VELA™ Payments is a unified payment solution which provides flexible APIs with secure access to payments, payouts, invoicing, auditing and much more. VELA™ gives organizations the ability to control and centralize all payment gateways on one system, ensuring effective control and management of their payment processing business.

THE FUTURE OF PAYMENT PROCESSING

PAYMENTS

- Comprehensive payment processing - credit/debit/ATM/prepaid cards, PayPal, Alipay, real-time bank transfer (eCheck/RTBT/EFT), pay by text, pay by email, push-through PDF, and more

- Support for point-of-sale (POS), mobile POS (mPOS), and virtual (card not present) terminals

- Single, recurring, split, and future-dated/scheduled payment processing

- Express checkout payments

- Full and partial payment authorizations, captures, and refunds

- Mobile applications and support for Apple Pay™/Google Pay™

- Dynamic Currency Conversion (DCC)

- Batch processing for Captures and Refunds

- Merchant & Company Gift Card Solutions

- Level II and Level III Data Processing

- Pre-Auth and Zero Amount Authorizations

- Configurable settings for AVS (Address Verification Service) and CVV (Card Verification Value) checks

- Auto Pay Option

- Mobile payments through Venmo

- Carrier billing support for payments

- Efficient and configurable - easy to introduce new payment options

- 3DES/AES-256 encryption for sensitive customer information

- Fraud Prevention

- Two-Factor Authentication (2FA) - Soft, hard, and mobile tokens

- 3D Secure 2.0 (Verified by VISA, Mastercard ID Check, and more)

- Secure customer data management

- Guaranteed secure transaction delivery

- Activity/transaction auditing, reporting and event logging

- Payment tokenization/card storage

- Email and/or SMS notifications and alerts

- Fraud Management

- By geolocation/country/region

- By vertical (travel, digital, and retail)

- By device type (browser, mobile, tablet, IOT)

- By IP address

- PCI DSS v3.2 and EU GDPR (European Union - General Data Protection Regulation) 2016/679 compliant

- Vault for PayPal, VISA Checkout, and MasterPass credentials using OAuth 2.0

- EMV Smart Card/NFC Contactless Support

- QR Code Payments

- "Blockchain" Technology

- Shared Voice Wallet and Shared Digital Wallet (Multi-Merchant Program/Shopping)

- Conversational Commerce

- Healthcare Cards

- Secure Remote Commerce (SRC)

![VELA Payment Matters®]
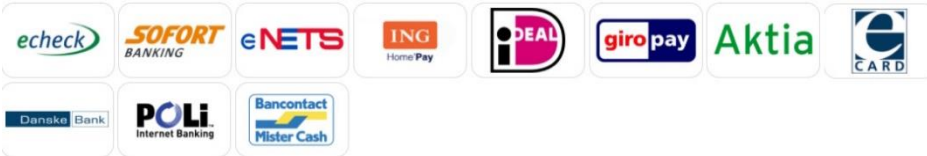
Credit Cards

VISA · mastercard · maestro · DISCOVER · AMERICAN EXPRESS · Diners Club INTERNATIONAL · JCB · UATP

Debit and ATM Cards

VISA DEBIT · VISA ELECTRON · PLUS · INTERLINK · MasterCard DEBIT · cirrus · NYCE · accel

STAR · pulse A DISCOVER COMPANY · OATH A Toda Hora · Credit Union 24 · SHAZAM · Jeanie · AFFN · Alliance One

Allpoint · CO-OP · CUHERE · fastbank · Interac · meta · MetaBank · MONEY PASS

W · Presto! · PRIVILEGED STATUS · QUEST · SUM · THE EXCHANGE · Alaska Option

Real-Time Banking / Electronic Bank Transfer

echeck · SOFORT BANKING · eNETS · ING Home'Pay · iDEAL · giropay · Aktia · eCARD

Danske Bank · POLi Internet Banking · Bancontact Mister Cash

Healthcare (HSA, FSA, and HRA) Cards

FSA HSA

Asia Pacific (APAC)

UnionPay 银联 · Nicos · RuPay · WESTERN UNION WU

Latin America and the Caribbean (LAC)

Argencard · Aura · CABAL · CARNET · CB · elo · Hipercard · italcred

Naranja · nativa · PAGO Facil · PagoMisCuentas · PYMEnación · rapipago · TARJETA SHOPPING

SUPPORTED PAYMENT METHODS

3D Secure

Mobile / Other Pays

Express Checkout

RFID & NFC Cards

Petroleum / Fleet Cards

AI / IOT

PAYMENTS PLANS	BASIC	PLUS	PREMIUM
Credit, debit, prepaid, and ATM cards	✔	✔	✔
PayPal & PayPal Credit	✔	✔	✔
Domestic real-time bank transfer (eCheck/RTBT/EFT)	✔	✔	✔
POS and Virtual (card-not-present) Terminals	✔	✔	✔
Recurring Payments	✔	✔	✔
Email and/or SMS notifications and alerts	✔	✔	✔
Batch processing for Auths, Captures, and Refunds	✔	✔	✔
Payment Tokenization/Card Storage	✔	✔	✔
Standard Application Support	✔	✔	✔
Fraud management		✔	✔
Split payments		✔	✔
Express checkout (VISA Checkout, AMEX Express Checkout, and more)		✔	✔
Two-Factor Authentication (2FA) - Soft, hard, and mobile tokens		✔	✔
Future-dated payments		✔	✔
Mobile Apps (iOS and Android)		✔	✔
mPOS Terminal		✔	✔
Advanced application support		✔	✔
Integratable custom features			✔
PIN-based debit			✔
3D Secure 2.0 (Verified by VISA, Mastercard ID Secure, and more)			✔
International payment methods (cards, eCheck/RTBT/EFT, Alipay, and more)			✔
Dynamic Currency Conversion (DCC)			✔
Apple Pay™/Google Pay™ support			✔
Pay-by-text, pay-by-email, push-through PDF			✔
Gift cards			✔
Pay with Bitcoin			✔
Pay with Amazon Alexa			✔

Datum Software provides the following end-to-end management for a range of projects, allowing customers to focus on their priorities:

- Enterprise architecture
- Application design, development and implementation
- Quality assurance services and project management

- Network and system administration and support
- Database administration
- Data analytics and data mining
- Staff augmentation

Datum Software is a recognized industry leader providing IT solutions to the United States government and commercial clients including Fortune 500 companies.

Our experience and expertise in the software industry enables us to solve specific problems and deploy solutions to immediately improve any company's bottom line.

Our close-knit team passionately strives for excellence. Our proven processes and metrics-based measurements will provide insight into both a company's current challenges and future progress.

We believe that fostering close relationships and open communication is the best way to guarantee consistent, high quality deliverables that are on time and on budget. We provide a series of integration and software services to accomplish business goals without all the pains typically associated with outsourcing. We mitigate risk through our business processes to ensure consistent project results that justify strategic goals for both the business and the project.

PRODUCT DEVELOPMENT

Accelerating product innovation and improving product design to fit customer needs

TECHNOLOGY PRODUCTS

Deep experience in designing and developing a wide range of software within a proven framework

MANAGED SERVICES

Experienced product management, business analysis and end-to-end project management

IT STAFFING

Top-notch people with highly developed, project-specific skills for a long-term, on-site engagements

We pride ourselves in the quality and reliability of our services.

Our commitment to quality is made evident by the trust our clients place in us. We have a proven track record in developing rock-solid software applications and providing qualified support to quickly and successfully achieve goals.

Datum Software is a certified small business and a woman and minority-owned corporation with proven leadership and processes in Information Technology systems, exceptional customer service, solid hands-on technical expertise, and an outstanding track record.

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