

Are you running an **online/physical business** and want your customers to have a **seamless and secure online shopping experience**?  
Whether you have:

A website/mobile app and are looking for a digital payments solution to sell your products/services



A retail outlet / rider fleet / restaurant or any other business that involves cash payments



An online business & receive orders via WhatsApp, Facebook, Instagram, email, or calls



**Website / Mobile App**



**TAP & PAY (mPOS)**



**Digital Invoicing**

HBL has an **ALL-IN-ONE solution** to meet your **digital payment needs**. Customers can now pay with ease, through **multiple payment methods**



Debit/Credit Card



Bank Account



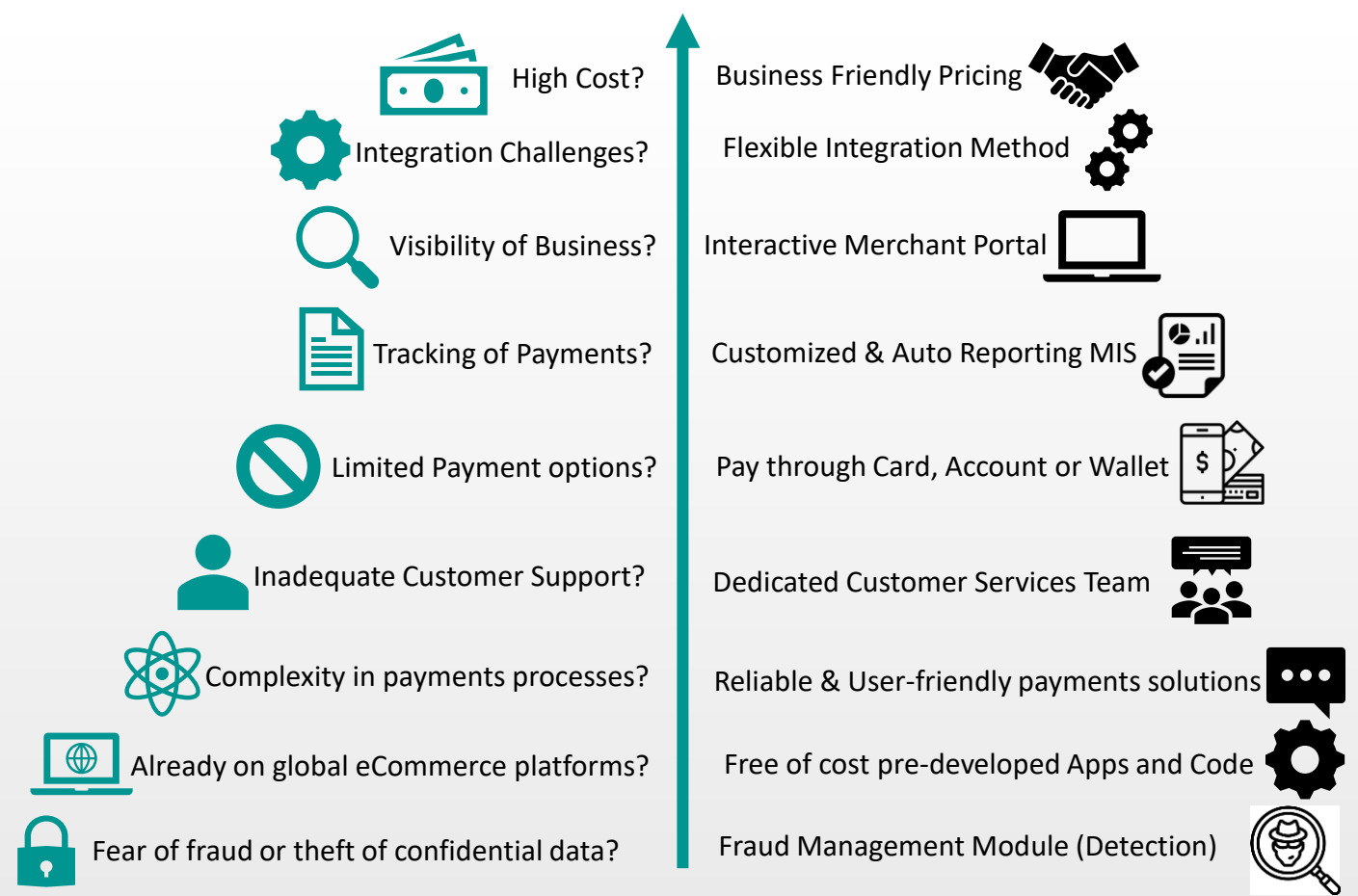
Wallet Account

Let your customers make efficient, easy digital, and cost effective payments through HBLPay to make their shopping experience secure & convenient.

**Sign up with HBL now and start accepting online payments by availing HBLPay**

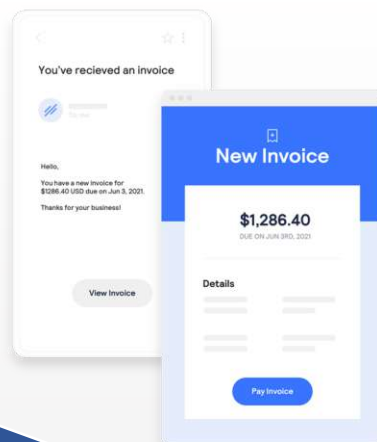
Say YES to stress-free payments with HBLPAY

HBL addresses all the pain-points merchants facing while enabling Digital payments



Are you running a small/medium sized business & receiving orders through  
WhatsApp  Facebook  Instagram  or calls  ?

Now you can collect payments with ease, just request payment from customers by sending them an e-invoice & payment link!  
Your customers can make instant payments by just clicking on the link.



Sign up with HBL now and start accepting online payments by availing HBL Digital Invoicing services.

**Do you want to increase customer convenience by offering a digital alternative to over the counter cash or cash on delivery payments?**

**HBL TAP & PAY (mPOS) is a contactless method that allows you to process transactions by tapping your customer's card on your Mobile Phone.**

### Value Proposition For Your Business

Increased Convenience

Increased Sales due to cards acceptance

Cost-effective (no need to invest in POS machines)

Reduced risk of theft of cash



### Value Proposition For Your Customers

Eliminates the need to carry cash

Secure payments upon delivery of products / services

Contactless Payments

**Sign up with HBL now and start accepting online payments by availing HBL TAP & PAY services.**

## Q1. Do you have an eCommerce Website / Mobile App?

## Q2. Do you want to accept online payments?

HBL has an “All-in-One” Solution to help expand your online business with multiple payment methods, so your customers can pay with convenience through a variety of Debit/Credit Cards, Bank Accounts & e-Wallets.

### Benefits For Your Business:

- Increased Sales
- Easy Integration
- Cost-effective
- Detailed reporting and analytics
- Dedicated Customer Servicing Team
- Increased customer-reach

### Benefits For Your Customers:

- Increased Convenience
- Fully Secured Transactions
- Multiple payment options
- Fast & efficient checkout



Debit/Credit Card



Bank Account



Wallet Account

Sign up with HBL now and start accepting online payments by availing HBL eCommerce Payment services.



### MERCHANT PORTAL

Empowering the merchant by giving access to history, reports, refunds & search options.



### MULTI-CURRENCY SUPPORT

Acceptance of multiple-currencies (PKR, USD, GBP, EUR, CAD, SAR, SGD & AED)



### FRAUD MANAGEMENT MODULE

Detecting fraud patterns via 260+ variables with the help of Decision Manager.



### RECURRING TRANSACTIONS

Allowing the merchant to collect payments on a pre-arranged schedule.



### CARD ON FILE - TOKENIZATION

Simplifying the repeat payment journey for customers.



### CUSTOMIZED & AUTO REPORTING

Unlimited customized reports by using up to 300+ available data fields.



### REFUNDS/REVERSAL FUNCTIONALITY

Initiate refunds/reversals from merchant to customers through APIs/Portal.



### MERCHANT DISCOUNT RATE (MDR)

Flexible & Business Friendly pricing for merchant to avail the services.



### PRE-DEVELOPED APPS (PLUGINS)



### NEW PAYMENT METHOD

Seamless addition of new payment methods based on merchant's convenience.



### API FUNCTIONALITY

Flexible integration method for merchant to design its payment journey.



### PERSONALIZED CHECKOUT PAGE

To give customer a native checkout experience. Branded Payment page for merchant.

Signing with HBL will increase your customer acceptance via Cards, Bank Accounts & Wallets.

## CARDS

47+ Million

VISA



## BANK ACCOUNTS

66+ Million

HBL



## WALLETS

85+ Million



easypaisa

upaisa

HBL Pay Checkout is a leader in the Pakistani market, having processed more than 4.6 million transactions in year 2022.

Following are some of our prominent merchants using HBL's Internet Payment Gateway Service.



NADRA

airblue

SAMSUNG



Sastaticket.pk

كارفور  
Carrefour

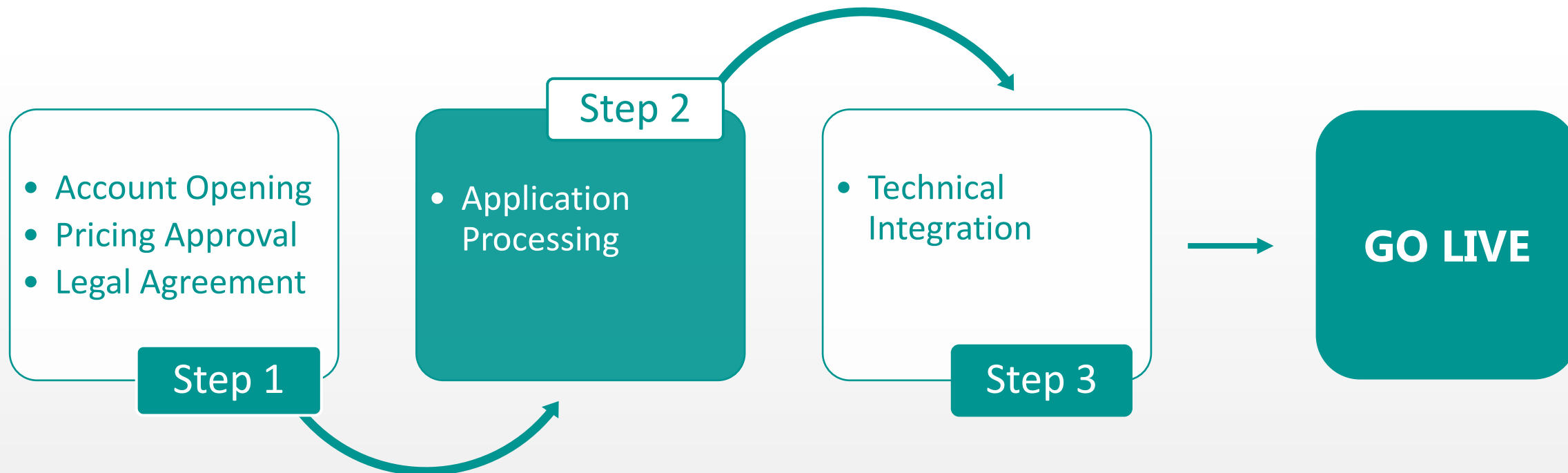
SPEED  PORTS



Outfitters®



Once you sign up with HBLPay, the onboarding process is easy!



**You get FREE**

- ✓ Membership
- ✓ Set up
- ✓ Pre-Developed Apps/Codes (Plugins)

Merchant to go LIVE after integration is successfully completed.

**THANK YOU**