

CSIPay

Enablement Playbook

FAQs, Onboarding, and Objection Handling

Understanding the Platform

GETTING STARTED

General Overview of CSIPay

What is CSIPay?

CSIPay is Constellation Payments' embedded payments platform designed exclusively for Constellation Software operating companies. It provides a unified infrastructure for in-person, online, and recurring payments under one integration, with CSIPay managing processing, compliance, underwriting, payouts, and operational support behind the scenes.

Who is CSIPay built for?

CSIPay is purpose-built for vertical market software companies within the Constellation Software ecosystem. It is not a general-market payments solution.

Who uses CSIPay?

- **Partners (operating companies)** embedding payments into their software.
- **Merchants** running payments through those software platforms.

What problem does CSIPay solve?

Many partners rely on large, generic processors that:

- Provide limited visibility into fees or underwriting decisions
- Offer minimal support
- Create fragmented integrations and inconsistent reporting
- Force partners to manage compliance, risk, reconciliation, and processor relationships

CSIPay centralizes all payment operations, removes provider dependence, keeps payment economics within Constellation, and provides dedicated support and a partner-influenced roadmap.

From Processing to Payouts

WHAT IT DOES

Platform Capabilities

What types of payments does CSIPay support?

Card Payments

- Card-not-present (online, in-app)
- In-person/card-present through select hardware and partner programs

Bank & Invoice Payments

- ACH and bank transfers
- Invoice-style payments

Billing & Scheduling

- Recurring billing
- Scheduled payments

Refunds, Disputes & Chargebacks

- Full lifecycle visibility
- Dispute and chargeback management handled by CSIPay

Is CSIPay available internationally?

- **United States:** Fully supported (USD).
- **Canada:** Card-not-present live; card-present and EFT planned for future phases.

What parts of the payment lifecycle does CSIPay handle?

CSIPay manages everything end to end:

- Merchant onboarding and underwriting
- Identity validation
- Authorization and fraud checks
- Capture, settlement, and funding
- Reporting for transactions, payouts, and disputes
- Operational support, risk, and compliance oversight

How long does settlement take?

- **Card transactions:** Typically T+3, with T+2 available in expedited cases.
- **ACH:** Varies by account configuration.

Does CSIPay own its own gateway?

Yes. CSIPay operates its own gateway, enabling:

- Prioritized feature development for vertical markets
- No dependency on external gateway providers
- Greater control over security, performance, and roadmap

Integration Overview

IMPLEMENTATION REQUIREMENTS

Integrating with CSIPay

How do partners integrate with CSIPay?

Partners can integrate using:

- REST APIs
- SDKs for vertical workflows
- Webhooks for events
- Sandbox environments for testing

CSIPay handles all routing to networks and processors behind the scenes.

What is required before going live?

1. Commercial Setup

- Letter of Intent and commercial agreements

2. Portal Setup

- User roles and permissions configured in the CSIPay Portal

3. Merchant Onboarding Workflow Validation

- Confirm data collection, documentation, and underwriting triggers function correctly

4. Payment Channel Testing

- CNP, CP, recurring, ACH as applicable

5. UAT Completion

- End-to-end validation: onboarding, processing, payouts, reporting
- Internal sign-off

6. Operational Readiness

- Support workflows finalized
- Partner teams trained
- Escalation paths documented

What tools do partners receive?

- Partner Resource Centre (onboarding materials, support info, documentation)
- Merchant management and reporting portal
- Transaction and payout monitoring
- Dispute/chargeback visibility
- Access management & permissions
- APIs, SDKs, sandbox, and webhooks

Merchant Experience Overview

SETUP & REQUIREMENTS

Merchant Journey & Onboarding

How are merchants onboarded?

Primary Method

- Partner-led onboarding through a simple application link
- Merchant submits information directly; CSIPay performs underwriting and validations

Rare Exception

- Direct CSIPay onboarding for special cases

What information is required from merchants before they can go live?

- Legal business details
- Tax information
- Beneficial owner information
- Bank account details
- Processing profile
- Business contacts

When can merchants begin processing?

Merchants can start processing payments once:

- All required documents are submitted
- Underwriting approves the account
- Payment methods are configured
- Funding details are validated
- Required testing is completed

What tools do merchants get?

- Transaction and settlement visibility
- Payout monitoring
- Refund processing
- Chargeback/dispute management

Partner Value Overview

PARTNER IMPACT

Business Value & Strategy

How does CSIPay help partners generate revenue?

Embedded payments can drive a 15–25% margin uplift through:

- Transaction revenue
- Premium payment features
- Analytics
- Value-added services

How does CSIPay improve customer retention?

- Deep integration with partner software
- Higher switching costs
- Simplified experience across billing, POS, and ecommerce
- Increased customer lifetime value (CLTV)

Why CSIPay over Stripe, Fiserv, or another processor?

Key advantages:

- Purpose-built for Constellation vertical markets
- Partner-influenced roadmap
- Dedicated partner support
- Full lifecycle operations (onboarding, risk, settlements, chargebacks)
- Consistent reporting and unified infrastructure
- Revenue remains within the Constellation ecosystem
- No need to manage compliance, underwriting, or reconciliation processes

Platform Security Overview

FRAMEWORK OVERVIEW

Security & Compliance

Is CSIPay PCI compliant?

Yes. CSIPay is PCI DSS Level 1 certified (v4.0.1), assessed by a Qualified Security Assessor.

Who is responsible for PCI compliance?

- **CSIPay:** Gateway, infrastructure, and processing environment
- **Partners & Merchants:** Their own systems, workflows, and environments

How secure is the platform?

- Enterprise-grade infrastructure
- End-to-end encryption
- Advanced tokenization
- Real-time fraud detection
- 99.9% uptime

Partner Go-Live Overview

REQUIREMENTS & SUPPORT

Going Live

What does a partner need to go live?

- Signed commercial agreements
- Portal setup complete
- Onboarding and payment flows tested
- Settlement and payout configurations confirmed
- Support/escalation processes defined

Where do partners go for technical help?

CSIPay's implementation team handles integration support and escalations at implementation@csipay.com

What does a partner need to go live?

The merchant sales process starts with partner-qualified leads, since CPP does not do any cold calling. We review the partner's Go-To-Market pricing with the merchant and, when helpful, provide a detailed cost comparison to offer standard or custom pricing. Once the merchant agrees, we prepare a Schedule A for approval and signature. After that, they submit their merchant application for underwriting, which issues the Merchant Account number and completes the setup.

Objection Response Guide

HANDLE THE TOUGH QUESTIONS

Objection Handling Cheat Sheet

"We already have a processor."

CSIPay offers fully embedded, branded payments native to your software and consolidates onboarding, risk, payouts, reporting, and support, all while keeping payment revenue in the Constellation ecosystem.

"Payments sound complicated."

CSIPay manages processor integrations, underwriting, risk, payouts, disputes, and compliance so partners don't have to build payments expertise.

"Implementation will take too long."

The platform is live today, already certified, and built for rapid integration. Partners integrate once and avoid building payments infrastructure themselves.

"Implementation will take too long."

The platform is live today, already certified, and built for rapid integration. Partners integrate once and avoid building payments infrastructure themselves.

"Our merchants won't want another onboarding process."

CSIPay uses a simple, partner-led application link. CSIPay manages compliance and underwriting behind the scenes.

Objection Response Guide

HANDLE THE TOUGH QUESTIONS

Objection Handling Cheat Sheet

“Why not use Stripe or another generic provider?”

Generic processors aren't built for vertical markets and don't provide the dedicated support, operational lifecycle management, or Constellation-aligned economics that CSIPay delivers.

“We already use another gateway. Why switch?”

Most gateways require partners to manage compliance, reconciliation, risk, and processor relationships. CSIPay centralizes all these functions.

“How do you support merchants after launch?”

CSIPay provides dedicated support, chargeback management, underwriting oversight, and escalation handling, no internal payment ops required.