

Universal Payment Gateway (UPG)



An easy, secure service for businesses to allow customers and suppliers to do collections and payments. A powerful notification, routing and scheduling engine consolidates and orchestrates all services through a single provider.

We offer two models:

Direct Model

All payments are made from your bank account and collections are settled directly into your bank account.

Aggregation Model

All payments are made from and all collections settled directly into the aggregator account (yours or Ecentric's). We provide:

- A sub-ledger to accurately track monies, fees & commission
- An advanced vetting service to validate new merchants
- A merchant management system

The uniqueness of Ecentric's UPG

The advanced and market leading core engine simplifies and enables flexibility for the merchant to process payments and collections through multiple channels.

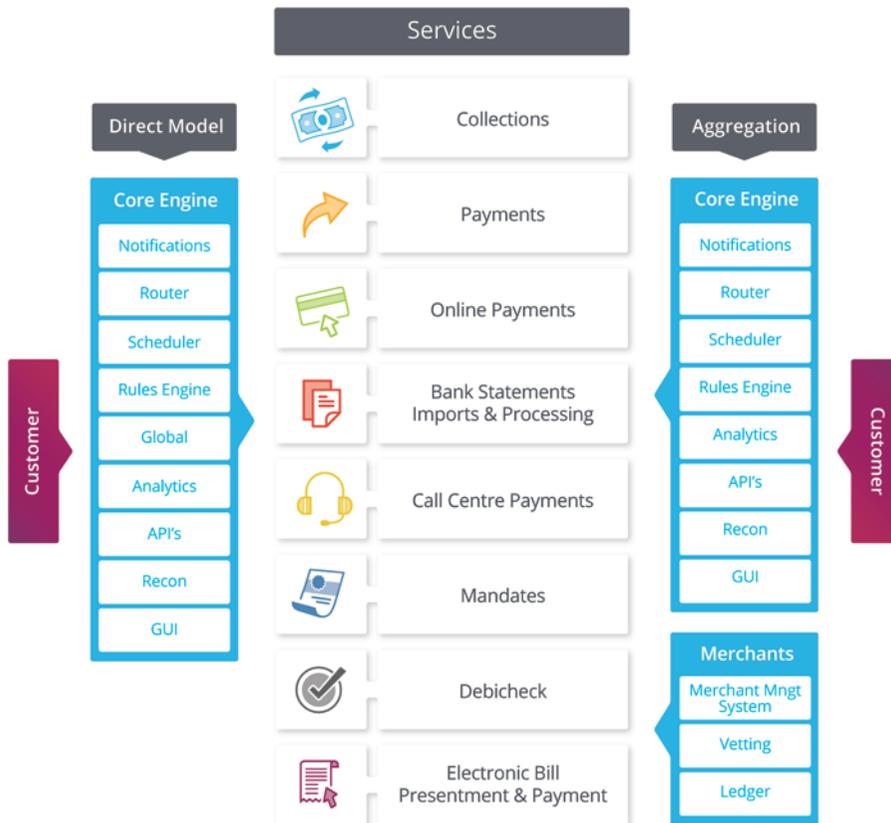
From large enterprises to small businesses, all the services are available through a single service provider, Ecentric's Universal Payment Gateway, with reconciliation and reporting available through a consolidated web portal and client services provided by a single support desk.

Secure access, audit and control are all incorporated into our UPG, utilising best international practice and leading industry standards.

...Services Offered

Services Offered

The **Core Engine** is the orchestrator of the Universal Payment Gateway, knitting together the various services and components.



Collections

An industry compliant service to intelligently manage the collection of monies from customers to improve cash flow, minimise disputes and optimise future collections.

Intelligent collections incorporates the moving of a customer from standard debit order to NAEDO, bulking of multiple accounts into one payment, delaying settlement to minimise risk and charge backs and making it easy for a customer to move from debit order to recurring credit card payment and tracking customer collection behavior to improve decision making on future collection processing.

Features

- Debit orders / direct debits
- Recurring credit card collections
- Collections' scheduling engine
- Authenticated collections
- Electronic mandate management
- Mandate authentication at POS
- Optimised collections, e.g., converting unpaids to Naedo
- Intelligent unpaids management
- Bulking of instructions
- Improved strike dates
- Tracking and forecasting customer behaviour
- Aggregator management
- Delayed settlement

...Online Payments

Online Payments

The UPG provides a convenient and secure platform to accept payments through various online channels. Traditionally customers make payments on web sites using credit card. The UPG extends the offering to include many new payment methods and channels, including bank account EFT's, mobile phone payments and secure call centre transacting. Customer sign-up is quick and easy and the service is supported by our exceptional after-sales service team.

The online payment service is also available outside of the UPG (see page 5).

Features

- Debit and credit card acceptance online
- Amex with SafeKey and Diners with ProtectBuy
- QR code acceptance online, including Snapscan & Zapper
- Add card for recurring credit card payments
- Store card acceptances online
- Loyalty and rewards payments (e.g. eBucks, Discovery Miles, uCount)
- Mobile payments online
- Instant EFT, including SID, eft secure
- Call centre payments
- Fraud detection and prevention
- Secure vault for tokenisation
- Dynamic currency conversion (DCC)
- Electronic bill presentment and 1click payment
- Customised payment pages according to corporate identity
- Multiple shopping carts, e.g. WOO Commerce, Shopify, Magento
- Integration into preferred legacy systems and service providers
- Multi-banked
- De-scoping PCI DSS
- Multiple integration points (including API & Ecentric's hosted payment page)

Supported payment types

Plastic • Virtual Plastic • Debit Cards • Wallets • Mobile



Payment types we are looking into...



...Payments

Payments

A payment platform enabling outgoing payments to suppliers, staff and customers. Payments are processed to any destination account, wallets service provider, bank, money transfer, voucher platform and card scheme.

Features

- Single API for all business systems providing a secure channel for data transport
- Processing to all major banks
- Reduced payment errors and fraud using tokenised and audited creditor profiles
- Bulk pay creditors to save on transaction fees
- Multiple ledgers
- Ensure correct destination credentials before processing using account verification services (AVS) and Check Digit Verification (CDV)
- Match payments received and processed to bank statement debits and credit payments
- Upload supplier invoices and payroll data for audit and control
- Configure authorised personnel for payment capture and release
- Automate payment flows for non-repudiation
- Real time payment to staff irrespective of bank account
- Treasury management
- Customer refunds
- Multi format payments, e.g. SWIFT, IFX, ISO20022
- Recurring payments scheduling
- Recurring payments to suppliers

Bank Statement Imports & Processing

The consolidation of all bank statement transactions into a single, standardised view. By validating and categorising each transaction the UPG prepares the information for exception processing and automated posting to your General Ledger.

All your financial transactions pass through multiple bank accounts at various banks. The Ecentric Universal Payments Gateway takes care of the complexity of processing bank statements through the consolidation of all statement transactions into a single, standardised view.

By validating and categorising each transaction it prepares the information for exception processing and automated posting to the General Ledger.

Features

- Import & consolidate bank statements from any bank in any format
- Group statement entries across banks & transaction type into meaningful categories
- Identify the source of all debits & credits
- Enrich statement entries with supplementary information
- Manage queries electronically
- Reconcile statement entries to source including bulk items
- Calculate expected fees & charges
- Standardised General Ledger postings
- Apply configurable rules based exception management
- Validate debtor & creditor references
- Allocate unique identifiers to statement entries
- Introduce audit controls for release of exception or mismatched items
- Manage net working capital across multiple accounts for improved cash flow management across accounts
- Link detail payment files to bank statement entries
- Identify transactions with limited information causing un-reconcilable exceptions
- Reporting of unexpected transaction codes, bank accounts and debtor and creditor references
- Calculate bank charges against configured pricing tables

Call Centre Payments

An end-to-end, PCI compliant call centre payment service. This easy to use, agent-assisted solution never exposes card details and contributes to reduced abandonment rates.

Features

- PCI compliant, MOTO solution that halves abandonment rates
- Secure, agent assisted payments
- Card details are always masked to the agent
- A secure card payment service seamlessly integrates with your telephony system
- Includes push-pay for secure links to online payment services

Mandates

We enable electronic mandates for your customers which reduces unpaids debts and disputes while providing collector assurance.

The UPG provides access to electronic mandates which can be presented to your customers on any device. The mandate can be sent via a link where they can review the conditions of the agreement and electronically sign it off. Mandates are stored on our database for retrieval by your employees allowing them to retrieve and review mandates or make amendments to them.

Features and Benefits

- Electronic acceptance on any device (computer, tablet or smartphone)
- Fully customisable - include your own terms and conditions
- Include card and account number tokenisation to be used for repeat collections
- Sensitive data is stored in our secure TokenVault
- CDV checking and Account Holder Verification
- Pre-population with your customer information before forwarding on to them
- Storage and backup of your customers' mandates which are easily recalled to view
- Audit trail of mandates from receipt to acceptance

** Namibia and Botswana may not have all features available as in South Africa*

DebiCheck

We provide access to new legislative DebiCheck collection type which enables customers to electronically authenticate mandates upfront, reducing disputes and potentially fraudulent collections from your customers account.

The requirement to authenticate debit orders processed through the Early Processing Window is a policy decision, made in 2013, by the South African Reserve Bank (SARB) and needs to be adhered to by banks and companies who wish to collect money in this way. Through the UPG, you will have access to this new DebiCheck collection type. This service of the UPG enables you to manage the collection process by having your members approve mandates electronically before a collection run which will improve your collections' success and reduce disputes.

Features and Benefits

- Electronic acceptance of mandates upfront before collections
- Reduction in unpaid and disputed debit orders by members
- Mandate acceptance at all participating banks
- Support of all mandate initiation types

Electronic Bill Presentment & Payment

The Ecentric Universal Payments Gateway presents your bills electronically to your customers for easy initiation of payment using the gateway, participating banks, retailers and wallet providers. The service ensures the correct amount is paid to the correct biller with the correct reference every time. There are two services, Quicklinks and Bill Aggregation.

Features and Benefits

- The service ensures the correct amount is paid to the correct biller with the correct reference every time
- Easy payment via secure email and sms link
- Additional channels include Standard Bank's MyBills
- Multiple payment methods, including card, EFT, wallets and rewards
- Repeat payments made easy thorough secure storage of card details
- Real time notification of payments into debtor systems
- Electronic receipting