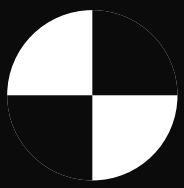
Duoza

Platform documentation

Documentation edition 02 · Updated 4 November 2026

Explore Duoza payment acceptance, cards, international accounts, and digital assets. This handbook brings product guidance, operating responsibilities, and integration essentials together. Your Duoza integration manager provides sandbox credentials and the full API reference during onboarding. Product status and availability are included in the relevant guides.



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Introduction

Build with Duoza. Explore payment acceptance, cards, international accounts, and digital assets in one connected platform.

Status: Overview

One platform. More possibilities.

Duoza connects payment acceptance, cards, international accounts, and digital assets. We are building a single platform that brings digital value into everyday commerce, with clear operating responsibilities and personal integration support.

Duoza supports hosted checkout, iframe, Direct Pay API with 3-D Secure, payment links, invoices, payouts, and in-store POS. Crypto-funded cards are available, while international accounts and digital-asset settlement integrations are expanding.

Find your way around

Explore acceptance for online and in-person commerce, Duoza Cards for everyday spending, Duoza Accounts for international account access, and Digital assets for connections to card and bank rails.

The platform guides explain architecture, onboarding, and responsibilities. The reference guides take you from integration planning to launch, while the operations guides cover settlement, reporting, and disputes.

A connected payment experience

Duoza runs its own platform on its own source code, with a live banking partner connected. Our acquiring bank partner underwrites merchants, holds the acquiring licence and scheme membership, and settles directly to merchants. Duoza never holds merchant funds in this acceptance model.

Cards, accounts, and digital-asset services use their programme-specific provider arrangements. The licensing guide explains our partner-enabled model and the UAE regulatory pathway now in progress.

Your starting point

Choose the product and customer journey you want to support. For merchant acceptance, start with the quick start and integration checklist. For cards or accounts, explore the product guide and discuss your requirements with the Duoza team.

Your Duoza integration manager provides sandbox credentials and the full API reference during onboarding, along with the channel-specific configuration and launch process.

Quick start

Choose an acceptance channel, complete onboarding, and prepare your integration for launch.

Status: Integration guide

Before you start

Identify your merchant entity, sales channels, customer journeys, and operating markets. Assign a business owner, an engineering contact, and an operations contact so onboarding and implementation can move together.

Your Duoza integration manager provides sandbox credentials, the full API reference, and the onboarding checklist for your selected channel.

From setup to launch

1. **Choose your payment experience** — Use hosted checkout for a managed payment page, iframe for an embedded experience, or Direct Pay API for an API-led journey. Add links, invoices, or POS to match how you sell.
2. **Complete merchant onboarding** — Work with Duoza to prepare your KYB application. The acquiring bank reviews and underwrites your business.
3. **Build and test** — Implement the channel-specific integration using your onboarding package. Test successful, declined, interrupted, and 3-D Secure payment journeys.
4. **Prepare operations and go live** — Set up reporting, settlement reconciliation, dispute ownership, and support contacts. Complete the agreed readiness review and merchant approval before production activation.

Choose the right channel

Start with the experience that best fits your customer journey and engineering resources. Hosted checkout, iframe, and Direct Pay API offer different levels of control over the payment interface.

Payment links and invoices support remote requests. Physical POS supports in-store acceptance. All merchant channels operate within the agreed acquiring arrangement, with direct bank-to-merchant settlement.

Keep your launch coordinated

Use the integration checklist to track onboarding, technical implementation, security review, and operational readiness. Keep named owners and the current specification version together in your launch record.

Duoza coordinates the platform setup and integration handoff; the acquiring bank owns the merchant underwriting decision.

Platform overview

Acceptance, cards, accounts, and digital assets, connected by Duoza's own payment platform.

Status: Overview

One connected platform

Duoza brings online and in-person payment acceptance together with merchant onboarding, reporting, monitoring, and chargeback support. Our platform runs on our own source code and connects to a live banking partner.

The product suite extends into physical and virtual cards, offshore and international accounts, and digital-asset integrations that connect stablecoins with conventional payment frameworks.

Capabilities at a glance

Product access depends on eligibility, jurisdiction, and the relevant programme terms.

Product area	Capabilities	Status
Online acceptance	Hosted checkout, iframe, Direct Pay API, and 3-D Secure	Live
Remote payments	Payment links and invoices	Live
In-store acceptance	Physical point of sale	Live
Merchant operations	Onboarding, dashboard, reporting, monitoring, chargeback support, and payouts	Live
Duoza Cards	Physical and virtual crypto-funded cards, topped up with USDT or USDC	Available
Duoza Accounts	Offshore and international account access	Expanding
Digital assets	Digital-asset funding and conversion into card and bank rails	Expanding
UAE licensing pathway	Payments and banking licensing development	In progress

Built around clear responsibilities

Duoza provides the merchant payment experience and platform operations. The acquiring bank partner underwrites merchants, holds the acquiring licence and scheme membership, and settles funds directly to merchants. Duoza never holds merchant funds in this acceptance model.

Cards and accounts operate through their licensed programme and banking partners. Product-specific onboarding brings the relevant provider, funding flow, and operating terms into your setup.

Building what comes next

SoftPOS, including tap-to-phone on Duoza’s own pinpad, and multi-bank routing are on the roadmap. Accounts and digital-asset settlement integrations are expanding alongside the available card offering.

Duoza is advancing its UAE licensing pathway. Our vision is a single platform for accounts, cards, acceptance, and digital assets, supported by the permissions required for each activity.

Product suite

Choose the Duoza product for your business, spending, or international payment needs.
Status: Overview

A platform for commerce and everyday finance

Duoza is building a single platform for acceptance, cards, accounts, and digital assets. Each product has a clear purpose, with onboarding and operating arrangements tailored to the way you use it.
Explore the product guides to choose your starting point, then work with Duoza on the configuration that fits your business or personal requirements.

Accept payments — Live

Accept online payments through hosted checkout, iframe, or Direct Pay API with 3-D Secure. Request payments using links and invoices, accept in-store payments with physical POS, and manage operations with reporting, monitoring, chargeback support, and payouts.
The acquiring bank partner underwrites your business and settles directly to you. Duoza provides the platform and integration support without holding merchant funds.

Spend and access international accounts

Duoza Cards — Available. Physical and virtual cards connect USDT and USDC funding to online and in-store spending wherever the card network is accepted, with Apple Pay and Google Pay where the programme supports them.
Duoza Accounts — Expanding. Offshore and international account access is available on request, subject to eligibility and jurisdiction, through the relevant banking and account-provider arrangements.

Connect digital assets — Expanding

Bring stablecoins and crypto into conventional payment frameworks. Digital-asset integrations connect funding and conversion with card spending and eligible payout routes, rather than requiring merchants to rebuild their checkout around a new asset.
Availability is subject to eligibility, jurisdiction, and the selected provider arrangement. The digital-assets guide explains the funding and conversion model; the licensing guide covers the regulatory pathway.

Duoza Cards

Physical and virtual cards that connect your digital assets with everyday spending.
Status: Available

Digital assets. Everyday life.

Duoza Cards bring stablecoin-funded spending to individuals and businesses. Top up with USDT or USDC and use your available card balance for online and in-store purchases wherever the card network is accepted.
Physical and virtual card options support different spending journeys, from travel and everyday purchases to online payments. Explore the card experience at https://getduoza.com/.

> **Available** Card formats, acceptance, eligibility, and wallet support depend on the programme, issuer, merchant, and jurisdiction.

Fund, confirm, spend

1. **Choose your card programme** — Complete the applicable onboarding and select the physical or virtual format that fits your needs.
2. **Top up with USDT or USDC** — Follow the programme's funding instructions and supported network requirements. Funding is processed with the required checks and network confirmations.
3. **Use your available balance** — Once funding is complete, spend through the card network. The funding and conversion arrangement connects digital assets with conventional card payments.

Add your card to a digital wallet

Apple Pay and Google Pay are supported where the card programme allows wallet enrolment. Use an eligible card and compatible device to follow the programme's wallet setup instructions.
Wallet eligibility is provided with your card setup, so you can choose the payment experience that works in your region.

A personal point of contact

Duoza's relationship-led service helps you navigate onboarding, funding, and your card programme. Your Duoza contact provides the current programme terms, supported funding networks, applicable fees, and card-management guidance.
Stablecoins carry issuer and depegging risk. Review the asset and programme terms before funding your card.

Duoza Accounts

Offshore and international account access for cross-border business and personal needs.
Status: Expanding

Accounts for an international life

Duoza provides access to offshore and international accounts through banking and account-provider arrangements. Work with our team to find an account configuration suited to your business activity, residence, and cross-border payment needs.
Accounts extend Duoza's vision for a connected platform alongside cards, payment acceptance, and digital assets.

> **Expanding** Available on request, subject to eligibility, jurisdiction, and the account provider's approval and terms.

Start with your requirements

Tell Duoza whether you need a business or personal account, where you operate, and how you expect to receive and send funds. Include your preferred currencies and payment destinations so the team can match your needs to the available provider options.
Your account proposal identifies the provider, account features, supported payment routes, and applicable terms before you proceed.

Complete account onboarding

1. **Discuss eligibility** — Share your profile and account requirements with your Duoza contact.
2. **Prepare the application** — Provide the identity, business, ownership, and source-of-funds information required for the selected arrangement.
3. **Complete provider review** — The account provider reviews the application and communicates the approval and activation requirements.

Know your account arrangement

The selected provider's terms define account operation, payment processing, access, and the treatment of balances. Your Duoza contact explains these responsibilities as part of onboarding.
Duoza operates today through licensed banking and payment partners. Our own UAE licensing pathway is in progress.

Digital assets

Connect stablecoins and crypto with conventional card spending and bank-payment frameworks.

Status: Expanding

Connect digital value to payment rails

Duoza integrates digital assets into conventional payment frameworks. The model connects digital-asset funding and conversion with card and bank rails, making stablecoins and crypto useful in established payment journeys.

USDT- and USDC-funded cards are available. Digital-asset settlement and payout integrations are expanding for eligible use cases.

> **Expanding integrations** Account, settlement, and payout integrations are available on request, subject to eligibility, jurisdiction, and provider terms.

Funding and conversion

A digital-asset funding flow starts with the supported asset and network. After the relevant checks and confirmations, the programme's conversion arrangement connects the funded value with the card balance or eligible bank-payment route.

Your Duoza contact provides the supported assets, networks, conversion terms, and provider responsibilities for your chosen flow. Use those instructions when sending assets or planning an integration.

Keep merchant acceptance familiar

A crypto-funded card pays through its card network. The merchant receives a conventional card payment through its acquiring arrangement; the customer's digital-asset funding is handled within the card programme.

Direct digital-asset acceptance is a separate integration choice. For merchant card payments, Duoza's acquiring partner continues to settle directly to the merchant.

Design your integration with Duoza

Share the asset, funding source, beneficiary type, jurisdictions, and desired payment destination. Duoza works with you on the eligible provider arrangement and the conversion handoff into card or bank rails.

The product-specific setup covers verification, transaction monitoring, reconciliation, and operational ownership. Stablecoins carry issuer and depegging risk; asset and conversion terms form part of the product review.

Architecture

Understand how Duoza connects merchant payment experiences with acquiring and settlement.

Status: Overview

Our platform, connected to banking rails

Duoza operates its own platform on its own source code. The acceptance layer supports hosted checkout, iframe, Direct Pay API, payment links, invoices, and physical POS, with a live banking partner connected through the bank's API.

The diagram shows the merchant acceptance operating flow. Product-specific architecture and data-flow guidance are included in your integration onboarding.

Merchant → Duoza platform → Acquiring bank → Card schemes

Settlement: Acquiring bank → Merchant. Merchant acceptance operating flow.

Participants and responsibilities

Participant	Role
Customer	Initiates the purchase and completes any required cardholder authentication.
Merchant	Provides goods or services and owns the customer order.
Duoza	Runs the acceptance platform, integration experience, and merchant operational support.
Acquiring bank	Underwrites merchants, holds the acquiring licence and scheme membership, and settles directly to merchants.
Card network and issuer	Route the card transaction and handle the issuer's authentication and authorization decisions.

From acceptance to settlement

The customer enters the merchant's selected payment experience. Duoza connects the payment to the acquiring bank, with the card network and issuer participating in authentication and authorization. 3-D Secure supports the online cardholder authentication journey.

The acquiring bank settles merchant funds directly. Duoza reporting, monitoring, and chargeback support help merchants manage the operational work around each payment.

Design for your chosen channel

Use the onboarding architecture package to map your application, the Duoza payment experience, and the acquiring boundary. Match data handling and security responsibilities to hosted, embedded, direct, or in-store acceptance.

The current platform connects to a live banking partner. Multi-bank routing is a roadmap capability that will extend the acquiring connectivity model.

Roles and responsibilities

A clear responsibility map for merchant onboarding, acceptance, and direct settlement.
Status: Overview

Clear ownership across the payment journey

Duoza brings the merchant, platform, and acquiring bank together around a coordinated payment experience. Each participant has a defined role, from onboarding to processing and operational follow-up.
The acquiring bank owns merchant underwriting and direct settlement. Duoza runs the platform and supports merchant integration and payment operations.

Responsibility map

Participant	Responsibility
Merchant	Provides business information, manages orders and fulfilment, and responds to customer and dispute inquiries.
Duoza	Operates its own platform and supports onboarding, acceptance, reporting, monitoring, and chargeback workflows.
Acquiring bank	Underwrites merchants, holds the acquiring licence and scheme membership, and settles merchant funds directly.
Card network	Operates the network framework and applicable card-payment rules.
Issuer	Handles cardholder authentication and payment authorization decisions.

Coordinate operational handoffs

Assign named contacts for onboarding, technical integration, settlement reconciliation, and disputes. Duoza coordinates platform questions and the integration handoff, while the acquiring partner handles the responsibilities in its merchant agreement.
Keep order and payment records connected so operations teams can investigate a customer query, reconcile a settlement, or prepare dispute evidence efficiently.

Set up access responsibly

Assign dashboard access according to each team member’s operational responsibilities. Your Duoza onboarding contact provides the access-management guidance for your setup.
Review access when staff change roles and keep a named owner for credential administration and support escalations.

Merchant onboarding

Prepare your business for KYB, acquiring-bank underwriting, and payment activation.
Status: Live

From application to acceptance

Duoza supports merchant onboarding and know-your-business (KYB) preparation. Our acquiring bank partner reviews the application, underwrites the merchant, and makes the approval decision.
Your Duoza onboarding contact guides the application and coordinates the handoff into technical setup and operations.
Merchant signup → Duoza KYB preparation → Bank underwriting and approval → Start processing

Prepare your application

Identify the legal merchant entity, ownership, business model, sales channels, and operating jurisdictions. Prepare a clear description of what you sell and how customers pay.
Your onboarding package includes the document checklist and eligibility requirements for your business and acquiring arrangement. Submit sensitive information through the approved channels.

Acquiring-bank review

The bank assesses the merchant application and may request additional information as part of underwriting. Duoza helps coordinate responses and the next steps for platform setup.
Live processing starts after merchant approval and completion of the agreed activation requirements.

Prepare your team for launch

Bring the approved merchant entity, acceptance channels, integration owners, and support contacts into one launch record. Set up the workflows for reporting, settlement reconciliation, and dispute response.
Use the integration checklist to complete the readiness review with your Duoza integration manager.

Licensing and regulatory pathway

Our licensed-partner operating model and the UAE licensing pathway now in progress.
Status: In progress

Our operating model today

Duoza operates through licensed acquiring and banking partners. For merchant acceptance, the acquiring bank partner holds the acquiring licence and scheme membership, underwrites merchants, and settles funds directly to them. Duoza provides the technology platform and never holds merchant funds in this model.
Cards and international accounts use the relevant programme and provider arrangements. Duoza does not hold a banking licence today; product-specific terms identify the provider and the services available to you.

Advancing our UAE licensing pathway

Duoza is pursuing its UAE banking and payments licensing pathway as part of the vision for a single platform spanning accounts, cards, acceptance, and digital assets.
The pathway includes a planned acquisition of a firm licensed by the Central Bank of the UAE (CBUAE) for Category III Retail Payment Services. Completion is subject to change-of-control approval.

> **In progress** Each licensed activity begins once the relevant regulator grants the required permissions.

Permissions follow the product

Merchant acquiring, card programmes, account services, and digital-asset integrations have distinct operating requirements. Duoza structures each product around its provider responsibilities, eligibility checks, and applicable jurisdiction.
The planned payment-services acquisition is one part of the regulatory pathway, not a banking licence. Each additional regulated activity follows its own approval process and authorized scope.

A clear framework for partners

During onboarding, Duoza provides the product operating model, the relevant partner responsibilities, and the compliance information for your setup. This gives commercial, legal, and operations teams a shared basis for launch.
Product and licensing updates are reflected in these guides as the platform expands. Your Duoza contact provides the current arrangements for your proposed service and market.

Online payments

Accept online payments with hosted checkout, iframe, or Direct Pay API with 3-D Secure.
Status: Live

Choose your checkout experience

Duoza supports hosted checkout, iframe, and Direct Pay API for online acceptance. Choose the payment experience that matches your customer journey and the level of integration control you need.
Payment links and invoices support remote payment requests outside your standard checkout flow.

Compare the approaches

Approach	Payment experience	Best starting point
Hosted checkout	A Duoza-hosted payment page within your customer journey.	A managed checkout experience.
Iframe	A payment experience embedded in your merchant page.	Checkout within an existing storefront.
Direct Pay API	An API-led integration with 3-D Secure support.	A payment journey built into your application.

Build a complete payment journey

Map the journey from the order to payment initiation, authentication, and the final payment outcome. Provide clear customer messaging for successful, declined, and interrupted attempts.
Treat cardholder authentication and payment authorization as separate stages. Use the channel-specific outcome handling in your integration reference to update your order reliably.

Integrate with the right package

Your Duoza integration manager provides sandbox credentials and the full API reference during onboarding, including the selected channel’s configuration, payment lifecycle, 3-D Secure flow, and test guidance.
Review your data-handling responsibilities and merchant PCI scope for the chosen approach, then complete the integration checklist before launch.

Payment links and invoices

Request payments remotely and connect payment follow-up with your merchant operations.
Status: Live

Request a payment without a checkout

Duoza supports payment links and invoices for remote payment requests. Use them when your customer journey begins with a conversation, an invoice, or a request rather than a shopping cart.
Your onboarding guide covers request creation, delivery, lifecycle controls, and the customer payment experience for your setup.

Organize your payment requests

Keep each payment request connected to the relevant customer order or invoice in your business records. Assign ownership for sending requests, answering customer questions, and following up on unpaid items.
Use the product guidance to manage the request lifecycle and communicate the amount and purpose of the payment clearly to your customer.

Track the payment outcome

Use the available dashboard and reporting workflows to follow payment activity. Update the associated order or invoice using the payment outcome, rather than assuming that a delivered request has been paid.
Keep the payment record available for customer support, reconciliation, and dispute response.

Connect requests to settlement

Payment links and invoices operate within your merchant acquiring arrangement. The acquiring bank settles directly to you; Duoza supports the payment experience and operational follow-up.
Include remote requests in your reconciliation routine alongside your other acceptance channels.

Point of sale

Accept in-store payments with physical POS and connect them with merchant operations.
Status: Live

Accept payments in person

Duoza supports physical point of sale for in-store payment acceptance. Bring your locations and operating needs into onboarding so the device setup fits the way your team sells.
Your Duoza contact provides the supported hardware, connectivity, device provisioning, and transaction guidance for your acquiring arrangement.

Prepare your store team

Assign responsibility for devices, staff training, and support escalation. Follow the device guide for payment handling and the operational procedures for your location.
Keep payment and order records connected, and make the support process available to staff before the store starts processing.

Bring in-store payments into reconciliation

Include POS activity in your merchant reporting and reconciliation process. Compare your store records with platform payment activity and the acquiring bank's settlement records.
The acquiring bank settles directly to the merchant. Your merchant agreement defines the applicable settlement terms.

Next: SoftPOS

SoftPOS, including tap-to-phone on Duoza's own pinpad, is on the roadmap. It is designed to extend in-person acceptance beyond the current physical POS offering.
Use physical POS for current deployments and discuss future device requirements with Duoza as SoftPOS develops.

> **Planned** SoftPOS is a roadmap capability. Product scope and rollout will be communicated as it becomes available.

3-D Secure

Support cardholder authentication as part of your online payment journey.
Status: Live

Cardholder authentication

Duoza supports 3-D Secure (3DS) for online cardholder authentication, including Direct Pay API integrations. The issuer assesses the authentication request and may ask the cardholder to complete an additional step.
Authentication sits within the payment journey alongside authorization and the final payment outcome.

Design for a smooth customer experience

Keep the customer informed when authentication is required and allow the authentication journey to complete. Handle completion, failure, and abandonment using your channel's integration guidance.
Provide a clear route back to the order and avoid treating an unfinished authentication step as a completed payment.

Follow your channel's authentication flow

Your Duoza integration manager provides the supported 3DS version, initiation flow, customer-interface requirements, and outcome handling in the full integration reference.
Test the applicable authentication journeys together with successful, declined, and interrupted payment attempts before launch.

Keep authentication and payment outcomes distinct

Successful authentication is not payment authorization or settlement. Use the final payment outcome to update the order and the settlement records to reconcile merchant funds.
Applicable scheme and acquiring rules govern dispute and liability treatment. Include the relevant operating guidance in your support procedures.

Settlement and payouts

Direct bank-to-merchant settlement, with payout workflows tailored to your product.
Status: Live

Direct merchant settlement

The acquiring bank partner settles merchant funds directly to the merchant. Duoza never holds merchant funds in this acceptance model: our role is the payment platform, integration experience, and operational support.
The acquiring bank holds the acquiring licence and scheme membership and owns the merchant underwriting and settlement responsibilities.
Payment processing: Merchant → Duoza platform → Acquiring bank → Card schemes
Merchant settlement: Acquiring bank → Merchant (direct). The acquiring bank settles directly; Duoza never holds merchant funds in this acceptance model.

Follow the payment through to settlement

A successful payment outcome and a settled bank credit represent different stages. Use payment records to track acceptance and the acquiring bank's settlement records to reconcile funds received.
Your merchant agreement defines settlement cycles, currencies, adjustments, and other funding terms. The onboarding handoff provides the reconciliation guidance for your arrangement.

Payouts

Duoza supports payouts alongside merchant acceptance. Your Duoza contact provides the payout setup and operating terms for the selected product, including eligibility, funding, beneficiary requirements, and processing steps.
Digital-asset-funded payout and settlement integrations are expanding through eligible provider arrangements. Explore Digital assets for the conversion handoff into bank-payment rails.

Build a repeatable reconciliation process

Compare merchant order records, Duoza payment reporting, and the acquirer's settlement records. Assign an owner to review adjustments and investigate differences through the agreed support path.
Maintain the references and reporting periods required by your operating guide so each reconciliation can be traced back to the underlying payment activity.

Reporting

Use merchant reporting to review payment activity and support reconciliation.

Status: Live

A clear view of payment operations

Duoza provides a merchant dashboard and reporting to support payment operations. Use them alongside monitoring and chargeback support to keep transaction review and follow-up organized.

Your onboarding package includes the dashboard, report, and access guidance for your configured channels.

Review payment activity

Build a routine around your business questions: which payments relate to today's orders, which outcomes need follow-up, and which items need reconciliation or customer support. Assign an owner for payment reviews and keep order references available across online payments, links, invoices, and POS.

Reconcile with acquiring-bank records

The acquiring bank settles merchants directly. Compare the merchant's order records and Duoza payment activity with the bank's settlement information to follow payments through to funds received.

Use the reconciliation process in your operating guide to review adjustments, resolve differences, and keep an auditable record of follow-up.

Keep reporting access appropriate

Give reporting access to the people responsible for finance, customer support, and payment operations. Follow the dashboard access guidance and your internal data-handling policy. Review your reporting workflow when you add a channel or change the merchant's operating setup.

Disputes and monitoring

Coordinate payment monitoring, dispute evidence, and acquiring-bank follow-up.
Status: Live

Support through the payment lifecycle

Duoza supports merchant monitoring and chargeback workflows. A coordinated process keeps the merchant, Duoza, and acquiring bank aligned on transaction inquiries, evidence, and case follow-up.
Card-network and acquiring rules govern dispute handling and decisions. Your operating guide provides the applicable notification, submission, and escalation procedures.

Make monitoring actionable

Assign a contact to review operational inquiries and unusual payment activity. Keep the merchant’s support team connected with Duoza and the acquiring partner so requests reach the right owner.
Use the monitoring guidance for your setup to organize investigation and customer communication.

Prepare useful dispute evidence

Keep order, fulfilment, customer communication, and payment records organized under your data-retention policy. These records help your team explain the transaction and respond to the acquiring bank’s evidence request.
Follow the applicable case deadlines and submission process. Assign a dispute owner to coordinate the response and track the outcome.

Close the operational loop

Reflect dispute outcomes and related adjustments in your operational records and settlement reconciliation. Keep the evidence, response, and outcome together for future reference.
Review the process when you add a payment channel or change the acquiring arrangement, and keep escalation contacts current.

Security and compliance

Our payment-platform compliance framework and practical integration responsibilities.
Status: Overview

Payment-platform compliance

Duoza's platform is a PCI DSS v4.0.1 Level 1 Service Provider and is listed on the Visa Global Registry of Service Providers as a Merchant Servicer.
The annual reassessment for the 2026–27 cycle is in progress. Current compliance documentation and service-scope information are available through your Duoza contact during partner and merchant onboarding.

Match responsibilities to your integration

Security responsibilities follow the payment channel and data flow. Hosted checkout, iframe, Direct Pay API, and POS involve different merchant environments and handling responsibilities.
Your onboarding package covers the applicable data-flow and security requirements. Review your merchant PCI obligations and assign owners for access administration and incident coordination.

Build security into launch readiness

- Use the approved integration and credential-handling guidance for your channel.
- Give access only to the people who need it and keep a named credential owner.
- Keep sensitive cardholder data out of application logs and ordinary support messages.
- Test the complete payment journey, including 3-D Secure and interrupted attempts.

Protect information throughout operations

Use approved channels for onboarding documents and operational evidence. Collect only the information needed for the task and apply your retention and access policies.
For regulatory responsibilities, see the licensing guide. The acquiring bank holds the acquiring licence and scheme membership, while Duoza runs the payment platform.

Roadmap

What is available today and how the Duoza platform is expanding.
Status: Planned

A single platform for financial journeys

Duoza is building a single platform for accounts, cards, acceptance, and digital assets. We are extending the live merchant platform and available crypto-funded card offering with international account access, digital-asset integrations, and broader banking connectivity. Status labels keep current products and future developments distinct. Product access follows the relevant eligibility, jurisdiction, and provider terms.

Available today

Merchant acceptance is Live: hosted checkout, iframe, Direct Pay API, 3-D Secure, payment links, invoices, payouts, and physical POS. Merchant onboarding, dashboard reporting, monitoring, and chargeback support are part of the platform.
Crypto-funded Duoza Cards are Available, with USDT and USDC funding and conventional card-network spending. A live banking partner is connected to the merchant platform.

Platform expansion

Capability	Status	Direction
SoftPOS	Planned	Tap-to-phone on Duoza’s own pinpad, extending in-person acceptance.
Multi-bank routing	Planned	Additional acquiring connectivity and routing across bank partners.
Offshore and international accounts	Expanding	Account access through eligible banking and account-provider arrangements.
Digital-asset settlement integrations	Expanding	Funding and conversion into conventional card and bank-payment rails.
UAE licensing pathway	In progress	Regulatory development, including a planned Category III Retail Payment Services licensed-firm acquisition subject to change-of-control approval.

Plan your next integration

Use live channels for current merchant deployments and work with Duoza on account or digital-asset requirements. Your Duoza contact provides product-specific rollout and onboarding guidance.

Roadmap items describe the platform direction, not committed release dates. Regulated activities begin only after the required permissions are granted or approved.

API overview

Start with Direct Pay API and the integration package for your acceptance channel.
Status: Reference

Direct Pay API

Direct Pay API is Duoza's live API-led online acceptance option, with 3-D Secure support. Use it when your application needs to control the payment journey through a direct integration.
Your Duoza integration manager provides sandbox credentials and the full API reference during onboarding, including endpoint locations, authentication, message formats, outcome handling, and test guidance.

Acquiring-bank connectivity

Duoza's platform connects to a live acquiring bank through the bank's API. This bank-facing connection supports the acquiring arrangement and is separate from the merchant-facing Direct Pay API.
Merchants integrate with their selected Duoza acceptance channel. The acquiring bank handles merchant underwriting and direct settlement.

Your integration package

Use the current package for your selected product and channel as the implementation reference.

- Environment access, endpoint reference, authentication, and credential management.
- Request and response formats, validation, errors, retry, and duplicate-handling guidance.
- Payment lifecycle, outcome retrieval, notification guidance, and 3-D Secure flow.
- Channel configuration, test scenarios, production activation, and change management.

Keep data boundaries clear

Map the data your application sends and receives, and assign responsibility for sensitive information and credentials. Follow the security guidance and merchant PCI obligations for your integration.
Use the documented payment outcome handling and duplicate controls rather than inferring a result from a browser interaction alone.

Move from specification to launch

Keep your implementation aligned with the reference version in your onboarding package. Test the payment journey, authentication, reconciliation, and operational handoffs with your Duoza integration manager.
Complete the integration checklist and the agreed production-readiness process before enabling live payments.

Integration checklist

A practical checklist for onboarding, implementation, operations, and launch.

Status: Integration guide

Business and onboarding

- Identify the merchant entity, business model, operating jurisdictions, and responsible contacts.
- Complete the KYB application and acquiring-bank underwriting process.
- Select the acceptance channels and the product configuration for your customer journey.
- Record merchant approval and the applicable production activation requirements.

Technical implementation

- Receive sandbox credentials and the full integration reference from your Duoza integration manager.
- Implement the documented authentication, message formats, outcome handling, retry, and duplicate controls.
- Test successful, declined, interrupted, and applicable 3-D Secure payment journeys.
- Record the reference version, channel configuration, and production access owner.

Operations and settlement

- Set up the comparison of order records, Duoza payment reporting, and direct acquiring-bank settlement.
- Record the settlement terms and reconciliation process in your operating guide.
- Assign monitoring, dispute evidence, customer support, and escalation owners.
- Include the product workflows for links, invoices, POS, or payouts used in your setup.

Security and launch readiness

Revisit this checklist when you add a channel, enter a new jurisdiction, or change your operating setup.

- Review data flows, sensitive-data handling, access administration, and incident contacts.
- Review the compliance documentation relevant to your integration and merchant obligations.
- Complete the agreed readiness review with your Duoza integration manager.
- Keep support contacts and change-management procedures available to your team.

Glossary

Plain-language definitions for payments, cards, accounts, and digital assets.

Status: Reference

Payment participants

Term	Meaning
Merchant	A business accepting payments for goods or services.
Acquirer	The acquiring bank partner that underwrites merchants and settles merchant funds directly.
Issuer	The institution that issues a payment card and makes authorization decisions.
Card network	The network framework connecting participating institutions for card payments.

Payment operations

Term	Meaning
3-D Secure (3DS)	A framework for cardholder authentication in online card payments.
Authorization	The issuer’s decision on a card-payment request.
Settlement	The movement of processed payment funds to the merchant under the acquiring agreement.
Chargeback	A card-payment dispute process governed by network and acquiring rules.
Payout	An outbound payment workflow governed by the selected product’s funding and beneficiary arrangements.

Integration and acceptance

Term	Meaning
KYB	Know-your-business checks used in merchant and business onboarding.
Hosted checkout	A managed payment page hosted by Duoza.
Iframe	A payment experience embedded within a merchant page.
Direct Pay API	Duoza’s API-led online acceptance option with 3-D Secure support.
SoftPOS	Software-led in-person acceptance, including Duoza’s planned tap-to-phone capability on its own pinpad.

Cards, accounts, and digital assets

Term	Meaning
Virtual card	A digital card format used through the supported payment channels.
Stablecoin	A digital asset designed to track a reference value; issuer and depegging risks remain.
USDT / USDC	Stablecoins supported for Duoza card funding under the relevant programme terms.
Offshore / international account	An account arrangement accessed through a provider in an eligible jurisdiction.
Conversion	The step connecting a digital-asset funding value with the relevant card or bank-payment rail.
CBUAE	The Central Bank of the United Arab Emirates.

About these docs

How to use Duoza’s product guides, status labels, and integration references.
Status: Reference

Product guidance and integration essentials

These guides cover the Duoza platform across acceptance, cards, international accounts, and digital assets. They explain the products, operating responsibilities, and steps to prepare a merchant integration.
Your onboarding package provides the full API reference and product-specific operating terms. Use it alongside these guides when implementing your selected service.

Product status labels

Product access follows eligibility, jurisdiction, and the relevant programme terms.

Label	Meaning
Live	A current merchant acceptance or operational capability.
Available	An offered product, including Duoza’s crypto-funded card programmes.
Expanding	A growing product line or integration offered on request for eligible use cases.
Planned	A roadmap capability rather than a current deployment option.
In progress	An active development or regulatory pathway with required steps still ahead.

Edition and integration versioning

Documentation edition 02 brings the full Duoza product suite into these guides. The handbook download contains the same product and operational content as the website.
Keep the version of your API reference and onboarding package in your integration record. Your Duoza integration manager provides the change guidance that applies to your implementation.

Find the right support

Use your named Duoza contact for product selection, onboarding, and partner discussions. Your integration manager supports technical setup and the agreed launch process.
Explore Duoza’s public product experience at https://getduoza.com/. For the platform’s regulatory model, see Licensing and regulatory pathway.