PRODUCT PROFILE

MiddleWare
by *e* Resolute

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IS YOUR COMPANY

READY FOR

TOMORROW?

In an attempt to survive the intense competition in today's global markets, financial institutions are continually providing more services to their customers and are collaborating with more service providers.

This rise in the number of services provided and consumed has rendered the payment space even more complicated and difficult to navigate. It has also created a compelling need for seamless API management and integration.

Companies today are constantly looking for the most efficient, comprehensive, and technologically advanced transactional platforms.

API oriented solutions have recently started gaining popularity and many companies are deploying APIs as they create business agility that fosters the rapid business reconfiguration necessary to continually adapt to an unknown future of constant change.

Institutions latching onto traditional payment methods will eventually be unable to keep up with latest market trends and will thereby be bereft of the benefits of growing markets.

The only question that remains is, are you prepared for a digitally driven tomorrow?
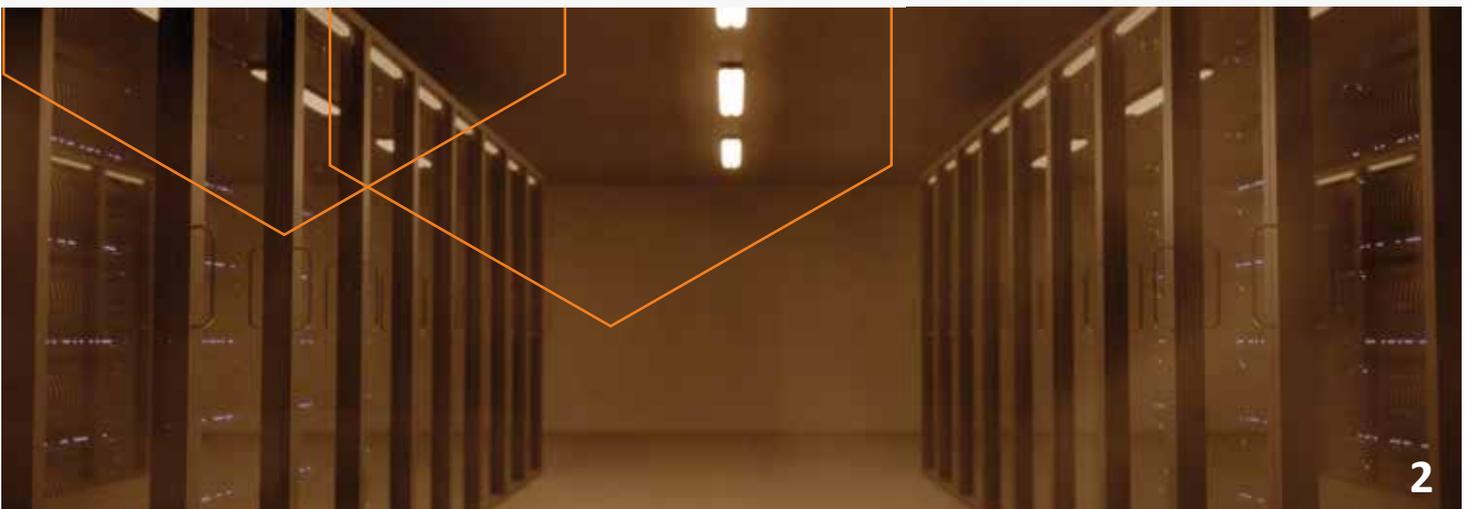
MIDDLEWARE

By eResolute

For companies dealing with multiple clients, billers etc. in the payment space, Middleware by eResolute is the optimum solution.
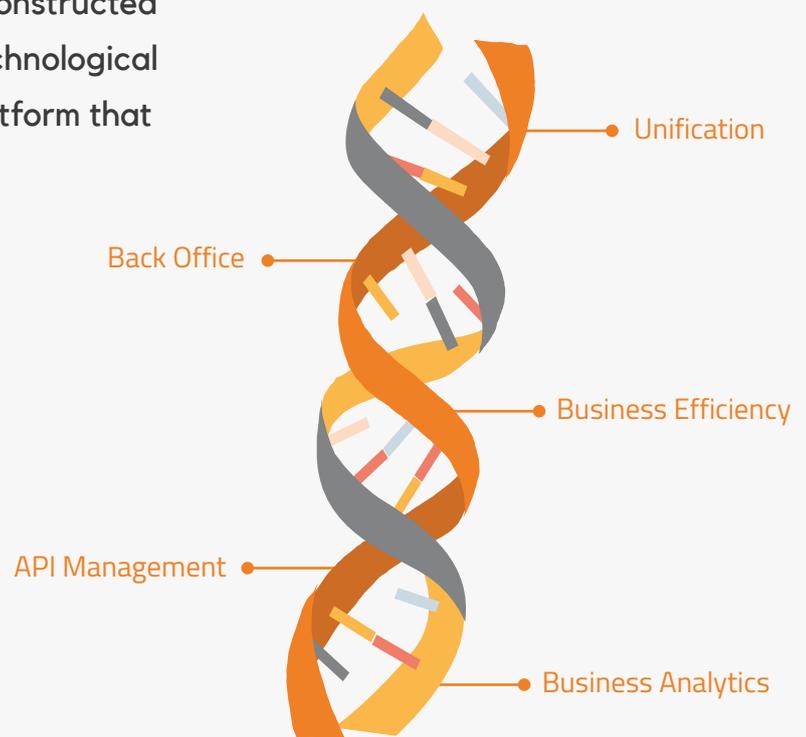
It is a one-of-its-kind API-driven system, which will not only allow data exchange between and across multiple applications and systems but will also be a holistic entity that manages, maintains, and supports every activity in the realm of using multiple APIs under a single umbrella thereby skillfully managing the relationship between API users and API providers.
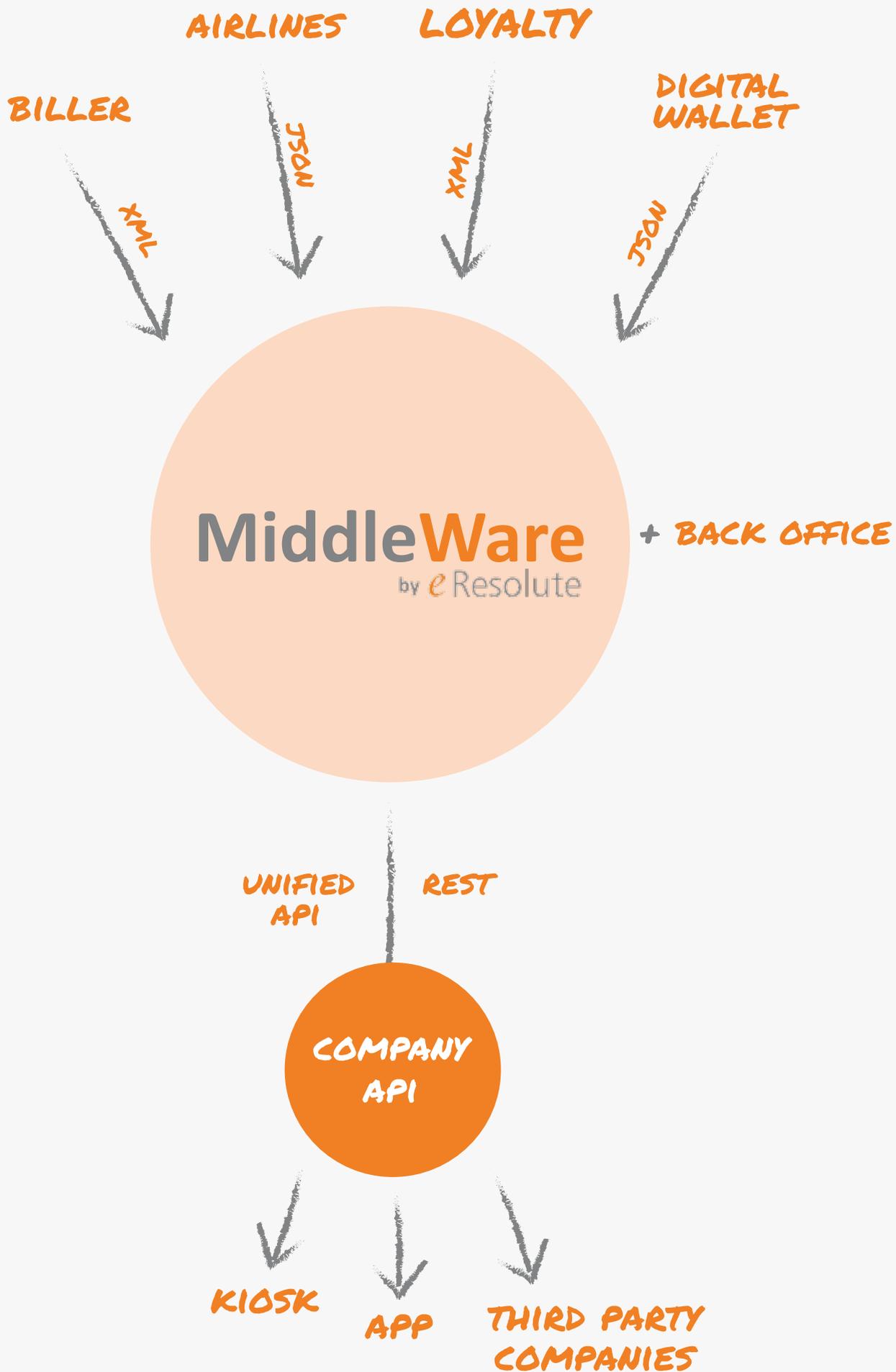
Through Middleware, we will create an aggregated platform for you and provide you with a Unified API which can then be integrated with your in-house platforms and even be resold to third party companies under your brand name. It will also serve as a back office where all your transactions can be recorded.

Middleware is an unprecedented solution that was built based on years of research and development and has been constructed using the latest, most optimal technological tools and trends. It is a robust platform that consolidates all your transactions, APIs, and services, and is highly secure and scalable, with the highest level of encryption.

With its standard authoritative model, this system will allow its users to exercise numerous rights and controls. In addition to the various benefits that the Middleware will present, it will eventually contribute to an extremely prolific business model with its efficient, robust, and scalable design.

Unification

Back Office

Business Efficiency

API Management

Business Analytics

BILLER

AIRLINES

LOYALTY

DIGITAL
WALLET

XML

JSON

XML

JSON

MiddleWare
by *e* Resolute

+ BACK OFFICE

UNIFIED
API

REST

COMPANY
API

KIOSK

APP

THIRD PARTY
COMPANIES

FUNCTIONAL

ARCHITECTURE

OVERVIEW

Node.js | My SQL Database | End to End Encryption | Java Script

ACCESS LEVELS

ADMIN

Support | Finance | Business Controller

BILLER

Dashboard

MERCHANT

Dashboard

consumes API

FUNCTIONAL SERVICES

Token Management | API Management | User Management | Auto Callbacks | Auto Refunds

Report | Unified API | Transaction Management | Order Management | Wallet

Auto Reconciliation | Merchant Management | Commission Management

INFRASTRUCTURE

Operating System Ubuntu 4.0 or later

Configuration	Server 1 (Application)	Server 2 (Database)	Server 3 (Load Balance)
RAM	4 GB	4 GB	1 GB
SSD	80 GB	80 GB	10 GB
CORE	4 CORE	4 CORE	1 CORE

*Minimum Recommended Configuration

FEATURES

API Management

Middleware is an advanced transactional platform which dynamically aggregates APIs and credentials with the system, thereby simplifying API management.

Unified API

Every API aggregated with Middleware will have a common access point in the form of a Unified API which can then be seamlessly integrated with other systems.

Back Office

Middleware will also serve as a back office for users wherein they can manage credentials, APIs and maintain a record of all their transactions.

Multiple User Levels

Given that it caters to the transactional requirements of various entities, Middleware includes multiple user levels and permissions that provide access to a vast array of functionalities.

MIS Reporting

Middleware can generate all types of MIS reports, thereby facilitating effective decision making and contributing to the smooth operation of your organization.

IP Whitelist & Token Management

To ensure security of transactions, merchants must generate a token to authenticate each transaction. They can also whitelist their IPs on the system with much ease.

Merchant Management

Middleware is an easy to use platform wherein merchants are given an integrated dashboard through which they can record and track all orders and transactions. Merchants will also be provided with an integrated wallet.

Biller Management

Billers will be given an integrated dashboard through which they can track their respective orders and payments.

Auto-Reconciliation

To further improve the ease of transaction, Middleware is designed to perform automatic reconciliations for billers that have systems which support the same.

Auto Callbacks

Considering that refunds constitute a substantial part of all financial transactions, Middleware is designed to efficiently interact with third party systems to conduct automatic refunds.

SECURITY

At eResolute we recognize the importance of security while conducting financial transactions.
Given that Middleware is a transactional platform, we hold security as our topmost priority and have implemented various measures to ensure safety in transactions.

- **End-to-End Encryption:**

All transactions on Middleware are subject to end-to-end encryption as it allows only the communicating users to access messages.

- **Token Based Encryption:**

We ensure that each request to a server is accompanied by a signed token which the server will verify for authenticity and only then respond to the request.
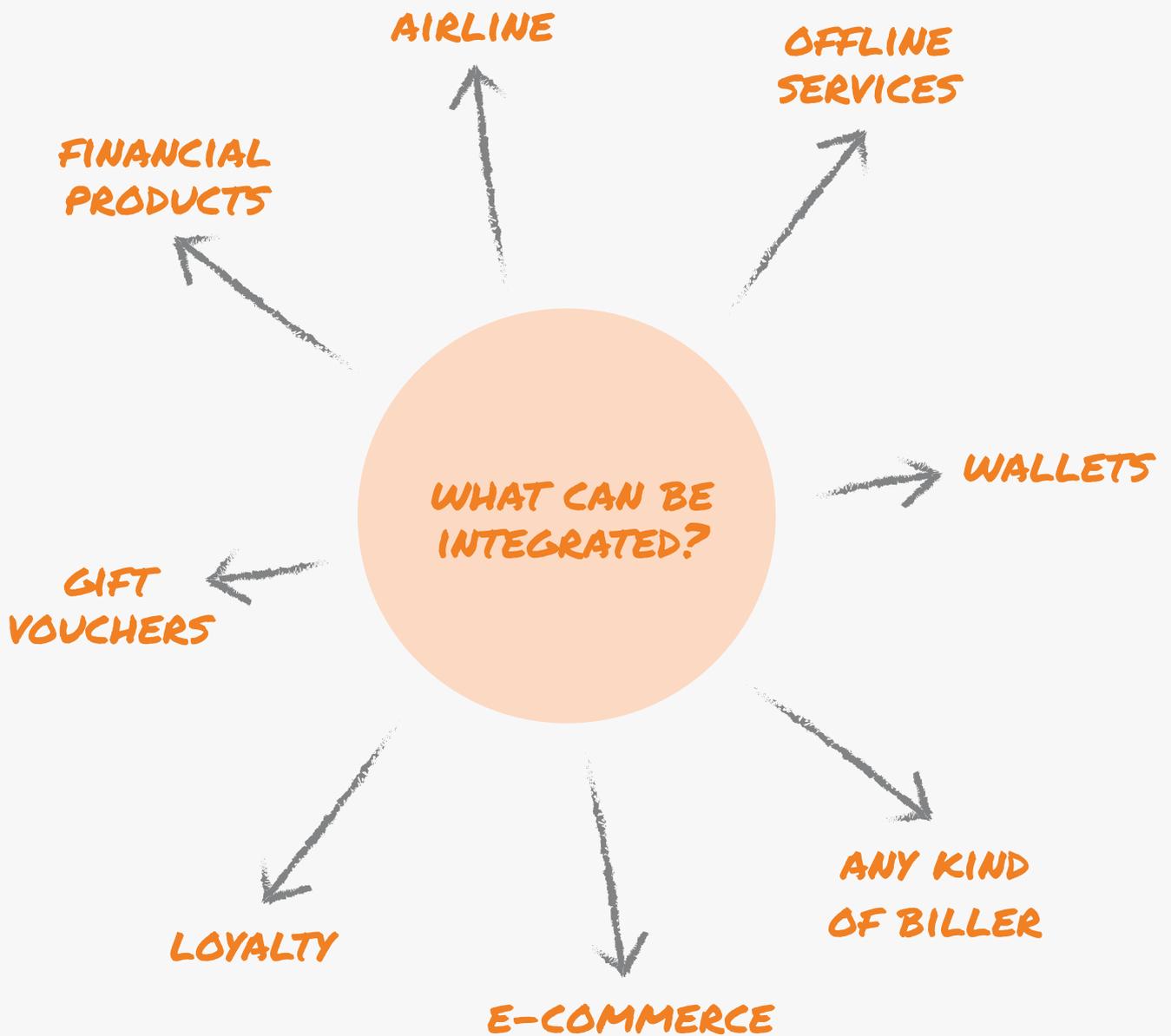
- **Secured REST Calls:**

Threat protection and controls are key when exposing APIs to internal or external users and developers. Middleware maintains the optimal balance between opening up APIs and ensuring the security of the data being exposed.

WHAT CAN BE

INTEGRATED?

Through Middleware, we wish to make API management as effortless and convenient as possible. To achieve this goal, we have integrated numerous applications with our platform.

AIRLINE

OFFLINE SERVICES

FINANCIAL PRODUCTS

WHAT CAN BE INTEGRATED?

WALLETS

GIFT VOUCHERS

ANY KIND OF BILLER

LOYALTY

E-COMMERCE

BENEFITS

Increases profitibility

Middleware will carry out the aggregation of multiple APIs and ensure seamless integration with client system. Using this platform would substantially reduce the cost of integrating APIs with the company's in-house systems and other platforms, thereby contributing to the overall profitability. This platform also allows companies to easily integrate their API with more businesses, resulting in a substantial rise in their revenue.

Brings efficiency

A considerable number of company processes are automated on Middleware. Process automation will help companies save on the time and cost involved thereby allowing them to be focused on more pressing tasks. Middleware will also save companies the resources involved in integrating multiple APIs individually, thereby bringing in efficiency.
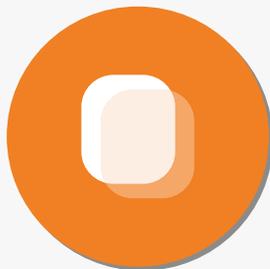
Transparency

We ensure transparency in all transactions between Companies and Merchants; Companies and Customers; and Companies and Billers. Middleware is also designed to routinely generate MIS reports.

Business expansion

Middleware allows companies to easily share their API with more businesses as the Unified API saves them the hassle of integrating multiple APIs individually. They can collaborate with more businesses without having to worry about the tedious integration process.

OUR CLIENTS

To accomplish our primary objective of spreading the benefits of the latest technology amongst masses, we will build a large network of entities involved in the payment space.

This network would include:

Exchange houses

Banks

Digital wallets

Retail POS channels

E-commerce apps + websites

Kiosks

CASE STUDY

A leading bank wanted to further convenience its customers by allowing them to make various payments such as mobile bills, payments for utilities and other services through its platform. However, in order to do so, it had to individually integrate each service provider's API with its system. This proved to be an extremely tedious task and would have used up quite a lot of the bank's resources.

In an attempt to simplify this process, we offered them our technologically advanced transactional platform, Middleware.

Middleware aggregated the APIs of all the bank's service providers and consolidated them into a Unified API. The bank was then easily able to integrate this API with its channels and even resold it to third party companies. Middleware served as an easy to use transactional platform and saved the bank a lot of essential resources in the process.

our reach

- ● Our Offices: India | UAE
- ● Our Partners: India | UAE | Tunisia | Jordan | Singapore | USA

about eResolute

eResolute Payment Services Provider LLC is a futuristic fintech company with a core focus on aggregating billers globally. We have a global customer base and have processed more than 1 billion transactions through our platforms.

We have integrated more than 1,000 APIs using our state of the art technology. Headquartered in Dubai with operations across the globe and a strong technological back end in India, we maintain a strong relationship with external stakeholders.

Our platforms are currently used by global financial institutions, fintech start-ups, payment processors and retail chains.

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❖ MiddleWare