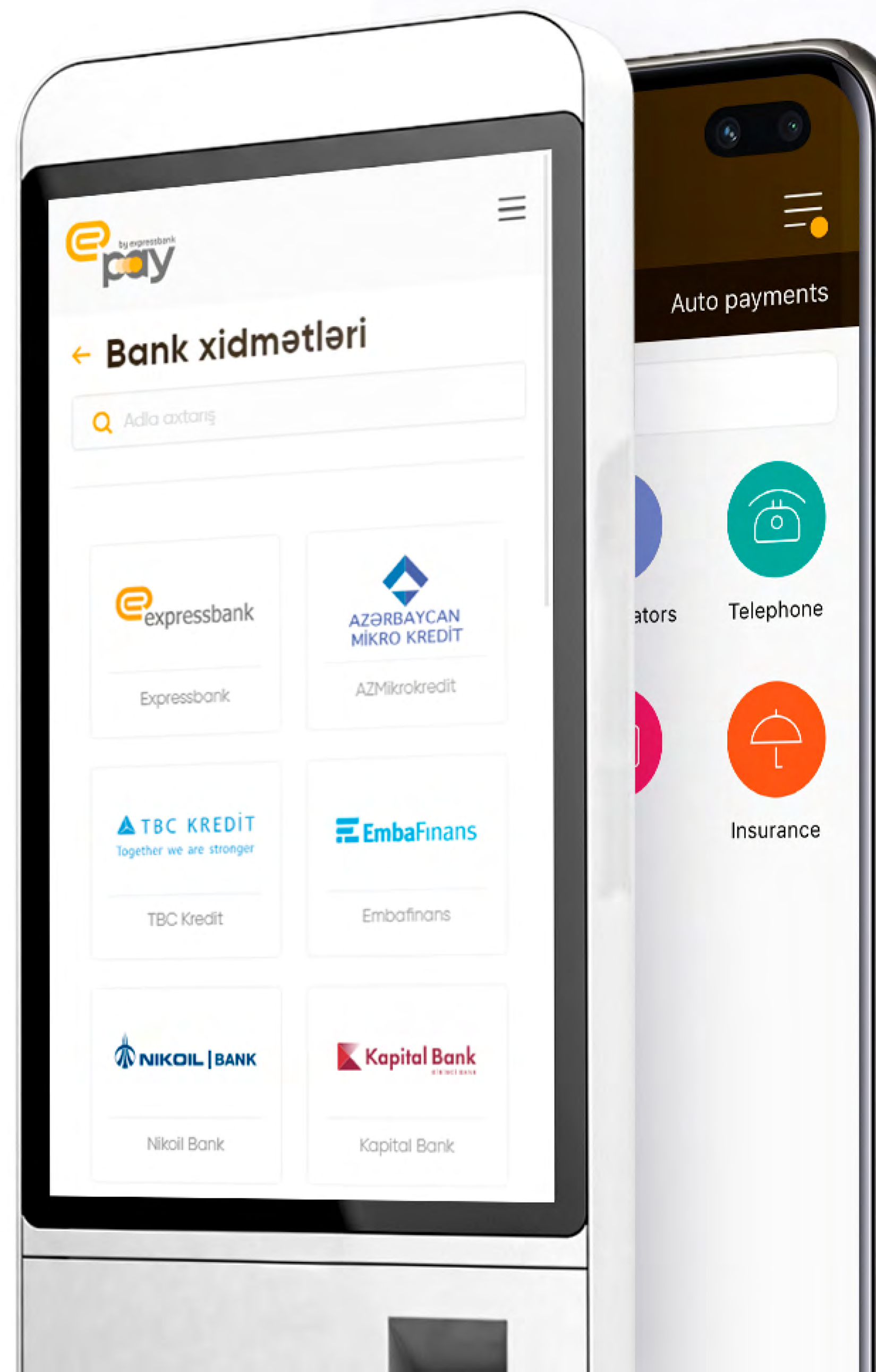




Soft-logic

The largest software developer for
payment systems, banks and billing centers

Soft-logic ©




About company



Soft-logic company develop and implement innovative software for payment processing, specialized software for self-service payment kiosks, e-wallet systems


Banking payment processing systems development

01




Online payment systems development

02



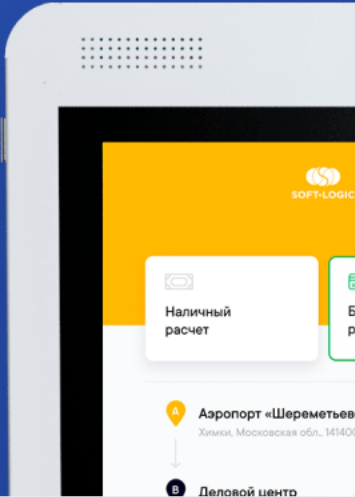
Fiscalization services development

03



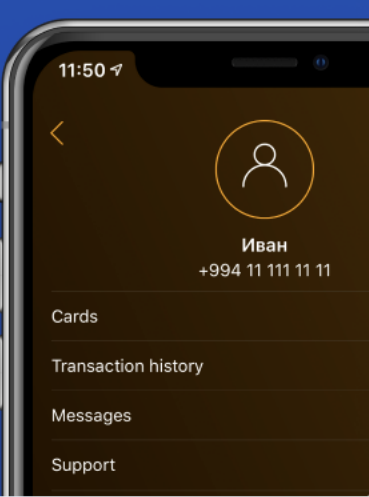
Software development for self-service kiosks

04



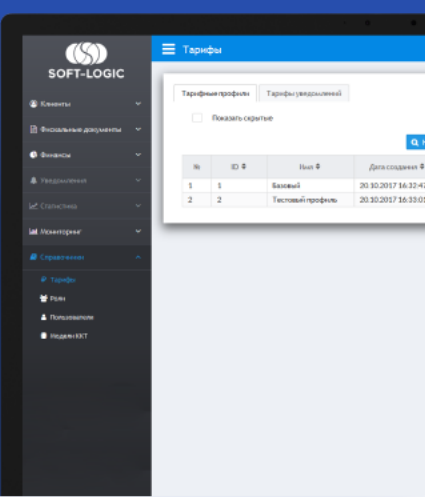
Mobile banking development

05



Any information systems and services development

06





70+

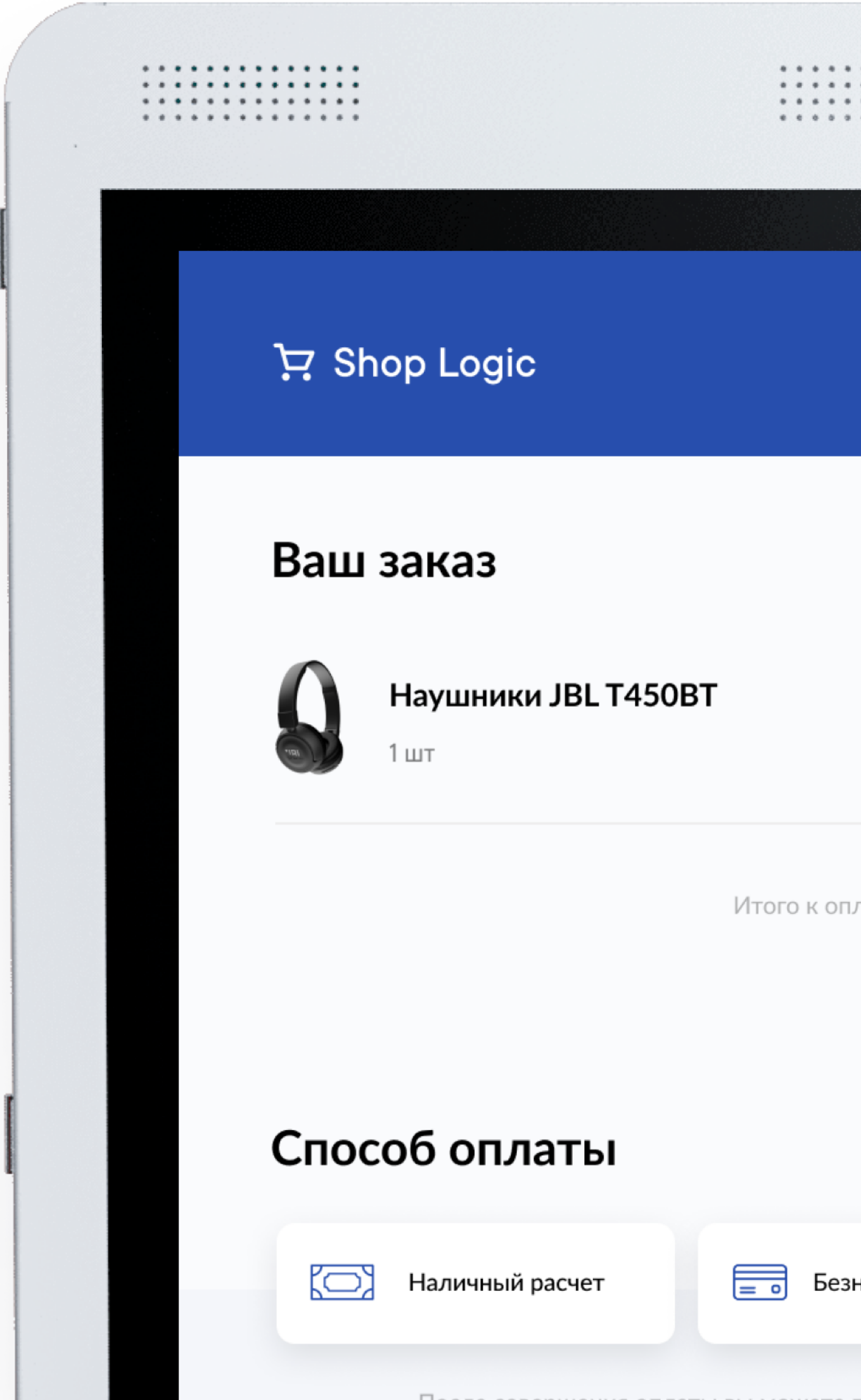
Payment systems in various countries of the world

50+

Thousand of self-service devices running our software

3,5

Million of operations per day, hundreds of millions of records in the Pay-logic database





Soft-logic company has its own production office in Siberia, including 35 employees. All specialists of the company are professionals, have great experience and expertise for commercial products development

18

Developers
<dev>

6

Technical
support specialists
<dev>

4

Analysts
<analyst>

4

Testers
<QA>

2

System
administrators
<admin>

1

Technical
writer
<technical author>





Implementation in
CUP Payment system,
MOSOBLBANK



2014

Implementation
in SmartPay (eGovPay)



2016

Implementation in MTS Belarus,
launch of cloud crypto processing, crypto
ATMs project in USA, launch of OFD Online



2018

2015



Implementation in MTS Bank,
SMP Bank, more than 50 clients
in 18 countries

2017



Implementation in Kyivstar, Beeline
Kyrgyzstan, launch of Pay-Point cloud
processing, software for Fiscal data
operator, fiscalization services

2019



Implementation in Beeline
Russia, new solution -
Parcel lockers, more than 70
clients in 22 countries

Competencies



With more than 10 years of cumulative experience and knowledge, we specialise in developing



01

Web applications
(back offices, front offices, web services)



02

Desktop applications
(Swing, Java)



03

Mobile applications
(Android, iOS)



04

Big data systems
with support service



05

Applications for
self-service kiosks



06

Hardware
drivers

Expertise

We have a strong expertise in areas related to payment acceptance and processing, including financial information and Big Data

01

Banks

02

Mobile
operators

03

Payment
systems

04

Kiosk
networks

05

Services sector

06

Retail
and E-commerce

The main specialization of Soft-logic company is development using Java-based technologies with PostgreSQL DBMS and launch projects on Linux

User interfaces are create with actual and popular frameworks (Vue, Angular, React) of the latest standards and CSS, HTML and JavaScript specifications



```
public static void main(String[] args) {  
    // TODO code application logic here  
    try  
    {  
  
        int l1 = 11;  
        int l2 = 11;  
        int[] n1 = new int[l1];  
        int[] n2 = new int[l2];  
        Random r = new Random();  
        for (int i = 0; i < n1.length; i++)
```



```
/kernel text=0x368050 data=0x3d474+0x22ef4 syms=[0x4+0x47050+0x4+0x5acc6]  
Copyright (c) 1992-2008 The FreeBSD Project.  
Copyright (c) 1979, 1980, 1983, 1986, 1988, 1989, 1991, 1992, 1993, 1994  
The Regents of the University of California. All rights reserved.  
FreeBSD is a registered trademark of The FreeBSD Foundation.  
FreeBSD 6.4-RELEASE-p5 #0: Sun Jan 9 22:24:57 CET 2011  
root@mb64.neon1.net:/usr/src/sys/i386/compile/M0N0WALL_EMBEDDED  
Timecounter "i8254" frequency 1193182 Hz quality 0  
CPU: Geode(TM) Integrated Processor by National Semi (266.69-MHz 586-class CPU)  
Origin = "Geode by NSC" Id = 0x540 Stepping = 0  
Features=0x808131<FPU,TSC,MSR,CX8,CMOV,MMX>  
real memory = 268435456 (256 MB)  
avail memory = 236531712 (225 MB)  
wlan: mac acl policy registered  
ath_hal: 0.9.20.3 (AR5210, AR5211, AR5212, RF5111, RF5112, RF2413, RF5413)  
cpu0 on motherboard  
pci0: <Host to PCI bridge> pcibus 0 on motherboard  
pci0: <PCI bus> on pci0  
sis0: <NatSemi DP8381[56] 10/100BaseTX> port 0xe100-0xe1ff mem 0xa0000000-0xa0001fff  
sis0: Silicon Revision: DP83816A  
miibus0: <MII bus> on sis0  
nsphyter0: <DP83815 10/100 media interface> on miibus0  
nsphyter0: 10baseT, 10baseT-FDX, 100baseTX, 100baseTX-FDX, auto  
sis0: Ethernet address: 00:00:24:c8:67:68  
sis1: <NatSemi DP8381[56] 10/100BaseTX> port 0xe200-0xe2ff mem 0xa0001000-0xa0001fff  
sis1: Silicon Revision: DP83816A  
miibus1: <MII bus> on sis1
```

Back-end





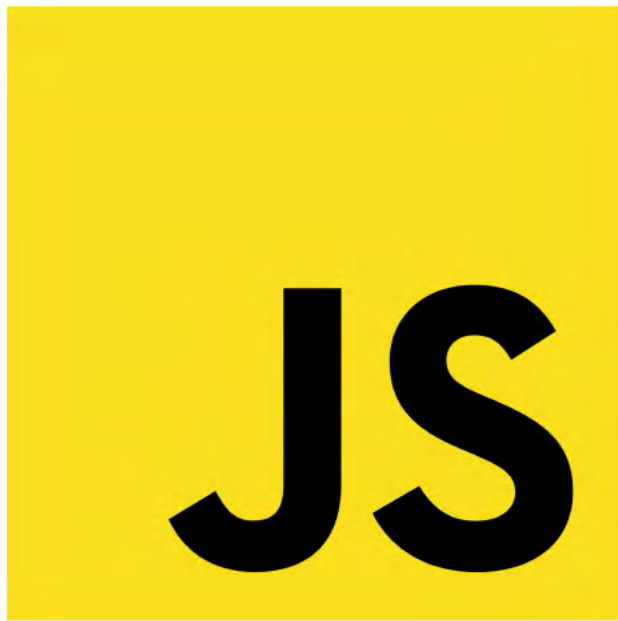








Front-end




Desktop





 Printing





DataExchange








 WebSocket

















Mobile

Testing



Cocoa Touch



Swift



Android Design




Spectron




Jest




CI




SUBVERSION




JFrog
ARTIFACTORY




sonar
qube



Jenkins



git



ESlint

Build Tools



gradle



webpack



Maven™





BABEL






















<APACHE ANT>




Gulp


Business Tools

 YouTrack	 Mattermost		 Visual Paradigm		 SoapUI	 REDMINE
			 draw.io			
	 Android Studio	 POSTMAN				
	 IJ	 DG	 WS		 Jira	
 Trello	 WIREMOCK	 ZEPLIN				


OS, Servers & Virtualization




Apache Tomcat




docker




SQLite





PostgreSQL




WildFly









NGINX







ORACLE





MySQL®




GlassFish







MySQL®



Apache

Payment processing systems

For banks, mobile operators, payment systems

Pay-logic processing center

01



10 000 +

Points – at one system

1 MM +

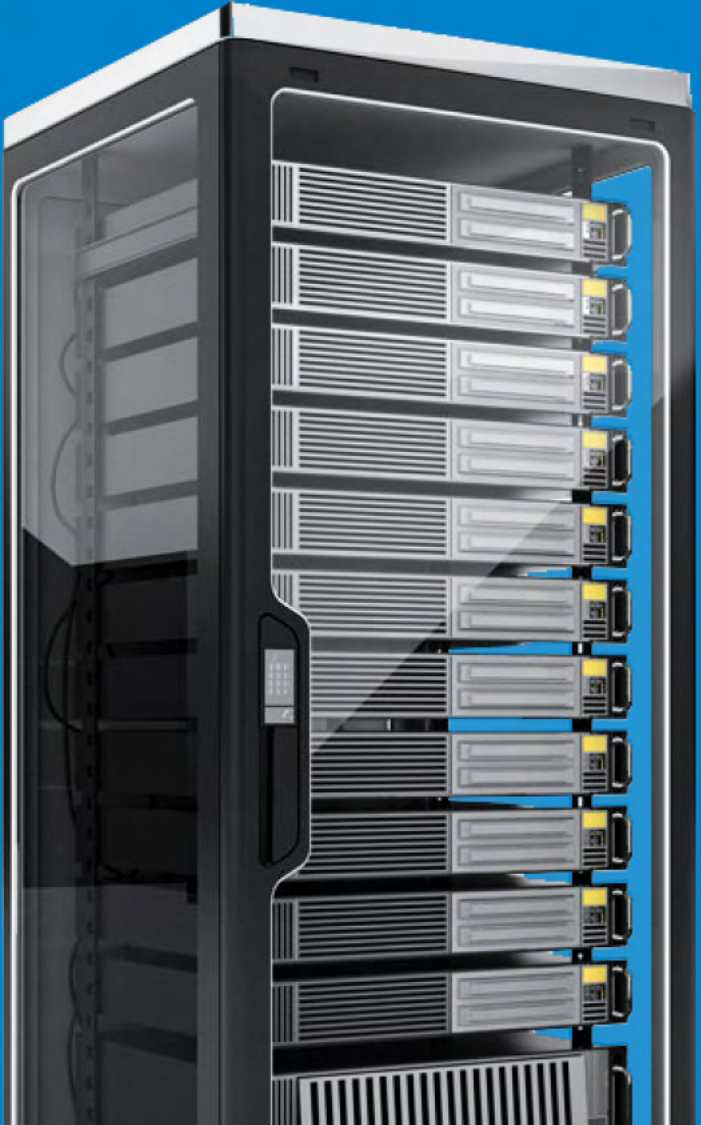
Payments – maximum daily volume

400 MM +

Records – maximum size of the system table

Pay-logic payment hub

02



- 01

Organization of payments in favor of large number of service providers (over 5000)
- 02

Building an extensive network with the ability to combine heterogeneous service providers in a single payment system
- 03

Dynamic management of business rules at payment processing and financial flows at the processing level
- 04

Setting payment scenarios of any complexity
- 05

Technical and financial monitoring through multifunctional back office

01

Kiosks

02

POS-terminals

03

Mobile devices

04

Web applications

05

Personal
computers

06

XML protocol

MTS Bank

According to the requirements the new software complex had been planned to become a single entry point for all banking solutions - cash registers, payment kiosks, remote banking services and simplify all business processes

Working draft included

📍 Russia

- 01 Implementation of payment hub in passive mode. Hub was integrated with two information systems of the bank - processing center and remote banking service
- 02 Transfer of all existing service providers from old banking system to the new system in operational mode.
Set up payment routing
- 03 Integration with kiosk software. Soft-logic company has implemented new interface for payment kiosks, provided integration with equipment and integration with Transmaster card processing
- 04 Connection of cash registers in all branded MTS sales offices to a single system and their further management and control

Russian Standard Bank

The implementation of Pay-logic processing center solution was based on the necessity to have a highly efficient tool that allows to continuously accept payments through the bank's kiosks network with more than 2000 devices

2 000 +

Payment kiosks

Working draft included

📍 Russia

- 01 Audit of the current network state, develop effective methods based on the analysis to shift payment network to the Soft-logic solution
- 02 Processing center integration with internal information systems, with Service-desk system
- 03 Successfully achieved objective of the software support for various kiosks with different equipment, thereby reduced the bank's costs for equipment replacement

x2

On the last day of the first operational year Pay-logic processing center processed twice as many operations as compared to the previous system!

View all cases 

Kyivstar

According to the tender results Pay-logic processing center was chosen as the most appropriate solution - software can be customized for operator's requirements and can be launched at short time period

Integration of new equipment and launch of large pool of different service providers was completed in a short time. These conditions became possible due to the availability of a lot of ready-made gateways, including the own Kyivstar gateway

Solution features

- 01 An important feature is the possibility of processing center to operate in hub mode, namely the ability to act as payments aggregator from various channels
- 02 The company's solution is not limited by kiosks and agent's workplaces, but allows to aggregate payment flows from banks, credit institutions, payment systems, etc. Therefore, single entry point for payment solutions allowed to combine reports, statistics, processing and status of payments in one place

Up to 95%

Compliance of Pay-logic solution with the mobile operators requirements

180 €

Average payment amount

View all cases 

Online payment systems

Personal e-wallet for any business entity – modern,
multifunctional, secure

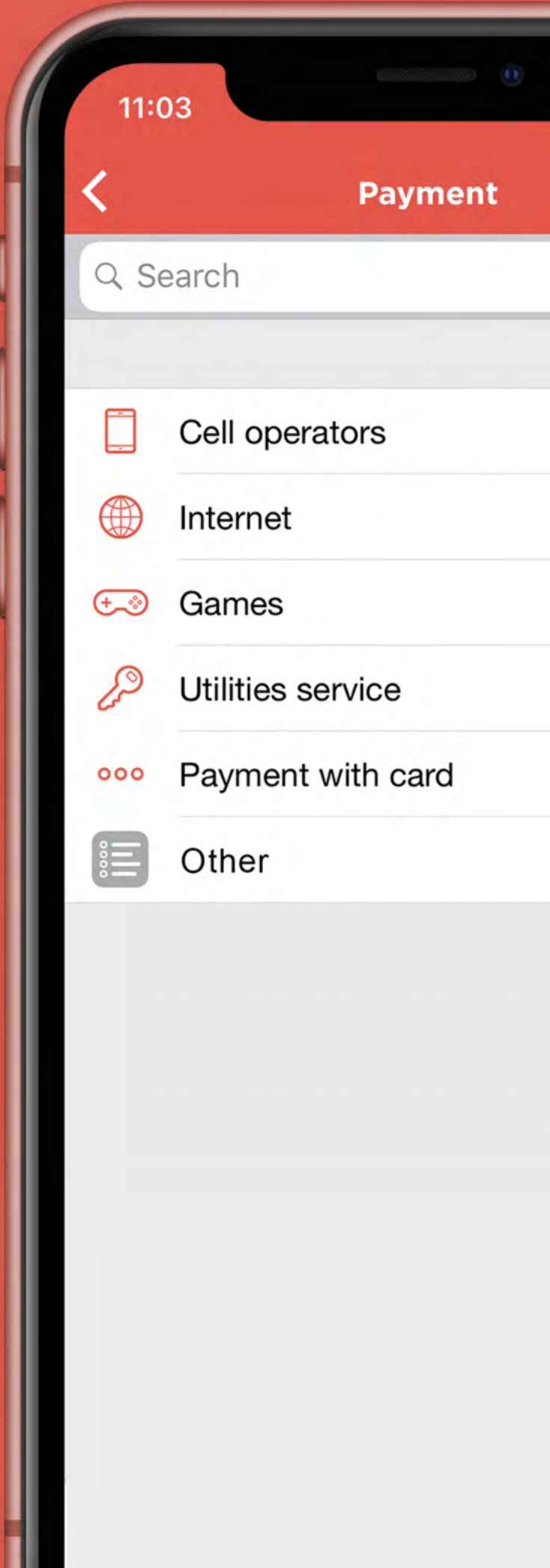
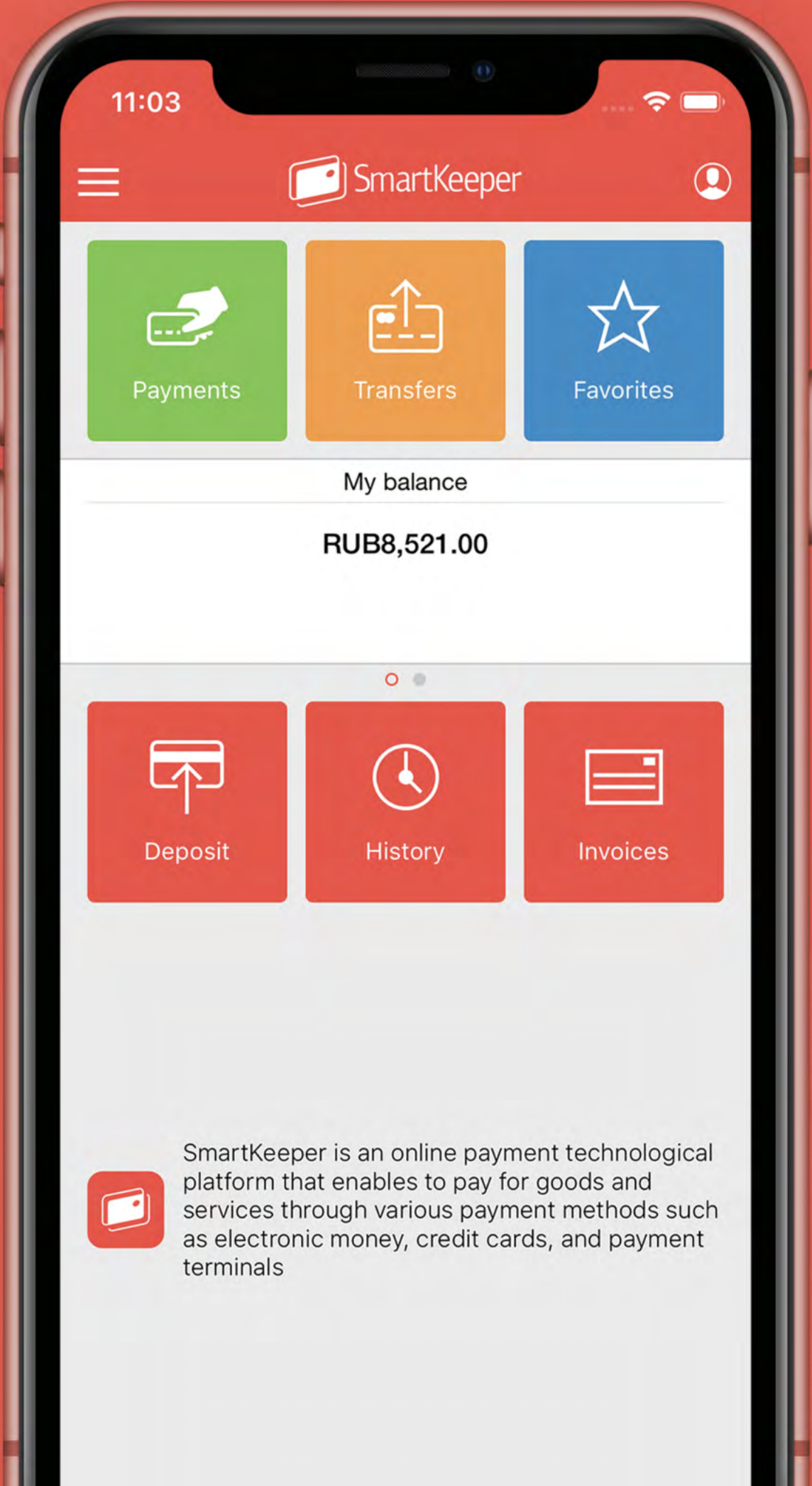
5 MM

Maximum amount of users
for one system

Solutions

Soft-logic ©

SmartKeeper
e-wallet 



Online payment systems | Features

- 01

Service payment of any providers
- 02

Various payment methods – bank cards, money at e-wallet account
- 03

Transaction templates
- 04

Various refill methods – bank cards, payment kiosk, account mirroring, vouchers, change cards, other payment systems
- 05

Limits and security – SMS confirmation, E-mail and Push-notifications, various types of authorization
- 06

Ability to connect merchants
- 07

Automated data entry – barcodes scanning with readers and web cameras
- 08

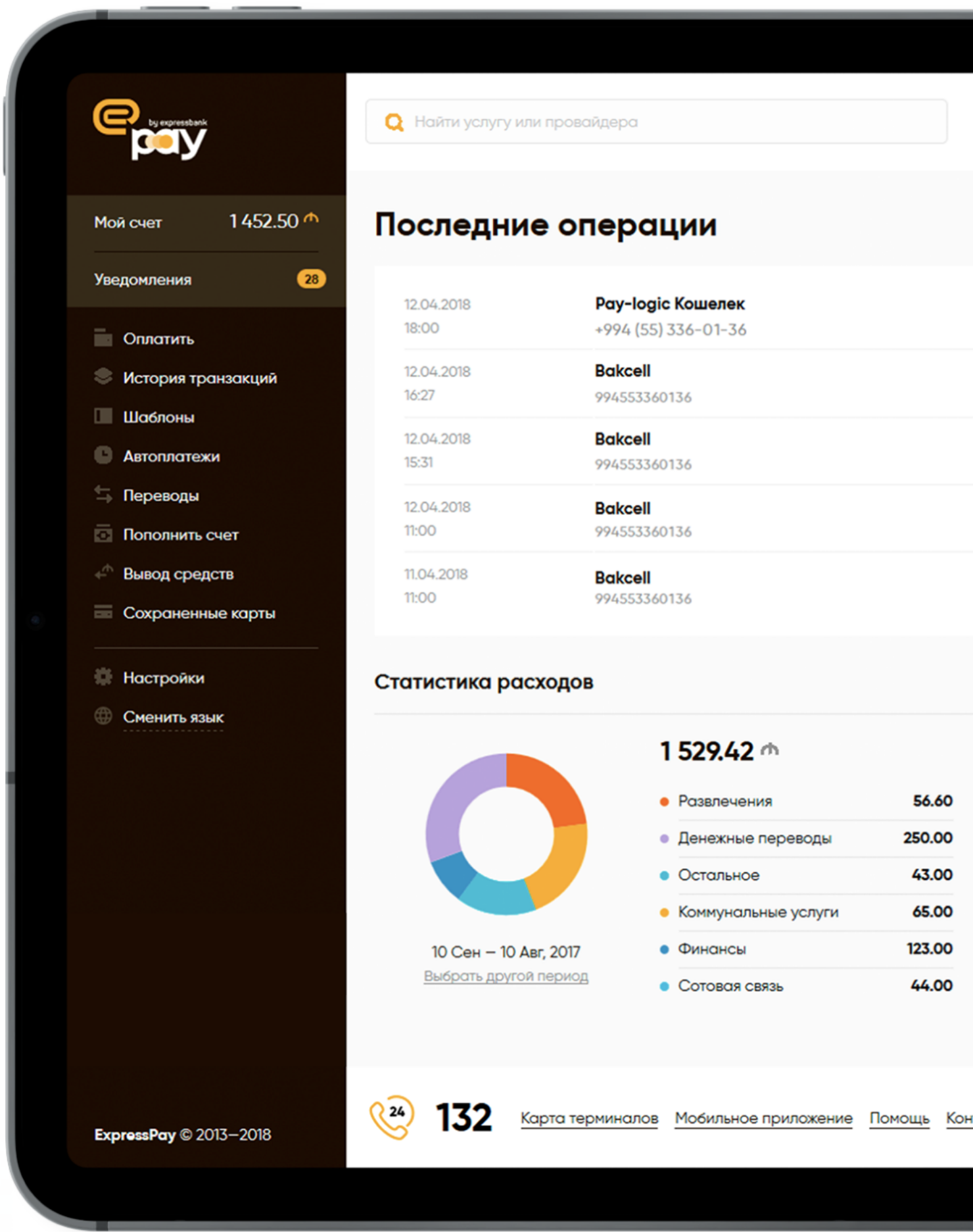
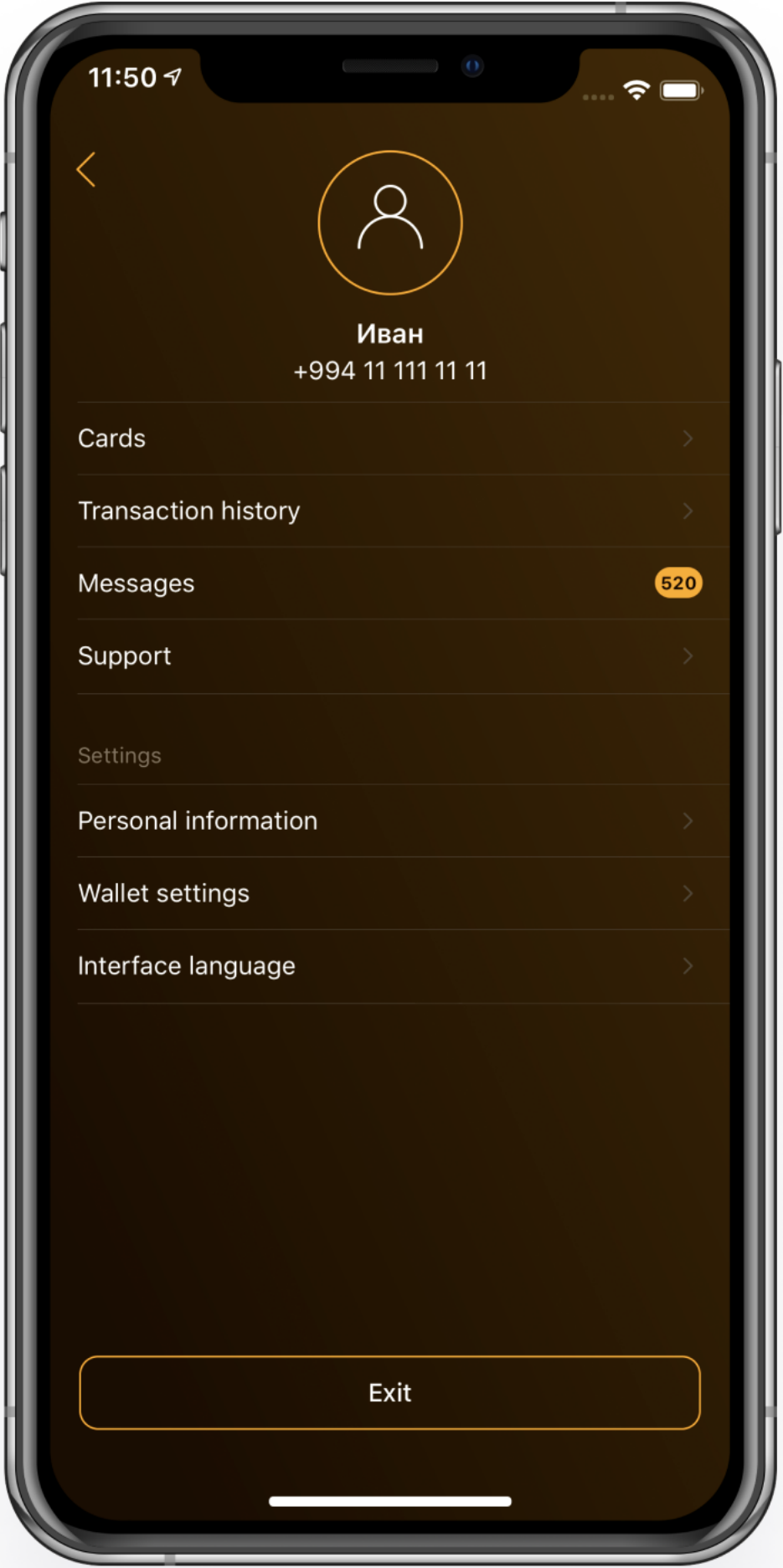
Banking products via the e-wallet – features of mobile banking
- 09

Receive data from various online services – service debts are shown automatically
- 10

Full customization of application appearance

Coordination of design, content filling, integration of new functionality, usability testing took less than two months

In addition to the implementation of a modern payment functionality Soft-logic company changed the visual presentation of the web and mobile application according to modern requirements, created the basis for further specific improvements according to the bank requirements



Expressbank

Expressbank is the leading bank in Azerbaijan, has wide network of branches - 16 offices. Bank supports 4000 POS-terminals, owns the most extensive network of self-service banking kiosks in the region, running on Pay-logic software

In addition to the Pay-logic processing center, the bank uses the SmartKeeper online payment system to provide payments for public services, fines, utility bills via web and mobile application for Android and iOS mobile devices

Solution features

📍 Azerbaijan

Expresspay e-wallet account can be refilled by bank card, change card or voucher. There are transaction templates and auto payments customization. System support withdraw funds to Expressbank card by customer ID and PIN code. Flexible limits on payments from the e-wallet, notifications about transactions are also available

30 000 +

Unique users

18 000

Average balance of one e-wallet account



RS express

RS express is comprehensive online payment service that allows to pay for mobile communication services, television, Internet, utilities, fines and large number of other services in the catalogue

Using web application a client can also repay the loan received from Russian Standard Bank or another Russian bank, transfer money to a bank account, bank card or abroad and also check the nearest Russian Standard Bank payment kiosk location

Solution features

From mid-2019, Russian Standard Bank decided to enhance the online payment service role among the other payment tools, to completely redesign the application and make it adaptive for mobile devices. The solution got a significant appearance redesign, improved the level of usability, created the basis for new functionality implementation and its further expansion. The Soft-logic company specialists completed the task in a short period of time, the full complex of work took 3 months

800 +

Services

30 000 +

Payments per month

[View all cases](#) 

Payment kiosks



- 01 Maintain of the customer base, payment kiosks and services
- 02 Remote management of the payment kiosks network
- 03 Payments processing for recipients
- 04 Payment network monitoring
- 05 Financial and technical report generation

10 +

Years experience in development
and support of high-load systems

50 +

Customers

Solutions

Soft-logic ©

More about Kiosk software
architecture [↗](#)



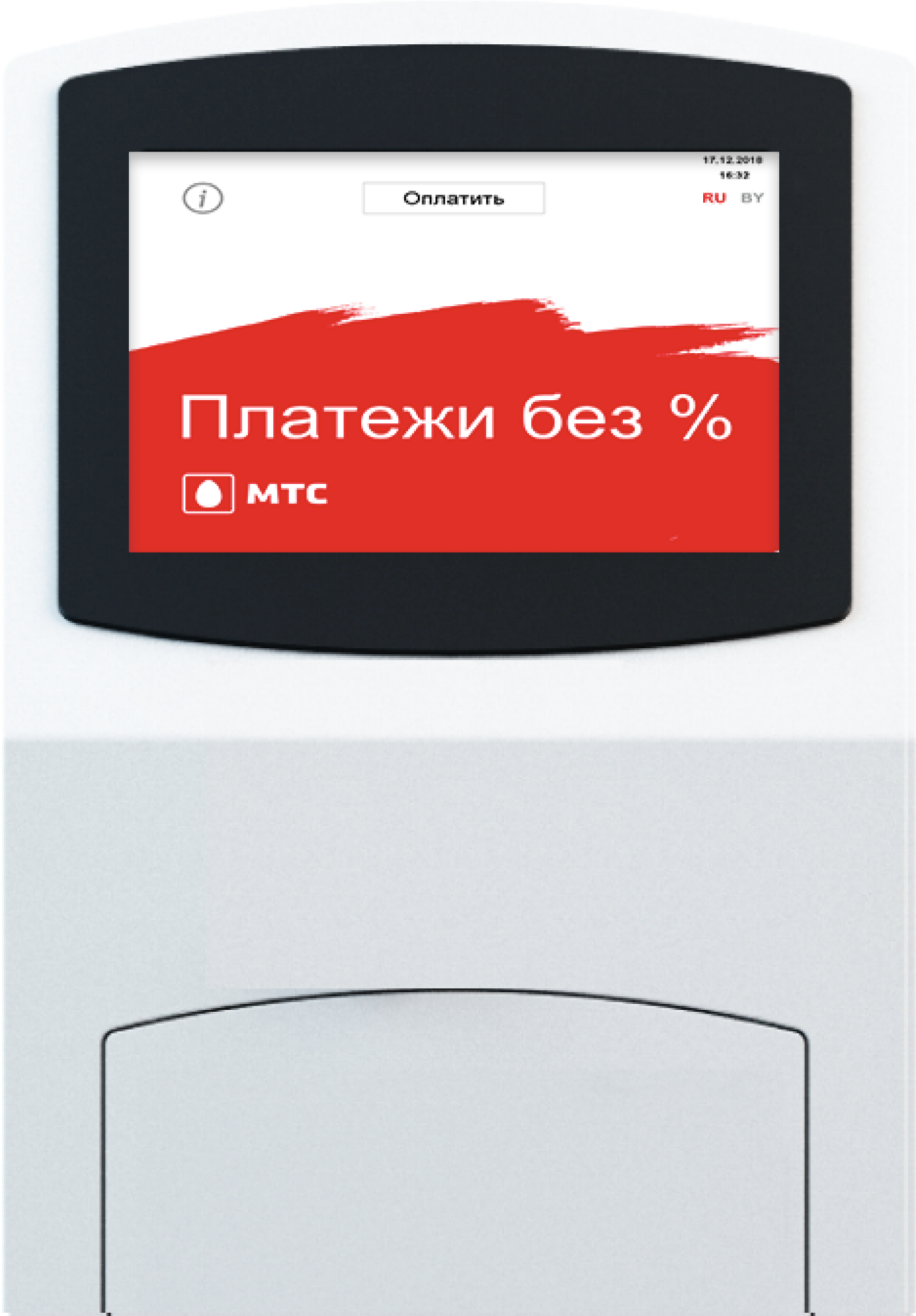
CUP Payment system



SmartPay



MTS



Self-service kiosks E-cashiers

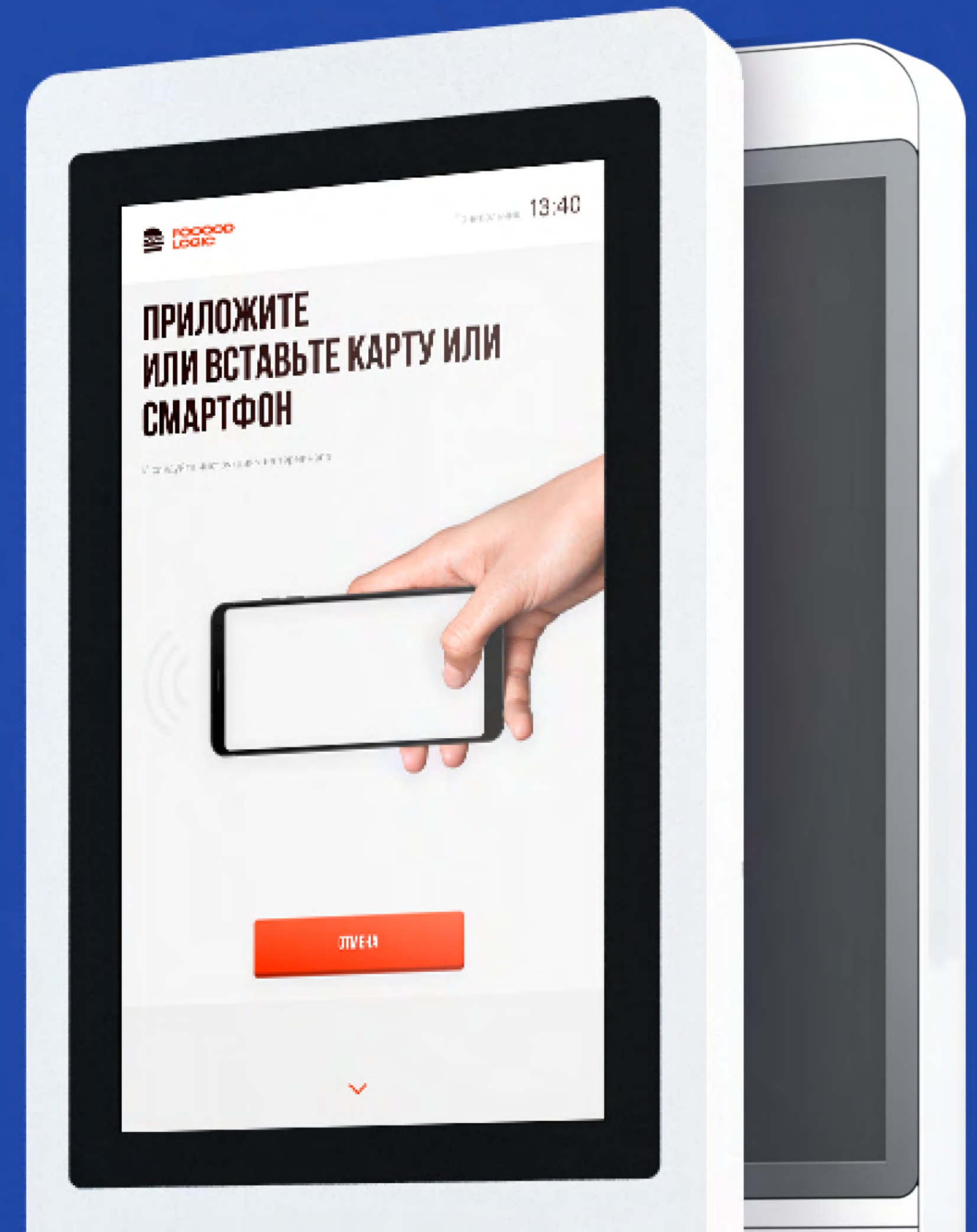
Complete solutions 



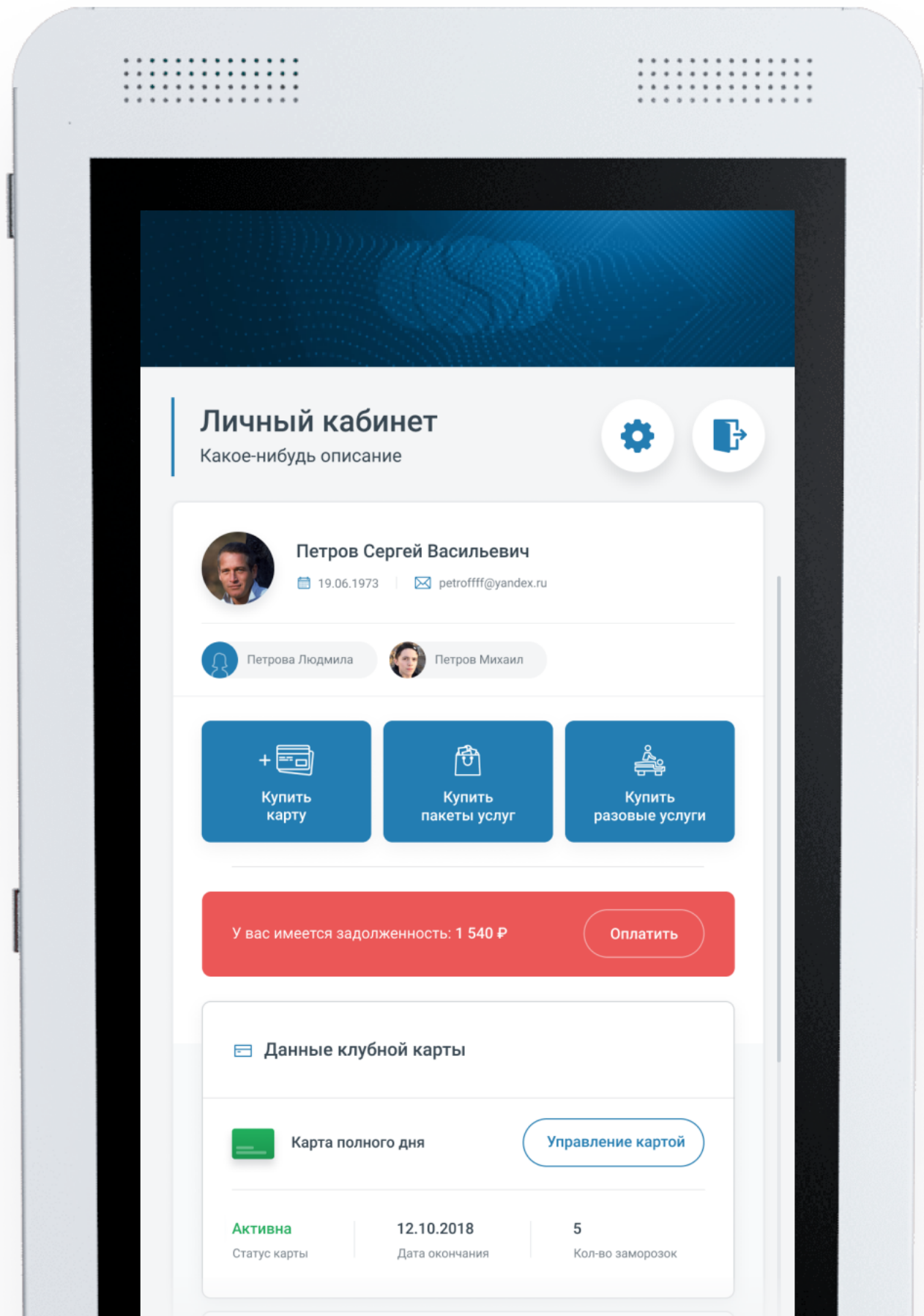
- 01 Automation of purchasing products and services
- 02 Complete solutions for various areas of business
- 03 Adaptation to any size business
- 04 Reduce staff costs
- 05 Increase speed and quality of service
- 06 Connecting link between offline and online commerce

Solutions

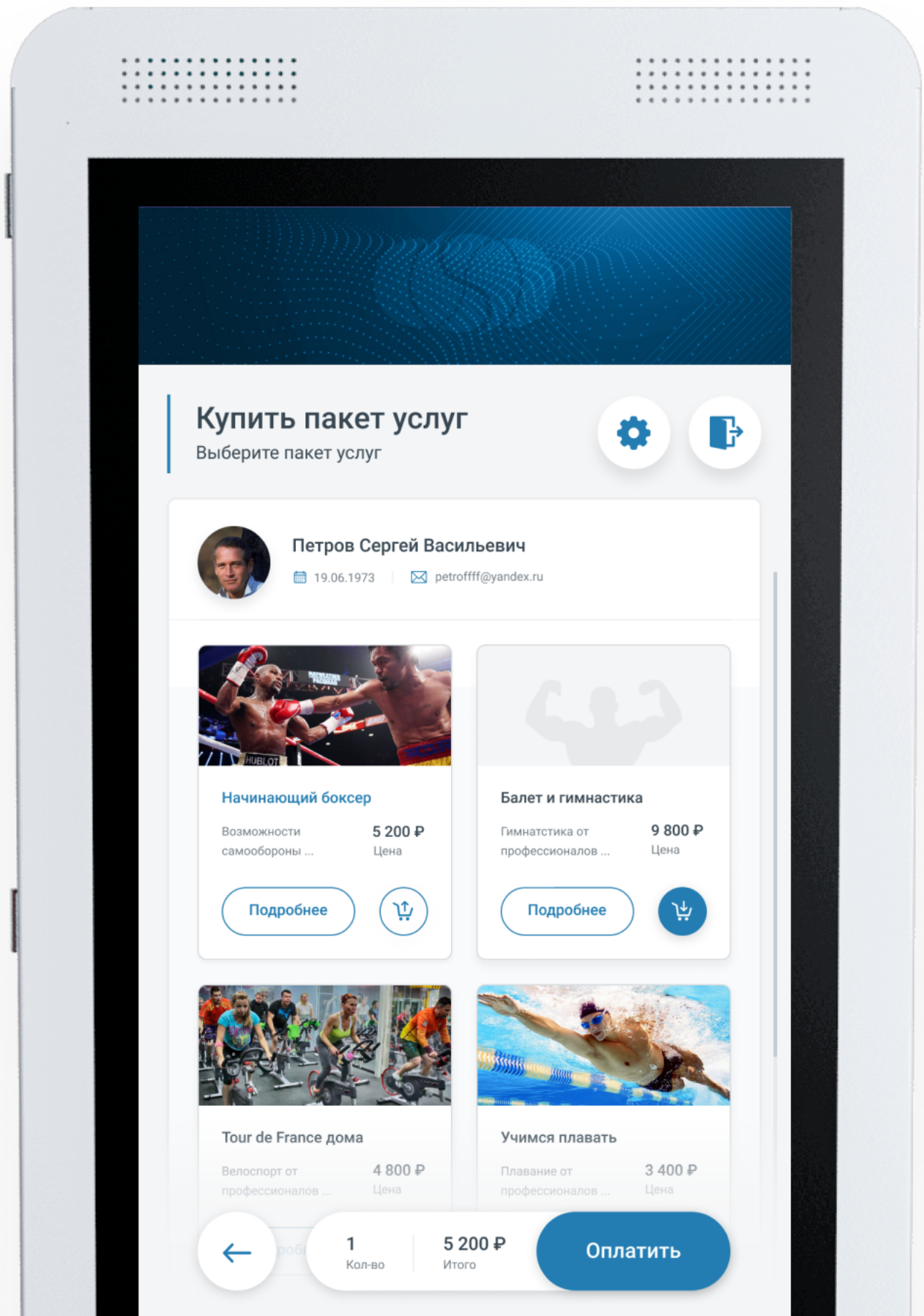
Soft-logic ©



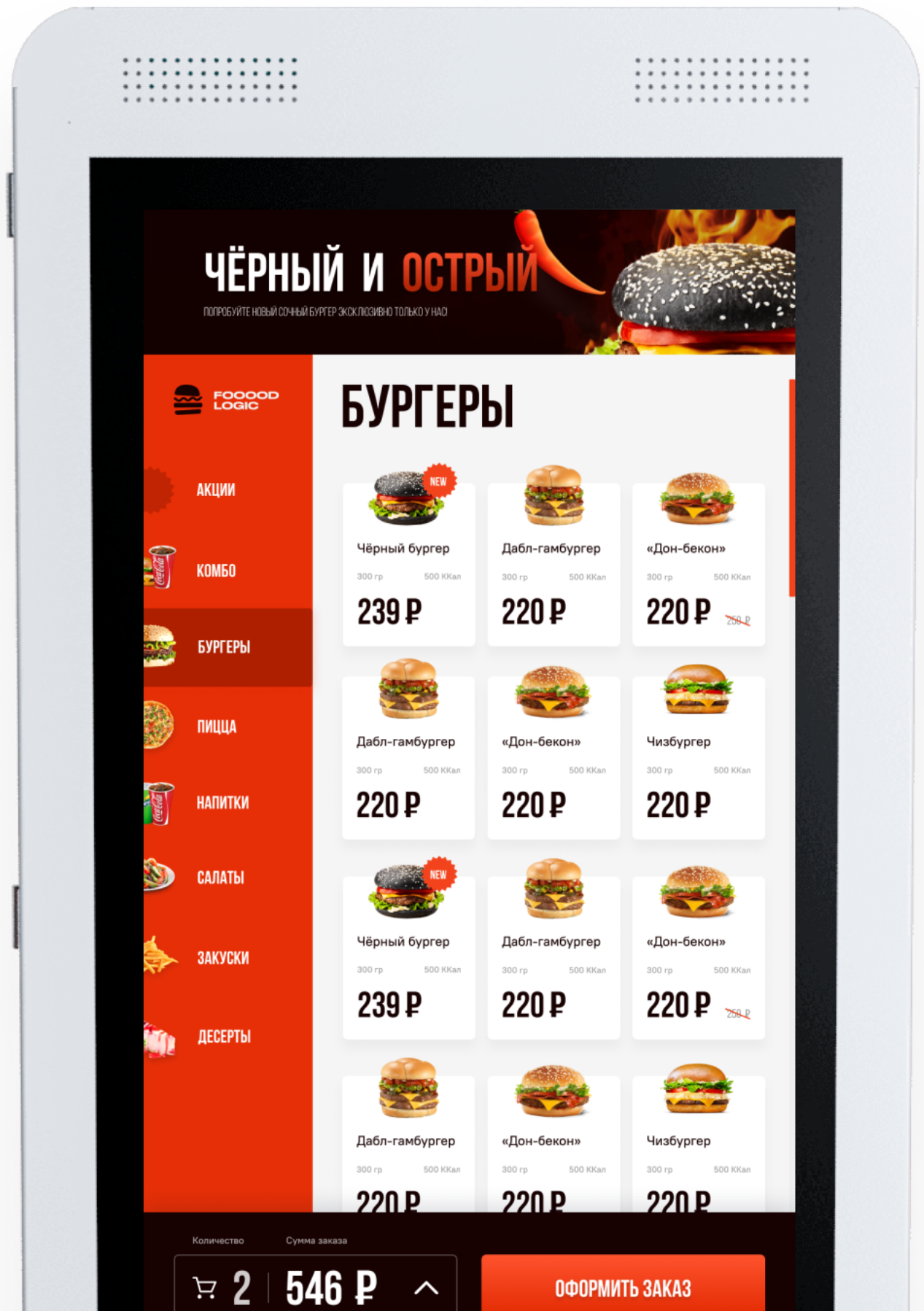
Personal account
of the fitness club interface



Purchase of a services
package in the fitness club interface



Product catalog
in the fast food interface



Parcel lockers

Storage lockers

Food lockers

- 01 Placement up to 100 000 parcels per hour
- 02 High performance and fault tolerance
- 03 Various payment methods support
- 04 Control via the back office, implementation of mobile and web services
- 05 Combination of a parcel, food or storage locker with payment kiosk for any third-party services payments

Complete solutions 

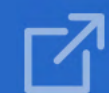


Fiscalization services

Online fiscalization service

Complete software package
for state or commercial
Fiscal data operator

01



Software for cash registers pool

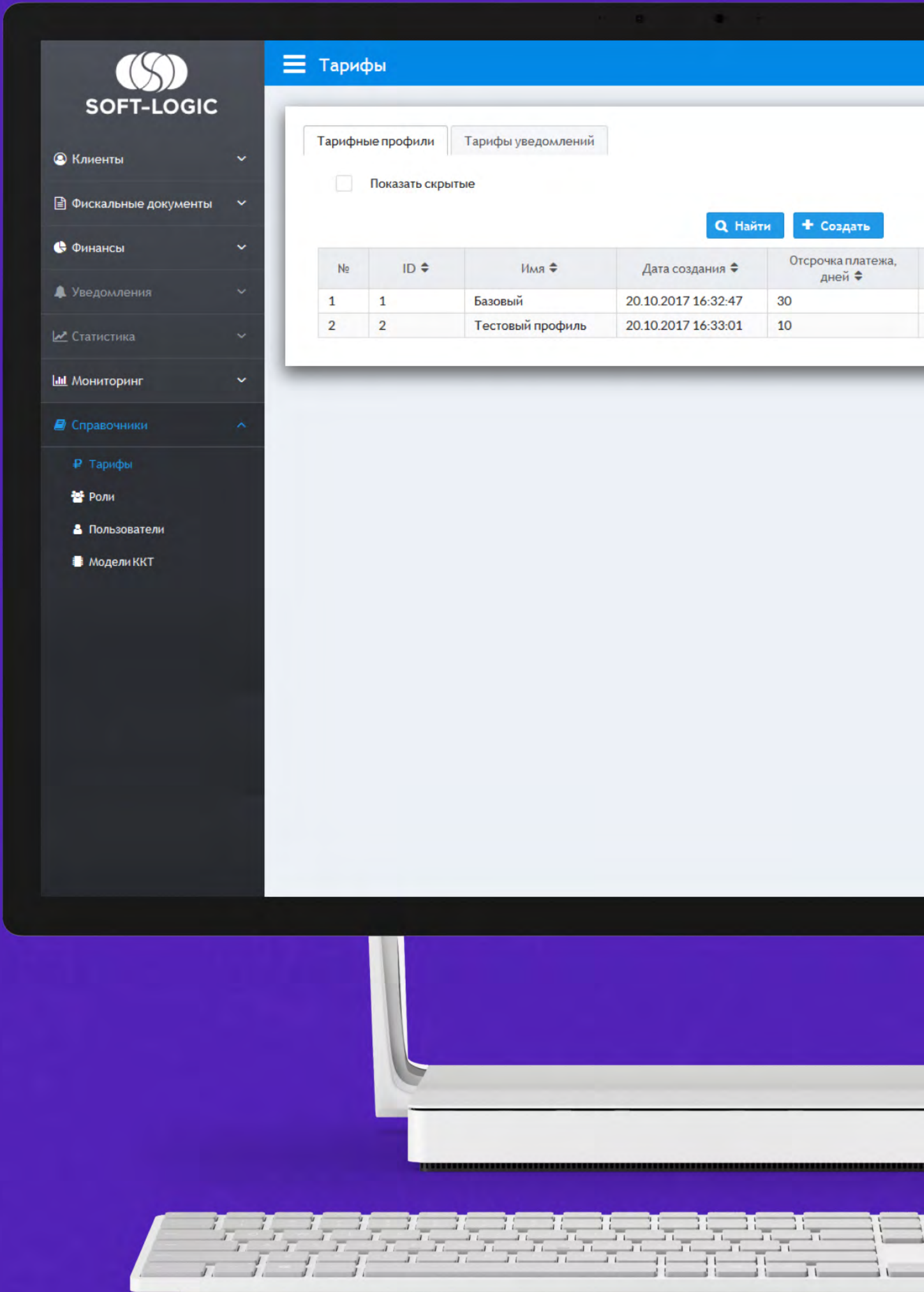
Software solution for the provision
of cash registers in the cloud to third-party
companies, online stores, vending business
for the payments data transfer in compliance
with 54-Federal law

02



Software for Fiscal data operator

- 01 The interaction with a cash register equipment in accordance with the format of fiscal documents version 1.05 and 1.1
- 02 The inspection and generation of a document fiscal attribute via a hardware security module (HSM)
- 03 The interaction with the tax inspectorate in terms of the information transfer about legal entities, cash registers and all types of fiscal documents



Custom development



We successfully use the accumulated knowledges, technologies and experience for the implementation of various custom projects of any complexity in the field of information and financial systems

1

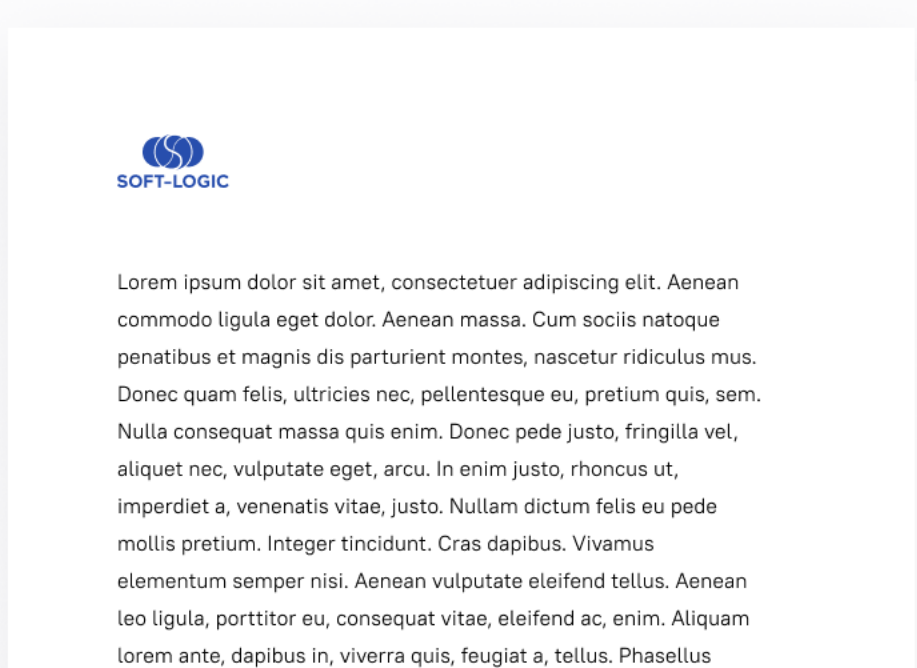
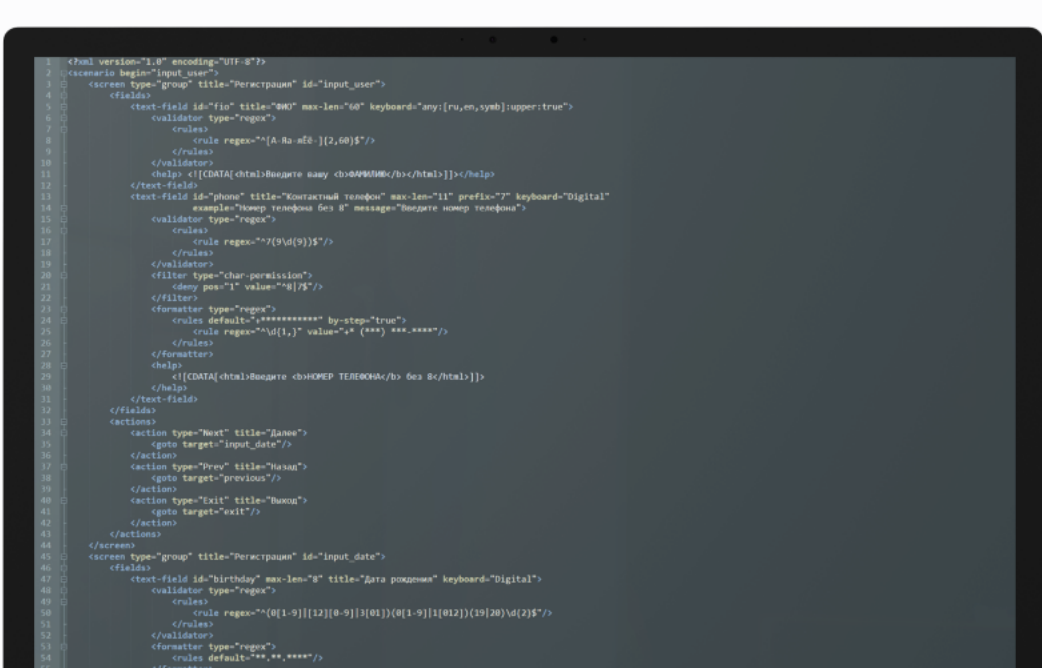
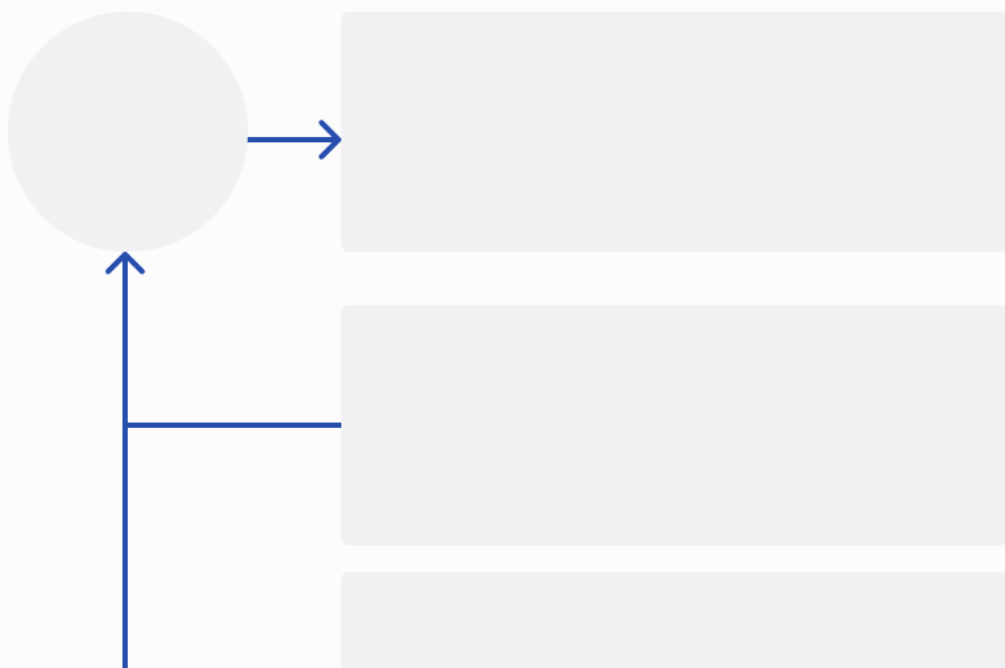
Help to collect primary data, to make demand analysis of the features, potential capabilities, strategic objectives of the software complex

2

Design, develop and implement long-term projects with dynamically changing conditions and feature requirements of the final software product

3

Provide technical support and advisory after the project launch, create detailed technical documentation, provide training and experience exchange



Projects

Pay-Point cloud processing

Cloud software for payment kiosks distributed on a monthly or annual subscription

Favorable conditions for launch pilot automation projects based on self-service kiosks, suitable for small and medium-sized business

01



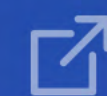
Soft-logic ©

Cloud crypto processing

Software for crypto ATMs (bitcoin ATMs) for organizing cryptocurrency exchange, sale and purchase

Solution provide all possibilities for the development and implementation of cryptocurrency wallets based on SmartKeeper online payment system

02



They trust us

22 countries

Our software solutions are chosen by leading companies and commercial structures of Russia, CIS and foreign countries



They trust us

22 countries

Our software solutions are chosen by leading companies
and commercial structures of Russia, CIS and foreign countries



Customer reviews

MTS Bank



The success of this implementation means a significant simplification of work for our specialists. Reduce of the resource and time costs for its completion hard to overemphasize

Implementation of new product achieved excellent performance indicators for our bank and high level of professionalism of our contractor - Soft-logic company, allowed to solve these large-scale tasks in an objectively short time



Oksana Vorobyeva

Head manager of the «Payment Hub» project,
MTS Bank

Customer reviews

Russian Standard Bank



During our cooperation Soft-logic has established itself as a reliable partner providing high-quality services

Individual approach to our needs in terms of expanding the functionality and improvements that arise in the process of cooperation allow us to highly appreciate competence of the company. This is the approach that is required when solving software implementation tasks for large banks



Kuptsov A. A.

Head of the Settlement business department,
Russian Standard Bank

Customer reviews

MTS Belarus



The choice of JLLC Mobile TeleSystems in favor of Soft-logic software solutions successfully solved our key tasks in the field of receiving payments through self-service kiosks

Allowed to provide a reliable, quality service for our clients and increase the overall competitiveness of our service in the market of the Republic of Belarus



Dmitry Pomelov

Head of the Department of payment acceptance system development, MTS Belarus

Customer reviews

MOSOBLBANK



Soft-logic company has established itself as a conscientious and reliable partner with a qualified staff who can solve tasks quickly and as efficiently as possible

We express our gratitude to the company for work in a most professional way and we look forward to further fruitful cooperation



Semenov O. I.

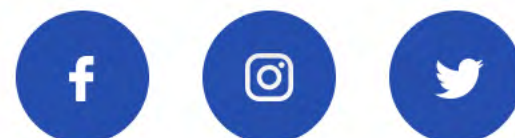
Director of the Payment instruments department,
PJSC MOSOBLBANK

Contacts

 656006, Barnaul, Malahova St. 146V, 2nd floor

 soft-logic.ru

 info@soft-logic.ru



We are ready
to implement your
projects of any
complexity!

