



HC COMMERCE - A BLOCKCHAIN DRIVEN WALLET AND PAYMENT PLATFORM

HC COMMERCE - HC PAY, HC PAYMENT PROCESSING

- No Middleman, Faster Payments, Lower Transaction cost, Higher Security
- HC Pay Blockchain wallet can be used to enable peer-to-peer intra-bank payments independent of conventional middlemen such as card associations and payment gateways
- HC Pay Blockchain Wallet provides instant settlements with merchants

HC COMMERCE BENEFITS

- Minimal settlement time and transaction cost
- Removes POS terminal and ancillary hardware cost
- Instantly onboard new customers
- Automatically reconcile transactions with other financial institutions
- Micropayments
- Secure your transactions using encryption and blockchain immutability

HC PAYMENT PROCESSING PLATFORM

HC Commerce provides an alternative to incumbent card associations for acquiring customers and merchants for online and POS payment systems. Financial institutions have access to an end-to-end acquisition system with audit ability, instant settlement and global connectivity which eliminates middle men completely.

MAJOR BENEFITS

- Minimize cost and time per transaction
- Easy to accommodate other banking partners
- Less charge backs
- Minimize settlement delay, identity theft and fraudulence
- Robust encryption and immutability

ESSENTIALS

WORLD'S FIRST BLOCKCHAIN WALLET FOR BANKS

- No Middleman, Faster Payments, Lower Transaction cost, Higher Security
- HC Pay Blockchain wallet can be used to enable peer-to-peer intra-bank payments independent of conventional middlemen such as card associations and payment gateways.
- HC Pay Blockchain Wallet provides instant settlements with merchants.

PRODUCT BENEFITS

- Lower settlement time and transaction cost
- Eliminate POS terminal and other hardware cost
- Instantly onboard new customers
- Automatically reconcile transactions with other financial institutions
- Micropayments
- Secure your transactions using encryption and blockchain immutability

PRODUCT FEATURES

- QR code enabled one click payments
- Redeem wallet functionality
- Customizable as per customer requirement



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