

WIBMO AREION PAYMENT GATEWAY

Acquirers and Merchants need seamless payment options to pay and get paid across form factors and channels in a safe, secure and scalable manner. Merchants should focus on their core business rather than worrying about payments and evolving regulations.

With convergence of payments, commerce and banking, merchants expect value added services, emerging payment methods through out of box integration allowing them to focus on the end consumer experience. Merchants need digital solutions not only to serve their customers but to serve their banking, lending, Payables/Receivables, tax, accounting, CRM and various services to enable their business grow.

Product Overview

Wibmo Areion 'Acquiring in a Box' offers full spectrum commerce gateway services with highest payment success rate for Merchants, Aggregators, Acquirers and Fintechs with simple onboarding and flexible payment/alternate payment options, credit, Pay Later options customized to their needs. Acquirers have the flexibility to choose from a white label, BIN sponsor or a referral implementation model as per the business need. Areion commerce gateway enables Neo banking through a single integration for acquirers or merchants to offer banking services built on open banking standards hosted on cloud.

Areion 'Acquiring in a Box' integrates natively with Wibmo 3DSS, Token vault, ACS, Express Pay, Trident fraud management, 'Neo Banking platform' and Pre paid/wallet platform for optimized customer experience. In addition, multiple partner and card network solutions are also integrated for global coverage.



Areion Advantage

Enable digital payments with highest security, stability with highest payment success rate and multiple value - added services including most popular market place plugins

[Shopify, WooCommerce, Magento, CSCart, Opencart, Prestashop]



Industry leading SRT >85%

Optimized solutions with native integration and Express Pay/Checkout



Native 3DSS/MPI

Native integration with 3DSS [2.2 enabled]



On-Us Processing

In house ISO Switch



Digital Merchant onboarding with AML&Video KYC

Self and assisted onboarding in under 2 minutes



Flexible Checkout Options

Cards, UPI, Net Banking, EMI [Credit, Debit], BNPL[LazyPay], Wallets

Value Added Services

- Vault and Tokenization
- SI Hub
- BEPG
- Multi Currency Processing
- Payouts
- Payment Links

Areion Features

Acceptance in a Box



Merchant Management

Instant merchant onboarding
75+ payment modes
Instant refunds



Switch/Connectivity

Own VAP/MIP – DR Support
NPCI, AMEX, ISO Switches & Bank
Host-ONUS



Recon & Reporting

AI & RPA Tool
Recon from unstructured, PDF
Clearing , scheme, interchange
auto recon



Value Added Services

In-built 3DSS & MPI
ONE CLICK user experience
Same day settlements



Risk Management

In-built risk engine
Advanced TRIDENT tool
integration



Partner Offerings

Net Banking, UPI
Loyalty engine, EMI, SI, eNACH
& Others



Global Services

Support for 90 currencies
DCC & multi-currency support

Compliance

- PG's merchant-side authentication components (MPI & 3DS server) are 3DS 1.0 and EMV 3DS (2.0) certified
- PCIDSS level III compliant
- ISO 27001
- Own VAP & MIP with DR support
- Processing services are compliant with RBI, Mastercard, Visa & RuPay processing guidelines
- Up to date on all regulatory & compliance changes
- Access to all card schemes portal
- GST & invoice reporting as per regulatory requirements
- DR & BCP readiness



Why Wibmo?

- 20+ years of experience in digital payments
- 3 billion transactions processed annually
- Partner for 200+ banks and fintechs, 30+ geographies
- EMVCo certified
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud



Visit our
Webpage

To get in touch with our team, mail us at **sales@wibmo.com** or visit **www.wibmo.com**

CERTIFICATIONS



ID Check



SafeKey



ProtectBuy

