



E-Payment (E-Pay)



Hekmat is one of the big payment systems like the banking network that provides payment services for the customers especially for the military personnel.

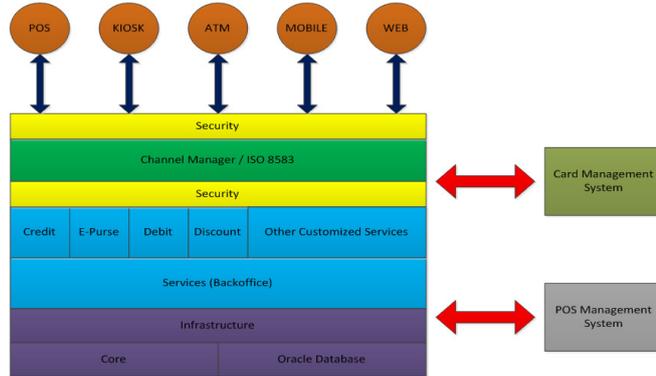
This system started its operation in 2004 and now gives services to more than 1.5 million customers.

In this system, the best technologies are deployed in order to serve the best services to the customers, for example we use JAVA card in this system to provide the highest security, and also web to enable public and easy access of customers to the system.

We make strong data center for processing a huge transaction efficiently. This is a total system which has modules for personalizing card, modules for retailers, channel manager, hotlist management and etc.

SYSTEM MODULES

- Basic Parameters
- Card Management
- Retailer Management
- Channel Manager
- Hotlist Management
- Billing & Reports
- Services



- Credit: The amount of money available to be borrowed by an individual or a company is referred to as credit because it must be paid back to the lender at some point in the future. For example, when you make a purchase at your local mall with your VISA card it is considered a form of credit because you are buying goods with the understanding that you'll need to pay for them later.
- Instalment: Customers can buy stuffs in separate payments in future. For example, \$100 stuff can be paid in 10splitted \$10 payments.
- Debit: An accounting entry that results in either an increase in assets or a decrease in liabilities on a company's balance sheet or in your bank account. A debit on an accounting entry will have opposite effects on the balance depending on whether it is done to assets or liabilities, with a debit to assets indicating an increase and vice versa for liabilities.
- E-Purse: A service designed for tiny purchases. There is no PIN verification in this service type and used in small purchases like public transportation and etc.
- Coupon: A service that distributes goods to customers. In this mechanism, goods like cooking oil, rice and etc. are distributed with discount. For example, %50 of total cost is paid by customer and the rest is paid by somewhere like government or military. The system described below:
 - Assigning a number to a good for example No. 110 to rice as coupon number.
 - Defining a customer list in system, deserved to get the goods.
 - Defining a retailer list that can accept the customers.
 - Defining location of service. For example, geographic locations like state, city or zone or type of retailers like supermarket or store.
 - Burning coupon on card (after using the coupon No.), so the customer can't get a coupon twice.
 - Customized services based on company policies.
 - Accounting Module.
 - Web shopping

