



**Smart Pay** - a comprehensive and secure application bundle for payment processing and bank account management.

**SmartPay system was created to simplify everyday management of multiple bank accounts and loyalty point schemes.**

**It contains the following apps:**

- **My Accounts** - enables access to multiple bank accounts from one app and easy transfer of funds between them. It allows the user to choose one preferred method of authenticating their transactions and use it throughout all of their accounts;
- **My Wallet** - ensures secure payment services through a smartphone and simplifies personal finances management. It gives the possibility of continuous expenses monitoring. This will allow the user to be more aware of their spending habits and make saving easier;
- **Loyalty Points** - an app which integrates access to all loyalty programs selected by the customer and allows the user to track the amount of points on every loyalty scheme they participate in. The app makes it easy to view how many points are on particular loyalty accounts and check how many points remain to reach a particular reward;
- **Smart Help** - a support parcel developed to ensure full control over the funds from social support programs. It is designed for private users and authorities alike. It can also be used as a system solution for a certain support scheme. The donor can monitor the way of spending support funds, which gives them certainty that the funds are managed in a proper manner.

The external part of the SmartPay system, Multicard, enables consolidating all available bank cards, access cards and loyalty scheme cards into one secure card with built-in anti-forgery protection.

In order to operate, SmartPay uses the Green Cloud technology. It is a cloud service with almost unlimited possibilities of development. The Green Cloud applications work within the dispersed structure, which enables their activity in many instances on many servers.