



# ePayment Gateway System



Marketplace Technologies Pvt. Ltd. is a company providing Software Products & Solution to Exchanges, Capital & Commodities Markets, Financial services globally and IT Consulting solutions to companies worldwide.

Software Products include products, solutions and services for the Financial and Capital Markets addressing Stock and Commodities Exchanges, Intermediary Brokerage Houses, Merchant Banking Operations and Financial Services in India and Overseas.

ePay™ is a powerful real time Payment gateway solution which allows the user to transfer, block funds on a real time basis .

ePay™ supports various Bank Payment and Blocking Gateways. The e-Pay™ can be integrated to various e-commerce systems interfacing with Multiple Banks.

ePay™ deploys state of the art technology providing certainty, resilience, and reliability. Provides a proven solution built around a sophisticated and open “real-time” Java based engine. The technical architecture is fully scalable and deals efficiently with large production volumes, using the browser in the LAN or on any Wide Area Network including a Public Network like the Internet.

The Gateway engine is database independent and can work on any RDBMS with a JDBC driver. The engine also supports various reports for tracking and verifying the transaction requests.

Allows the user to update margins for trading purposes and there by trading limits online by transferring amounts to the Margin account with the brokers from various banks.



# ePayment Gateway System

The ePay™ supports various transaction type :

- ✎ Transfer of funds  
Activities - Normal fund transfer Direct Debit
- ✎ Lien marks of funds  
Activities
  - 1) Normal fund Lien as displayed above
  - 2) End of day Transfer request to bank by Merchant

The e-Pgs™ information flow :



**USER:** User will initiate transaction using browser using Http request

**VENDOR:** Broker / Vendor server will validate user and generate unique transaction key and redirect user to bank server with transaction key and merchant key

**VENDOR:** Vendor will validate the data passed by Bank and on success flag it would give credit to user account at vendor server

**BANK:** Bank will validate vendor data (amount, transaction id and user id, merchant id) and display Payment Gateway login screen to user in which user will validate his data entered. On confirmation by user the specified amount will be debited from user's account and will be credited to Vendor's account and user will be redirected to Vendor (Broker) server URL with success flag and transaction key

## Process Verification :

This process sends request for verification for pending transactions to BANK server after specified time period and on receive of status of transaction it will process the transaction

The ePgs™ also facilitates to make direct payment through ICICI Pay seal through credit card for online purchase of various goods and services.

## Payment Gateway - Banks :



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