



Payment Hub

- › Built for PCI-DSS environments. AI fraud detection.
- › Designed for GCC banks, fintechs, and government payment portals.

WHAT IT SOLVES

Every payment channel. One platform.

- › A unified digital payment platform consolidating e-payments, POS, gateways, and open-banking channels into one governed environment with AI-assisted fraud monitoring, live reconciliation, and automated settlement workflows.

Features (Blocks):

 Payment Capture	 Fraud Monitoring	 Settlement & Reconciliation	 Revenue Sharing
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Data Labels:

- › Transaction Status
- › Settlement Queue
- › Settlement Alerts
- › Fraud Alerts
- › Partner Balances

Tags:

Payments | PCI-DSS Ready | AI Fraud | Government | Azure



Unified Payment Rails	AI-Assisted Fraud Monitoring	Automated Settlement	Live Reconciliation	Customer Tenant Deployment
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 appplab

Applab

Payment Hub.

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PAYMENTS | PCI-DSS READY | AI FRAUD | GOVERNMENT | AZURE

www.applab.qa



WHAT IT SOLVES

Every payment channel. One platform.

A unified digital payment platform consolidating e-payments, POS, gateways, and open-banking channels into a single environment built for PCI-DSS compliance. Real-time AI fraud detection, live reconciliation dashboards, automated settlement, and modular APIs - designed for GCC banks, fintechs, and government payment portals.

PLATFORM CAPABILITIES

UNIFIED PAYMENT RAILS

Consolidates e-payments, POS, gateways, and open-banking channels under a single governed platform.

AI FRAUD DETECTION

Real-time adaptive scoring identifies and flags fraudulent transactions before settlement.

REVENUE SHARING ENGINE

Rules-based allocation splits each payment across multiple beneficiaries automatically and auditably.

LIVE RECONCILIATION

Real-time dashboards with drill-down by partner, channel, date, and transaction status.

AUTOMATED SETTLEMENT

Configurable settlement schedules generate batch files or API payloads for bank and treasury systems.

PCI-DSS ENVIRONMENT READY

Designed to support PCI-DSS-aligned deployments and aligned with GCC Central Bank requirements.

Three ways the Payment Hub stands apart

COMPLIANCE

Designed for GCC Regulated Environments

ALIGNED, NOT ADAPTED

Challenge: Generic platforms require expensive customisation to align with GCC Central Bank requirements and data residency guidelines.

Our approach: Designed to support PCI-DSS-aligned deployments and central-bank-oriented control requirements - built into the platform architecture from day one.

INTELLIGENCE

Real-Time AI Fraud Detection

ADAPTIVE SCORING AT TRANSACTION SPEED

Challenge: Rule-based fraud systems create false positives or miss novel patterns, increasing overhead and financial exposure.

Our approach: Adaptive AI scoring analyses each transaction in real time, reducing fraud exposure while minimising disruption to legitimate payments.

OPERATIONS

Automated Multi-Partner Settlement

FROM MANUAL RECONCILIATION TO AUTOMATED WORKFLOWS

Challenge: Multi-beneficiary splits managed through spreadsheets and manual reconciliation create errors and audit risk at scale.

Our approach: Rules-based revenue sharing with virtual partner accounts and automated settlement batches - every allocation logged and audit-traceable.

Enterprise security and scale on Azure

Designed for PCI-DSS environments - real-time processing - AI intelligence - DDoS and threat protection

1

Azure API Management

Centralised, secured gateway for all payment initiation, status, and refund APIs.

2

Azure Database for SQL

Managed relational store for transaction ledgers, partner accounts, and settlement history.

3

Azure Sentinel

Cloud-native SIEM for real-time threat detection, fraud signal correlation, and security response.

4

Azure Function App

Event-driven compute for settlement batch generation, rule evaluation, and alert orchestration.

5

Azure DDoS Protection

Always-on traffic analysis and mitigation to protect payment infrastructure from volumetric attacks.

6

Azure App Service

Managed hosting for the operations console and partner-facing reporting portal.

7

Azure SignalR

Real-time push for live transaction dashboards, settlement alerts, and partner balance updates.

8

Azure DevOps

CI/CD pipeline management for governed, auditable deployments and change control.

Processing Billions in Qatar.

Applab-built payment and financial systems have processed over 4 billion QAR in transaction value across Qatar. The Payment Hub brings that operational depth into a single, governed product designed for PCI-DSS environments.

PROVEN ACROSS SECTORS

NATIONAL TRADE MINISTRY

Unified payment platform deployed for a government ministry managing multi-channel digital payments.

NATIONAL VISITOR PLATFORM

Payment and settlement hub enabling automated revenue sharing across multiple government and tourism partners.

GOVERNMENT PAYMENT PORTAL

Centralised digital payment infrastructure for a national government payment portal and services ecosystem.

4B+ QAR PROCESSED

Applab-built financial systems have powered over 4 billion QAR in transaction value across Qatar.

ALIGNED WITH VISION 2030

Cashless, transparent payments aligned with Qatar and GCC national digital transformation strategies.

OUR COMMITMENT

Built from production-proven payment components already processing billions in Qatar – designed for PCI-DSS environments with AI-assisted fraud monitoring.



DEPLOYMENT AND BUYER FIT

Payment operations under your control.

Single-tenant customer-tenant deployment on Azure. Designed to support data residency and partner-access controls.

01

IDEAL FOR

Government payment portals, banks, fintechs, and national platforms with multi-partner revenue sharing.

03

DEPLOYMENT MODEL

Single-tenant customer-tenant deployment on Azure. Designed for data residency control within your environment.

02

GEO AVAILABILITY

Qatar (primary). Expandable across GCC markets aligned with local Central Bank requirements.

04

INTEGRATION READY

Connects to existing payment gateways, acquiring banks, ERP, and treasury systems via standard APIs.

Contact us to arrange a live demonstration.



Start Your Digital TRANSFORMATION TODAY



Locations

Qatar

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