HILINKS NETWORK SOLUTIONS LTD.

SlimPay (FinTech)

Smart Financial Technology and Digital Payment Platform

A secure and scalable platform for digital payments, wallets, merchant collections, automated billing, settlement management, financial analytics, and transaction automation.

Pay Smarter. Transact Faster. Grow Digitally.

SlimPay Overview

SlimPay is a secure, scalable, and intelligent financial technology platform developed by Hilinks Network Solutions Ltd. to simplify digital payments, transaction processing, merchant collections, financial operations, and real-time financial management for businesses and individuals.

The platform provides organizations with modern tools for receiving payments, transferring funds, managing transactions, automating billing, monitoring expenses, tracking revenue, generating reports, and improving financial visibility from one centralized system.

One coordinated platform for payments, wallets, invoices, transfers, settlements, reconciliation, analytics, and merchant operations.

Complete Digital Payment Management

Manage customer payments, merchant collections, fund transfers, digital wallets, invoices, recurring billing, payment links, transaction histories, refunds, settlements, financial reports, revenue tracking, expense monitoring, and reconciliation from one platform.

Secure Online Payment Gateway

Accept online checkout payments, invoice payments, subscriptions, service payments, website and mobile-app payments, and API-based transactions through supported integrations.

Multi-Channel Payment Support

Support bank transfers, debit and credit cards, virtual accounts, mobile wallets, USSD, QR payments, payment links, POS transactions, direct debit, and other supported financial channels.

Digital Wallet Management

Provide wallet creation, funding, balances, transfers, payments, transaction history, withdrawals, statements, and configurable transaction limits.

Fund Transfer Management

Process single transfers, bulk transfers, wallet-to-wallet transfers, bank transfers, vendor payments, employee payments, supplier payments, customer refunds, and payouts.

Transaction Management

Monitor references, customers, merchants, amounts, channels, status, processing fees, settlement values, transaction sources, and descriptions, with filters by date, customer, merchant, status, amount, or type.

Automated Billing & Digital Invoicing

Support one-time, recurring, subscription, service, membership, monthly, instalment, and custom billing cycles.

Generate invoices with customer details, products or services, quantities, taxes, discounts, totals, due dates, payment status, and payment links.

Recurring Payments

Automate repeat payments for subscriptions, membership fees, school fees, insurance premiums, service contracts, utility payments, maintenance fees, and software subscriptions.

Payment Link Generation

Create secure payment links that can be shared through WhatsApp, SMS, email, social media, websites, or customer portals.

Merchant Management & Merchant Dashboard

Maintain merchant business information, IDs, categories, settlement accounts, limits, commission structures, status, and settlement rules.

Give merchants visibility into transactions, revenue, settlements, customers, payment links, invoices, refunds, reports, wallet balances, and outstanding settlements.

Merchant Payment Integration

Integrate with websites, e-commerce systems, mobile applications, business applications, POS systems, booking platforms, school portals, subscription platforms, and ERP solutions.

Virtual Account Management

Where supported, assign virtual accounts to customers, merchants, businesses, students, subscribers, vendors, or projects so incoming payments can be matched automatically.

Customer Payment Management

Maintain payment history, outstanding invoices, successful and failed transactions, refunds, wallet activity, and subscription status for each customer.

Automated Transaction Reconciliation

Identify matched and unmatched transactions, duplicate payments, underpayments, overpayments, failed payments, and reversals to improve financial accuracy.

Settlement Management

Track gross amounts, processing fees, commissions, taxes, deductions, net settlement values, settlement accounts, dates, and status.

Automated Merchant Settlements

Support instant, daily, weekly, or custom settlement schedules where enabled by the connected payment infrastructure.

Split Payment Management

Distribute a single payment automatically among merchants, platform commissions, service providers, taxes, and partners according to configured rules.

Commission Management

Configure percentage or fixed commissions for merchants, agents, partners, referrals, or other transaction participants.

Refund & Failed Transaction Management

Process full or partial refunds with approval, reasons, status tracking, and customer notification.

Monitor failed transactions, failure reasons, retry status, payment channels, references, and amounts.

Transaction Dispute Management

Manage complaints, transaction references, payment evidence, investigation notes, dispute categories, resolution status, refund decisions, and supporting documentation.

Expense & Revenue Tracking

Track business expenses by categories such as salaries, utilities, transport, marketing, rent, vendors, equipment, maintenance, and taxes.

Analyze daily, weekly, monthly, and annual revenue by product, service, merchant, channel, branch, or customer.

Financial Analytics Dashboard

Display total transaction value, transaction count, successful, failed, and pending payments, total revenue, expenses, merchant revenue, platform commission, refunds, settlements, and wallet balances.

Real-Time Transaction Monitoring

Monitor live payments, high-value transactions, failed payments, suspicious activity, repeated attempts, unusual patterns, and transaction spikes.

Fraud Detection & Transaction Security

Support transaction limits, velocity checks, device monitoring, IP monitoring, risk scoring, suspicious transaction alerts, unusual login detection, repeated failure detection, and account-activity monitoring.

Transaction Limits

Configure daily, single-transaction, transfer, wallet, withdrawal, and merchant-settlement limits according to user or account type.

User Verification & KYC Management

Maintain customer or merchant identity, contact information, addresses, ID documents, business registration information, bank details, verification status, approval workflows, and rejection history.

KYC processes should be configured in line with applicable regulatory requirements.

Merchant Onboarding

Manage registration, business information, contacts, documents, settlement accounts, KYC, agreement acceptance, approval, and activation.

Role-Based Access Control

Support roles such as Super Administrator, Finance Administrator, Merchant Administrator, Settlement Officer, Compliance Officer, Customer Support Officer, Auditor, Merchant User, and Customer.

Transaction Approval Workflow

Require multi-step review and approval for high-value or sensitive financial transactions according to organizational controls.

Audit Trail

Maintain activity records for logins, transaction initiation, payment approvals, refunds, merchant creation, settlement processing, verification, permission changes, and account changes.

Security Controls & Two-Factor Authentication

Support secure authentication, role-based access, encrypted communications, session management, transaction authorization, activity logging, backup, restricted administration, fraud monitoring, and optional two-factor authentication through SMS, email, authenticator apps, or other supported methods.

Financial Reports

Generate transaction, settlement, merchant, revenue, expense, commission, refund, wallet, failed-transaction, payment-channel, and reconciliation reports.

Transaction Statements

Provide opening balances, credits, debits, transfers, charges, settlements, refunds, and closing balances, with printable or exportable statements where enabled.

Notification System & Payment Receipts

Notify users about successful and failed payments, transfers, refunds, wallet funding, settlements, invoices, subscriptions, and suspicious account activity.

Generate digital receipts with transaction reference, date, customer, merchant, amount, channel, description, and status.

API Integration & Developer Tools

Provide secure APIs for payment initiation, verification, status checks, payment links, customer management, transaction history, refunds, wallet balances, and settlements.

Developer resources may include API documentation, authentication credentials, sandbox testing, test transactions, webhook configuration, and integration examples.

Webhooks

Notify integrated systems automatically when payment, transfer, settlement, refund, or subscription events occur.

Multi-Business Support

Support multiple branches, subsidiaries, business units, or merchants with consolidated views of transactions, revenue, expenses, and settlements.

Cloud-Based & Mobile-Friendly Access

Deploy on secure cloud infrastructure for scalability, availability, centralized management, backup, and multi-location access.

Authorized users can monitor transactions, payments, settlements, invoices, and reports from desktops, laptops, tablets, and smartphones.

Major Benefits

Faster Transactions

Digital processing helps reduce delays associated with manual payment procedures.

Improved Payment Convenience

Customers can use supported payment channels without visiting physical payment locations.

Reduced Financial Processing Delays

Automated verification, invoicing, reconciliation, and reporting improve processing speed.

Improved Customer Experience

Customers receive convenient payment options, confirmations, digital receipts, and easier access to payment services.

Better Financial Visibility

Management gains real-time visibility into transactions, revenue, expenses, settlements, and payment performance.

Reduced Manual Work

Automation reduces repetitive financial administration.

Improved Financial Accuracy

Digital records and automated reconciliation help reduce errors.

Stronger Transaction Security

Authentication, monitoring, transaction limits, and fraud controls strengthen payment security.

Improved Merchant Operations

Merchants can monitor payments, revenue, settlements, refunds, and transaction history from one dashboard.

Supports Business Growth

Businesses can accept digital payments more easily and expand services across multiple locations.

Better Financial Decision-Making

Analytics and reports provide useful financial information for planning.

Greater Accountability

Digital histories and audit logs create clearer financial records.

Ideal For

- Small and medium businesses
- Large corporations
- FinTech startups
- E-commerce businesses
- Retail stores and supermarkets
- Restaurants and hotels
- Schools
- Hospitals and clinics
- Professional service firms
- Subscription businesses
- Logistics and transportation companies
- Event companies
- Online marketplaces
- Property management companies
- Cooperative organizations
- NGOs
- Government agencies
- Financial institutions
- Microfinance institutions
- Digital service providers
- Multi-branch businesses

Why Choose SlimPay?

SlimPay is designed as more than a basic payment gateway. It creates a complete digital financial environment connecting customers, merchants, businesses, administrators, finance teams, settlement officers, support personnel, external applications, and payment providers.

Instead of maintaining separate applications for payment collection, invoicing, wallets, settlements, expense tracking, transaction reporting, and financial analytics, organizations can manage these functions through one coordinated platform.

Built for Integration

SlimPay can integrate with e-commerce websites, mobile applications, ERP systems, school management platforms, hospital systems, booking platforms, subscription platforms, merchant applications, accounting systems, and external financial services.

Built for Growth

As transaction volumes and business requirements increase, SlimPay can scale to support more customers, merchants, payment channels, branches, transaction volume, integrations, analytics, security controls, and new financial services.

Transform Digital Payments

SlimPay by Hilinks Network Solutions Ltd. provides the digital financial infrastructure businesses need to deliver fast, secure, reliable, and convenient payment experiences.

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