

Cashier Services

NEXT SOLUTIONS CORP (“Next Solutions”, “We”) operates the **Cashier Service** via the platform <https://pay.inc/> (the “Site”). The Cashier Service is a professional, user-friendly software solution that enables Merchants to accept and process payments in a secure and efficient manner. Our infrastructure integrates with more than 300 providers worldwide and can be fully customized to meet the business needs of Merchants across different industries.

1. Core Features of the Cashier Service

1.1 Smart Routing and Cascading

Our cashier software supports advanced smart routing mechanisms. At the shop level, the Merchant can filter available payment options according to active restrictions, including GEO, transaction amount, currency, or other configurable criteria.

If a payment cannot be processed with one provider, the system automatically initiates cascading – sending the same transaction request sequentially through several providers until it is successfully completed. This ensures higher approval rates, continuity of customer experience, and maximization of payment acceptance.

1.2 Anti-Fraud Protection

The cashier includes built-in anti-fraud rules configurable at the shop level. Merchants can prevent unwanted deposit attempts, reduce fraud exposure, and mitigate risks of high-risk operations. This functionality contributes to compliance with AML/CTF standards and provides an additional layer of transaction security.

1.3 Whitelisting and Blacklisting

Merchants may manage whitelists and blacklists for customer cards and email addresses. This feature enables pre-transaction filtering before requests are sent to the payment provider, thus preventing repeated fraudulent attempts or undesired customer activity.

1.4 Processing Limits

Daily, weekly, and monthly processing limits can be established per terminal. This allows Merchants to control turnover and transaction traffic according to limits agreed with their PSPs. The system automatically activates or deactivates terminals within calendar periods to ensure efficient management of payment flows.

1.5 Assign PSP Function

In the case of card processing, the cashier can automatically direct a customer to the most suitable PSP based on their transaction history. For example, if a card transaction was successful with a specific PSP in the cascading chain, the system will prioritize this PSP for the customer's next attempt. If that PSP becomes inactive, the customer is redirected through the standard routing and cascading flow.

1.6 Group Editing

Merchants can apply group editing functions to multiple terminals and rulesets simultaneously. This allows batch configuration of entities by defined criteria, for example, enabling/disabling terminals or updating custom settings in bulk.

1.7 Payment Links

Merchants can generate one-time or reusable payment links for Customers without the need for full API integration. This functionality provides a quick and simple solution for initiating payments, especially for card transactions.

1.8 Checkout Customization (CSS)

The cashier provides the ability to customize the checkout page in terms of design, colors, layout, and logos. Merchants can align the payment page with their brand identity and corporate style. Detailed technical instructions are available for full customization.

1.9 Application Logs

For each transaction processed through the cashier, multi-level logs are generated. These logs allow in-depth analysis of customer flow, operational steps, and communication between the cashier and the provider. Logs can be used for troubleshooting and dispute resolution.

1.10 Cashier Page

Merchants are provided with a modern, responsive cashier page that supports flexible customization via CSS. This ensures a consistent and branded checkout experience for end-users.

1.11 Reference ID and Idempotency

The cashier implements idempotency at the shop level. This prevents duplicate transactions from being created for the same customer within the same merchant shop, thereby improving accuracy and protecting customers against duplicate charges.

1.12 Checkout Fields Collection

If a provider requires customer or billing parameters that a Merchant cannot transmit, our cashier can collect this information directly on the payment page. The data is then securely transmitted to the provider and returned to the Merchant in callback responses for further operations.

2. Security and Compliance

- All cashier services are operated in compliance with **PCI DSS Service Provider Level 2** standards.
- Sensitive cardholder data is tokenized and transmitted securely; no unencrypted storage is performed.
- Transactions are continuously monitored for anomalies and suspicious activity.
- Merchants are required to comply with AML/CTF rules and may be asked to provide additional customer verification.

3. Merchant and Customer Benefits

- **For Merchants:** increased approval rates due to smart routing and cascading, reduced fraud risks, detailed reporting, and flexible customization options.
- **For Customers:** fast and seamless checkout, multiple payment methods, and a branded payment page aligned with the Merchant's identity.

4. Technical Integration

Merchants may integrate with the cashier system via:

- **API integration** for full technical control and automation, or
- **Payment links** for a simplified, no-code solution.

Detailed documentation and support are available to guide Merchants through the integration process.

5. Reporting and Transparency

Merchants have access to comprehensive reporting tools. Transaction logs, settlement details, and reconciliation reports are available within the Merchant's dashboard. These tools allow efficient management of financial flows and ensure transparency for accounting and compliance purposes.

6. Amendments

This document may be updated periodically to reflect improvements in the cashier software, changes in applicable regulations, or business requirements. Merchants will be notified of significant changes.

7. Contact Information

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