

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 Payment Gateway (OPG).

Ebix OPG 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 using debit, credit, or newly added, PayPal. The module can be added to your existing web site,

allowing your clients to easily pay invoices 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

The screenshot displays a payment gateway interface. On the left, a summary box contains the following information:

Client Reference:	EBXAUS00883
Invoice Reference:	100053527
Payment Amount:	AUD \$330.00

The main form area includes the following fields and options:

- Card Type:** A dropdown menu currently set to "Visa". Below it are logos for VISA, MasterCard, AMEX, and PayPal.
- Card Holder Name:** A text input field.
- Credit Card Number:** A text input field with a note: "Must not contain any spaces."
- CCV:** A text input field with a note: "(3 digit number on the back of your card or 4 digits on the front if using an amex card)".
- Expiry Date:** Two dropdown menus for "Month" and "Year".
- Email Address:** A text input field with the label: "If you would like to receive confirmation of this payment, please provide your email address :".

At the bottom of the form are two buttons: "Cancel" and "Review".

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CBS, eGlobal, Evolution 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.

Freedom to Choose Your Financial Institution

Ebix OPG 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 Ebix OPG.

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.

Automatic Processing

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, Evolution, 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.

Modern Design

The default layout of the payment gateway is clean and minimalistic allowing it to blend into your website easily. Design elements such as company logos, colours and fonts can be customised to suit your branding.

The payment gateway utilises modern responsive design allowing it to function on the most amount of devices and computers possible. This allows as many of your clients as possible to use it flawlessly.

A new step by step process allows for greater user friendliness and payment experience.

Key Features

- Optional email payment confirmation with your branding
- Option for part payment of invoices
- Option to implement to your website as iframe or new window
- Your choice of popular credit cards and PayPal
- Automated card surcharges (by card type), meeting Consumer and Competition compliance
- Option of applying a surcharge for certain spend amounts
- Optional invoice and/or transactional payments
- Option to display Thawte™ SSL Certificate image and link for additional peace of mind for your clients
- OPGView allows finance users the ability to login and search or view approved or declined OPG payments
- Integrated with Ebix broking systems
- Optional for Premium Funding
- PayPal Payment Option

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OPGView

A recently added feature, OPGView allows your finance administrators to login in and view the entire OPG payment history log. This assists in resolving any payment queries should these arise. Using OPGView your finance team can establish whether a payment has been accepted or declined. Payments can be searched by invoice and client reference numbers.

OPGView payment logs can be viewed in detail to see exactly how much was paid, the reason for a decline in the event a payment was declined, customer email details and the bank transaction ID number. OPGView assists with the payment administration, resolving most payment queries quickly and efficiently.

System Requirements

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

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

Environment

The Ebix OPG module is hosted by Ebix and requirements are as follows:

- IIS 10.0 under .Net Framework 4.8
- An SSL Certificate for the applicable domain name, supplied to Ebix
- A secure port connection between OPG and the Ebix Broking System server.
- A new Web Service will need to be installed on the appropriate server connected to your Broking System. This is for OPG to validate references and return the outstanding balances.

Ebix	
PAYMENT CONFIRMATION	
Please do not reply to this email.	
Our Details	
Merchant:	Ebix
Reference:	012311090
Contact:	support@ebix.com.au
Your Details	
Client Number:	0123
To:	JOHN SMITH
Email:	John.Smith@email.com.au
Payment Details	
Payment Status:	TRANSACTION APPROVED
Bank Transaction Id:	116876
Date:	03/03/2022 05:16:18 PM
Invoice Reference:	11090
Cardholder Name:	JOHN SMITH
Card Number:	4444XXXXXXXX1111
Payment Amount:	\$ 76.65 (in AUD)
Credit Card Surcharge:	\$ 1.35 (inclusive of GST in AUD)
Total Payment:	\$ 78.00 (in AUD)
Has this card been debited:	YES

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More Information

Visit our website ebix.com.au for a full list of options and to see a working example of the Online Payment Gateway; or sales@ebix.com.au for additional information. The OPG is priced at \$450AUD + GST per quarter.

The image displays a screenshot of the EBIX website's 'Invoice Details' form. The form includes fields for 'Client Reference' and 'Invoice Reference', a 'Pay all outstanding invoices?' checkbox, and 'Cancel' and 'Next' buttons. A security notice at the bottom of the form reads 'Secured by Thawte click to verify 2017-08-11 ABOUT SSL CERTIFICATES'. To the right of the form is a diagram of the 'Broking System' which includes logos for CBS, eGlobal, WinBEAT4, and Ebix Evolution. A dashed line connects the form to a bank icon labeled 'Authentication API Connection to the Bank or Third Party'. A 'Client' icon is also shown at the bottom left of the diagram area.