Pioneering solution for payment industry in Viet Nam



# COMPANY PROFILE

#### **ATOM Solution Corporate Company**

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## About Us



#### **ABOUT US**

ATOM Solution was established with the goal of bringing comprehensive solutions to help service providers easily participate in the payment market, thereby quickly promoting cashless payment in Vietnam. Accordingly, we strive to provide a dedicated platform of connectivity and bootstrapping resources, gearing towards the growth of a thriving and prosperous community.

#### VISION

To become a leading provider of payment technology solutions in the Vietnamese market by 2025.

#### MISSION

We are dedicated to serving the community through innovative solutions and fostering a value system of continuous and unlimited connectivity. Our goal is to support the community's prosperity.

## STRENGTHS Company



#### OPTIMIZE THE COST OF DEVELOPING PAYMENT INFRASTRUCTURE

- Provide comprehensive solutions from infrastructure to equipment, helping businesses quickly participate in providing payment products in the market.
- ATOM provides cost-effective solutions, optimizes competitive advantages for products through building new business models, integrating with leading banks and financial organizations in the Vietnamese market.



#### OPTIMIZE OPERATING AND MANAGEMENT COSTS

- We provide management and operation systems such as MDM (device and application management), TMS (point-of-sale management software for service providers), Merchant Portal (business management at the point of sale), etc., helping businesses standardize and streamline processes.
- Risk alerting and control system in accordance with the bank and international card organizations' standards.
- $\cdot\,$  Other optimized operating solutions.
- E-invoice system (VAT).
- $\cdot\,$  E-wallet for Merchants.
- And other products (if any).

## STRENGTHS Company



#### **EMPLOYEE TEAMS**

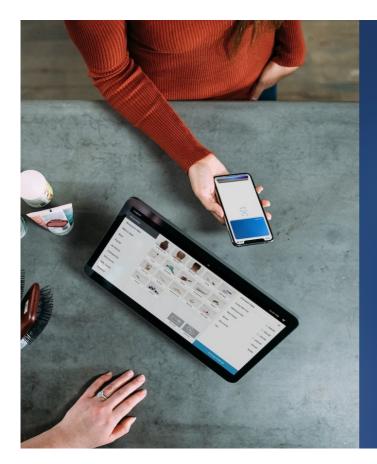
With a team of 50 payment experts, 150 software engineers and developers, ATOM masters the technology to create a competitive edge in implementing payment systems, management software, and innovative solutions for optimized business performance.



#### FLEXIBILITY ACCORDING TO CUSTOMER NEEDS

We are flexible in adjusting our products, features, designs, and providing additional options to meet the specific needs of each customer.

## FEATURED Service Product



## Payment equipment and solutions supply

• Supply payment equipment for banking systems and financial organizations in the Vietnamese market, such as SmartPOS, MiniPOS, SoftPOS, payment links, QR code payments, etc.

• Rental and support for consulting, building, and deploying connection systems with banking systems and financial organizations in the Vietnamese market, such as card payment systems, QR code payment systems, e-wallet systems, co-brand card systems, etc.

• Develop management systems and provide solutions for partners to maximize operational efficiency in business.

#### **Payment Ecosystem**

#### Payment Equipment

We offer a variety of payment devices that are easy to set up and suitable for businesses in all sizes and industries.

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#### Payment Infrastructure

We provide payment infrastructure that meets the diverse needs of businesses, such as business operations and expanding connections.

### **...**

#### **Online Payment Gateway - ATOM Hub**

Our payment processing methods are diverse and include QR codes, cards, buy now pay later, etc., compatible with both mobile devices and websites.

#### **Consulting & Implementation**

We offer business model consultation and infrastructure development deployment services to create a competitive advantage for our partners.

## **QR and POS payment**

**ATOM Solution** focuses on developing and building infrastructure to enhance the provision of the following solutions to partners.



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Directly connect to the payment processing system of the accepting bank, meeting the bank's standards.

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Accept domestic and international cards and mobile payments.

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Payment methods: Chip cards, contactless payment via NFC, QR code, etc.

#### \***@**\*

Apply security technology to international standards set by organizations such as EMV, Visa, MasterCard, JCB, PCI PTS 6.x, PCI-DSS, triple encryption and security, etc. to ensure the safety of all user transactions. QR Payment Solution: Simply the payment process by VietQR.

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Invoicing: Print receipts and send e-invoices (VAT E-invoice) directly on the device.

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For control: Reporting and summarizing all transactions to support operations and management.



Open API architecture allows connection with management software, synchronization and integration with third-party systems to enable direct payment on Smart POS for partners.

ATOM Solution

## SOLUTIONS Payment Infrastructure

The payment infrastructure of ATOM is built based on comprehensive, cost-effective, and optimized criteria. ATOM's solutions aim to adhere to absolute security and ensure management from the point of sale to end-users, easy connectivity and unlimited scalability.

No.	Infrastructure	Description	POS Management	Merchant Management	Transaction Management
1	ATOM MDM (Mobile Device Management System)	The system installs parameters, pushes notifications, remotely installs applications, making it easy for the interaction between the POS equipment and the Merchant/ Merchant Service Provider.	⊘		
2	ATOM Gateway	The connection between ATOMPOS and the banking system. ATOM Gateway is built on a model that links with multiple banks.	⊘		♥
3	ATOMPOS	The intermediary station connects the Payment App and the payment gateway, connecting to multiple banks.			⊘
4	ATOM Payment App	The application connects the outside system and ATOM, making it easy to connect the POS equipment with third-party systems.			⊘
5	ATOM MMS (Master Merchant Management System)	The system manages and tracks transactions, as well as Merchant information, related information and parameters set up for each Merchant.	⊘	⊘	♥
6	ATOM Merchant Portal	The system manages and tracks the transaction history of Merchants on the POS equipment and other payment channels provided by ATOM.			⊘

## **POS Infrastructure**

No.	Infrastructure	Description	POS Management	Merchant Management	Transaction Management
7	ATOM Routing Service	The transaction navigation system on the POS system.	•		♥
8	ATOM Alert System	The risk alert system, identifying transactions that may violate the transaction rules of the bank or ATOM.	⊘		
9	ATOM HUB	The system performs online transaction payments, integrating QR code services, installment payments, buy-now-pay-later options, etc.			⊘
10	ATOM E-invoice System	Support Merchants to issue VAT invoices in the form of electronic invoices.			⊘
11	ATOM VAM	Connect to the wallet account provided by the bank an Core Bank that use as an Virtual Account Management System (VAM).		⊘	⊘



## EQUIPMENTS SmartPOS

#### Android Smart POS A90

- Android Smart POS AISINO A90
- Touch screen display
- 5.5" screen with high resolution
- User-friendly interface, easy to operate
- Memory: 1GB RAM / 8GB ROM or 2GB RAM / 16GB ROM
- Safe and secure

(Complies with the highest international security standards (PCI PTS 6.x, EMV L1&L2, EMV CL L1, Mastercard Paypass, Visa Paywave, etc.)

- Accept payment: Card, QR code, NFC (Contactless payment)
- Redeem: accept loyalty point and digital assets
- Compact and convenient design, suitable for daily payment needs





#### Android MiniPOS A80

- Touchscreen display
- 5" high-resolution screen
- User-friendly interface, easy to operate
- Memory: 1GB RAM / 8GB ROM or 2GB RAM / 16GB ROM
- Safe and secure

(Meets the highest international security standards (PCI PTS 6.x, EMV L1&L2, EMV CL L1, Mastercard Paypass, Visa Paywave, etc.)

- Accept payment: Card, QR code, NFC (Contactless payment)
- Redeeam: Accept loyalty point and digital assets
- Compact and convenient
   design like a mobile phone, can
   be easily carried in your pocket
   and taken to the payment
   location

## ATOM SOLUTION Partners

### ATOM Solution's Core Values



#### **Our Partners**





### THANK YOU

<sup>44</sup> On behalf of the ATOM Solution team, we would like to express our sincere gratitude to our valued partners for their interest in our company. ATOM Solution strives to continuously innovate and improve the quality of our products and services to provide our partners with the best possible solutions. We look forward to collaborating and developing together with our partners in the future. We wish you good health, success, and prosperity.

## **Contact Us**

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