

THE WORLD OF PAYMENT

FREEDOM

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ONE PLATFORM. ENDLESS POSSIBILITIES.

At SWITCHIO, we redefine how businesses handle payments. With decades of expertise and cutting-edge technology, we deliver secure, flexible, and scalable solutions that help retailers, service providers, and mobility operators thrive in a digital-first world.

Developed by MONET+, a trusted provider of secure digital transaction solutions, SWITCHIO combines flexibility, innovation, and reliability to support evolving business needs.

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Platform at The Glance



ARCHITECTURE & SECURITY

- | Robust & scalable design
- | P2PE certified for compliance and security
- | High availability and geo-redundancy
- | Hardware-agnostic architecture

MANAGEMENT & OPERATIONS

- | Smart transaction routing
- | Centralized remote terminal management
- | Easy parameterization
- | Intuitive reporting & dashboards

FLEXIBILITY & EXTENSIBILITY

- | Supports multiple payment methods
- | Advanced value-added features
- | White-label ready
- | Optimized solutions for mobility and transit

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SINGLE-TENANT

A fully dedicated environment with maximum security, flexibility, and custom deployments. Ideal for organizations with strict compliance and advanced requirements.

MULTI-TENANT

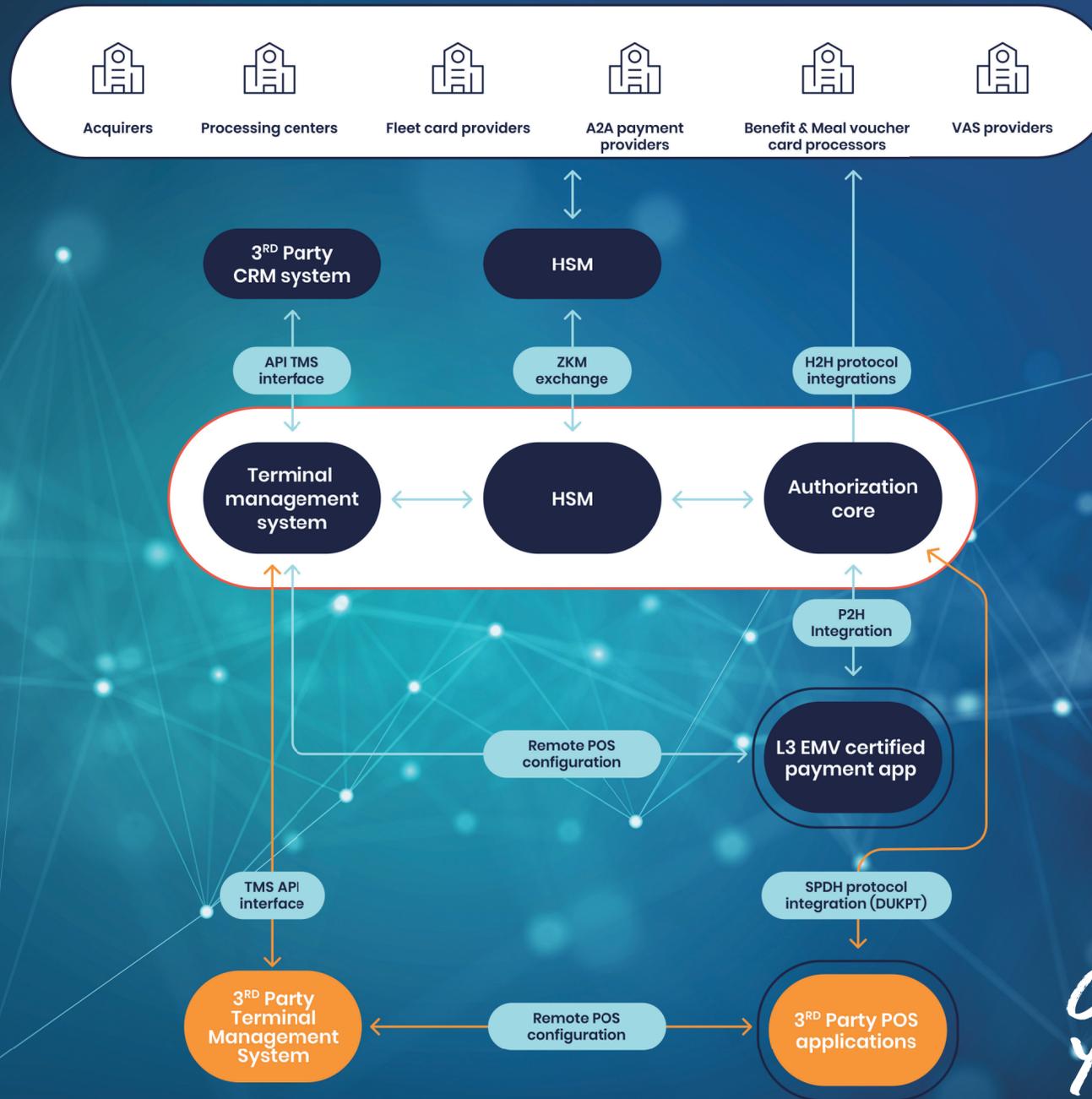
A shared, cost-effective setup with high availability and provider-managed updates.

MANAGEMENT & OPERATIONS

To guarantee smooth and reliable deployments, SWITCHIO follows a clear, proven process:



- Integration** **INT** | Develop & test new features.
- Acceptance** **ACC** | Certify and validate functionality.
- Production** **PROD** | Go live with phased rollouts.



CHOOSE THAT FITS YOUR BUSINESS

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Authorisation Core Module



SMARTER, FASTER TRANSACTIONS

At the heart of SWITCHIO is the **Authorization Core Module**, the engine that makes payments flow. Designed for speed, security, and flexibility, it processes thousands of transactions per minute with **PCI-DSS certified** reliability.

KEY CAPABILITIES

- | Smart routing for optimized cost and uptime
- | Multi-acquirer connections with automatic backup routing
- | End-to-end encryption and key shielding
- | Seamless protocol translation
- | Transparent transaction logs and auditing

SMART ROUTING IN ACTION

SWITCHIO intelligently directs payments to the best available path — whether by card type, amount, or custom rules. If one acquirer goes offline, transactions are automatically rerouted, so business never stops.

EMBRACING NEW PAYMENT TRENDS

The Rise of Account-to-Account Payments

The world of payments is changing. Customers increasingly prefer instant, account-to-account (A2A) transactions, where money moves directly between bank accounts. **No card schemes in between.**

With SWITCHIO, merchants can stay ahead of this trend. **Our terminals display a QR code**, the customer confirms in their banking app, and the payment is completed in seconds.

SWITCHIO APM MIDDLEWARE

To support this shift, we developed SWITCHIO APM Middleware, a flexible integration layer that makes it easy to onboard new A2A providers. This keeps your business future-ready while giving customers more choice at checkout.

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Payment Methods

**Traditional
&
Alternative**



30+ Devices

**Attended
&
Unattended**



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30+ Acquirers

**Local
&
Global**

CURRENT & UPCOMING SUPPORT

Already supported: Alipay & WeChat Pay via YabandPay

On the 2026 roadmap: BLIK Poland

CVAK Czech Republic

Mastercard Open Banking EU-wide

Swish, Vipps MobilePay Nordics

**INTERESTED?
LET'S TALK...**

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Payment Application

ONE SOFTWARE. ANY DEVICE.

SWITCHIO is fully device and system agnostic, running seamlessly on both **Linux and Android** payment terminals. With modern multi-layer architecture, our applications deliver a consistent user experience across devices while enabling cost-effective, fast migration to new hardware.

SHARED FEATURES FOR LINUX & ANDROID

Remote management of firmware, apps, parameters, and security keys

Multilingual and multicurrency support

White-label branding options

Integration with SWITCHIO Authorization Core

Industry-standard TLS encryption

Full set of standard operations: purchases, tips, cashback, refunds, pre-authorizations, MOTO payments, reversals...

Acceptance of all methods: magstripe, EMV chip, contactless/NFC, and mobile wallets

LINUX TERMINALS

Built for high-traffic environments, SWITCHIO for Linux delivers stability and seamless integration.

Modes: Standalone or Cash Register integrated

ECR protocols: B-protocol, IFSF, or custom integration

Supported devices: Ingenico LANE, DESK, MOVE (attended); SELF & OPEN (unattended)

ANDROID TERMINALS

The SWITCHIO Pay application brings state-of-the-art UX/UI to Android devices.

Modes: Standalone, Internal ECR (App-2-App), or External ECR (via GSA protocol)

Integrations: Local LAN/WiFi, cloud-based APIs for server-to-server communication

Supported devices: PAX, NEXGO, Ingenico AXIUM (with roadmap for future models)

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SOFTPOS MOBILE PAYMENTS WITHOUT LIMITS

With SWITCHIO SoftPOS, any modern smartphone or tablet becomes a **secure payment terminal**. No extra hardware required. Using the device's native NFC capability, merchants can accept card and wallet payments anywhere, anytime.

WHY CHOOSE SOFTPOS?

Full-featured: Delivers the same UX, UI, and functionality as SWITCHIO Pay for Android (contactless transactions only).

Hardware-free: No extra devices needed — just your phone.

Ultimate mobility: Perfect for small businesses, mobile vendors, and services on the go.

Secure & compliant: Built to PCI MPOC standards, protecting every transaction.

White-label ready: Deploy under your own brand.

Easy rollout: Available via Google Play and App Store.

PLATFORM AVAILABILITY

iOS devices: Planned for 2026 subject to acquirer cooperation

Android devices: Supported from Q4 2025



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Advanced Features

DYNAMIC CURRENCY CONVERSION

Turn international payments into profit.

DCC

Earn revenue from currency conversion markups.

Give customers clarity with prices shown in their home currency.

Integrated with leading DCC engines **Elavon, RBI, Shift4, Worldline**

Always compliant with transparency standards.

CARD TOKENIZATION

Secure, omni-channel customer recognition.

Connect card-present and online payments for a unified customer view. Enable loyalty and discount programs with token + PAR identification. Proprietary option for custom loyalty, parking, and e-receipt use cases.

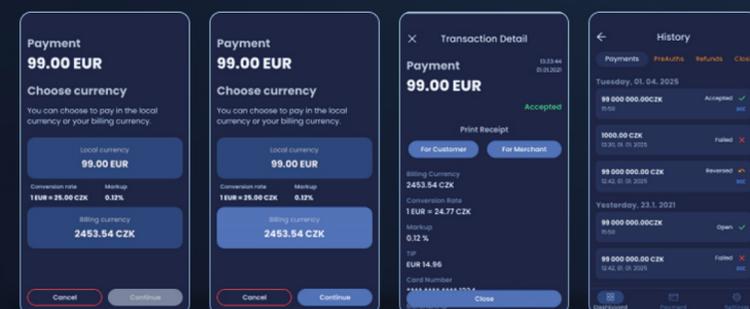
SURCHARGE MANAGEMENT

Offset rising card costs with transparency.

Add flexible fees to cover higher interchange costs.

Full transparency at checkout for customers.

Integrates with third-party surcharge engines, adaptable to local rules.



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OFFLINE EMV ACCEPTANCE

Business continuity, even without connectivity.

Accept EMV card payments when systems are offline.

Apply configurable risk limits to stay secure.

Automatically retrieve funds once online again.

TERMINAL VIRTUALIZATION

One device, multiple businesses.

Secure profile switching with PIN protection.

Separate accounting for each merchant.

Reduce hardware costs with shared devices.

SPLIT PAYMENTS

Simplify complex transactions.

Divide one transaction across multiple parties or purposes.

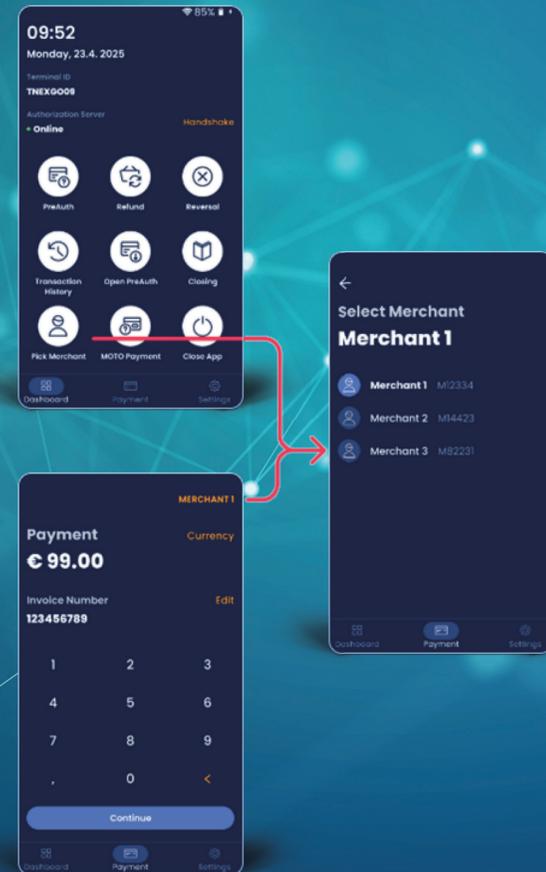
Customizable logic, including tips and service fees.

Ideal for hospitality, mobility, and government use cases.

Offline payment



Submit Online



ELECTRONIC CUSTOMER RECEIPTS

Go paperless, stay transparent.

Deliver secure receipts by email in real time.

Reduce costs and support eco-friendly operations.



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RISK MANAGEMENT

Full control, reduced exposure.

Set flexible daily limits by merchant, location, or terminal, with separate caps for sales, refunds, pre-authorizations, and MOTO. Block suspicious activity in real time while allowing exceptions so legitimate transactions flow smoothly.

SUBNETWORK SETUP

Tailored networks for special needs.

Configure independent subnetworks for ISOs or regional projects, reuse existing setups to save time and costs, and run parallel networks under your control.

GSM TOP-UP SERVICE

Added value at the point of sale.

Offer prepaid mobile top-ups at checkout, working with multiple telecom operators to create new revenue opportunities.

MEAL VOUCHERS & PRIVATE CARDS

Expand payment options effortlessly.

Accept meal vouchers and private cards with support for Thales PURE contactless and virtual card technology to increase flexibility for merchants and convenience for customers.



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Terminal Management System

FULL CONTROL OF YOUR TERMINAL NETWORK

The SWITCHIO Terminal Management System (TMS) is a centralized platform that makes managing large fleets of payment terminals efficient, secure, and effortless. From a single dashboard, organizations can **monitor, configure, and update every device in real time.**

SWITCHIO STORE

Every Android payment terminal comes with **SWITCHIO Store** pre-installed, providing secure app management to browse, update, and download approved applications while maintaining full control and compliance. For **PAX devices**, we also support **MAXSTORE**, which enables advanced remote management, key injection, and detailed device control.

HIERARCHICAL NETWORK MANAGEMENT

TMS mirrors your business structure giving you control:

Network: The top organizational level, assigned to each client

Merchant: Individual entities that operate under the network

Location / Merchant Unit: Physical stores or business units

Terminal: One or more devices operating within each location

This structure provides clear segmentation, centralized management, and consistent security across all endpoints.

MONITORING & DATA ACCESS

Track live terminal status and configurations through three access points: the **TMS Application** for detailed data and history, the **TMS API** for direct system integration, and the **TMS Lite Portal** for quick, user-friendly oversight.

INFORMATION / DATA	TMS APPLICATION <small>(read-only access)</small>	TMS API	TMS LITE PORTAL
Current terminal status	✓	✓	✓
Full configuration	✓	✗	✗
Basic configuration	✓	✓	✓
List of all applications	✓	✗	✗
Terminal HW data	✓	✓	✓
History of terminal calls to TMS	✓	✓	✓
History of terminal configurations	✓	✗	✗

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Business Portals

RETAIL PORTAL

The Retail Portal gives merchants a user-friendly with clear access to transaction data and analytics. By filtering sensitive information through a **secure data pump**, merchants can safely access their portal outside the PCI DSS environment.

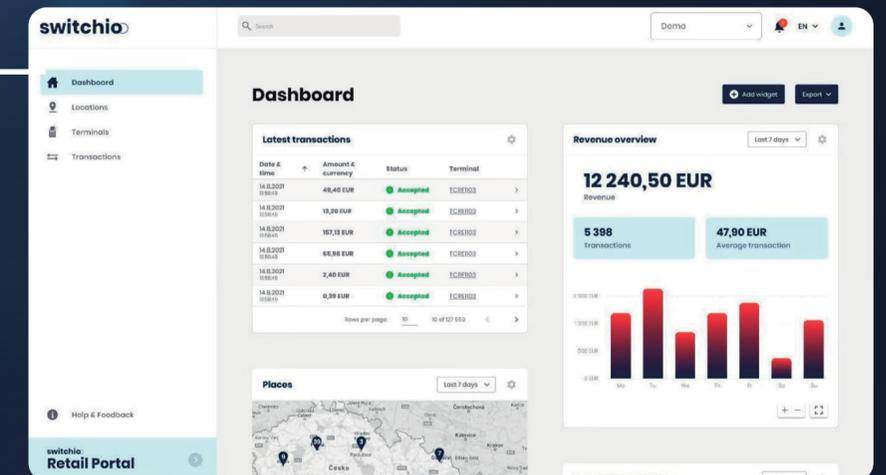
KEY FEATURES

Customizable dashboards with widgets for transactions, top merchants, card brands, statuses, and merchant overviews

Complete **transaction history** with downloadable e-receipts and full lifecycle tracking

Terminal and merchant overviews within the assigned context

Perform **reversals or refunds** directly from the portal



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ADMIN PORTAL

The Admin Portal is designed for organizations that need comprehensive oversight, providing direct access to the transactional database in a PCI DSS-certified environment.

KEY FEATURES

Configurable user management with roles and permissions

Real-time operational dashboards with Grafana-based metrics

Refunds, reversal. Settlement adjustments with full audit tracking

Customizable **reporting** for creating and sharing client reports

With these tools, support teams can resolve issues quickly while ensuring smooth and reliable merchant services.



TMS LITE PORTAL

The TMS Lite Portal provides live visibility into terminal status and configuration across your entire network. With role-based permissions, teams can update settings, onboard new devices, or import large batches at once.

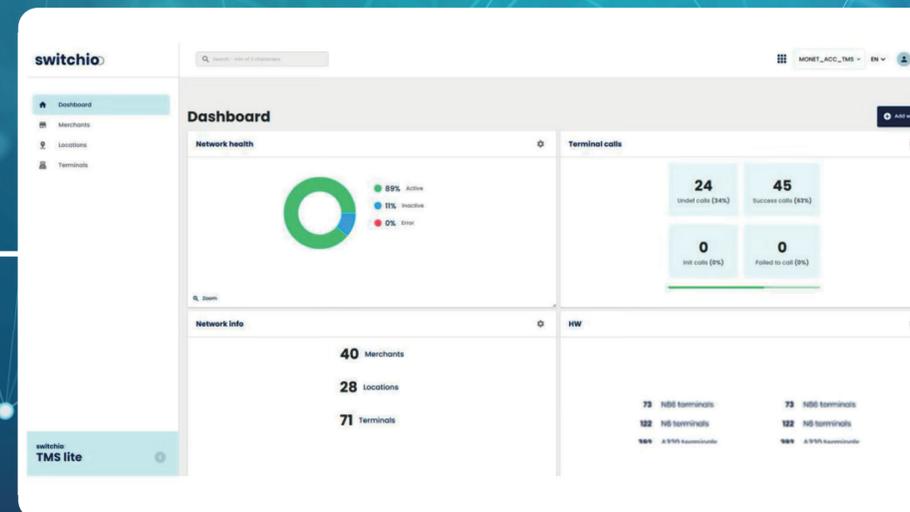
KEY FEATURES

Monitor live status and configurations

Update or onboard terminals quickly and efficiently

Secure data delivery through the TMS API and data pump

Simple, flexible, and accessible outside PCI DSS scope



REPORTING

Reporting in SWITCHIO provides organizations with complete clarity and control over financial and operational data. Built on real-time transaction data, it delivers compliance-level accuracy and actionable business insights.

Reporting options include automated invoicing reports for transparent settlements, default operational reports in the Admin Portal, and on-demand analytics delivered via SFTP or generated directly in the portal.

KEY FEATURES

Powered by Power BI for advanced visualization and filtering

Fully customizable and exportable in XLSX, CSV, and PDF formats

Automated scheduling daily, weekly, or monthly during off-peak hours

Templates co-designed with clients for consistent usability

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Platform Security and Monitoring

PROACTIVE SYSTEM MONITORING

SWITCHIO uses enterprise-grade monitoring to track every component, from applications to networks, in real time. Issues are detected instantly and resolved before they impact operations, ensuring high availability and peace of mind.

BUILT-IN PROTECTION

SWITCHIO follows a **secure development lifecycle** with segregated environments, code reviews, and rigorous testing before deployment. Backed by 25+ years of MONET+ expertise, our platform keeps your payments safe and compliant.

CERTIFIED SECURITY

Your business is protected by the highest industry standards:

PCI DSS annual certification

PCI PTS biannual certification

ISO 27001

PCI P2PE Point-to-Point Encryption certification
(for P2PE Solutions & P2PE Components)

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