

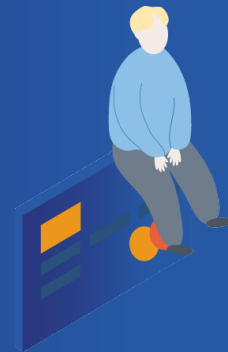
How PAAY works

No impact on the customer experience.

PAAY sits between the shopping cart and the gateway; authenticating transactions in real time with absolutely no lag. Everything happens in the background with no impact on the customer experience.

1

Cardholder visits e-commerce site and decides to make a purchase, entering credit card info.



PAAY authentication happens in the background between the payment page and the gateway while the cardholder completes checkout.

2

3

Transaction and authentication are complete and sent to processing.

