



www.lyra.com



CONNECT
AND
LL

TRUSTED PARTNER FOR PAYMENTS

Lyra India

India's trusted partner for payments



Started in 2007, in Mumbai, India, Lyra is established as a leader in securing e-commerce and proximity payments, standing amongst the most preferred partners for the financial establishments. Working in sectors like payment gateway, sim solutions, payment switch, merchant plug-in, etc., Lyra is continuously growing to offer more innovative services in the field of digital payment solutions.

Lyra offers its services through multi-brand POS terminals with GPRS, IP, and 2G / 3G/ 4G/ Wi-Fi networks with innovative payment management tools and a highly secure environment to deliver payments worldwide. Lyra offers several payment services with advanced solutions to the banks, facilitators and e-commerce platforms alike.

Lyra India has an established secured platform for facilitating customers with online transactions. This platform is secured with PCI DSS V 3.2.1 certification and TLS process and is well-equipped to deliver a high level of security in payment processing. The solutions offered by Lyra are meticulously tested and proven and used across the globe. Lyra has a Secure Sockets Layer (SSL) certificate for the website in order to provide a secure connection and encrypt sensitive credit card information.

PRODUCTS



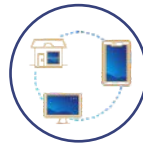
LYRA SIM
SOLUTION



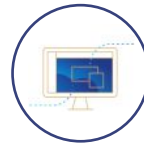
LYRA NAC-PSTN



LYRA NAC-IP



LYRA PAYMENT
GATEWAY



LYRA SWITCH



LYRA E-POS



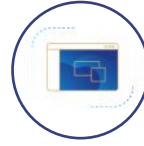
LYRA MPI



LYRA WHITE
LABEL SOLUTION



LUMA



WHATSAPP PAYMENT
COLLECTION SOLUTION

SECURED SOLUTIONS



SECURED PAYMENTS



SECURED CMS



Lyra has been awarded by major banks for being one of the fastest growing businesses in India and with various other excellency awards. Lyra ensures a high level of security and quality by taking several measures like regular audits, on-time client support, and swift requirement-based actions.

LYRA SIM SOLUTIONS

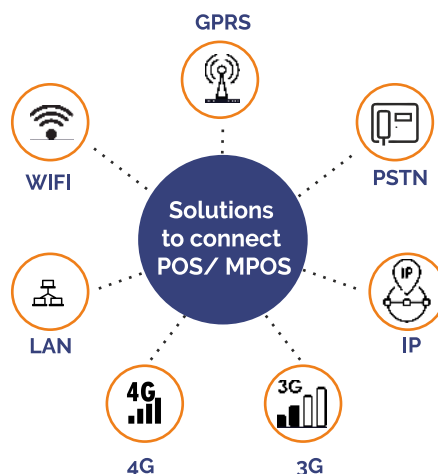
MANAGE AND SECURE ALL ELECTRONIC PAYMENT TRANSACTIONS

Lyra offers secured connectivity via SIM cards in POS/ MPOS terminals on a secure & private APN with Pan India coverage. This intelligent web portal enables SIM card management and real-time monitoring. .

Features:

- End to end managed connectivity solution
- Free web portal to manage SIM cards
- Highly secured communication channel
- High speed truncation process
- Real time transaction tracking system
- Quick set-up of POS/ MPOS terminals via web-portal

Lyra is recognized worldwide for the quality of its service in securing and managing electronic payment transactions. We strive to provide you with tools adapted to the field constraints and to the complex management of POS/ MPOS facilities. Our expertise expands to the whole range of technologies related to the development of POS/ MPOS.



LYRA IP POS Solution

SECURE YOUR PAYMENTS WITH DUAL AUTHENTICATION

Lyra IP solution enables the bank to authenticate the card information with a dual authentication platform using server root certificate and client certificate. This solution provides a highly secured and reliable platform for all the transactions.

FEATURES:

- PCI DSS V 3.2.1 compliant
- Robust SSL/TLS 1.2 encrypted communication channel
- Full autonomy of authentication platforms
- Real-time online transaction and status monitoring
- Addition to standardised TLE encryption
- Real time status monitoring of network connectivity

LYRA PSTN POS Solution

SINGLE CONNECTIVITY PROTOCOL SOLUTION

Lyra PSTN provides data transmission and offers a gateway for real-time connection monitoring and obtaining statistics via an intelligent phone number for PSTN POS devices.

FEATURES:

- Real time status monitoring of network connectivity
- PAN India coverage
- Common UAN configuration on all POS
- Single standard configuration parameter for all POS machines.
- Fraud & chargeback minimisation
- Quick technical troubleshooting & analysis
- Free web portal to manage high speed transaction process

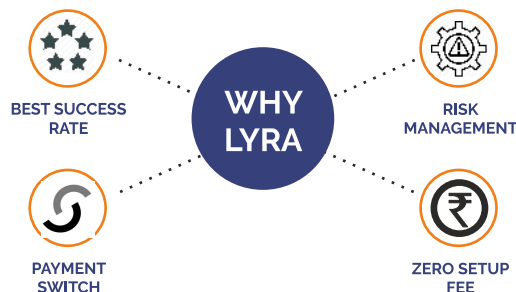
LYRA PAYMENT GATEWAY

BOOST YOUR SALES WITH PAYMENTS

Lyra Payment Gateway, the online solution powered by Lyra, is conceived to smoothen the customers path. With its highly secure and innovative payment platform, it grants you new sales opportunities and a better experience.

Payment Methods:

- Manual Payments
- Payments via e-mail and SMS
- EMI Payment Options
- Split Payments
- One-Click-check-out
- Multi-card payments
- Debit, Credit card and Net banking options
- Wallet payments



LYRA PAYMENT SWITCH

AN AUGMENTATION FOR THE BANKS & FACILITATORS

LYRA Payment Switch is a robust and secure platform providing authorization and switching solutions with regards to the payment system transactions. It is a processor that integrates transactions and authorization systems. Lyra's high-end infrastructure setup enables a higher success rate and faster processing time. Lyra Payment Switch is PCI-DSS V 3.2.1 compliant, certified by Visa, MasterCard, and NPCI. Coupled with a production-grade platform for offline transactions, it processes incoming/outgoing files with card networks. It renders merchants with the shortest merchant onboarding and customizable risk management module.

Features:

- Fully integrated with 3DS MPI 2.1, ECOM platform, POS platform and supports any channel: POS, ECOMM, MPOS
- Lyra Switch comes with default connectivity platform to connect to PSTN, Wi-Fi & LAN, 3G, 4G and IP devices
- In-house hosting, direct connectivity with card schemes
- High end ISO switch infrastructure for online authorization/reversal
- Chargeback management: handles card network exception
- Delivers the needs of processors for multi-institution processing

Benefits:

- BIN sponsorship
- LYRA Switch can be connected to various systems for transaction processing
- Processes incoming/outgoing files with card networks
- Caters to a wide range of transactions with flexibility to extend to new services and products.
- Modular architecture allowing the fast rollout of new features and functions.
- Prevents unscheduled outages and allows scheduled
- Maintenance to be performed without downtime
- Compliance with card scheme mandates is maintained as part of the standard support service

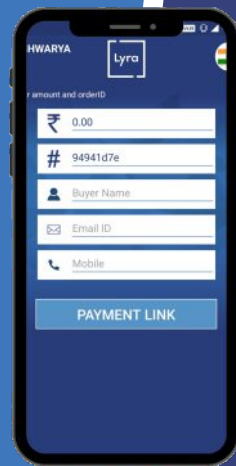
LYRA E-POS

NOW COLLECT PAYMENTS FROM YOUR MOBILE PHONE

LYRA E-POS is a convenient and ready to use mobile application for carrying out quick, secure and convenient on the spot payments. Allowing multiple payment acceptance, Lyra E-POS makes payment collection easy and at the customer's doorstep. Available on the mobile playstore for downloading and equipped with strong technical backing and support, this application is user friendly and easy to navigate.

Features:

- Available right from your mobile playstore
- Payment link/QR-code enabled
- Quick processing of payment
- Multi-card payments
- Debit, Credit card and Net banking options
- UPI and Wallet payments
- Backed by strong and secure technical support
- Easy and quick operability



Benefits:

- Seamless flow of transactions
- Reduces the operational cost
- Enables cashless transactions
- Eliminates the need of a separate machine
- Maximum security with reliable application
- Fraud & Chargeback minimisation
- Quick transfer of transaction each time

LYRA WHATSAPP PAYMENT COLLECTION SOLUTION

SIMPLE AND INNOVATIVE PAYMENT COLLECTION SOLUTION USING WHATSAPP

LYRA offers an automated payment order service via WhatsApp, with a simple objective of delivering a simple to use product for both large as well as smaller local businesses. Fully aligned with the evolution of mobile based consumer behaviour, this payment solution provides a personalized user experience.

Features:

- User friendly and easy to use
- Make payments anytime and anywhere

Benefits:

- Payment notifications in chat window for sender as well as receiver
- Sends payment order via WhatsApp without manual intervention
- No need to share details
- No need to share IFSC code
- No hardware needed to perform transactions
- No additional applications needed to perform transactions

Steps



Enter amount and mobile number



Creation of payment order



Payment link created and shared



Finalization of payment



Confirmation of payment

LYRA WHITE LABEL PAYMENT GATEWAY SOLUTIONS

OFFERING EXPERTISE WITH FULL AUTONOMY WITH EASE

Lyra's White Label payment gateway solution renders banks with the ability to highlight their brand name while using a requisite service. Apart from rebranding, it also gives complete liberty to the bank to customize the payment page in accordance with its preferred specifications.

Features:

- Rebranding of the service/payment page in bank's brand name
- Full ownership of the portal
- Shortest on boarding time
- Creation of multiple users on request
- Provision of RISK & FRAUD parameters
- Quick settlement
- Segregation of level of services

Benefits:

- Seamless flow of transactions
- Reduces the operational cost
- Enables cashless transactions
- Eliminates the need of a separate machine
- Maximum security with reliable application
- Fraud & Chargeback minimisation
- Quick transfer of transaction each time

LYRA MPI

INVIGORATE YOUR SALES WITH SECURE PAYMENTS

Lyra offers a strong MPI solution that enables e-commerce merchants to use bank payment gateway successfully and securely. With its highly secured framework to avoid fraud-induced losses. 3D secure payment solution integrating ease and affordability with regard to processing of cards. Lyra MPI enables the bank to view 3DS related communication in real-time using the Lyra web portal and provides the issuer ACS URL immediately on the portal whenever ACS is down.

3-D Secure MPI

Lyra 3-D MPI solution consists of three processing domains, for ensuring secure payments, namely:

- Issuer Domain: Issuing bank and cardholder
- Acquirer Domain: Acquiring bank & Merchant
- Interoperability Domain: Brand Directory and Authentication history

Benefits

- Processes 2FA 3DS transactions
- Certified with Visa & MasterCard, Amex, Diners
- Provides proven real-time Card authentication solution
- Renders simple merchant integration
- Proffers multi-platform support

Features:

- Higher success rate and conversion rate
- Maximum security with 2FA 3DS transactions
- Multi-currency and multi-lingual
- Seamless integration with Payment Gateway
- Fraud and Chargeback minimisation
- Maintains transaction integrity

DISTANT POS MANAGEMENT

LUMA (Lyra Update Manager) is an application combined with a responsive web portal allowing you to supervise and operate your entire fleet of POS terminals in real-time: IP, GRPS/3G/4G, PSTN, Wi-Fi, and LAN. It remotely manages your electronic payment network.

BENEFITS:

- Visualization of gateway parameters
- Improvement in the quality of service for customers
(responsiveness, communication tools, real-time information)
- Reduction in operating costs



Innovative & comprehensive services for dynamic & secure digital payment

MISSION:

"To build relevant, reliable, and secure solutions with our collective passion, expertise and to facilitate payments keeping full respect of our commitments."

STRENGTHS

- As a payment technology service provider, with a detailed analysis of market expectations and technical expertise, Lyra is well-equipped to ensure security in payment processing across a plethora of payment modes.
- Lyra has highly scalable and active data centers in Mumbai and Bangalore, with the capability of handling a disaster recovery situation at any time.
- We are a PCI-DSS Certified (Payment Card Data Security Standard Company) and also have EMV 3D 2.0 secure certification. With regular and periodic internal audits, Lyra ensures that all the security compliances, policies and processes are followed by the internal teams.
- Comprehensive Digital Payment Solutions: With a wide knowledge of markets, technical expertise and innovative engagement, Lyra delivers the tools tailored specifically in accordance with the needs of the customer in the field of online payments.
- Highly secure, reliable and real time transactions
- Personalized payment page
- Robust and secure platform, aids in providing authorization and switching solution
- PAN India network coverage



Over **10 billion**
payments secured
and transmitted



Over **1,20,000**
e-merchants



Over **14,00,000**
POS devices



Processing
16 million
connections
per day

Contact us: **Lyra India**

19 & 24, Techniplex-1, Techniplex Complex, Off. Veer Savarkar Flyover, Goregaon - West,
Mumbai 400062. +91 22 33864925 +91 9819661598 +91 970 206 5201