chewick

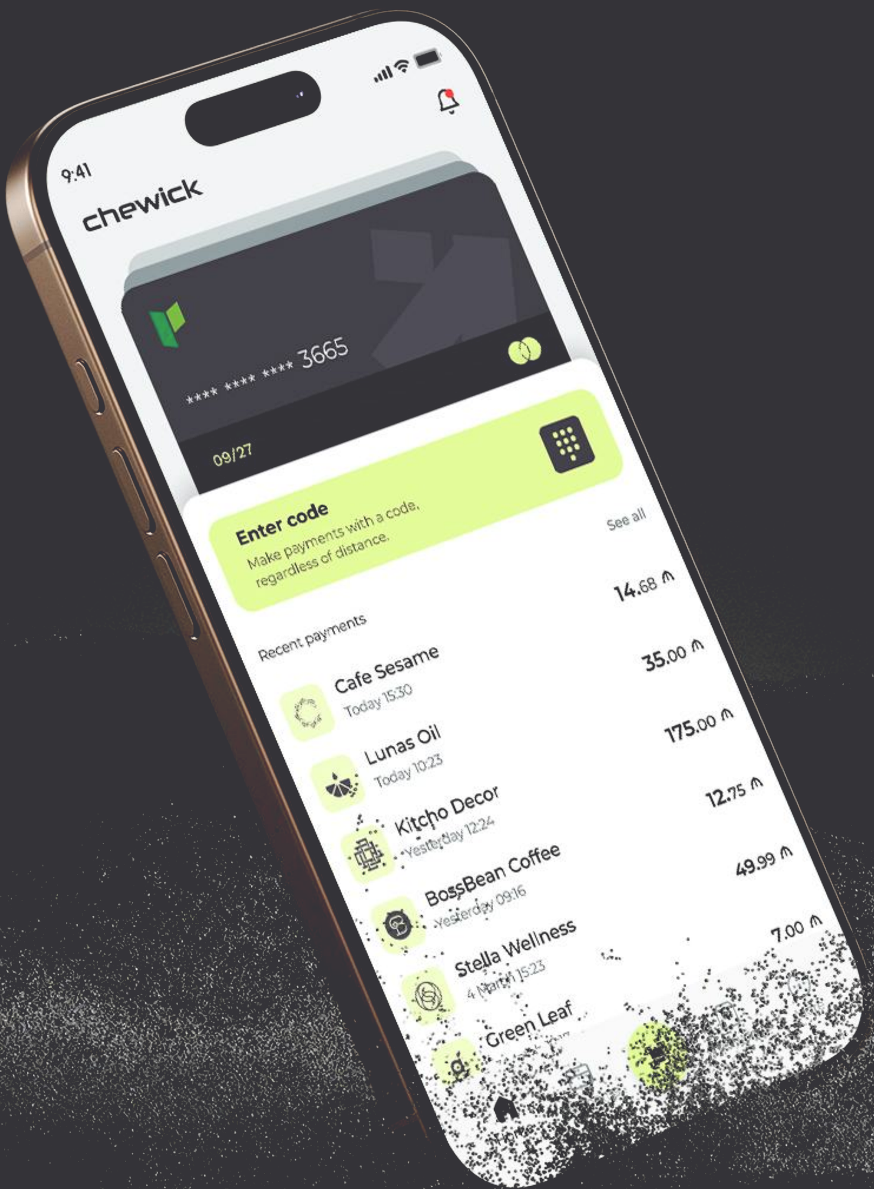
— Business catalogue

2026

About Chewick

Chewick is a code-based, remote-operating universal payment platform. The platform allows users to make payments from anywhere without using a physical card and without sharing information.

Chewick's main goal is to separate payment from physical movement, cards, and POS dependency. The user initiates the payment via code, QR, link, or redirection, verifies the information, and confirms the payment themselves.



Pain points

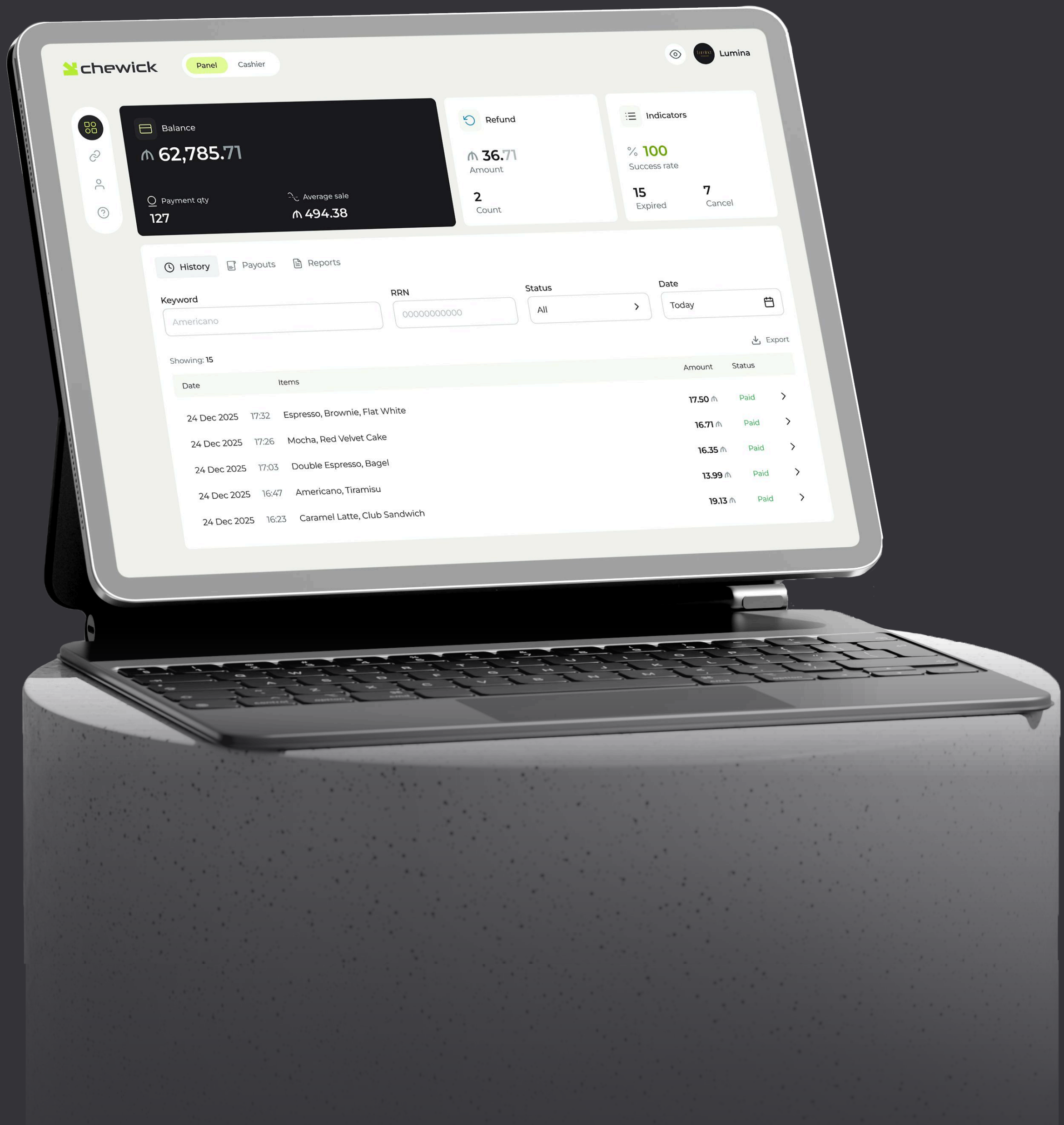
- In the traditional model, the seller, buyer, and payer often have to bein the same physical location.
- Businesses can remain dependent on personal card deposits, card-to-card transfers, and informal payment processes.
- The customer has to share card details, hand over their card to someone else, or transfer money to another person's card.
- POS terminals, bank commissions, and legacy payment models create additional costs and operational burdens for the business.
- Too many steps in online payments, entering card details, and a poor checkout experience can hinder the completion of the sale.
- Conducting payment transactions across separate channels makes accountability and control difficult.

Chewick approach

- Payment is initiated via code, QR, link, or redirect.
- Payment is completed only with user approval.
- Data sharing is minimized and card details are not shared with the merchant.
- Businesses can accept payments through the system, rather than as a deposit to a personal card.
- Chewick is the only payment platform that offers a remote payment model. The user can complete the payment without having to physically be at the point of sale.
- Chewick can provide both ready-made functionalities and custom payment modules based on business orders.

Merchant Portal

The user's role in the Merchant Portal determines the sections one can see and the transactions the user can perform.



Role behaviors

Admin

Apart from creating links, an admin can see the main management and control parts.

Paylink

can see the balance and create a link, but cannot see the Cashier section

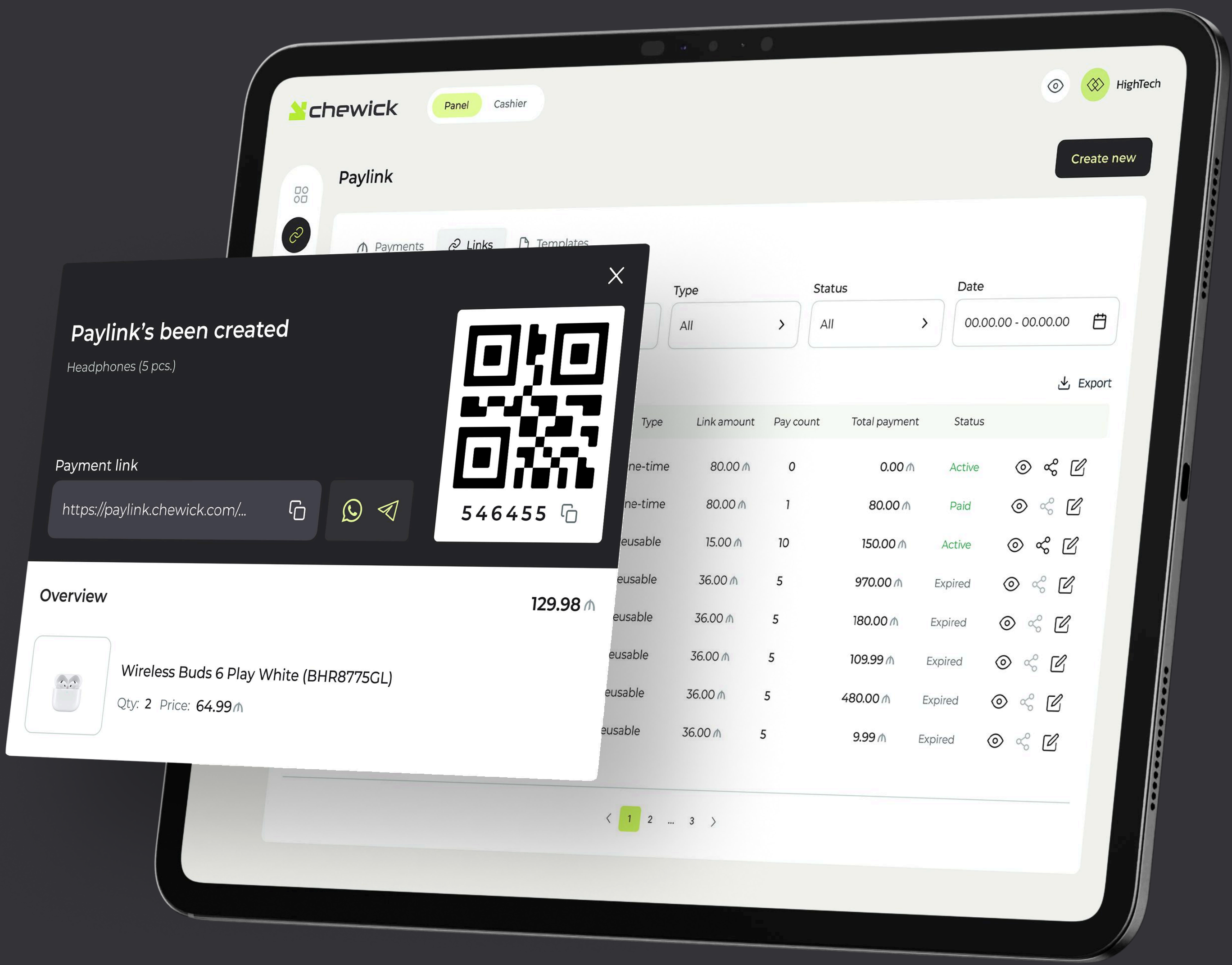
Cashier

can only see the parts related to the Cashier section and can perform cash transactions.

Payment by link/QR

The Link and QR payment functions allows businesses to get the distant payments in a more convenient and professional way. A link is created, then the link is shared with the customer and the customer completes the payment from a distance via Chewick.

This function can be used for online sales, social media orders, invoice payments and accepting payments from distance. Chewick is the only payment solution offering remote payment capabilities.



Type of links

One-time

This is a single-use link. The link is used for one payment only.

Reusable

A "Number of uses" is set and the link is used within that limit.

User flow

01

Entering the "Pay with Link" section in the Merchant Portal

02

Clicking the "Create new link" button.

03

The information is checked in the "Link Content" section.

04

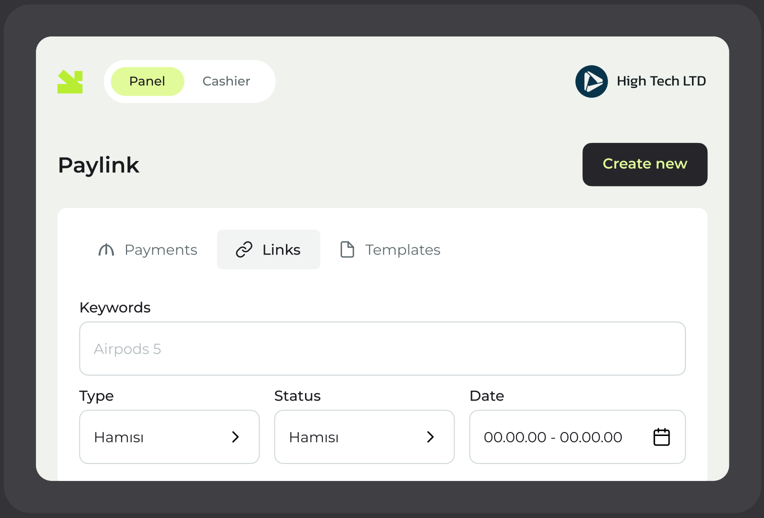
When needed the data is saved with the "Save as Template" option.

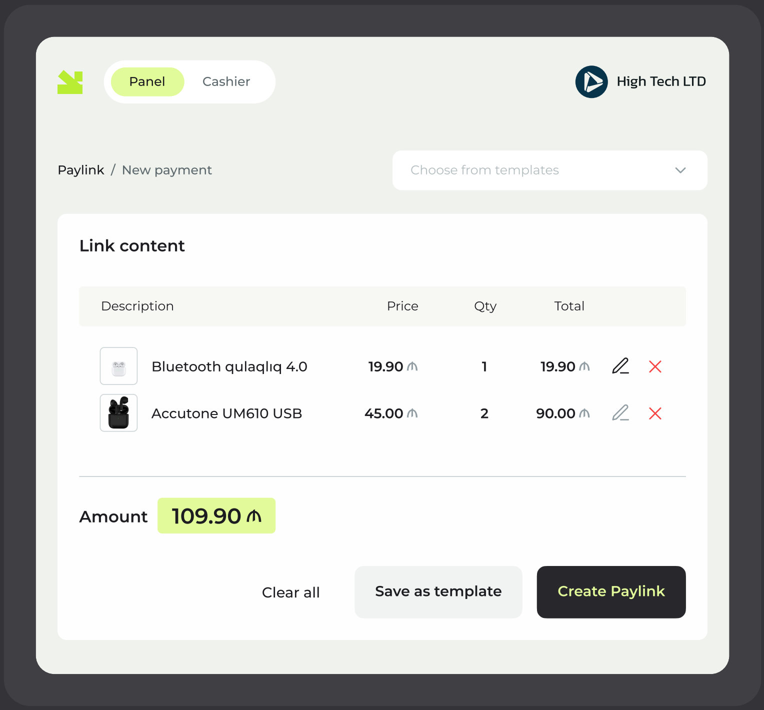
05

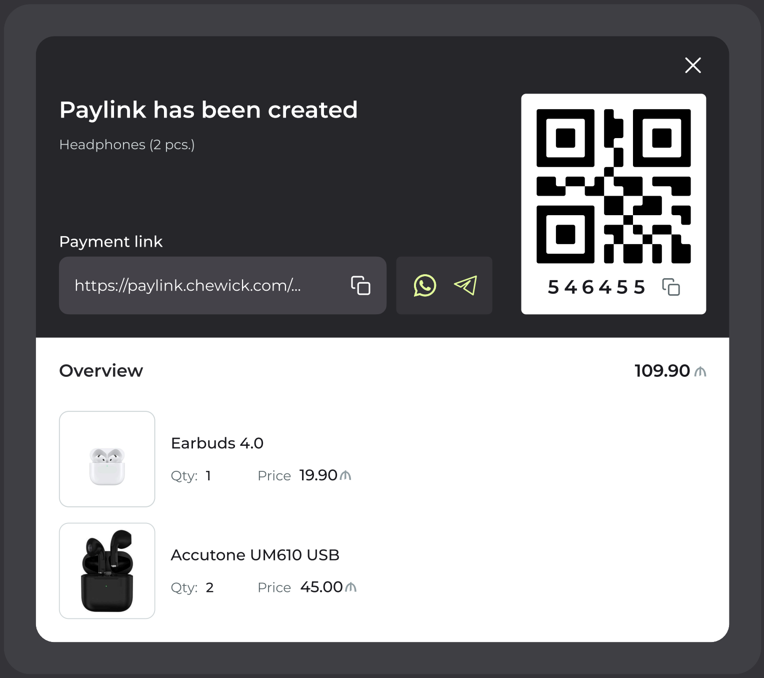
Clicking the "Create payment link" button and the system generating a payment link, QR code, and 6-digit code.

06

The link can be copied, shared, or sent to the customer via messaging channels.







Cashier section

The cashier section is designed to create a quick checkout at the point of sale. The cashier enters product or service information, forms an order, and creates a payment for the customer.

User flow

01

The user enters the "Cashier" section.

02

In the "New item" section, writes the description, price, and quantity.

03

Clicks the "Add item" button.

04

The added product falls into the "Created items" list.

05

Additional products are entered as needed and the total amount is automatically calculated.

06

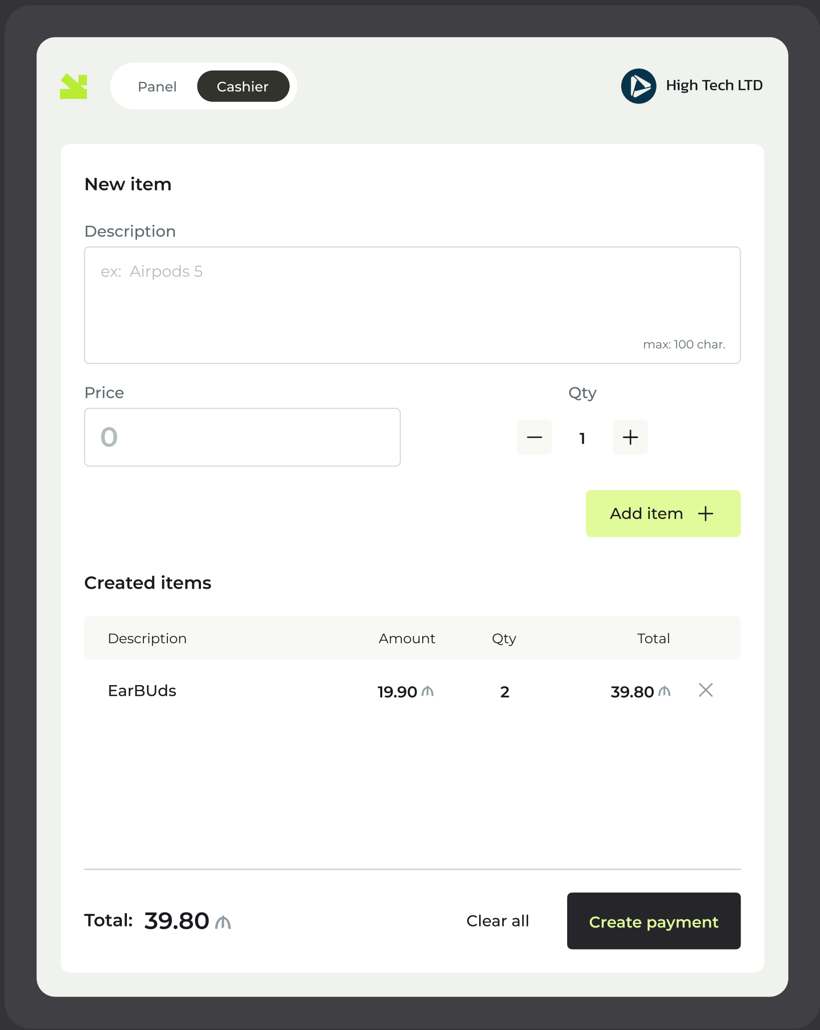
Clicks on the "Create payment" button.

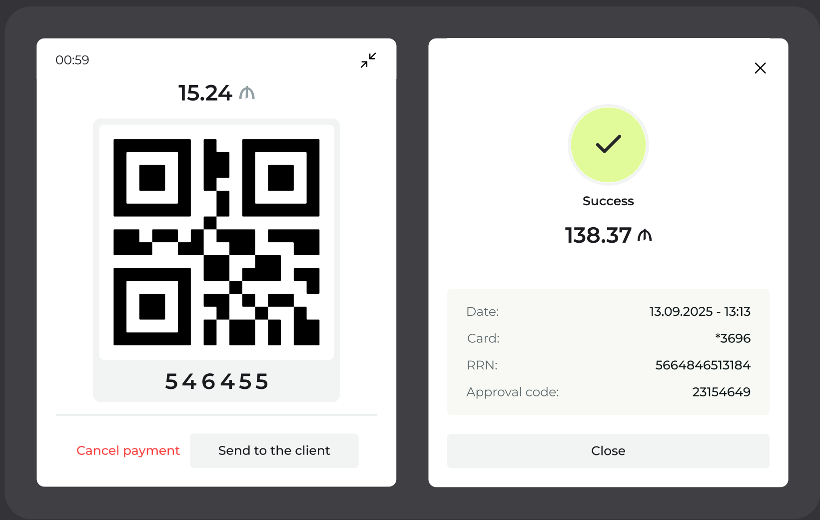
07

The system displays a QR code, a 6-digit code, and a timer.

08

The customer completes the payment by scanning the QR, entering the code, or via notification.

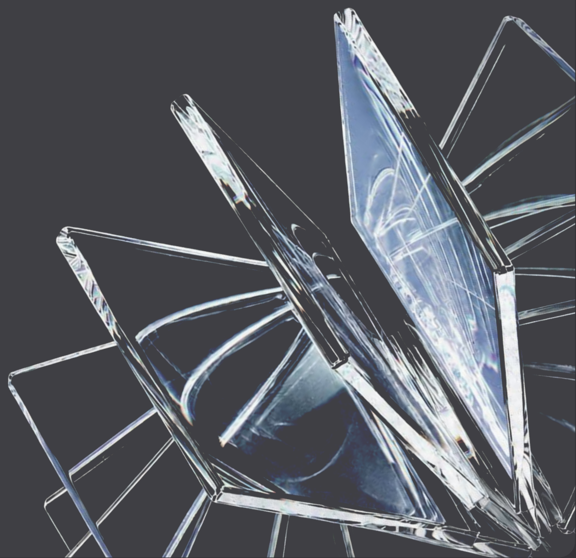


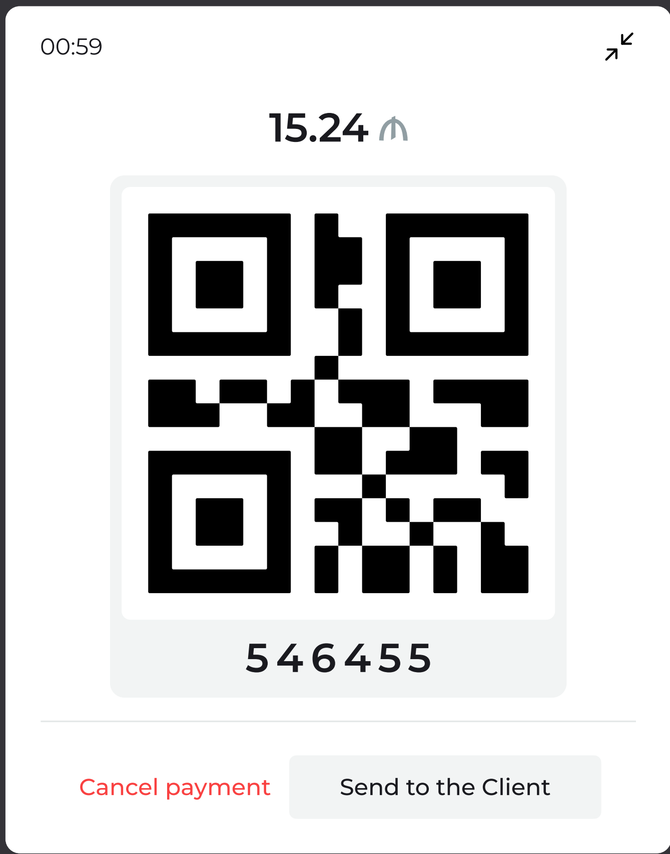


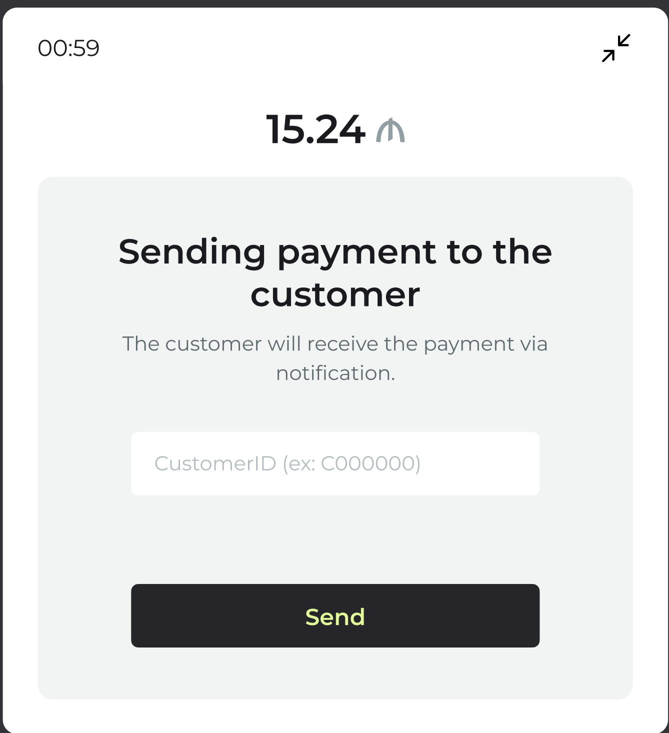
The “Send to the Customer” Function

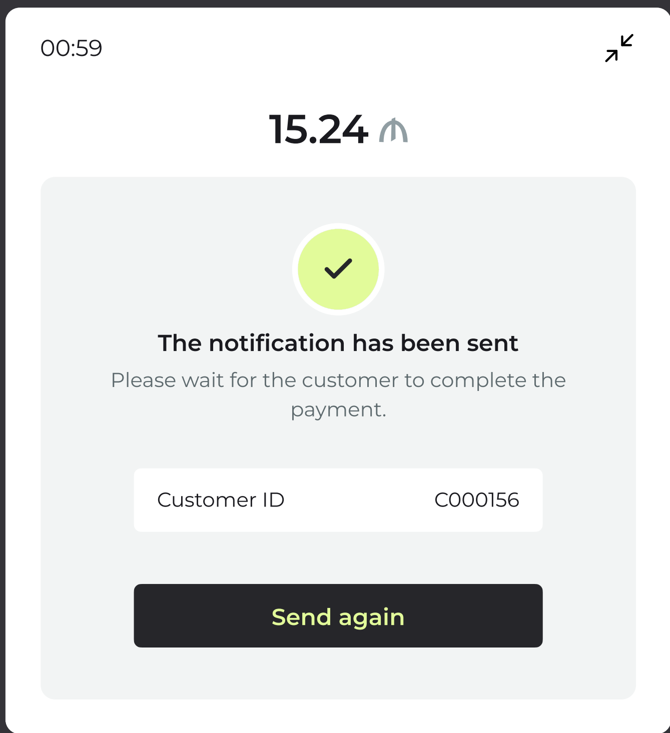
Once a payment is created, the payment can be sent as a notification to a specific Chewick user via the "Send to Customer" option. To do this, enter the Customer ID and the payment will be sent to the user as a notification.

- Customer ID is entered.
- The “Submit” button is clicked.
- Customer gets the notification and finishes the payment via Chewick.



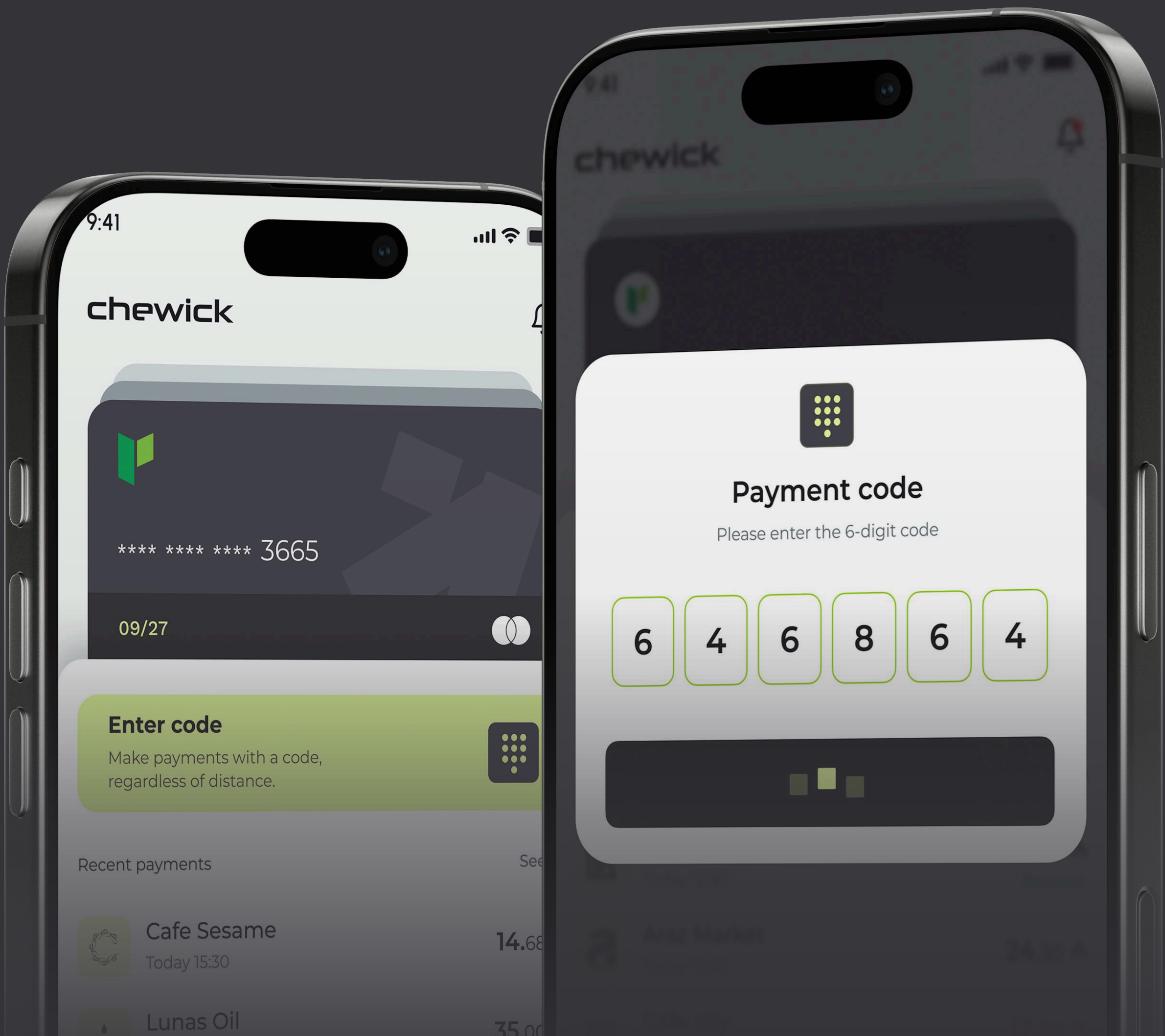






Paying by entering code

This feature allows the user to complete a payment on Chewick using a 6-digit payment code generated by the business. The user clicks on the "Enter Code" section, enters the code, verifies the payment information, and confirms the payment.



User flow

01

The user clicks on the "Enter Code" section on the main page.

02

Enters the 6-digit payment code in the window that opens.

03

After the code is fully entered, the "Continue" button becomes active.

04

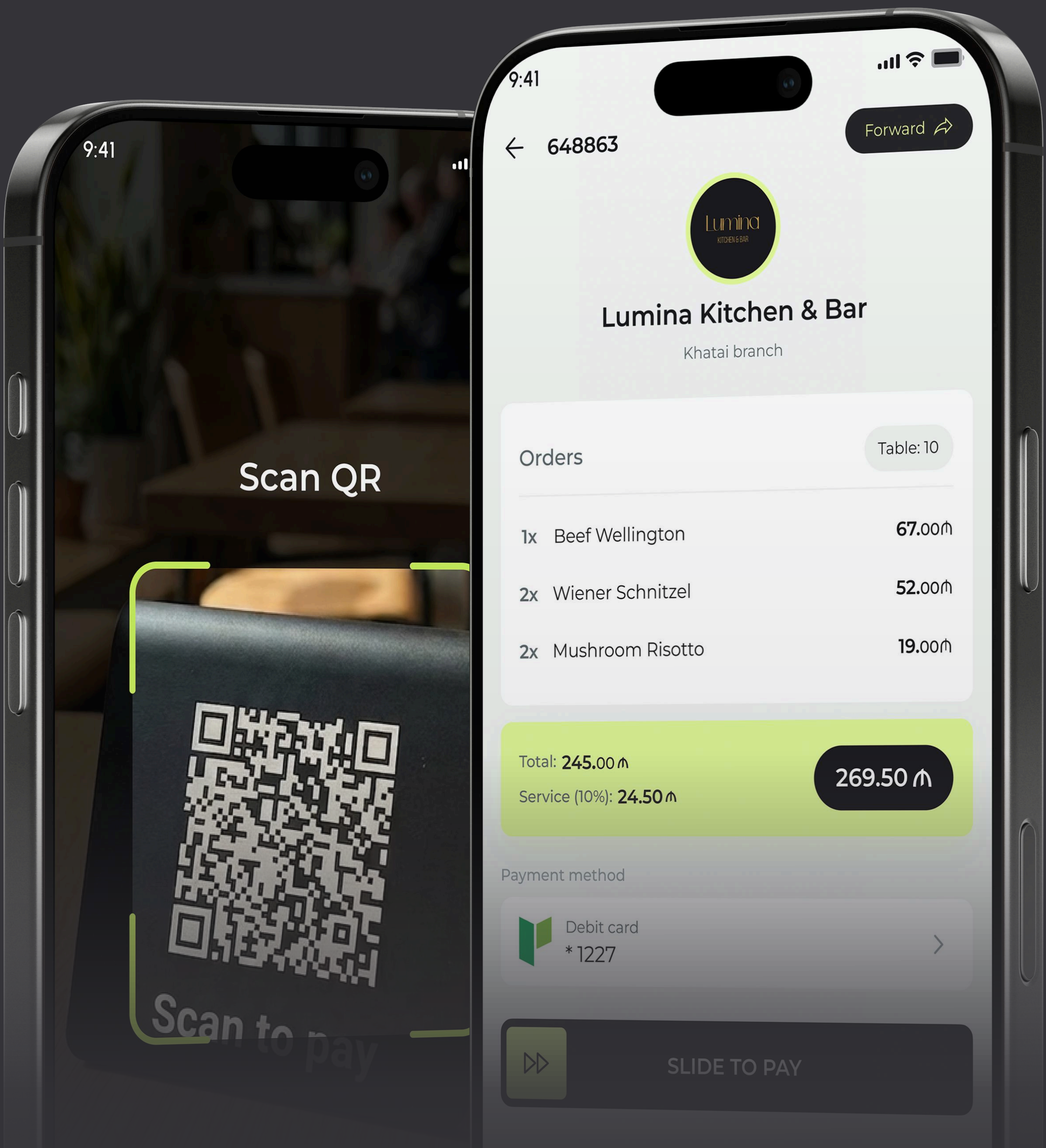
Selects a payment method.

05

Confirms the payment with a single slide of a finger with "Slide to pay".

Payment via QR

This payment allows the user to open the payment details in Chewick by scanning a QR code generated by the business. The QR is tied to a specific order, product, or amount.



User flow

01
The QR code is created for a payment.

02
The user scans the QR code.

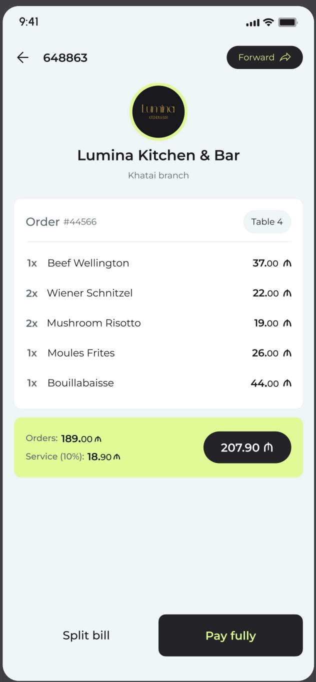
03
The Payment Information opens up.

04
The user confirms the payment.

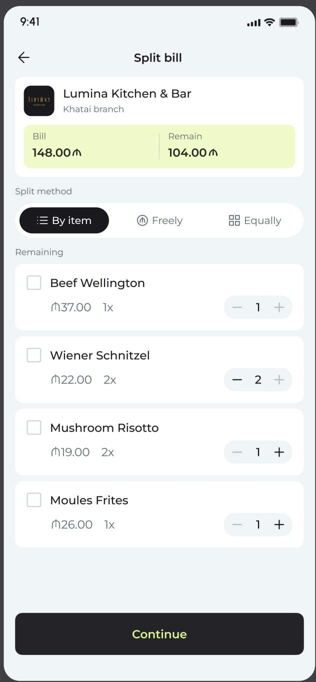
Split Bill

The "Split Bill" feature: pay the entire bill or just your share. That good old "Go Dutch" feature right in your app. This feature can be used in all payment scenarios that allow split payments, not just in cafes and restaurants.

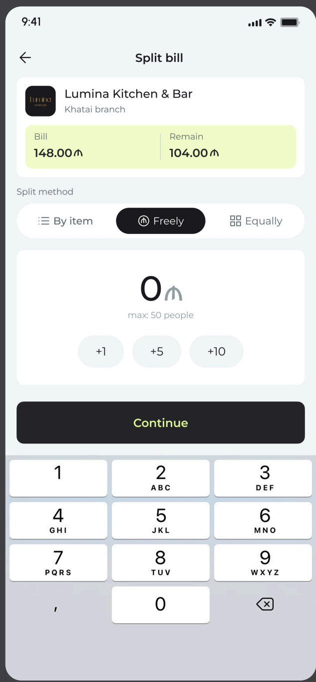
The User can make **4 choices**
upon seeing the information:



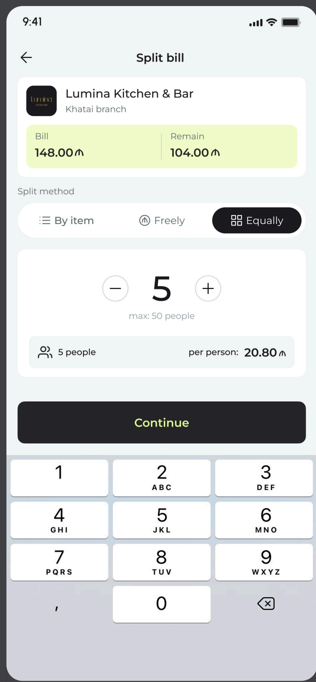
Pay Fully



Pay by Item



Pay Freely



Split Equally

User flow

01

The user opens the order details.

02

The user reviews the product list, service fee and the total amount.

03

User can pay by the “Pay Fully” option.

04

Opens the part for choosing the products to pay for by the “Split the Bill” option.

05

Chooses the desired order and the sum to pay for.

06

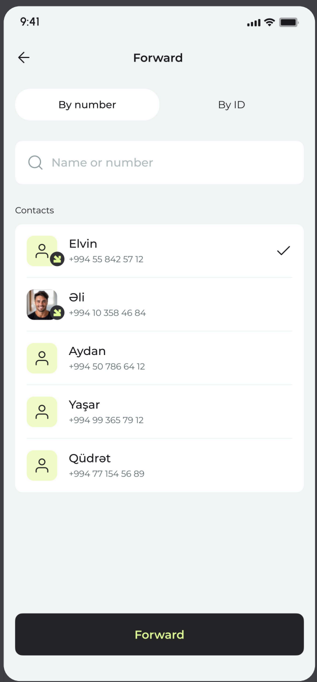
Clicks the “Proceed to Payment” button.

07

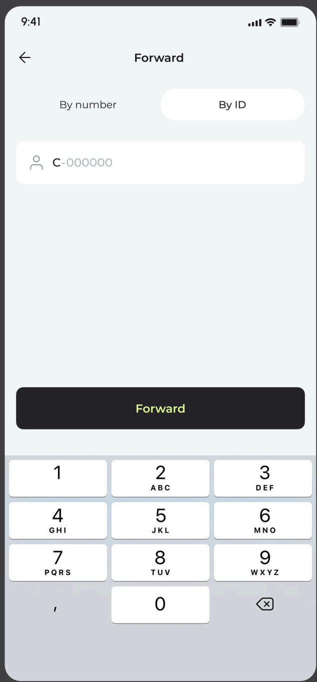
Completes the payment by the "Slide to pay" function.

Payment routing

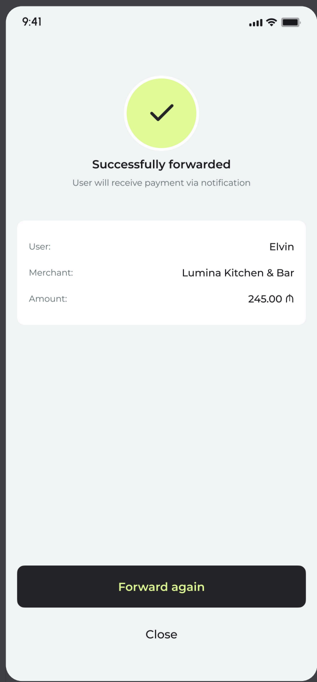
The payment forwarding feature allows a user to forward an open payment to another Chewick user. The forwarding user does not complete the payment themselves. The payment is sent as a notification to the selected user, who completes the payment in Chewick.



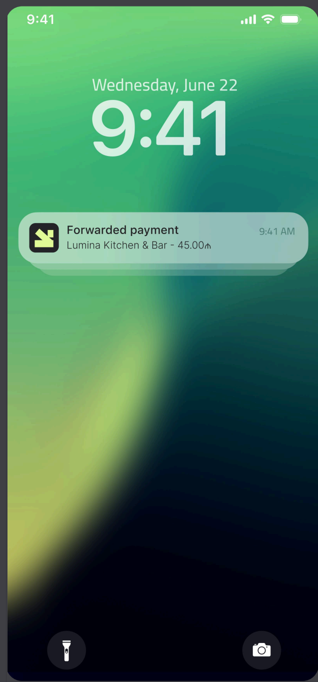
Routing by number



Routing by ID



The Routing Notification



Received notification

User flow

01

The user clicks the "Forward" button on the payment details screen.

02

Selects the forwarding method: "By number" or "By ID".

03

Enters phone number, contact, or Chewick ID.

04

Confirms the selected user.

05

Clicks the "Forward" button.

06

The intended payer receives a payment notification.

07

The payer to be completes or rejects the payment at Chewick.

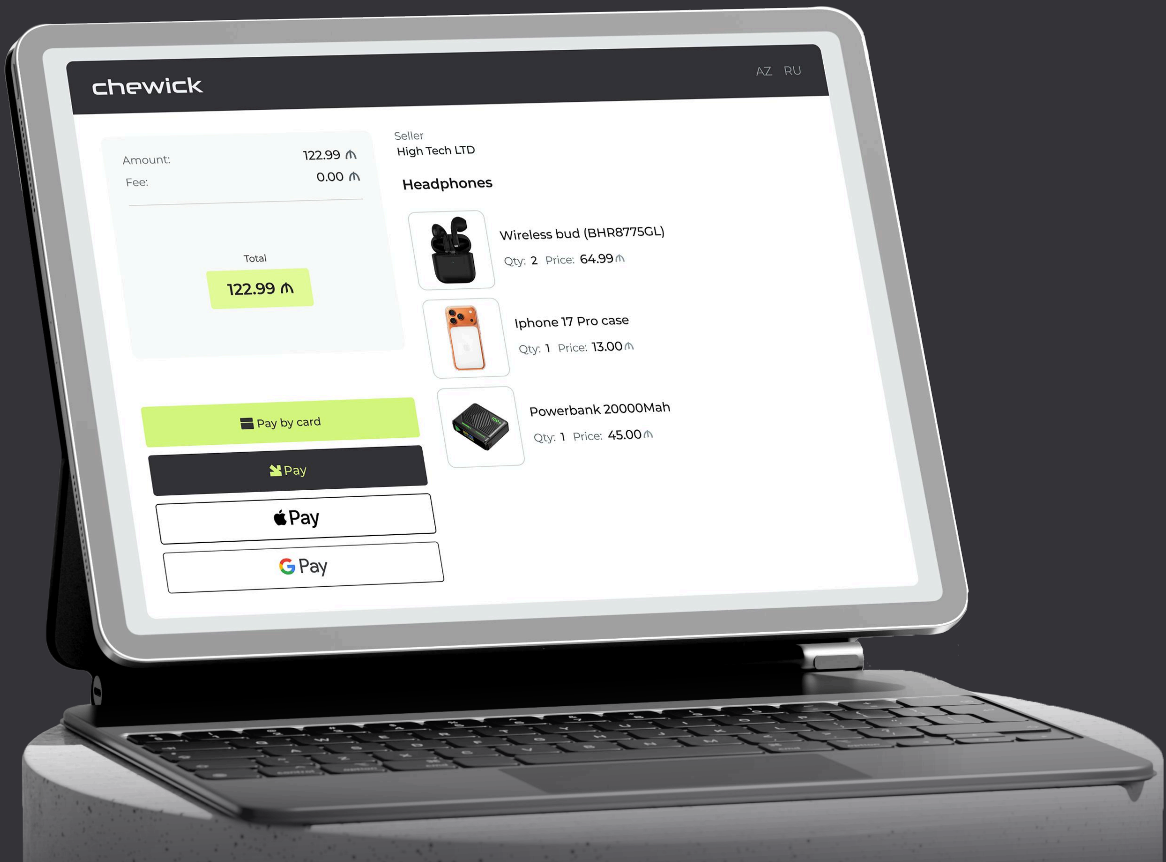
08

A notification is sent to the forwarding user about the result.

E-commerce opportunities

E-commerce payments allow businesses to accept payment from customers online.

A payment link generated in the Merchant Portal is sent to the customer and the customer completes the payment through that link. Chewick offers e-commerce, link sales, and multiple payment methods to businesses.

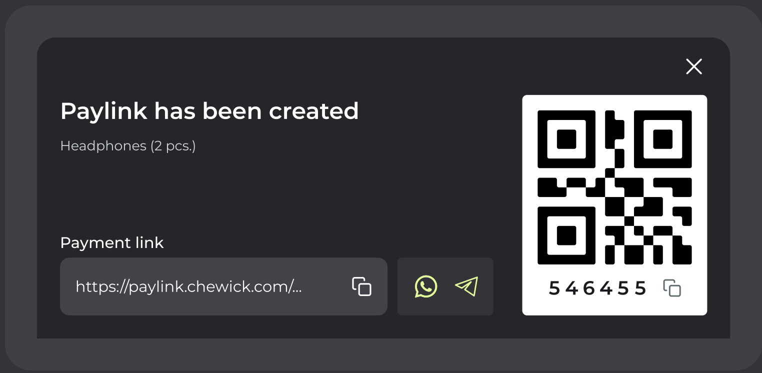


Value for Business

- Accept online payments regardless of whether the customer is a Chewick user.
- Accepting payment without a physical meeting and personal card access.
- Offering payment options with bank cards, Apple Pay, Google Pay, and Chewick.
- Making the online checkout process more convenient and manageable for businesses.
- Clearly display the product, amount, and final payment to the customer.

E-commerce feature advantage

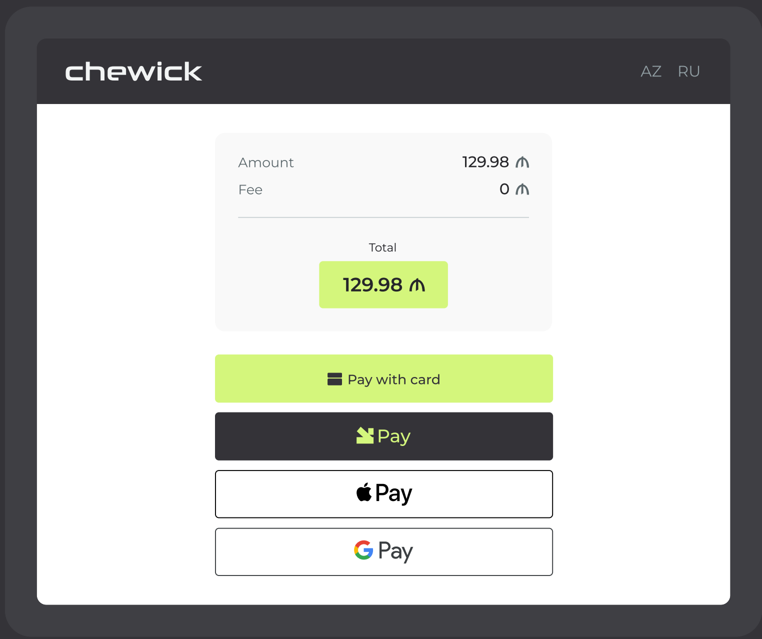
In the e-commerce functionality, it is not mandatory for the customer to be a Chewick user. The customer can make payments not only with Chewick, but also via bank card, Apple Pay, and Google Pay



User flow

01
A payment link is created in the Merchant Portal.

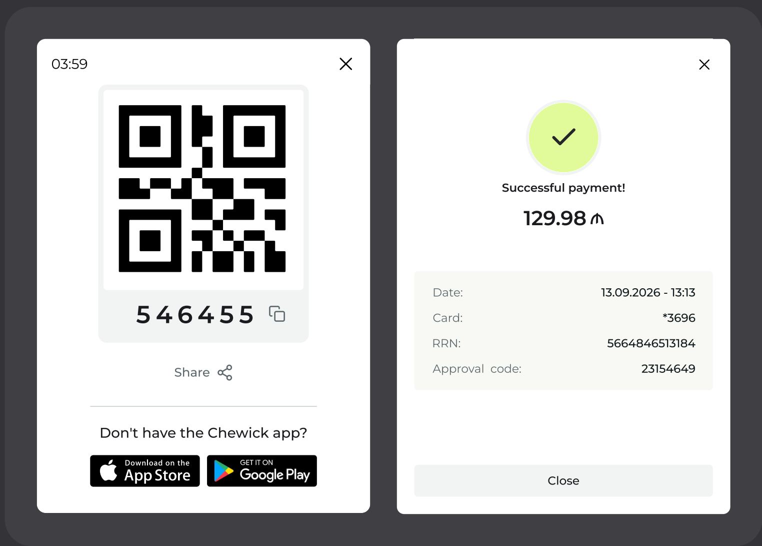
02
The link is sent to the customer via social media platforms or other means.



03
The customer clicks on the link and the e-commerce payment page opens.

04
The customer chooses a payment method: bank card, Chewick, Apple Pay, or Google Pay.

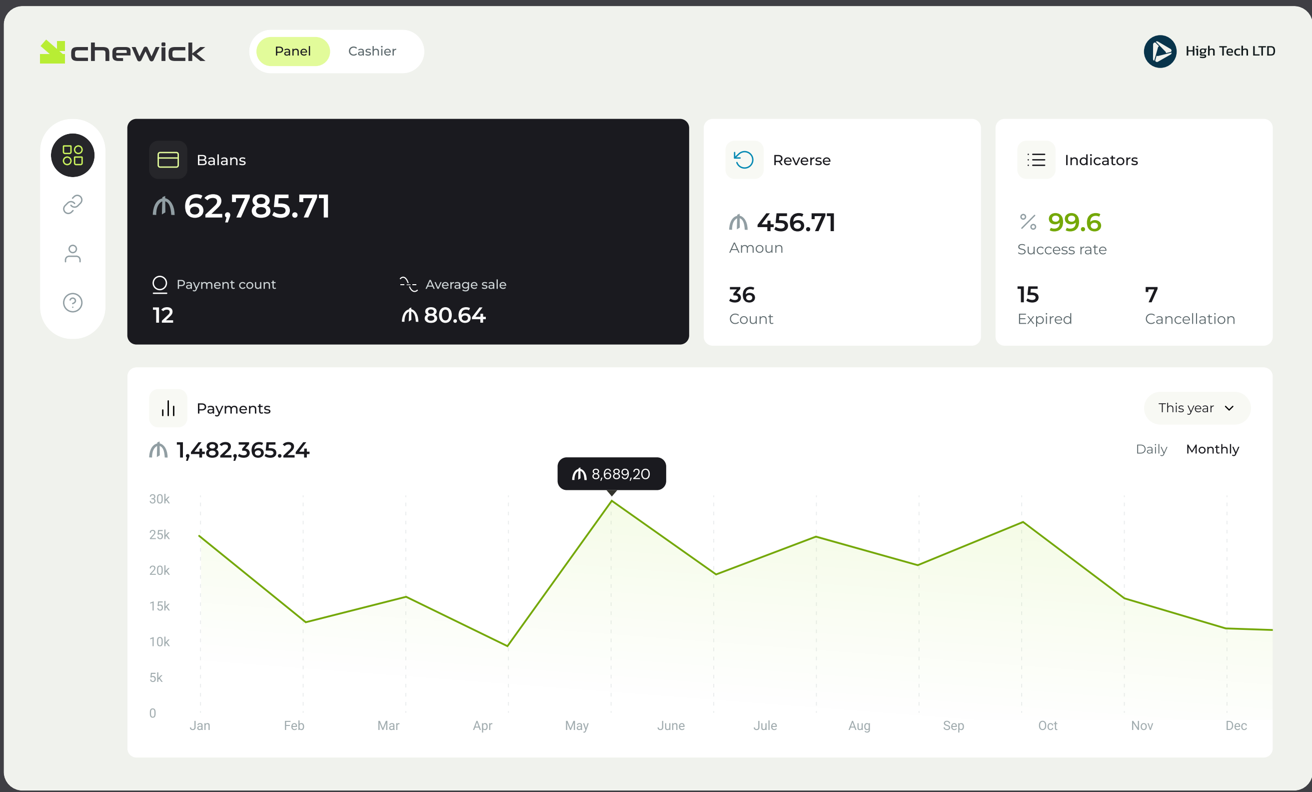
05
When paying with Chewick, payment is completed via a 6-digit QR code.



06
Once the payment is completed, the transaction appears in the merchant system.

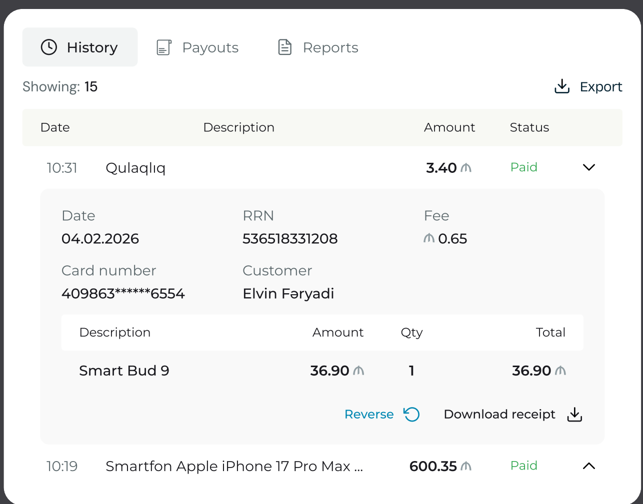
The Administration and Supervision

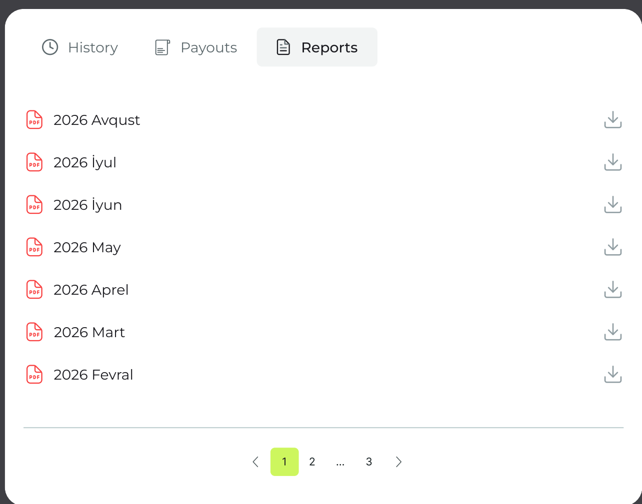
The panel section is the main management screen for the business. The Admin or the Business Owner can see the general payment indicators, the sales dynamics, the last operations and reports.



Transactions' log and reports

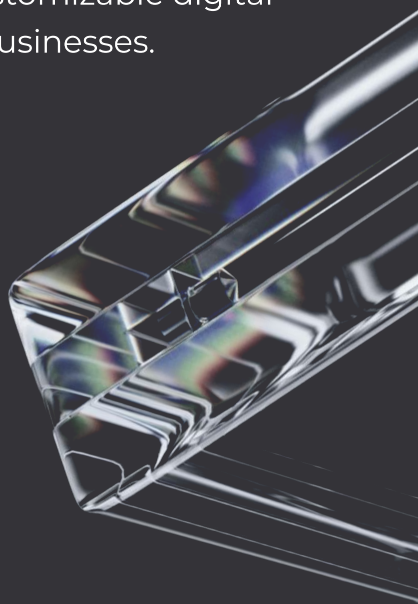
In the LOG section, businesses can search and review transactions in more detail. The Reports section is used to download monthly PDF reports.



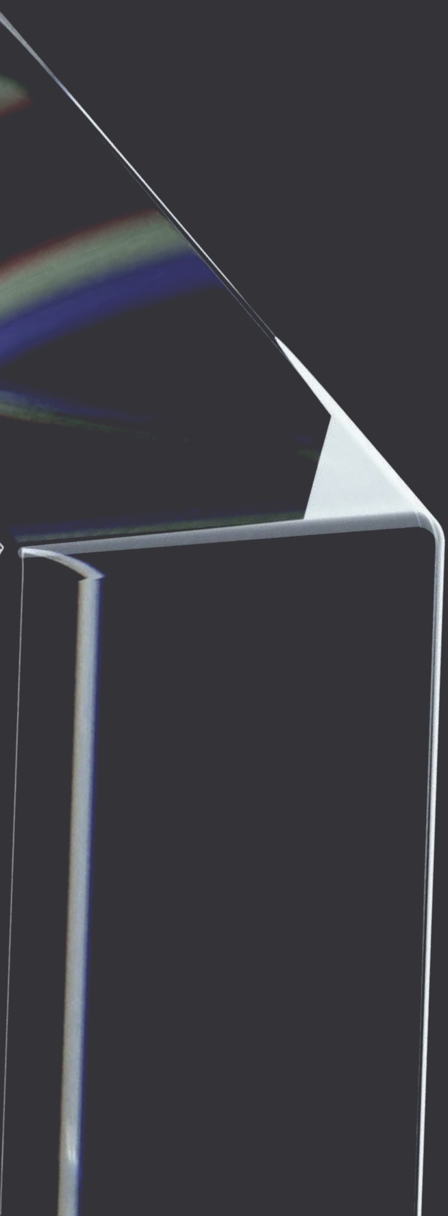


Platform & Business Solutions

We have the ability to provide flexible, agile payment infrastructure and customizable digital solutions that fit the needs of businesses.



SaaS / White-label payment



Chewick's infrastructure can be integrated into other companies' applications and digital platforms, allowing businesses to use Chewick's payment infrastructure under their own brands.

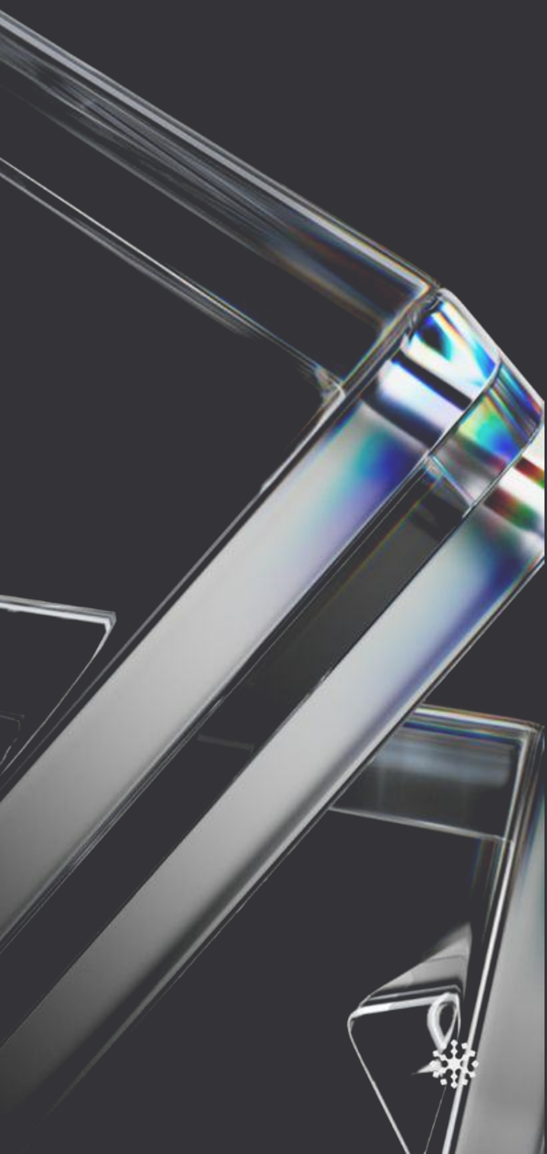
This model allows companies to build payment functionality into their products without having to spend a lot of technical resources on building a separate payment system.

- The business offers a payment system under its own brand.
- Chewick provides the technical payment infrastructure on the backend.
- The company can accept payments within its mobile application or platform.

Custom solutions to fit your business needs

Chewick doesn't just provide ready-made functionalities. Based on the business's orders and their processes, custom mobile applications, functionality, payment modules, and different payment flows can also be developed.

- Mobile application development.
- Payment modules for company applications.
- New features tailored to business needs.
- Payment flows for the repayment of loan debts.
- Service fees and individual checkout models.
- Specific payment scenarios for online and offline sales.
- Payment modules tailored to companies' own processes.



Chewick's payment options

Chewick provides a payment infrastructure that supports the following payment options and is scalable to meet business needs.

Basic card and authorization operations

Opportunity	Explanation
Sale / Charge	Immediate deduction of the amount from the card.
Authorization / Pre-Authorization	Temporary blocking of the amount on the card, but not yet to be fully processed as a payment.
Capture	Actual subsequent deduction of the pre-authorized amount.
Partial Capture	Deduction of only a certain portion of the blocked amount.
Multiple Capture	Deduction of the authorized amount of money in multiple stages.
Void / Authorization Cancel	Cancelling of the non-captured authorized amount and unblocking it.
Refund	Full refund of the incomplete payment.
Partial Refund	Refund of only a certain amount of payment.

Wallet and balance-based payments

Opportunity	Explanation
Wallet Top-up	Increasing the soft balance via card or other payment source.
Wallet Payment	Payment is made from the user's soft balance.
Auto Top-up	Automatic balance increase when the wallet balance falls below a certain threshold.

Recurring payments and tokenization

Opportunity	Explanation
Recurring Payment / Subscription	Automatic recurring payment at certain intervals.
Unscheduled Recurring Payment	A recurring payment from a stored card, the date or amount of which is not fixed in advance.
Card-on-File / Token Payment	Tokenization of card data and its according use in subsequent payments.
Zero-Amount Authorization	Card verification and tokenization without any deduction.
Scheduled Payment	Automatic payment on a predetermined future date.
One-Click Payment	Payment with minimal user steps via stored token/card-on-file.
Merchant-Initiated Transaction (MIT)	A subsequent payment initiated by the merchant based on the customer's prior consent.
Customer-Initiated Transaction (CIT)	Payment initiated by the customer themselves

Routing, retry and conditional payments

Opportunity	Explanation
Conditional Payment	Automatic payment after a certain condition occurs.
Fallback Payment	Payment attempt from an alternative payment source if the primary payment source fails.
Smart Routing Payment	Redirecting the transaction to the most appropriate bank, acquiring or payment provider according to the rules.
Retry Payment	Automatic re-verification of failed payments based on certain rules.
Dynamic Amount Payment	A payment where the final amount is not certain in advance and is determined during the process.

Split, group and multi-party payments

Opportunity	Explanation
Split Payment	Automatic splitting of a payment between multiple parties.
Multi-Seller Marketplace Payment	Purchasing products from multiple vendors within a single checkout with a single payment and dividing the amount between vendors.
Installment Payment	Payment of the amount divided into a certain number of installments.
BNPL	With the Buy Now, Pay Later model, the product is purchased now and paid for later or in installments.
Deposit + Final Payment	A certain amount is paid in advance as a deposit/advance, and the remaining amount is paid later.
Multi-Payer Payment	Payment of the amount of one order by several people.
Split Bill	Splitting the total bill among several users and paying separately.
Partial Payment	The customer pays only a certain part of the total amount and the remaining amount is completed later.
Group Payment	The collection of funds from several individuals for a product, service, or cause.

Commission, settlement and payout transactions

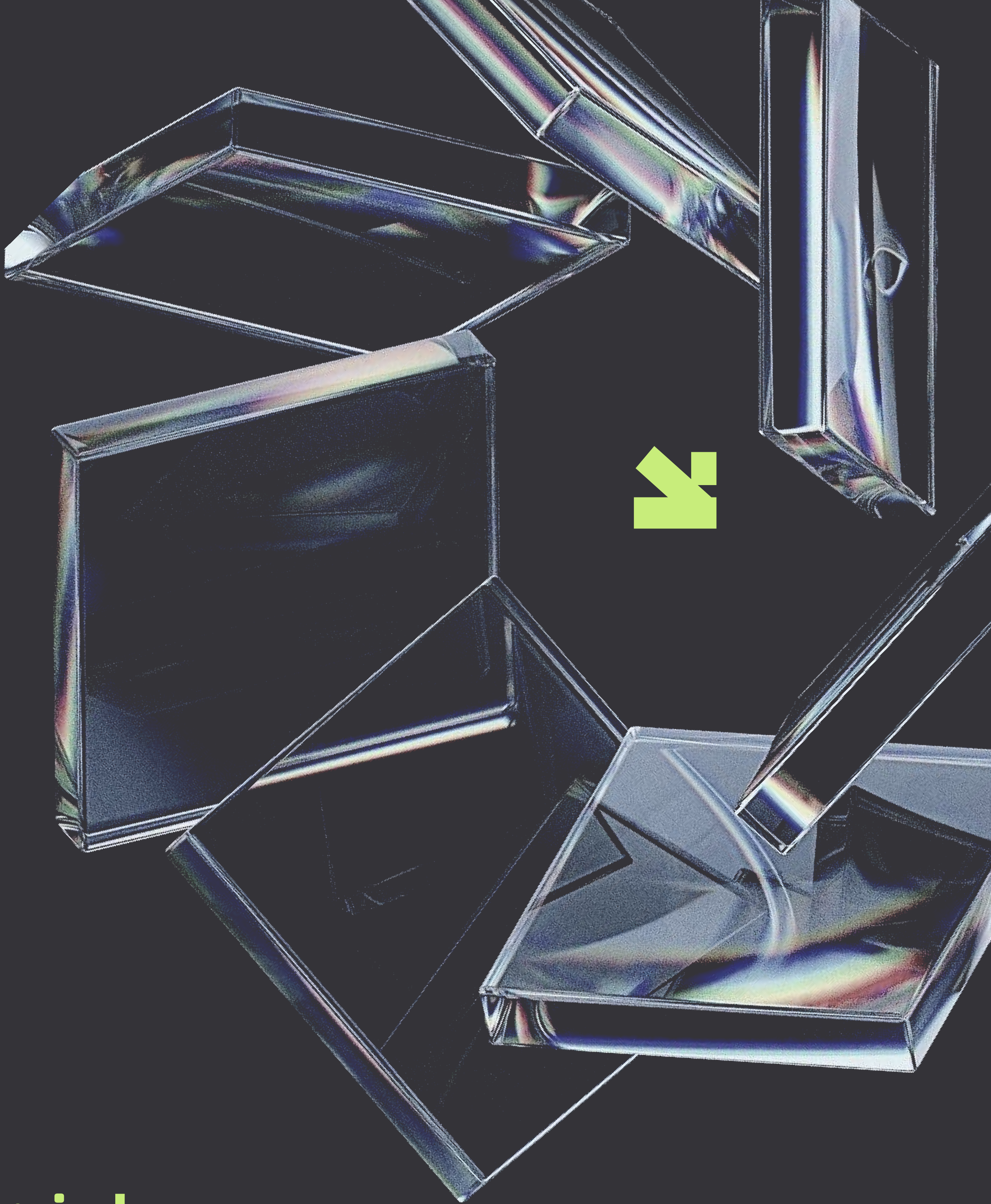
Opportunity	Explanation
Commission Payment	Automatic allocation of platform commission during transaction.
Seller Settlement	Calculation and payment of funds collected within the Marketplace to sellers.
Delayed Settlement	Transferring funds to a merchant or seller after a certain period or condition.
Escrow-like Payment	Holding funds until a certain condition is met and then directing them to the appropriate party.
Payout	Sending funds from the platform to a user, merchant, seller, or other party.
Bulk Payout	Sending bulk payments to multiple merchants or users within the same process.

Link, QR and remote payments

Opportunity	Explanation
Payment Link / Pay-by-Link	Creating a special payment link for the customer and making payment through the link.
QR Payment	Payment via QR code created for a specific order or amount.
Remote / Third-Party Payment	A payment where the order is created by one person and the payment is made or approved remotely by another person.
Approval Payment	Making the payment after it has been approved by another person.
Request-to-Pay	Sending a payment request for a specific amount by the Merchant to the customer.
Invoice Payment	Accepting payment based on the created invoice and linking the transaction to the invoice.
Parent-to-Child / Family Payment	A family member paying for another family member's order or giving them a payment limit.
Corporate Approval Payment	Payment of business expenses incurred by an employee after approval by the manager, finance department, or approval chain.

Other payment models

Opportunity	İzah
Account-to-Account Payment	Payment from one bank account to another bank account without using a card.
Tips Payment	Accepting tips/gratuities in addition to the basic payment.
Donation Payment	Accepting one-time or recurring donation payments.



chewick

Get the APP

+994 10 256 00 66

info@chewick.com

www.chewick.com

2026