

PAYMENT

Reliable transactions assured at customer’s convenience

It enables easy and secured payment options across varying channels. It supports multiple third-party payment service providers and can switch to different payment providers as per the business needs. It gives the capability to set up custom payment options.

Infosys Equinox Payment eases secured payment processing via various payment modes.

Secured payment process enabled through encryption mechanism and fraud prevention through duplicate payment profile checks and reporting.

Effective integration with third-party payment providers like Braintree, Cybersource, Klarna and Stripe. Payment methods like card payment/ Google pay/Amazon pay can be configured under the respective payment service providers.

Flexible payment provider system which is maintained through compartmentalized modular interfaces. Supports multiple payment options.

Payment Admin console that can control payment features through varying conditions. It supports App enabled Payment options.



74+ secure & scalable API end points



API response time of less than 50ms



Secures sensitive data via encryption mechanism



Effective third-party integration

Features

Payment System	Eases the processing of payments via different payment instruments. Most used payment types, such as credit and debit cards are processed via payment gateways.
Third party integrations	Ability to integrate with third party service providers like Braintree, Cybersource, Klarna, Stripe and Paymetric. Payment methods like card payment/Google pay/Amazon pay can be configured under the respective payment service providers. There is flexibility to change payment providers easily with a modular interface. Keeps the integration work with the payment provider compartmentalized into a single interface.
Payment Apps	Payment options could be enabled through Apps and multiple payment methods can be created based on the Apps.
Payment options	Supports different payment options like credit card payment, debit card payment, Google pay, reward points, store credit, loyalty points and other payment services as needed. Cash, Cheque and Dropbox payment methods are available via offline payment Apps.
Transactions	Allows transactions without going through the 3D check process for later checks and supports pay with the same card. It also supports integration with third party for gift card payments.
Duplicate Payment	Handles duplicate payment profile and allows an error to be displayed for the duplicate payment profile created with the same card.
Data Security and Reports	Supports payment reconciliation report with merchant data. Secures sensitive data through encryption mechanism. Tracks all payment transactions – successes and failures.
Payment Admin	Payment methods can be enabled / restricted based on conditions and can be managed in terms of creation, update and deletion. A structured admin console to control the varying payment features. The list of payment apps and their associated payment methods are displayed in the payment admin to make an appropriate choice.
Third Party Apps	Extensions in payment service to support integration of third party Apps via Infosys Equinox App Marketplace. The Apps in turn can support other payment wallets thereby creating widespread options for the customer.

About Infosys Equinox

Infosys Equinox is a future-ready digital commerce and marketing platform built using Microservices-based, API-first, Cloud-native, Headless and eXtensible (MACH-X) architecture that enables businesses to drive human-centric experiences for their customers across touch points.

For more information and a product demo, please reach out to us at: contactus@infosysequinox.com

For more information, contact askus@infosys.com

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