

BUILT TO SCALE

Built to scale with AI-enabled operations.

IPAY is built as infrastructure first, with AI-enabled operations underneath. AI supports shipping rules, margin calculation, support, onboarding, payment routing recommendations, exception detection and return-prevention workflows. This creates a scalable model where IPAY expands across countries, carriers, PSPs and wallets without adding manual operational complexity at the same speed.

Cash is fading. BNPL is under pressure. The trust moment is moving to the last mile.

E-commerce is moving away from cash-on-delivery, while BNPL faces regulatory and credit-risk pressure. At the same time, merchants need higher conversion, carriers need more efficient delivery flows and PSPs need more local payment volume.

IPAY solves this by creating a controlled payment and release moment in the last mile — delivery, pickup, locker release or customs payment. AI supports payment routing, shipping rules, margin checks, exception handling and support, while the core platform remains API-first, auditable and carrier-controlled.

Five capabilities. One operations layer.

AI-assisted payment routing

IPAY can recommend the best available PSP, wallet or fallback route per country, merchant and payment method based on availability, success rate and cost.

AI-assisted margin intelligence

The platform supports margin checks before shipment, including delivery cost, IPAY fee, PSP cost, carrier payment-check fee, duties and return-risk assumptions.

AI support & onboarding

AI-assisted help guides merchants, carriers and consumers through payment links, delivery release, onboarding steps and operational questions.

AI-assisted shipping rules

IPAY helps merchants define country, carrier, delivery-method and payment-method rules based on margin, cost, delivery risk and payment availability.

AI-assisted Control Room

Real-time monitoring of PSPs, wallets, payment methods, incidents, fallback usage, settlement exceptions and carrier release blocks.

What AI does

- Recommend payment routing and shipping rules
- Score margin and return risk per order
- Detect anomalies and operational incidents
- Guide merchants, carriers and consumers in their own language

What AI does not

- Hold consumer funds — funds stay with licensed PSPs
- Extend credit or lend — IPAY is not a BNPL provider
- Authorise releases autonomously — carriers and merchants remain in control
- Replace human review on settlement, refunds or disputes

AI is used in a supporting role only. Final payment processing remains with licensed PSPs, release remains controlled by the carrier, and commercial decisions remain with the merchant. IPAY does not hold funds, does not lend and does not extend credit.

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