

# Online Payment Gateway

#### **Overview**

Integrating e-commerce facilities on your web site and reducing back office costs is now easier with the introduction of the Ebix Online Payments module.

Online Payments is a standalone module providing an easy to implement e-commerce facility allowing your clients to pay for their policies online in a fully secured environment.

In addition to payment flexibility, the module will attract clients to your website increasing its marketing potential.

### **Online Payments**

Ebix Online Payments adds immediate flexibility for your clients by allowing them to pay online. The module can be added to your existing web site, allowing your clients to easily pay invoices by credit card without the need for any manual intervention or processing. Simply direct clients to the online payments page on your web site and let them nominate whether they are paying an individual invoice or their total outstanding balance.

The Online Payments module manages payment verification by checking that transaction details are correct before the transaction amount is passed to a financial institution for processing. The verification process confirms that the client and invoice number is valid. The Online Payment Module will then display the amount outstanding for that client or individual invoice eliminating any possibility of incorrect payment allocation.

Details of payments processed by your nominated financial institution are then uploaded



into your CBS, eGlobal or WinBEAT system negating the need for manual receipting.

The benefits are instantaneous – more flexibility for your clients, less manual processing and improved cash flow.

#### **Payment Gateway**

Online Payments provides freedom of choice when it comes to selecting which financial institution to process your transactions. Provided that your preferred financial institution can meet the basic Online Payments e-commerce communications requirements then it can be supported.

Most banks as well as a large number of independent payment gateway providers support the e-commerce facilities offered by Online Payments.

These financial institutions offer support for payments by major credit cards. You can choose the most appropriate financial institution for your transaction volumes and one that offers services and fees to match your specific requirements.

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## **Online Payment Gateway**



#### **Payment Details**

Details of all payments made using the Online Payments module will be communicated back to you by your financial institution. Methods of communications differ by organisation, some emailing payments files daily, others making them available for collection from their secure web site.

Once the payment file is received it can be automatically processed by the CBS, eGlobal or WinBEAT Automated Banking module.

Payments are automatically matched to the correct invoice eliminating the possibility of receipting errors.

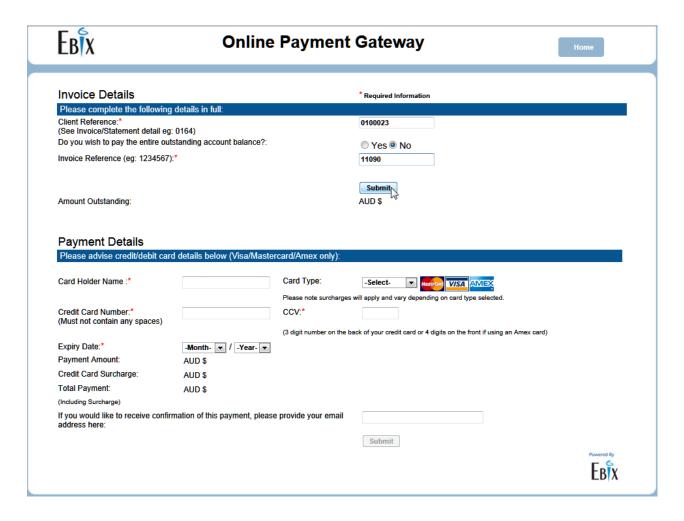
Eliminating manual receipting reduces back office costs and allows staff to utilise time more productively.

#### **System Requirements**

The Online payments module is supported in our CBS, eGlobal and WinBEAT products.

Online Payments is an optional module available under licence from Ebix. Payment Gateway functionality may vary by financial institution.

Contact your local Ebix office for prices or additional information.



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