



التحول الجديد في الدفع الإلكتروني  
مواكب . أمته . قابله التطور . مواكبة

تسجيل الدخول

المميزات

المحطة الإلكترونية

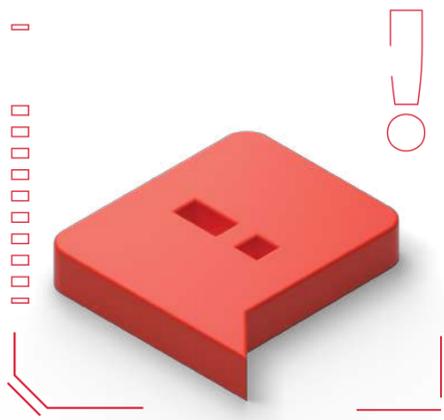
الدفع  
تتم على وجه تلقائي مع ضمان الدفع الإلكتروني التي تضمنت كافة المزايا التي تقدمها المحطة الإلكترونية

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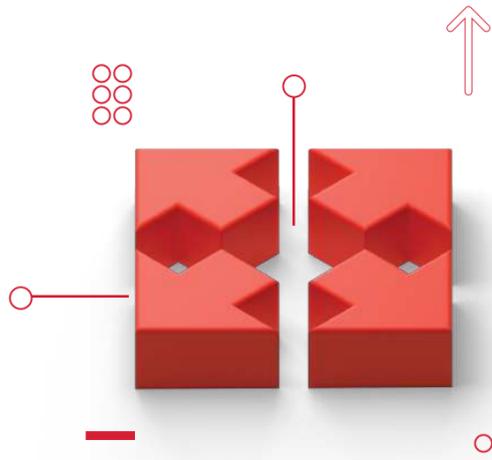
# Amwal



# Product Overview

With Tahaluf, accepting and making payments has been easier and more secure! Your one-stop shop for safe and secure complete payment solutions by using the latest technology, the Tahaluf payment suite provides a streamlined approach to processing web and mobile payments using credit cards, debit cards, direct bank accounts.





# Benefits

Merchants and users benefited from AMWAL Payment Gateway in reducing the operation cost, increasing customers satisfaction, strengthen quality and governance, and ensuring secure payment process.



Operation Cost :Reduce the costs of business operation



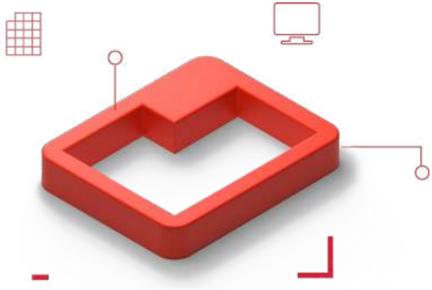
Customer Satisfaction: Offer a great user experience through a smooth checkout and fast payment process



Quality and Governance: Realtime transaction processing, fast and reliable reporting and dashboards and automatic payment settlements, refunds, reversal, and account reconciliation process



Security: Compliance with PCI DSS standards for a secure and reliable paymentt



# Modules



## Payment

- Accept multipayment channels: online, mobile payment, kiosk and point of sale.
- Accept multi payment methods: Visa, Master cards and e-wallets
- Process payment reversal
- Process full and partial refunds through bank account, cheque, e-wallet, and cards
- Allow automatic bulk and recurring payment options



## e-Wallets

- Manage customer e-wallets accounts and suba-ccounts
- Allow instant e-wallets creation
- Generate multi e-wallets for multi users
- Allow e-wallets top-ups via bank account, kiosk and cards



## Settlements

- Allow auto and manual settlements
- Manage settlements among beneficiaries' accounts
- Auto-VAT handling
- Process multi beneficiaries' settlements and payment distribution as defined in the merchant service
- Allow post settlement and reconciliation features



## Services

- Allow invoices payments for defined billers
- Allow payment of governments e-services such as residency, visa, and fines transactions
- Allow payment of online products
- Allow services customization and fees setup



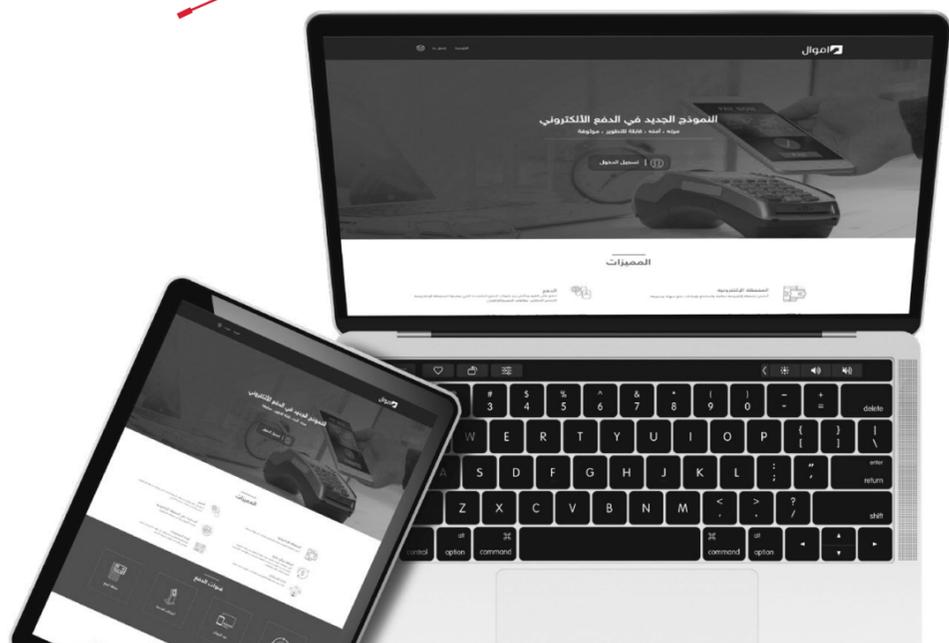
## Administration

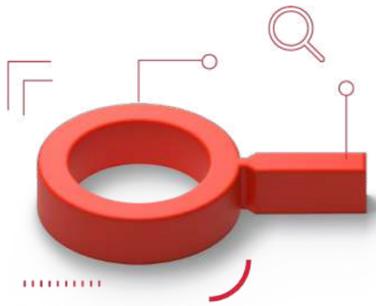
- Manage banks and merchants accounts setups
- Define payment methods and channels
- Define merchant users and permissions
- Allow management of e-wallets linked with bank accounts
- Allow merchants and users to monitor payments transactions and logs



## Reports & Dashboards

- Generate dynamic reports and dashboards to merchants and users
- Payment transaction reports and dashboards
- e-wallet balance and top-up reports
- Accounts settlements reports
- Errors statistical reports





# Features



Online payment gateway using the latest technology that accepts different payment methods (Credit Card, Debit Card, AMWAL Wallet, direct debit)



Instant payment details and status retrieval from the bank



Ability to distribute a single payment between multiple beneficiaries and multi-accounts.



Recurring Payment option and Deposits management.



Ability to setup predefined payments breakdowns.



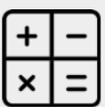
Partially and full payments refund to customers by credit card, e-wallet, IBAN or bank cheque



Daily auto or manual settlement and reconciliations.



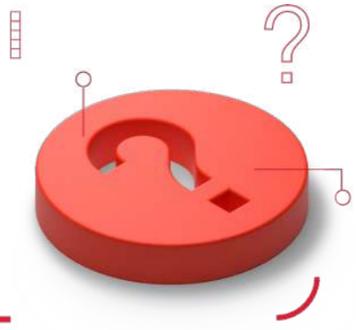
Auto and customizable VAT handling



Dynamic fees calculation based on merchant needs.



Online Account Creation



# About Tahaluf

In an effort to define the digital landscape for the region, Tahaluf was established in 2015 as a strategic initiative for the nation's quest for digital transformation.

Since its inception, Tahaluf has strived to provide the latest state-of-the-art solutions and services to keep businesses secure and at the forefront of the future. By solidifying its position as an innovative industry leader offering integrated solutions and services across the country and internationally, Tahaluf has established itself as a leading national presence in IT and cybersecurity.

Tahaluf's growing legacy has become intrinsically woven into the technological advancement of the UAE, shaping, and elevating the government's determined strive to achieve its ambitious vision built around smart cities and infrastructure developments. With this vision, Tahaluf intends to continuously cultivate innovation and transformation, provide cutting-edge security solutions, and create a future of possibilities in the UAE and beyond.



WE DO IT  
WITH  
PASSION

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