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PAYMENT GATEWAY PLATFORM EDITION



**TRANSFORMING
PAYMENT
TECHNOLOGY**



**Mony Zenou,
Founder, President and CEO**



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Certificate





TRANSFORMING PAYMENT TECHNOLOGY

By Jeff Rodriguez

Today, a merchant, whether new to business or already established, juggles various platforms like their website, shopping cart, mobile payments, an interface for inventory systems, and another for accounting—all while accepting customer payments through multiple channels. This multi-platform approach complicates their sales, support, and overall operations. Needless to say, merchants are now seeking a more sophisticated tech suite that goes beyond basic card acceptance and enables all these transactions to be visible and reconcilable in one place, with real-time management capabilities.

Dejavoo, a fintech payment company, partners with ISOs, ISVs, and resellers to help merchants of any size facilitate their card payments and manage sales operations. To achieve this mission, the company has built a family of secured terminal products, payment gateway services, cloud systems, cloud-based back-office applications, inventory control apps, and custom payment software.

The company's omnichannel solution consolidates all in-person and e-commerce transactions into a single platform, providing merchants with a unified login and single sign-on experience. This gateway supports multiple payment options, including cash, cryptocurrencies, alternative payments like digital wallets, and emerging methods like tap-on-phone, along with typical credit and debit card payments. Dejavoo's solution can also handle both card-not-present and card-present transactions.

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OUR SOLUTIONS PROVIDE A BROAD SPECTRUM OF FEATURES FOR OUR PARTNERS AND THEIR MERCHANTS, INCLUDING FAST AND SECURE INTEGRATION (SPiN), REAL-TIME REPORTING, AND MANAGING THEIR PAYMENT PROCESS, INCLUDING MULTIPLE TERMINAL PLATFORMS, CLOUD POS (VIRTUAL TERMINAL), ANDROID INTEGRATION (DEEP LINKING) AND TAP TO PAY ON IOS AND ANDROID MOBILE PHONES

The end goal is to offer a centralized, synchronized switching technology that adds value, manages and retains merchants better while enhancing ease of use and operational efficiency.

The company also offers DejavooExtra, an enterprise customer loyalty system that can be embedded into the gateway platform. It empowers businesses of all types to engage, retain, and reward customers, increasing sales and boosting profits. With zero upfront investment and effortless integration, the solution unlocks new profit channels and provides merchants with a significant competitive edge. Today, Dejavoo's gateway, iPOS Pays, proudly serves over 60,000 merchants, processing more than 500,000 transactions daily with \$1 billion in monthly volume. At the gateway's current growth rate, it's expected these milestones will double in the coming year. With a global team of 100+ engineers, it is continually investing in security, scalability, and reliability to ensure seamless service.

Sophisticated Payment Solution for ISOs/ISVs and Merchants of All Sizes

“Our solutions provide a broad spectrum of features for our partners and their merchants, including fast and secure integration (SPIn), real-time reporting, and managing their payment process, including multiple terminal platforms, Cloud POS (virtual terminal), Android integration (deep linking), and Tap to Pay on iOS and Android mobile phones,” says Mony Zenou, founder, president, and CEO of Dejavoo.

ISOs and ISVs need a solution that allows them to acquire merchants of all sizes across various verticals. They aim to shorten the sales cycle, retain acquired merchants, and reduce support costs. They need a one-stop shop to achieve these objectives, and Dejavoo's omni-channel product, focused on ‘meaningful innovation,’ is the perfect fit.

The company's hardware and software solutions transform the way businesses operate. They offer flexibility, allowing resellers and merchants to choose their preferred hosting services, hardware, and payment methods. Businesses can adapt to changing needs without having to switch platforms.

Dejavoo's solutions are integrated into a system accessible by all transaction parties. From building the system to supporting it, enabling customer access, and allowing merchants to perform specific functions, its technology is comprehensive. Its tap-to-

pay feature lets merchants accept payments on regular iOS or Android phones, mimicking dedicated terminals. Even if a contactless card isn't available, alternative payment methods can complete transactions. The company's platform also provides real-time reporting and various transaction management options like batch settlement, voiding, modifying, and tip adjustments for restaurants. All these functions are available at the platform level, ensuring a seamless end-to-end experience.

Dejavoo's system onboards merchants, associates them with a provider, and offers additional selections and value-added services. For instance, cash register providers or inventory program providers focus on store management rather than payments. To bridge this gap, the company has developed a protocol called secure payment integration (SPIn) that connects these elements and is supported by its gateway.

Supplementary Solutions

Large corporations oversee hundreds of thousands of merchants through their own gateways and switches. Dejavoo's added value of white labeling and integrating its products with the existing gateway products for clients adds more efficiency to their tools. The white labeling option allows smaller to midsize ISOs and larger companies to brand and integrate the payment system into their existing infrastructure, providing flexibility and cost-effectiveness as they scale. On the other hand, they can eventually opt for a licensing model from Dejavoo as they grow from a few hundred to tens of thousands of merchants. This transition saves them the cost, time, and effort required to develop and maintain a platform. There are already two instances of this model up and running, and the company foresees licensing many of its gateways to customers, supporting their growth and efficiency.

Enhancing Innovation by Keeping Customer Feedback in the Loop

“Customer feedback is the inspiration behind our innovation and development roadmap. We regularly dialogue with customers through surveys, focus groups, and one-on-one consultations. As a result, this guarantees that the features and improvements we introduce are directly aligned with client needs,” says Venkatarama Kalyanaraman, CTO of Dejavoo.

This proactive stance allows it to stay ahead of market trends and deliver solutions that make a difference. Dejavoo creates a more responsive and adaptive platform that evolves with the

market's changing demands by valuing and acting on customer insights.

Its iPOS Pays features for retail and restaurants include the programs True Cash Discount, Dejavoo's proprietary, patent-pending payment program, and Dual Pricing. These two programs allow merchants to save money on processing fees while offering their customers a discount for using cash or debit cards instead of credit. The solution helps partners and their merchants reduce costs and boost profitability with powerful features catering to retail, restaurant, and e-commerce merchants. iPOS Pays also offers flexible, scalable solutions that enhance transparent, secure, and efficient payment processing and portfolio management.



Dejavoo can be nimble and implement new features promptly, ensuring a secure environment that enhances the end-user experience. This focus on customer-centric development serves as a powerful catalyst for driving the future innovation of payment systems. Also, the company practices ensure it continues to stay ahead of the curve, resulting in a safe, efficient, and dynamic payment ecosystem.

Milestone Highlights

Dejavoo's solution can be used by various businesses of different industries. Namely, ISOs are challenged by ever-growing costs and pressure from the marketplace, sales partners, their merchants, and competitors. One of their struggles revolves around integration with accounting systems for efficient merchant business management and operation. The high cost is yet another challenge. But, with Dejavoo's iPOS Pays, every transaction made in-store can be automatically logged into QuickBooks without any additional effort. This can be done at a fraction of the cost, eliminating errors caused by manual entry. Dejavoo has already received an extremely positive reaction to this gateway integration by retail and restaurant merchants, as well as medical and dental practices, accountants, and attorneys.



CUSTOMER FEEDBACK IS THE INSPIRATION BEHIND OUR INNOVATION AND DEVELOPMENT ROADMAP. WE REGULARLY DIALOGUE WITH CUSTOMERS THROUGH SURVEYS, FOCUS GROUPS AND ONE-ON-ONE CONSULTATIONS. AS A RESULT, THIS GIVES THE GUARANTEE THAT THE FEATURES AND IMPROVEMENTS THAT WE INTRODUCE ARE DIRECTLY ALIGNED WITH CLIENT NEEDS

“At Dejavoo, as we continue to drive innovation, we are planning the addition of new Android terminal lines, engaging in processing as a service (PaaS) as a quick and efficient single sign-in process, and examining how to incorporate AI into boarding, support, deployment, development, and training,” says Zenou.

Innovative Initiatives for Tomorrow

The company is currently investing its valuable resources and time to develop ‘Market,’ Dejavoo's app store. This is tailored to allow third parties to add their apps that can be joined to its payment solution free of charge, expanding the horizons of resellers and delivering additional revenue opportunities. Parallely, it is looking to elevate the SPIn integration for large ISVs while enabling its own full integration with the products for smaller players. Lastly, it will expand into new verticals, including unattended financial institutions—bringing the platform to ‘Class A’ systems, widely used by major hosts and trusted by banks.

Presently, Dejavoo operates on three continents, with expansion plans in Europe and Latin America. The company is growing faster than ever. With 30 years in the payments industry, over two million terminals installed, and more than 200 million transactions annually, there is no limit to what it can accomplish. **fs**