional payments

Rapid Payouts, Repeat Play

Cashier allows consumers to initiate withdrawal requests and select methods of their choice for the transaction, all through a completely transparent process.

- Gain consumer trust and loyalty
- Players can queue multiple requests and cancel pending requests
- Net Deposit applies withdrawals to payment method used for deposit, ensuring compliance with anti AML regulations
- Reverse withdrawal lets players use existing balance instead of making a deposit, reducing processing costs

Pending Withdrawals

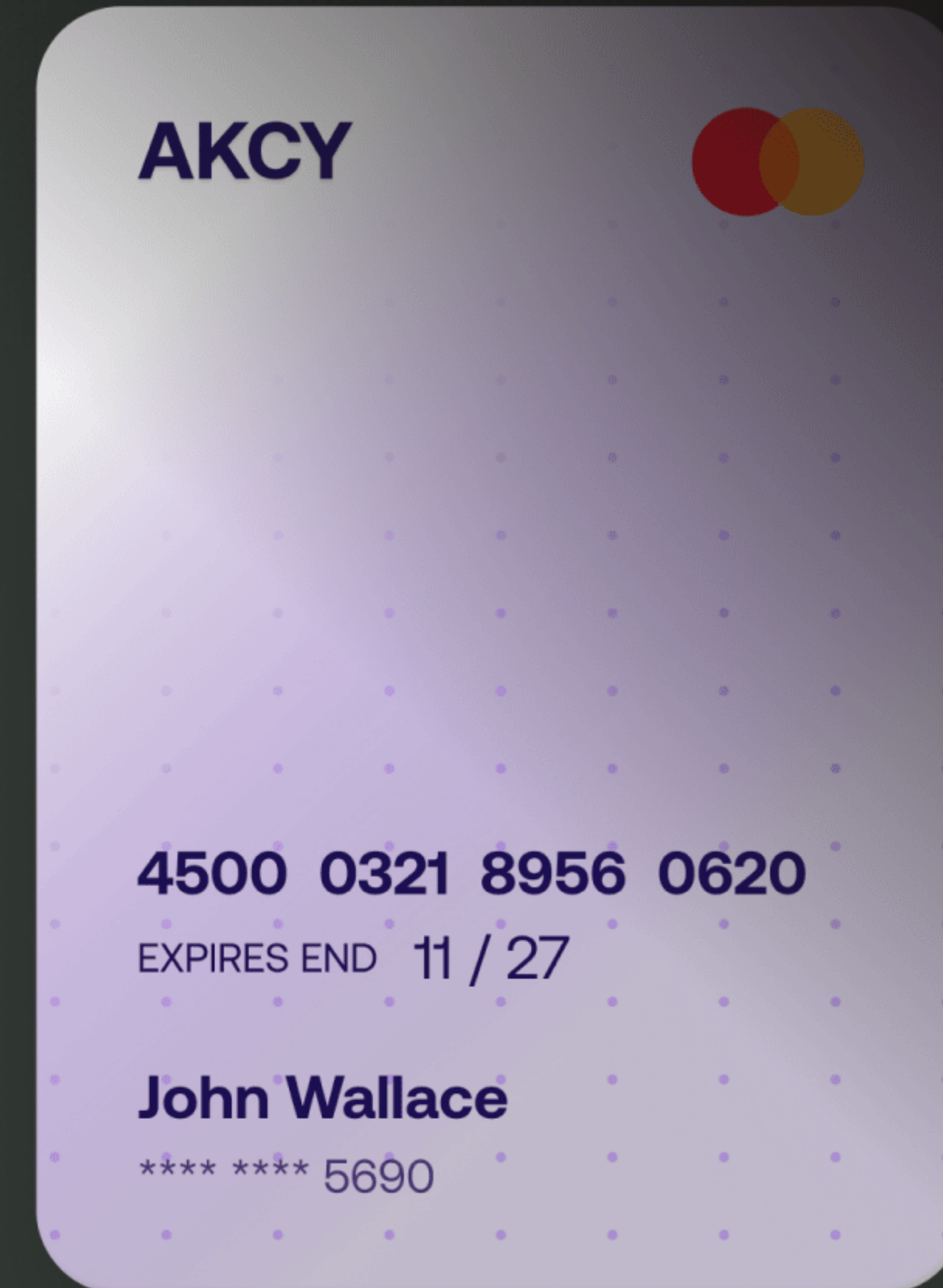
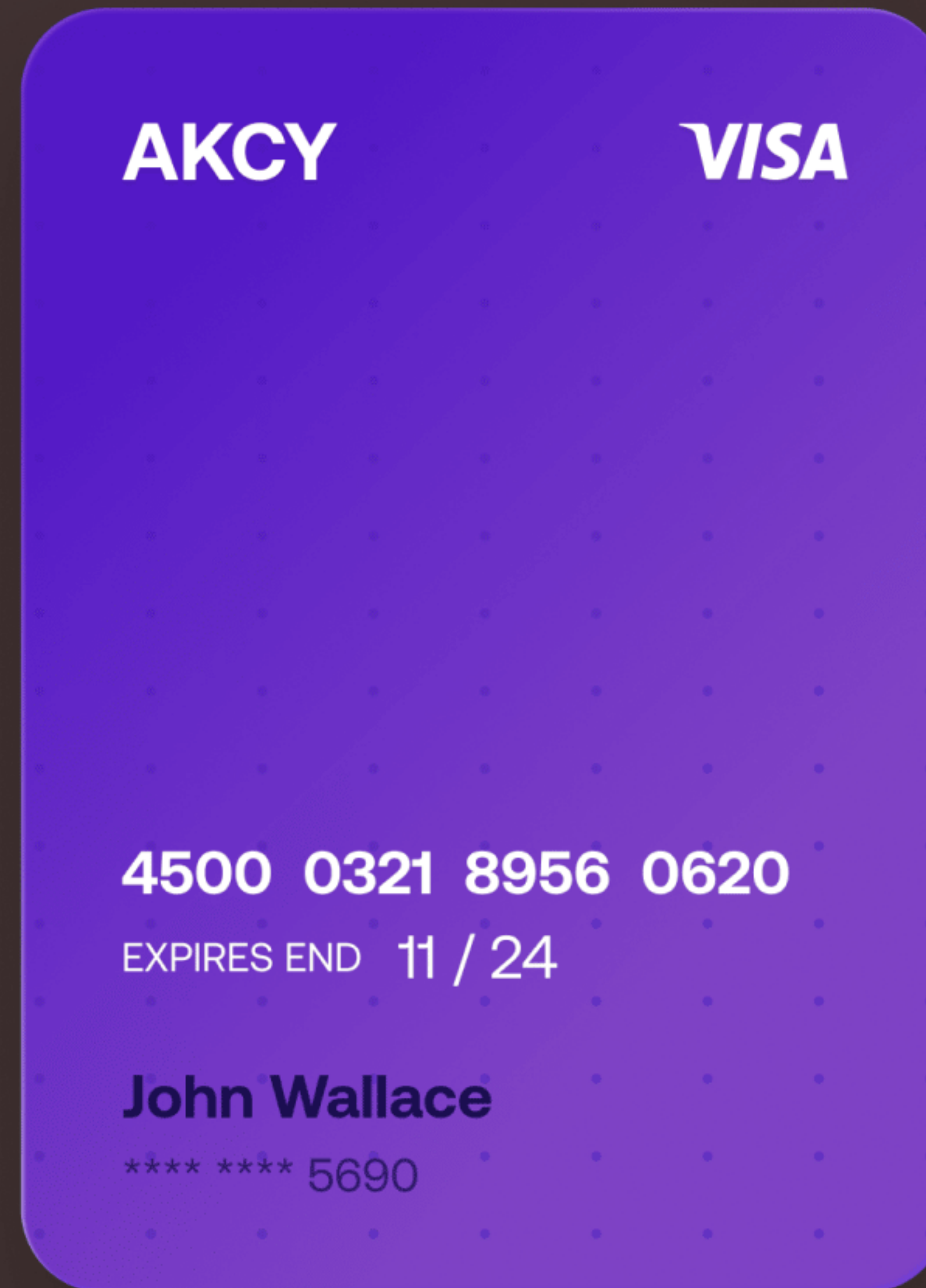
	Your request of \$100 is on process **** 3425 26.2.25	Cancel Payment
	Your request of \$79 is on process **** 7580 26.2.25	Cancel Payment
	Your request of \$286 is on process **** 7647 26.2.25	Cancel Payment
	Your request of \$452 is on process **** 5602 26.2.25	Cancel Payment

Account Updater

Minimize **payment disruption**

Reduce customer attrition due to credit card account changes through our automated process of updating cardholder account information.

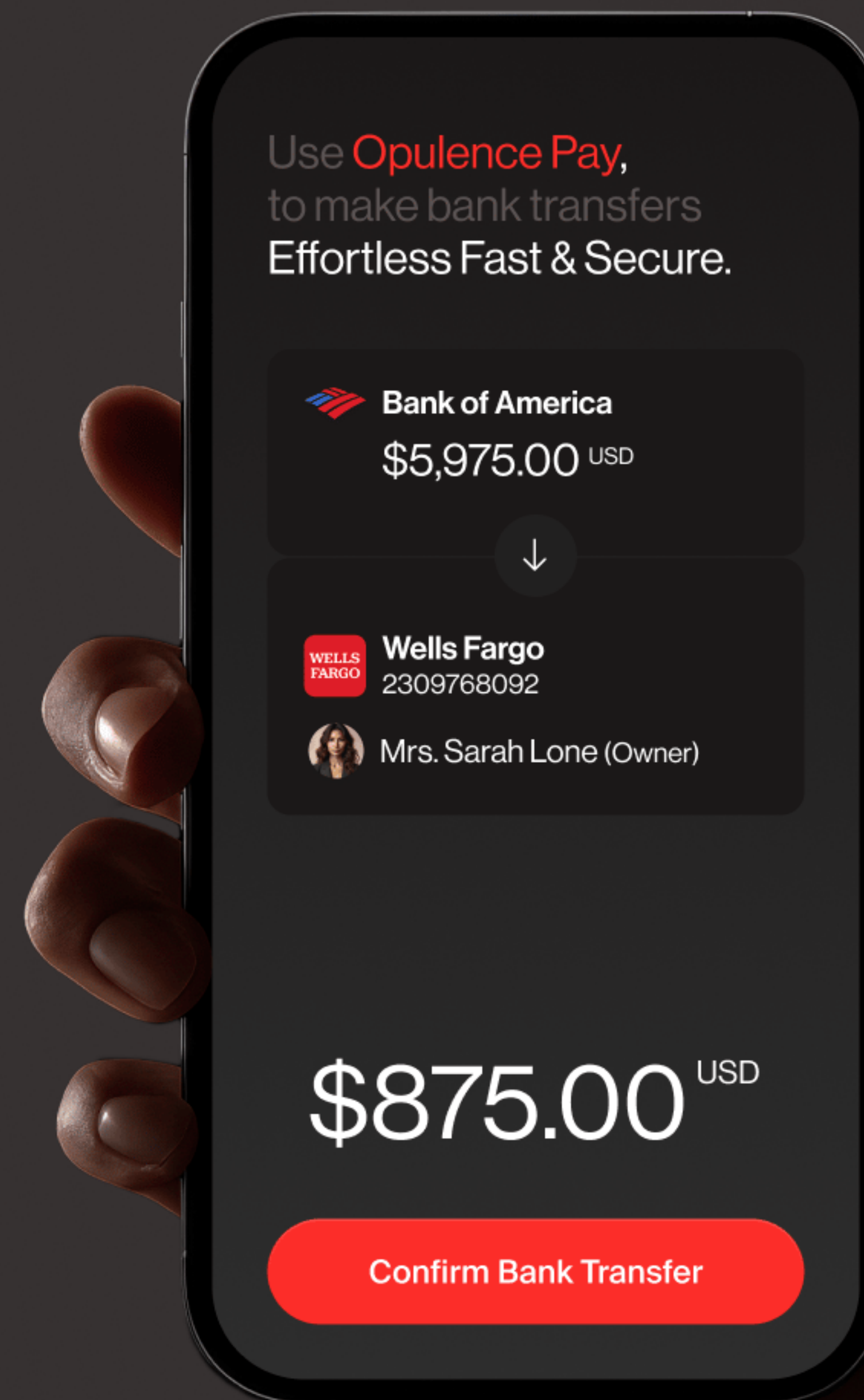
- Ensure uninterrupted payments for recurring billing and subscriptions
- Reduce time and cost associated with manually updating card data
- Eliminate the risk of subscription cancellations
- Easily change processors and acquirers without changing platforms



Bank Transfers

Secure integration for consumers to pay using their banking account

- **Full Control, Faster Releases.** Own your text & translations and boost your launch timelines and product introductions.
- **Own Your Text & Translations.** Localize messaging to payers in various flows and regions, offering precision beyond full control and accelerating your rollout.
- **Revolutionized Interface.** Experience a vastly enhanced user interface designed with you in mind.
- **Seamless Text Edits.** Modify any text in Opulence Pay Cashier directly from the Control Panel.
- **Effortless Site Management.** Easily manage and duplicate content across all your sites.
- **Multilingual Mastery.** Add and customize translations in various languages effortlessly.



Bank Routing

Streamline payments with optimal efficiency

Tailor transaction routes precisely to your needs, leveraging key data elements for smarter, more efficient banking. Through a system of advanced algorithms and a comprehensive understanding of global banking networks, we can ensure each transaction is routed for maximum efficiency and success.

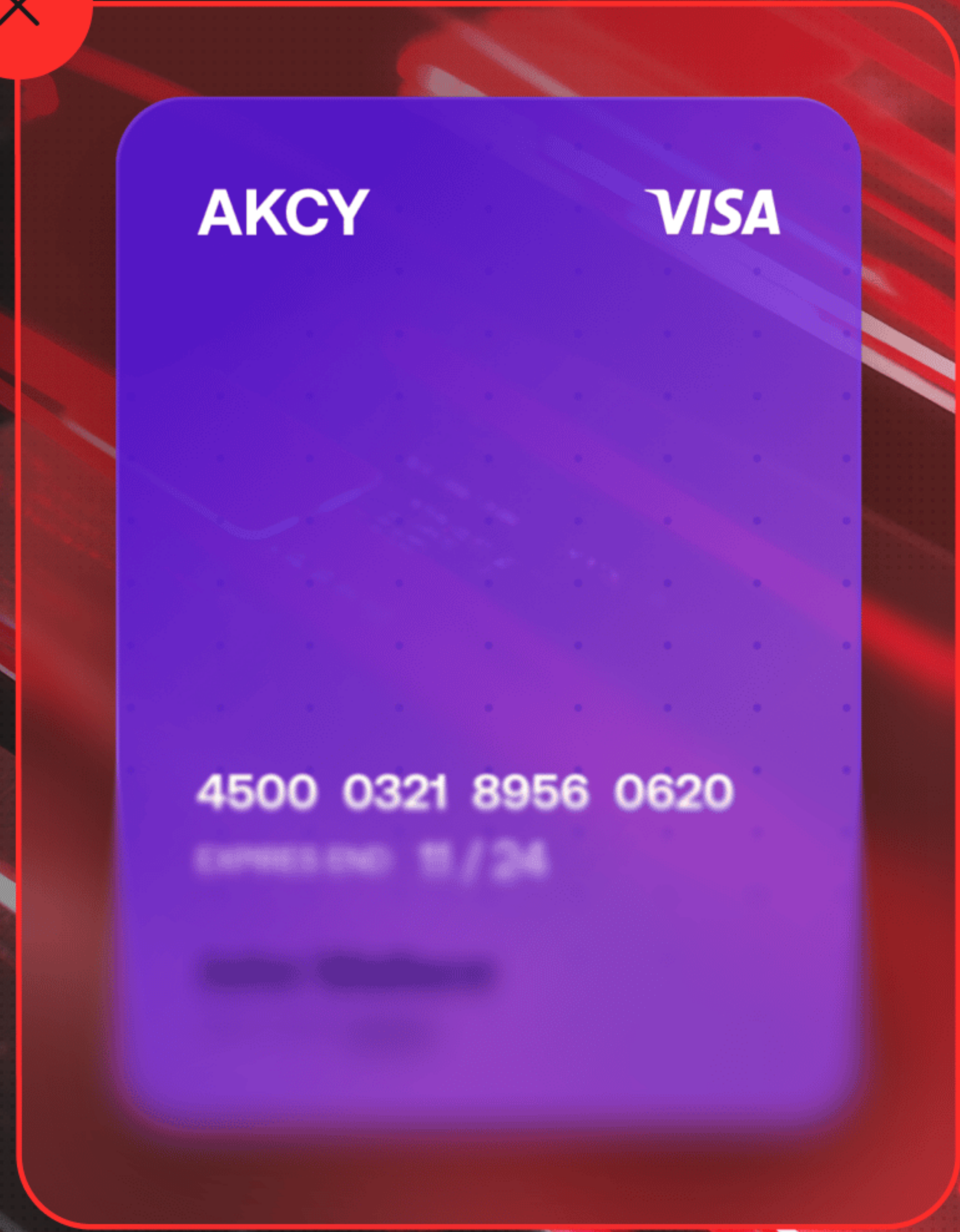
- Optimize transaction routing
- Increase approval rates
- Minimize processing costs
- Ensure a smooth payment experience

Intelligent Re-Try

Overcome Transaction Declines with Intelligent Re-try Tools

Facing challenges with transaction declines and lower conversion rates? Our Intelligent Re try tools are your solution. Enhance payment success with advanced, user friendly features:

- **Simplified Verification:** Experience enhanced transaction success with our refined processing techniques. By streamlining transaction elements, we facilitate smoother approvals, enhancing the customer experience without sacrificing security.
- **Decline Recovery:** Our smart solution automatically resubmits declined transactions using custom rules tailored to your business. Empowered by insightful analytics, we ensure you capture every possible sale for ultimate conversion success.
- **Bank Cascading:** Navigate 3DS2 soft declines with ease. Whether it's a direct authorization flow or an unexpected frictionless journey, our solution adapts to issuer responses, maintaining transaction continuity and success.



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- Reverse withdrawal lets players use existing balance instead of making a deposit, reducing processing costs



Revenue Rescue

Gain accuracy, control & revenue

Opulence Pay Revenue Rescue allows you to automate and streamline the matching and reconciliation of your payments across multiple service providers.

- Recover lost revenue from mismatches, reconciliation errors, or wrong fee applications
- Comprehensive real time reporting and analytics
- Enhance bookkeeping accuracy while freeing up resources
- Supports all credit cards and 700+ alternative payment methods
- Managed processes from personalized implementation to updates

Control Panel

Access your payment activities and manage your merchant account data across all channels. Real time reports, processing comparisons, and case management all help identify opportunities to increase revenue and reduce lost sales.

- Unparalleled data transparency
- Turn large volumes of complex data into clear, actionable insights
- Unified, dynamic reporting for all transaction activity
- Deep dive into analytics, including traffic optimization, leading to higher approval rates and revenues
- Approve and block fraudulent transactions through our enhanced verification flow
- Automatically schedule reports for export to CSV, XLS, PDF, email, or SFTP

The screenshot displays the pulencePay dashboard interface. On the left is a dark sidebar with navigation options: Dashboard, Balances, Transactions, Customers, Product Catalog, Payments, Billing, Reporting, and Help & Support. The main content area is white and features a search bar, a 'Create' button, and a 'Today' summary section. The 'Today' section shows Gross Volume for today (\$17,346.33) and yesterday (\$5,367.92), along with USD Balance (\$17,346.33) and Payouts (\$5,367.92). A line chart shows a peak of \$575. Below this is an 'Overview' section with filters for 'Last 4 weeks' and 'Previous Period'. It contains three main cards: 'Payments' (Succeeded: \$17,346.33, Uncaptured: \$0.00, Refunded: \$679.13, Failed: \$0.00), 'Gross Volume' (+5% vs previous period, \$17,346.33), and 'Net Volume From Sales' (-7% vs previous period, \$1,578.14). Each card includes a small bar chart and a 'View More' link. At the bottom, there are sections for 'Failed Payments' (no failed payments), 'New Customers' (5), and 'Top Customers By Spend' (Sam Brexit: \$17,346.33, Manuel Sonos: \$7,549.10).

APM Pricing Manager

Streamline the process of managing Alternative Payment Methods

With Control Panel's APM Pricing Management, effortlessly access all configured Alternative Payment Methods within your merchant account, complete with pricing details and supported countries. Simplify your decision making and optimize payment strategies with this comprehensive, user friendly tool.

- **Time Saving Quick Action.** Say goodbye to lengthy approval processes. The quick action feature allows you to swiftly approve or decline APMs, saving you valuable time and effort.
- **Seamless Updates.** Whether it's initial APM pricing or updated rates from Opulence Pay, the APM Pricing Management page allows you to effortlessly review and approve the changes.
- **Enhanced Merchant Experience.** We put you in control of your payment options. With clear visibility and easy approval mechanisms, managing APMs becomes a breeze.
- **Confirm with Confidence.** Once you approve an APM, a convenient confirmation pop up window will prompt you to review and agree to the pricing and terms before moving forward.
- **Streamlined Configuration.** Once you've given the green light, Opulence Pay takes care of the rest, ensuring smooth and efficient APM configuration.

<input type="checkbox"/>	RimsConnect Prorated	Wire Transfer	\$133.00 USD	Jul 19, 2024	
<input type="checkbox"/>	Tires For Less Subscription	ACH	\$657.00 USD	Jul 19, 2024	
<input type="checkbox"/>	Wheel Builder - 3D Pro Builder	Credit Card	\$2345.00 USD	Jul 19, 2024	Oct 17, 2024
<input type="checkbox"/>	eBay Feeds	Wire Transfer	\$199.00 USD	Jul 19, 2024	Oct 17, 2024
<input type="checkbox"/>	eCommerce Builder	ACH	\$657.00 USD	Jul 19, 2024	Oct 17, 2024



Opulence Pay Omnichannel Payment Solutions

Our omnichannel payment support stands out in the market, offering a unique blend of industry expertise, personalized service, and technology integration. We prioritize seamless integration and ongoing, dedicated support to ensure our clients' success across various channels and geographies.



One-Stop Payment Solution

Experience seamless eCommerce, mobile, and in store transactions with a single integration through Opulence Pay unified partnership.



Comprehensive Expert Support

Enjoy a seamless integration experience with our dedicated sales engineers and project teams, complemented by personalized relationship management and consistent, global support from planning to launch.



Common API

Simplified, consistent integration across platforms.



Flexible Hardware

Supports both in house and external devices.



Comprehensive Analytics

All in one back office for detailed reporting and insights.

One Stop Payment Solution

- We support countertop, portable and mobile terminals
- Unified back end allowing for a shared token across CNP and CP transactions
- Consolidated reporting across Card Present and Card Not Present transactions
- Regions Supported: USA, Canada and the United Kingdom
- In addition, integrations with major third party vendors ensure merchants and partners always have a superior product available



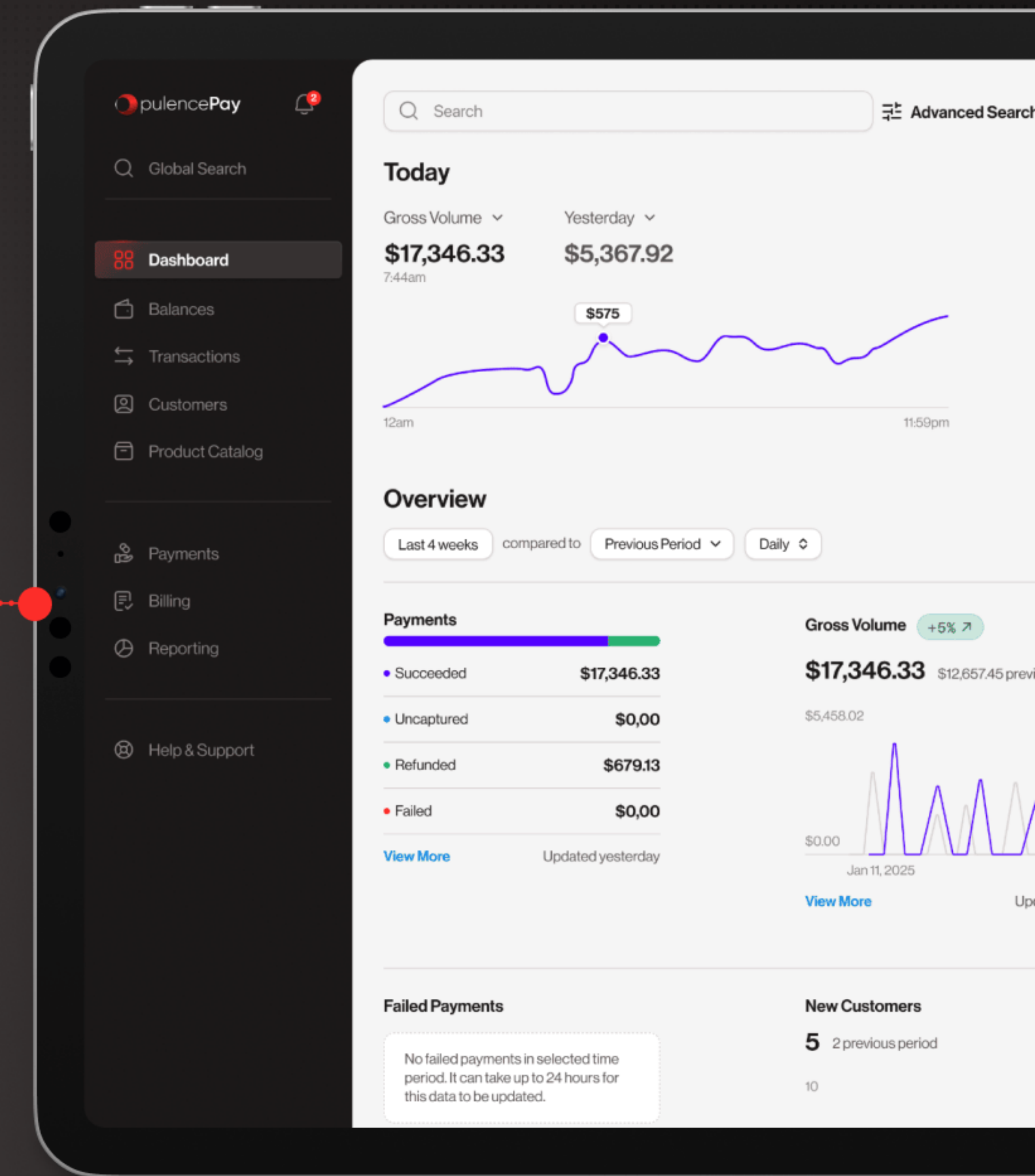
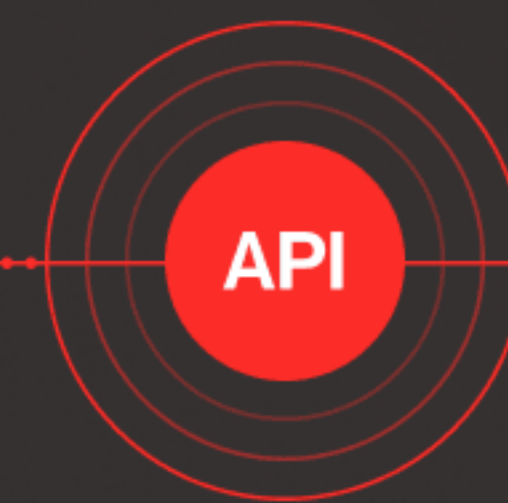
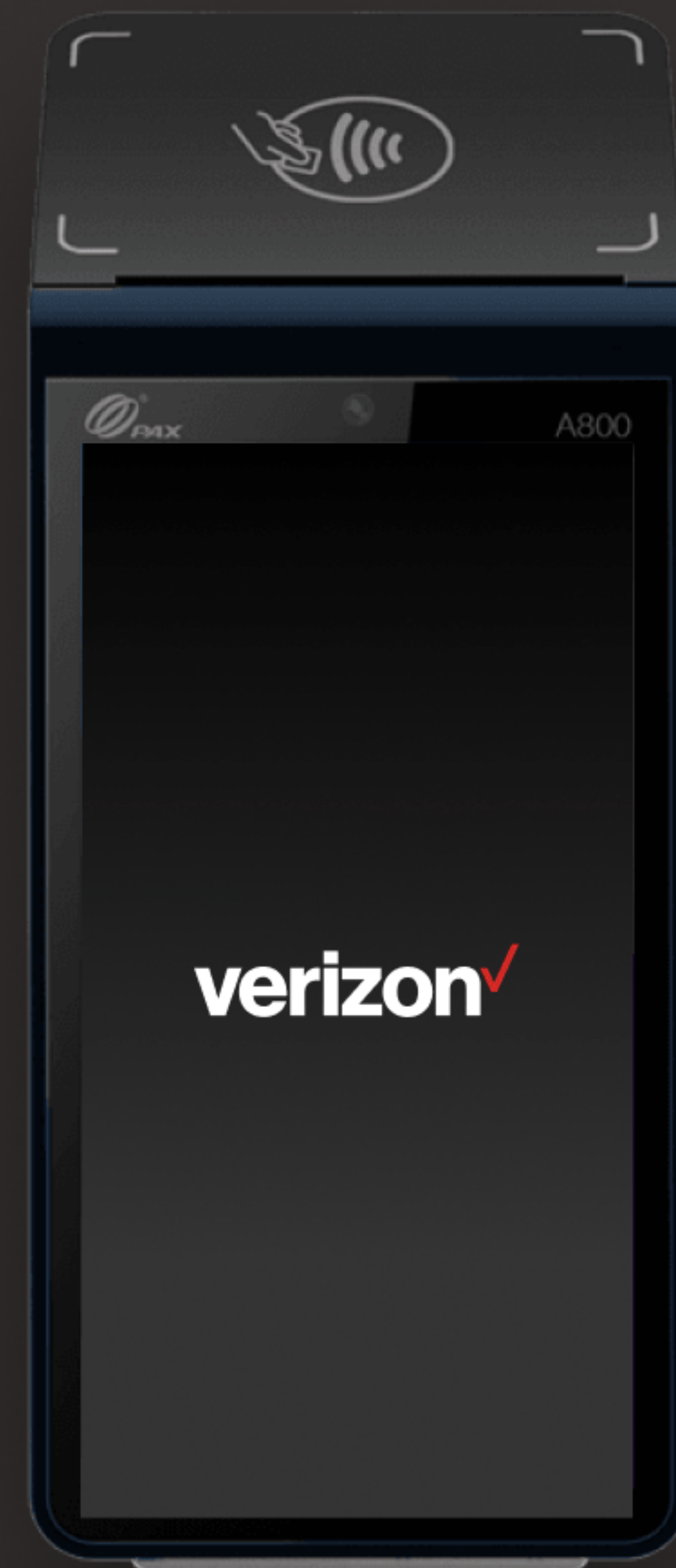
Flexible Hardware

Hardware Flexibility for Diverse Needs

Optimize your payment processing with our robust APIs, built for the modern retailer. Compatible with Verifone Android terminals, our APIs facilitate a frictionless integration and open the door to an increased market presence.

As partners with Verifone, a pioneering industry innovator, we are dedicated to remaining at the forefront of innovation. Providing state of the art technology to ensure unmatched experiences for your customers. Verifone Android terminals, our APIs facilitate a frictionless integration and open the door to an increased market presence.

Our Android terminals offer unparalleled flexibility, enabling integrators to craft custom value added applications tailored to your unique business needs.



In-Depth Insights with Comprehensive Analytics

Reporting for Empowered Decision Making

At Opulence Pay, we understand the importance of data driven decision making. Our comprehensive analytics provide you with in depth insights, ensuring you have the information you need to optimize your business operations.



Agnostic Tokenization

A universal token that works
with all your providers

Combat cart abandonment and improve sales by requesting card information once and accessing it automatically.

- Best in class fraud protection for subscription payments
- Access billing data without the need to store card information
- Descope PCI obligations
- Enhanced security drives conversions and revenue



Save this card to my account

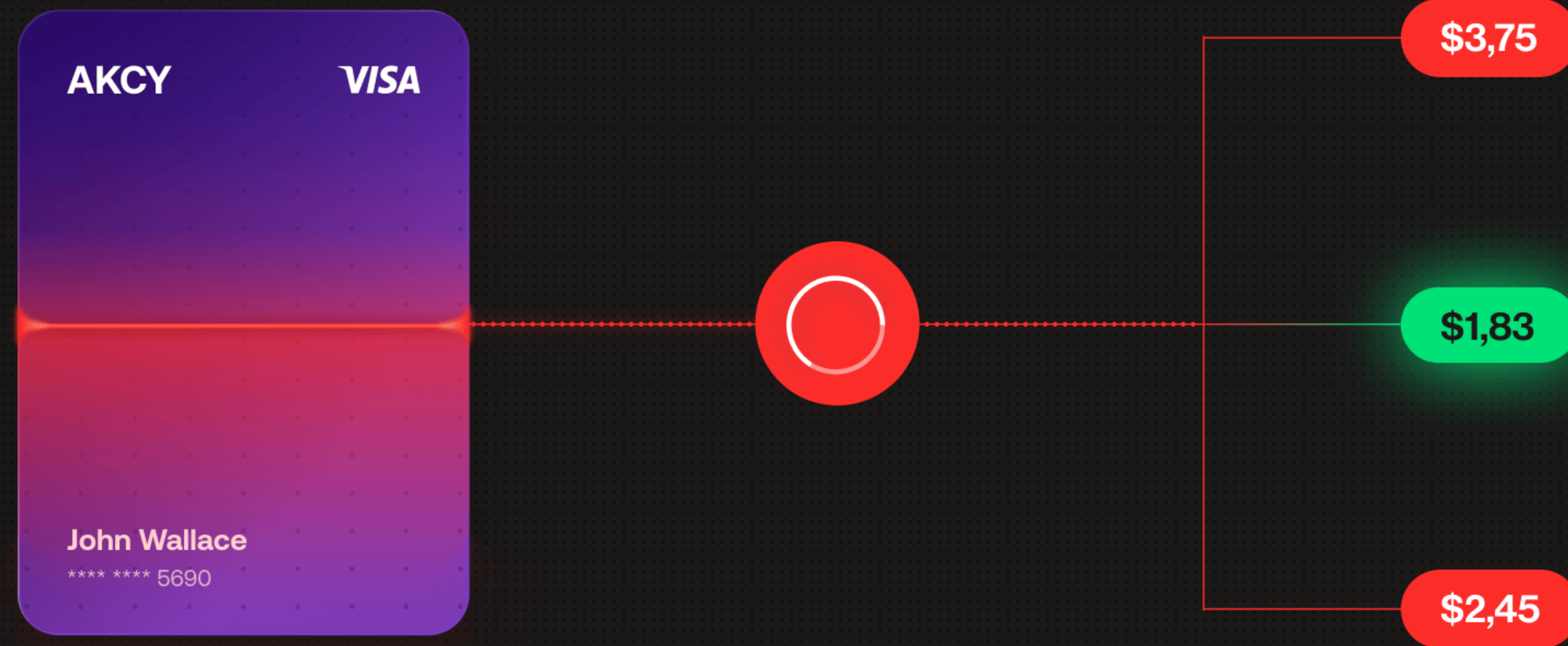
Save Card

Smart Routing + Payment Orchestration

Extract more revenue
out of every transaction

Leverage our smart transaction routing engine to define, configure and manage your transactional routing in real time. The smart routing engine employs advanced AI predictions and historical data analysis and is proven to improve acceptance rates.

- Smart transaction routing engine
- Define, configure and manage routing in real time
- Dynamically route transactions to the acquiring bank with the highest approval probability
- Automatically reroutes declined transactions to the next best acquirer



Scalability & Reliability

Maximum uptime and high-speed processing

High availability with industry-leading uptime and proven handling of peak transaction volumes.

Reliable execution

- Multiple redundant data centers
- Continuous synchronization
- Dual network, active-passive configuration

Scalable infrastructure

- Capacity to absorb up to 10x volume spikes
- Track record of uninterrupted service on merchants peak volume days

Excellent Service

- Systems monitored 24x7x365
- Globally accepted best practices

Merchant Support

**Sophisticated businesses need
dedicated human experts, not chatbots**

Our dedicated team of experts monitors your services 24/7/365, so you can rest easy knowing your business is well managed. And a helping hand is easy to reach whenever support is needed.

- Technical support specialists
- Onboarding team
- Management team
- Chargeback management specialists
- APM experts
- Relationship Management Team



Why Opulence Pay?



Seamless Global Pay ins and Payouts

We offer the widest choice of pay in and payout methods to support your expansion into new markets.



Best in class Performance Optimization

Convert more sales and boost your P&L with our proprietary, in house, best in class optimization suite.



Omnichannel & Omniplatform

However, wherever you do business, get a complete payment experience online, in store, or in platform.



Scalable and Reliable

A technology platform that gives you the peace of mind your business will be always on and scale seamlessly.



Personalized Integrations

No matter your organization's size development capability, or need for personalization, we have the solution.



Flexible, Modular & Agnostic

Customer specific features rolled out seamlessly, instantly, globally. Includes regulatory and country specific customizations.



Smooth Payment Orchestration

Manage complexity with data, insights, and a smooth payment orchestration platform.



On-demand Human led Support

Sophisticated merchants need dedicated your back, always.



AI integration

Harness artificial intelligence to optimize payments, detect anomalies, and personalize the customer journey. Smarter automation means fewer errors, faster approvals, and more revenue opportunities.



Data Enrichment

Go beyond transactions. We enrich every payment with up to 450 customer attributes, turning raw data into actionable insights that fuel marketing, retention, and smarter business decisions.



Payments Platform

A single, unified platform to accept, track, and manage payments across every channel—online, in-store, mobile, or remote. Designed for flexibility, transparency, and growth.



Powered By Nuvei

Through our strategic partnership with Nuvei, Opulence Pay delivers enterprise-grade reliability, security, and global scale—giving your business the strength of a proven leader with our tailored innovation.