# **Payment Solutions** in the LAC region

The significance of receiving payments



March 2025

## **Products - Services**

## **Gateway services**



# Network token solution



## Crowdfunding



## **Event solution**





## Hardware



Leisure



## eWallet





## GATEWAY SERVICES ECOMMERCE & CARD-PRESENT

Debit & Debit Cards International Payment Methods Local Payment Methods





## THE TRANSACTION FLOW FOR ECOMMERCE







## **OUR PARTNERS** As a solution's partner for the LAC region

# VISA











## (DUTCH) CARIBBEAN ACQUIRERS

# BANKING PARTNERS to assist merchants with, in the Caribbean



YEARLY PCi Compliant and constantly check by the banks, which are responsible for YOUR transactions. DEBIT Cards (Visa / Mastercard) – AMEX and Discover Credit Cards settle DAILY in YOUR Bank Account





## **PAYMENT METHODS**

These are the a few of our payment mothods that we offer, but we have many more!







## **INTEGRATIONS / COMPATIBILITY**





XPAY EXAMPLE F	IOSTED PAYN	MENT PAGES
ERVEY BRALL-EMANUEL ERVEY BRA	Neel The Merchant TEST MODE Pay Neel The Merchant	G Pay Image Apple Pay
BECOME A DONOR We are honored that keeps on giving by toking the 'recurring payme "FRIEND' in the message bax to claim your benefits." Red Cross Aruba	\$1.06	Or pay with
If this page does not load properly, please click here and oper	Book One \$1.00 Qty 1 Tax \$0.06	<ul> <li>○ Card</li> <li>○ % Click2Pay</li> </ul>
Company Name: Country: Advess: City: City: City: State Provide Code: City: State Provide Code: City: Cit	The iPhone is a line of smartphones developed and marketed by Apple that run iOS, the company's own mobile operating system. The first-generation iPhone was announced by then-Apple CEO Steve Jobs on January 9, 2007, at Macworld 2007,	C E LPM
Company Name:	and launched later that year. Since then, Apple has annually released new iPhone models and iOS versions; the most recent models being the iPhone 16 and 16 Plus, and the higher-end iPhone 16 Pro and 16 Pro Max. As of January 1, 2024, more than 2.3 billion iPhones have been sold, making Apple the largest vendor of mobile phones in 2023.	J Sento
City: State/Province: - Select State -  Cip/Postal Code:	Seller Information	
Phone Number: Email Address:		
Additional Information	Privacy Policy Terms Powered by 💬 🖄	Pring - Iem
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CONTACT US: : Pedro Gallegostraat 14, Dakota, Aruba. Tel: +(297) 582 2219 , or eMail us: info@redcrossaruba.con Mastercard Verified by SecureCode VISA	n	

## **PROVIDING GATEWAY SOLUTIONS**

Anguilla Antigua Aruba Bahamas Barbados Belize Bonaire BVI Canada Cayman Islands Costa Rica Curaçao Grenada

Guam Guatemala Jamaica Panama Saba Saipan Seychelles Sint Maarten Sint Eustatius St. Kitts & Nevis St. Lucia **Turks & Caicos** USVi



## **SOLUTIONS FOR ALL TYPES OF BUSINESSES**

Examples of types of businesses, CX Pay is assisting

Accounting / Administration Art Auction Beauty services **Book stores** Chamber of commerce Consultancy Crowdfunding / Donations Educational Food & Beverage Fiduciary Services Gifts Government services

Home Gas Services Insurance Services IT Jewerly Laboratory / Medical Legal Leisure Media / Newspaper Membership / Subscription Museum National Parks Payroll **Personal Services** 





Pest Control Religion Rentals (Car, Home) Seo / Marketing Services clubs Shipping and delivery services Supermarket Taxes Telco Tour operator / Booking Tourism Tax Transportation (Bus, Airline, Taxi) Wallets

## **PROVIDING PMS SOLUTIONS FOR LEISURE**

**3RPMSa** 5stelle AbodeBooking Autoclerk Beds24 **Booking Automation** BookingSync **BrillantEZ Solutions** Clock **Cloud Beds** Easyrez Escapia eZee Absolute eZee FrontDesk **FNSrooms** Front2Go Godo GuestCentrix Guesty

HansaWorld Hospitable Hostaway Hostfully Hosthub Hostify Hotel Link Solutions Hoteliga Hotelinking HotelTime Solutions ibelsa Innkey PMS Kunas Little Hotelier Lodgify Mews Misterbooking myVR NewBook

Occupancy Plu Octorate Opera OTASync **OwnerRez** Planyo Preno Protel **Resort Data Processing Revenue Control Data** Room Ranger Roomer RoomRaccoon Servo IT Solutions Shalom Sirvoy Siteminder Channel Manager Smoobu



Softmogul Suitech Sympl.cm Thais Soft TK Technology Tokeet Track Ulyses Cloud Uplisting VHP W2 Winhms Zavia ERP Zeevou







# NETWORK TOKEN SOLUTION CLICK TO PAY

Unified Checkout Hosted Payment Page Use Token after initial transaction



## **REPLACING THE MANUAL PAN KEY**



## CLICK TO PAY TODAY

Merchants have more control 6% uplift in authorization rates!		Seamless UX	Reducing Fraud	
<ul> <li>Integrated experience Merchants have more control over the checkout UX</li> <li>Issuer-driven enrollment Removing friction and increasing cardholdert rust</li> <li>27% reduction in the risk offraud<sup>2</sup></li> </ul>	0		Click to Pay is fully compatible	a
Removing friction and increasing 27% reduction in the risk offraud <sup>2</sup>	0	Merchants have more control	6% uplift in authorization rates <sup>1</sup>	po ti
Click to Pay can help deliver a simple and secure way to pay online.	$\oslash$	Removing friction and increasing	27% reduction in the risk offraud <sup>2</sup>	
		Click to Pay can help deliver a sir	mple and secure way to pay online.	

wever, ntication ins a key friction in rdholder ux



## **CXPAY** SELF DEVELOPED HOSTED PAYMENT PAGE

		Pay with Apple Pay	
Pay Neel The Merchant		G Pay 5784	
\$1.06		Or pay with	
		⊖ ⊟ Card	
Book One Qty 1	<b>\$1.00</b> <i>Tax</i> \$0.06	○ 🎋 Click2Pay	
The iPhone is a line of smartphones developed a			
OS, the company's own mobile operating system nnounced by then–Apple CEO Steve Jobs on Ja nd launched later that year. Since then, Apple h	inuary 9, 2007, at Macworld 2007,	🔿 🛐 Sentoo	
nodels and iOS versions; the most recent models ind the higher-end iPhone 16 Pro and 16 Pro Ma han 2.3 billion iPhones have been sold, making A	x. As of January 1, 2024, more		
phones in 2023.	apple the largest vehicle of mobile		
B Seller Information	~		
Privacy Policy Terms	Powered by 🐖 🖉		- Contraction of the Contraction

#### **\$1.00** Tax \$0.06

narketed by Apple that run ne first-generation iPhone was ry 9, 2007, at Macworld 2007, nnually released new iPhone ing the iPhone 16 and 16 Plus, s of January 1, 2024, more e the largest vendor of mobile



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# EVENT SOLUTION

# Cashless Events (OFF/ON-line)



Ticket Solution Data Rich Reports Kiosks

## **TICKETS / DEALS SOLUTION**

An easy and simple and inexpensive way to sell tickets for you conference, event, festival and more.....



#### GLOBAL ENTREPRENEURSHIP WEEK HOW TO EXPAND YOUR BUSINESS IN CHALLENGING TIMES!!!

Lunch with quest speaker. Jeff Hoffman Global entrepreneurship Network Chairman

This event will be taking place on Wednesday, the 30th of November 2022

From: 11:30 AM to 13:30 PM At: Central Bank of Curação & St. Maarten TICKET TYPE CART Global Entrepreneurship Week Curacao -\$ 100.00 ADD TO CART Lunch

For more information regarding this event, sent an e-mail to: board@gewcuracao.com

### **Benefits:**

- No or very low Setup charges • 20+ payment methods Availability for tickets per seat
- Coupons for discount
- Free App to keep track of purchased tickets
- Scanning ticket at entrance Offline tickets also available

Through CX Events has launched its ticket's solution's platform, where organizers can sell their tickets, specials and events online.

CX EVEN

www.cxevents.global

## **TICKETS / DEALS SOLUTION**



#### Islandpreneur Live 2023



#### INNOVATION | FINANCE | ENTREPRENEURSHIP

#### Sint Maarten

Date: June 29th – June 30th, 2023 Location: Simpson Bay Resort and Marina Simpsonbay, Sint Maarten

Access Pass – Islandpreneur Live is the ultimate melting pot of ideas, innovation, and networking opportunities. As an All-Access Pass holder, you'll have access to exclusive networking events and interactive sessions for 2 days. Build a network of invaluable contacts, potential partners, and mentors who will support and elevate your entrepreneurial journey.

Vendor Pass (2 ppl) – Attention vendors and exhibitors! Get ready to showcase your products, connect with a diverse audience of entrepreneurs, and elevate your brand presence at Islandpreneur Live, the premier entrepreneurship conference of the year. Secure your spot as a featured vendor with our exclusive Islandpreneur Live Vendor Pass!

TICKET TYPE	PRICE	CART
Access Pass	\$ 97,00	BUY NOW
Vendor Pass	\$ 147,00	BUY NOW

Payment Methods powered by:
O Debit Card and Credit Card - 3D Secure Visa
O SOFORTbanking
O Giropay 🚥🕎
O IDEAL
O Multibanco
O SafetyPay
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### www.cxevents.global

## **TICKETS / DEALS SOLUTION**







Done

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return

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**CHECK IN** 

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## **EVENT DIGITAL TOKEN SOLUTION - TOP UP**

= торир	TAGS	TOPUP TAGS	TOPUP TAGS
TOPUP READ	TAG ADMIN	CANCEL TOPUP	TOPUP FINISHED
\$5	\$20	PLACE & HOLD THE TAG FIRMLY AGAINST DEVICE DO NOT REMOVE DEVICE UNTIL INSTRUCTED	TOPUP SUCCESSFUL YOU MAY NOW REMOVE DEVICE FROM THE TAG AND COMPLETE TOPUP
\$50	\$100		NEW BALANCE <b>\$150.00</b>
\$500	Custom		PREVIOUS BALANCE \$10.00
Cash	Credit Card	<b>\$150.00</b> саѕн	TAP TO DISMIS
\$150 150.00 BA	LANCE		









## **EVENT DIGITAL TOKEN SOLUTION - ONLINE TOPUPS**



**Available Balance Details** 

Your current balance \$100 Тор-Uр

op-Up Amount	Top-Up Date	Vendor	
\$40.00	2023-03-20	Vendor 1	() Inf
\$100.00	2023-03-20	Vendor 1	() Inf
\$20.00	2023-03-20	Vendor 2	() Inf
\$25.00	2023-03-20	Vendor 1	() Inf
\$25.00	2023-03-20	Vendor 3	() Inf
\$75.00	2023-03-20	Vendor 4	() Inf
\$200.00	2023-03-20	Vendor 1	() Inf
\$125.00	2023-03-20	Vendor 2	() Inf

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2

## **EVENT DIGITAL TOKEN SOLUTION - CONSUMPTION**

=	Main-Bar 8		=	Main-Bar 8		=	Main-Bar 8		E SELL-ITEMS - VENDOR NAME		SELL-ITEMS - VEN	IDOR NAME
ITEMS	READ TAG	ADMIN	ITEMS	READ TAG	ADMIN	ITEMS	READ TAG	ADMIN	CANCEL SELL		CHARGE SUCC	CESSFUL
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FRIES		\$ 9.00 0	ALE		\$9.00	WATER STI	ILL	\$4.00 0		A Tip?	YOU MAY NOW REMOVE DEVICE FROM T TAG AND COMPLETE TOPUP	
HOT-DOG		\$14.00 1	DARK		\$9.00	WATER SPA	ARKLING	\$4.00 0		5%	REMAINING B	ALANCE
SALAD		\$15.00 0	LIGHT		\$9.00	BEER		>	NO TIP	\$1.95	\$122.	00
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						ALL CATEGOR	RIES FOOD	SOFT DRINKS				
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×	\$38.00		×	\$0.00		×	\$28.00				\$42.2	20

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## **EVENT DIGITAL TOKEN SOLUTION – ONLINE REPORTS**

oard ce	Spendir	g													
actions ling	From D	-MM-YY	To DD-	MM-YY 🛱		Apply	X Reset								
	Vendor	Item	Price	Previous Balance	Available Balance										
•	Sam	Hamburger	\$10.00	\$100.00	\$100.00										
	Julien	Soft Drink	\$5.00	\$300.00	\$200.00										
	Rachel	Pizza	\$25.00	\$150.00	\$200.00										
	Vendor	Item 4	\$50.00	\$100.00	\$150.00			Dashboard	Transact	ions/To	p-ups				
	Vendor	Item 5	\$100.00	\$50.00	\$100.00			S Balance							
	Vendor	item 6	\$150.00	\$100.00	\$250.00			() balance							
	Vendor	item 7	\$100.00	\$200.00	\$100.00			Transactions							
	Vendor	Item 8	\$25.00	\$100.00	\$200.00			Tansactions	From DD-	MM-YY	To DD-MM	M-YY		■ A	pply 🔀
	Vendor	Item 9	\$10.00	\$50.00	\$100.00			Spending							
	Vendor	Item 10	\$10.00	\$100.00	\$100.00				Top-Up Amount	Top-Up Date	Top-up By	Card Company	Card		
	Vendor	item 11	\$25.00	\$100.00	\$150.00 \$200.00			Q Profile	\$40.00	2023-03-20	Through Website		4555		
	Vendor	Item 12	\$100.00						\$100.00	2023-03-20	Through Vendor (Sam)	VISA	5600		
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									\$235.00	2023-03-20					
									\$20.00	2023-03-20					
									\$35.00	2023-03-20					
									\$15.00	2023-03-20					



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# CROWDFUNDING SOLUTION

Donations Based Custodian Account Easy Setup



## **A DONATIONS BASED CROWDFUNDING SOLUTION**

Through CX 2 Fund, CX Pay has launched its donations-based platform, where campaign owners can be able to receive funds during these trying moments.

These campaigns will show a status of how much as been donated to the specific cause.

We can call it our own "gofundme" program with not just a local flavor, but also processed and paid through local solutions.

### **Payouts:**

- Weekly
- Monthly
- No Monthly fees
- No Setup charges

Setup and Go Live as soon as KYC Docs have been submitted (and agreement) has been signed

ATACT START YOUR CAMPAIGN

### Charities

GENERAL COMMUNITY EDUCATION FOOD

INNOVATION NATURE NON PROFIT RELIGION TOURISM TRANSPORTATION



Live Of St

sol

0% Donated



v Curacao Innovation & Technology Instit & Ministry of Economic Develo

#### Kickstart Curacad

#### 0% Donated

or the winner of the Kickstart Curacao In



#### United Acader

#### 0% Donated





P#MP: e uniko pimp ku ta tresebo kos bon





**Online Church Services** 

#### COVID-19 after

### www.cxpay2fund.me







#### **Online Church Services**

#### \$3,570.00 . 1% Donated

At this time when many are not allowed to gather to hear from God's, we need to send His word out. This campaign is needed to help spread God's word online as we

are now not able to have regular church services. Supporting this campaign would help cover the cost of the persons, equipment, software, and expertise needed to continually stream our services.

People are dying without having this vital relationship with God and you can help change this.

The Good News Baptist Church

#### ENTER YOUR DONATION AMOUNT (\$)



#### CHARITIES ABOUT CONTACT START YOUR CAMPAIGN





#### COVID-19 aftermath

0% Donated Raising funds to combat hunger as a result of the COVID-19 Stichting Hulp aan Curaçao (Voedselbank Curaçao)



#### DESCRIPTION

This is the main purpose of our project within this year and especially in the month March 2023, to help our residents get connected with each other and with the community. This can be done by giving them the possibility to gather, do activities and get in touch with others in a happy and friendly place and to bring the community in our nursing home. refore we are in the process to build a c natio so that our client



DESCRIPTION

#### In Betèsda LIFE continues

#### 0% Donated

It is a great necessity for every citizen to feel connected with the society in which they are living. As a citizen in our society, this is also the need of our clients, the residents in our nursing home Betèsda within the foundation Stichting Verpleeghuizen Curaçao. All our residents are somatic and/or psycho-geriatric clients in need of 24/7 special care regarding nursing, medical and paramedic care. Not only do our residents have a daily routine, but they have the possibility to participate in different activities in the nursing home. These are activities in which the clients are targeted individually and/or in groups. Dependent of the health status that may varied constantly and on a daily basis, can our clients participate in activities beyond the surroundings of our organization. Due to this limit is participation in our community by the majority of our clients, the residents in our nursing home, unfortunately minimum or even zero.

#### ENTER YOUR DONATION AMOUNT ( 5 ) .00

CATEGORY: NON PROFIT







# EWALLET SOLUTION

White-Labeled Business 2 Business / Peer 2 Peer Consumer 2 Business / Business 2 Consumer Government 2 Consumer / Consumer 2 Government





### **An ePayment Solution for all** CX PAY BANK AGENT CARD Send Receive Card BANK Money Money . . . f Add Sign Up **Contacts**

Add

Funds

 $\bigcirc$ 

To Pay Contacts/Merchants





## An ePayment Solution for all What do we do

With a focus of inclusiveness and over years in the ePayment world, CX Pay will be offering all ranks in a community a payment option that will revolutionize the payments world. May it be for the tech savy or not, it will include all kinds of payment services and options to be able to fit into every household and community in the Caribbean.

### **CX** PayMe

What types of modules can/are implemented:

- P2P, B2B, G2C, C2G, C2B, B2C
- Group Payments
- Scheduled Payments
- Recurring Payments
- Possibility for Microfinancing / Payroll
- Use of app or website with same login
- KYC / AML in background
- API availability for eCommerce
- API Availability for POS (Point of Sale)
- Financial Literacy Program (sub-accounts)



# AN EPAYMENT SOLUTION FOR ALL

### Same login for web based applicaiton and APP



## Wallet to wallet transfer

Enable users to transfer funds seamlessly between wallets.





## An ePayment Solution for all App



### Please Select Account Type



	Telem abcdef@gmail.com		
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00	Profile	>	
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	Operated by		



## An ePayment Solution for all (Website)







## An ePayment Solution for all (Website)



		Q S	earch	
Hi, Te	lem			
Welcome t	to CXpay Business			+ Add Funds
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	Contact Name 20 Aug 2022, at 14:30 PM	Request received 🖌	+123.45 NAFI	0
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# HARDWARE

EMV Certified Owned Hardware Tap on Glass / Phone Contactless







Acceptance Devices can be used in conjunction of a bluetooth connection with any mobile device, not just a tablet, but an iphone or android, in All-in-One mode where the mobile device communicates with our Application on the merchant's device and will receive payments via a tap or dipping the card which is present.

Solution is used especially for Nano and Micro Merchants and or merchants like taxis and popup events.





## Choose from a examples below to fit your needs



#### Ingenico Link/2500 Cloud EMV

Versatile and reliable, this mobile reader allows merchants to take contactless, chip, swipe, and keyed transactions all from one device. This device is built to work with software developed using Customer-Present Cloud only.



### Ingenico Lane/3000EMV

Versatile and reliable, this reader allows merchants to take contactless, chip, swipe, and keyed transactions all from one device. (Also available in Cloud version, however, this device is built to work with software developed using Customer-Present Cloud only. Note: Ethernet Connection icon is not available on this device yet.)





### Ingenico Lane/5000 emv

Versatile and reliable, this reader allows merchants to take contactless, chip, swipe, and keyed transactions all from one device, and accept signatures on its color display. (This device is is also built to work with software developed using Customer-Present Cloud only)



### How do we do this

With the partnership with Cybersource, we can execute a Card-Present solution with the current gateway and provide hardware with this.

With this solution, banks provide CX Pay with the Merchant settings to be added into the gateway and the rest will be handled by CX Pay and its network.

Based on MDR of Bank, including managing licenses

- Choice of hardware (Ingenico, Veifone and PAX)
- Now also access online reporting
- Ability to capture and refund (from online portal)
- Visa Developer APIs Management
- Master Developer APIs Management





### Semi-Integrated

POS application runs on a separate device and communicates with the terminal over the local network to accept payments. Supported with PAX A920 Pro, A77 and A35.

### All-in-One

POS application runs on a terminal, enabling you to manage your business directly from the terminal. Supported with PAX A920 Pro and A77.

#### PAX All-in-One Solution

#### PAX Semi-Integrated Solution

Acceptance Devices can be used in Semi-Integrated mode with your mobile or desktop point-of-sale (POS) application, in All-in-One mode where the POS application runs on a smartphone.



### Tap to Phone

POS application runs on a smartphone, enabling you to turn your smartphone into a payment terminal. Supported with Android smartphones.

Tap to Phone Android



## Choose from a wide range of devices to fit your needs

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	Dinx	A920Pro
	F28 Summery	***
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	Popranti VESA XEEC OXE HUBD 5608	
	Description A bouquet of Bowers	
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5.5-inch touchscreen portable terminal running Android 8 with built-in printer. Supports WiFi and 4G connectivity.





### Countertop **PAX A35**

4-inch touchscreen countertop terminal running Android 10 with physical pin-pad. Supports WiFi and Ethernet connectivity.

5.5-inch touchscreen mobile terminal running Android 8 with built-in barcode scanner. Supports WiFi and 4G connectivity.







### Tap to Phone Android

Turn any compatible Android 11+ phone with NFC reader into an acceptance device.



### What do we do

We provide innovative technological solutions for payment card industry, using software engineering and efficient processes that follow in an agile and robust platform, for banks, financial institutions and other industries together with our partners in the region and LatAm.

We have the most advanced FinTech technology in the region for Tap2phone, Network Tokenization, Payer Authentication, mCommerce, etc.

It is an electronic payment service platform:

- Tap 2 Phone
- mPos
- Card on File Administration
- eCommerce
- APPs
- Visa Developer APIs Management
- Master Developer APIs Management





# AFFILIATION

Curaçao Fintech Association



## CURAÇAO FINTECH ASSOCIATION

### Purpose

Representing the interest of FinTech Companies / Organizations on the island Be the official sparring partner for governmental institutions and stakeholders.

### Achievements

- Assisted with the EMI (Electronic Money Institution) License, virtual assets regulations and "Basic payment account" Endorsement from the CBCS to become the official representative organization for the Fintech market.
- Member of the National Payment Council for Curaçao and Sint Maarten

If you are a FinTech Company in Curaçao, Sign-up at www.curfin.tech





### Learn more, Get in touch, Sign up Hello@cxpay.global | +(599 9) 844-0044 www.cxpay.global







