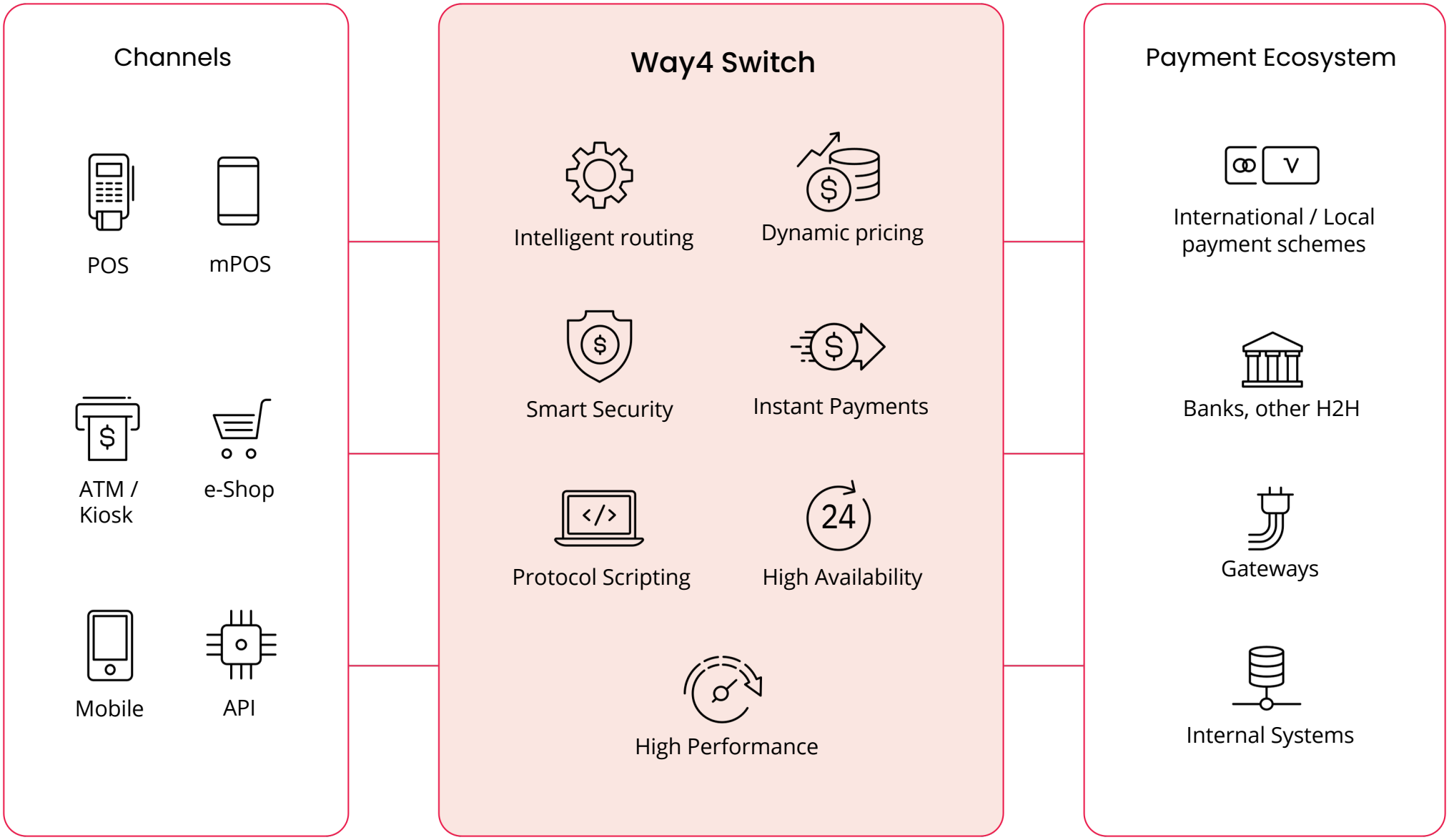
openway

Payment Switch

Orchestrate any transaction across channels and payment instruments with flexibility, real-time control, and resilience.



itc IT Consultants PLC | Q cash


Channels
POS
mPOS
ATM / Kiosk
e-Shop
Mobile
API
Way4 Switch
Intelligent routing
Dynamic pricing
Smart Security
Instant Payments
Protocol Scripting
High Availability
High Performance
Payment Ecosystem
International / Local payment schemes
Banks, other H2H
Gateways
Internal Systems

Why Way4 Switch?

Way4 Switch is OpenWay's universal **payment hub** for orchestrating channels, systems, and transaction flows across **domestic and cross-border B2C, B2B, B2G payments** and their combinations.

It gives banks, processors, acquirers, and payment innovators a single platform for building and scaling **omnichannel payment services** across POS, mPOS, EPOS, ATMs, payment kiosks, e-commerce, mobile in-app payments, chatbots, and host-to-host integrations.

The platform supports a broad range of **interfaces and standards,** including **REST API, ISO 20022, ISO 8583, SEPA, SPDH, and NDC+**, making it easier to connect new channels, schemes, and partner systems without changing the core. Extensive customization capabilities help clients adapt quickly to **international, regional, domestic, and closed-loop schemes,** while supporting multiple countries, currencies, languages, and time zones on one installation. It supports all major payment schemes: **American Express, Diners, JCB, Mastercard, Visa, UnionPay** and more than 20 regional and national switches.

Way4 Switch is designed for **performance, resilience, and continuous availability,** supporting **24/7/365 processing, high availability, and the scalability** required for both growing and high-volume payment operations.

The solution enables a wide range of value-added services, including **instant payments, PSD2 hub capabilities, 3-D Secure 2.x, tokenization, loyalty, NFC wallet enablement, QR code payments, recurring payments, and MOTO scenarios.** It also supports **cross-border and multi- currency operations,** helping clients launch new payment services quickly while reducing complexity and operational cost.

With deployment options spanning **on-premise, cloud, SaaS, and hybrid,** Way4 Switch gives payment businesses the flexibility to modernize at their own pace while staying ready for the next wave of payment innovation.

Way4 Switch **Business Models**

Way4 Switch empowers financial institutions, payment processors, and national infrastructures to run a wide range of payment business models— uniting traditional and instant payment rails within one flexible platform.



Omnichannel switching and acquiring
Unified processing for POS, e-commerce, mobile, kiosk, ATM, and in-app payments, applying shared or channel- specific rules for routing, pricing, and risk.



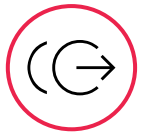
Instant and account-to-account payments
Domestic and cross-border real-time clearing for **P2P, P2M, B2C, B2B, and G2C** use cases — integrated with local and regional instant payment schemes.



E-commerce and digital gateway services
Payment gateway models for acquirers and PSPs supporting 3-D Secure 2.x, tokenization, digital wallet acceptance, and embedded checkout experiences.



National and regional payment switching
Centralized, high-availability switches for card and non-card networks, supporting interoperability among banks, fintechs, and government systems.



Alternative and open banking payments
API-driven payments via QR codes, NFC, e-money, wallets, and social aid vouchers, connecting ecosystem partners in real time through open APIs.



Cross-border and multi-currency settlement
Intelligent routing, dynamic currency conversion (DCC), and multi-scheme interoperability to support international merchants and cross-regional transactions.



Value-added and specialized services
Support for Cash-by-QR ATM withdrawals, prepaid programs, loyalty schemes, authorization based on customer basket data, and custom fintech payment flows.