PLATINPAY

Payment infrastructure

for high-volume operations in Turkey

Pay-in and pay-out in TRY. A network of payment accounts, an operations team and liquidity for merchants with a steady transaction flow.

LOCAL PAYMENTS

API / H2H

SETTLEMENTS & SUPPORT

HOW WE WORK

What we handle

One team handles technical onboarding and the day-to-day operation of the payment method.

01 Integration

We align deposit and withdrawal flows, transaction statuses, callbacks and reconciliation.

02 Transaction flow

We allocate payment accounts for the expected load, monitor processing and refresh the pool as needed.

03 Liquidity

We plan payout liquidity around the volume and timing of incoming payments.

04 Settlements

We reconcile transactions and balances, then settle with the partner on an agreed schedule.

PAYMENT METHODS

Turkey: pay-in and pay-out

We process local payments in TRY and configure the flow around the merchant transaction profile.

PAY-IN / DEPOSITS

We accept deposits through active payment accounts, taking average ticket size, peak hours and expected volume into account.

PAY-OUT / WITHDRAWALS

We process withdrawals using available liquidity and monitor request statuses and channel availability.

Before launch, we align on volume, ticket range and the expected pay-in/pay-out mix.

INFRASTRUCTURE

Payment account network built for live traffic

We manage the account pool daily to distribute the load and prepare capacity for growth.

01 Plan capacity

We compare the merchant forecast with account utilization and peak-hour demand.

02 Monitor account health

We track processing and remove accounts showing issues from active routing.

03 Add new accounts

We regularly source and activate additional accounts as demand grows.

04 Maintain reserve capacity

We prepare additional routes to respond faster when the load changes.

VOLUMES

Capacity grows with your volume

We do not set a fixed internal growth cap. Capacity is prepared against forecasts and actual transaction flow.

01	**Forecast**	The partner shares daily volume, peak hours and average ticket size.
02	**Preparation**	We allocate payment accounts and plan the required liquidity.
03	**Expansion**	We increase traffic as the payment method proves stable in production.

INTEGRATION

A clear technical integration

The partner technical team can create transactions and receive their final status.

API / H2H

Create a payment request and pass the required parameters.

CALLBACK

Receive the final status once a transaction is processed.

STATUS CHECK

Query the current status when a follow-up check is needed.

We validate the integration with test requests, then start with a limited live flow.

OPERATIONS

Monitoring beyond go-live

We look beyond API responses to see how payments perform in production.

Approval rate

We track successful transactions and reasons for declines.

Utilization

We compare transaction flow with available payment accounts.

Peak periods

We prepare operating capacity for the busiest hours.

If the traffic profile changes, we adjust routing together with the partner.

SUPPORT

Disputes are followed through to resolution

For a disputed payment, we gather the facts, trace the funds and provide a response.

01 Identify the transaction

We check the transaction ID, amount, timestamp and current status.

02 Review supporting evidence

When needed, we request a receipt, account statement or video evidence of the funds movement.

03 Confirm the outcome

We share the final decision and supporting material to close the case in the working channel.

SETTLEMENTS

Transparent balances and settlements

The partner can see how transactions and adjustments form the settlement amount.

TRY balance

We track incoming and outgoing payment movements.

Reconciliation

We match transactions and final statuses to the amount due for settlement.

Settlement

We agree on the schedule and amount, then confirm the transfer.

Settlement terms and commercial conditions are agreed separately for each flow.

LAUNCH

From integration to volume

A clear launch sequence helps both teams prepare the payment method for traffic.

01 Align

Traffic profile and operating process.

02 Connect

Requests, statuses and callbacks.

03 Validate

A limited live transaction flow.

04 Scale

Account pool and liquidity for the volume.

Direct access to the technical and operations teams throughout the launch.

PLATINPAY

Discuss your transaction flow with us

We will propose an integration flow and capacity plan tailored to your needs.

To prepare a practical plan, we need:

- Expected daily volume and peak hours
- Average ticket size and amount range
- Expected pay-in/pay-out mix
- Preferred integration method

COMMERCIAL TERMS ARE AGREED SEPARATELY