

RAM for Merchants



OmniPay won the first-ever 'Processing Excellence' Award at European Card Acquiring Forum 2010. The ECAF is widely regarded as the most important European conference focusing exclusively on Merchant Acquiring, drawing over 300 acquiring professionals from Europe and beyond. At this years conference, the organizers launched the Guiding Hand Awards, a series of nine awards intended to recognize merchant acquirers and one award to recognize Excellence in Processing.

Since its founding 10 years ago, OmniPay has focused relentlessly on acquiring processing across countries and continents, across currencies and languages, through e-Commerce, MOTO and bricks and mortar points of interaction. Today, we provide authorisation switching and back-end acquiring processing services covering:

- 27 acquirers
- 3 million merchants operating in 73 countries
- 150+ transaction currencies
- 21 settlement currencies
- 750 million+ transactions processed per annum

OmniPay's innovative technology platforms and processing solutions are designed to actively manage the entire domestic and multicurrency payment processing cycle, delivering innovative market led services to acquirers and their merchants. Additionally, OmniPay enables acquirers to compete in new geographic markets and brings new opportunities to existing markets such as Dynamic Currency Conversion and Cross Border Acquiring.

The Remote Access Module (RAM)

OmniPay's Remote Access Module (RAM) is an internally-developed internet portal, which provides OmniPay clients and their merchant customers with real-time access to their acquiring data.

Web-based

Access to all data and functionality is via a single, web-based application, RAM. There is no need to learn and maintain multiple applications and systems and no need for special hardware or separate workstations.

Secure

OmniPay follows industry best practices in physical, network, system and data security controls. OmniPay's systems and processes are PCI certified and have undergone a successful SAS 70 audit.

Local language support

RAM screens and reports can be adapted to meet local language needs at the user level, resulting in improved merchant usability.

Ease of reconciliation

Merchants may see all data relating to submitted transactions, transaction fees, account fees and settlement, enabling quick and easy reconciliation.

Statements

Online statements are available via RAM, providing a further view of activity against which merchants may reconcile.

Requests for information

Merchants may enter requests for information directly into RAM for resolution by acquirer or OmniPay staff. Having a single application to manage all aspects of merchant management improves service speed, quality and accuracy.

Hierarchy

Merchants may be organised into hierarchy structures on the OmniPay platform to facilitate aggregated billing, settlement and optimum reporting. With no limit to the number of hierarchy levels available, these hierarchy structures may be as sophisticated or simplistic as your merchant business requires. Base-level merchant users may access data relevant only to them whereas group (headquarters-level), or sub-group merchant users may access data relevant to all merchants below them in a hierarchy branch. Reports may be generated at various levels of the hierarchy allowing desired levels of separation or aggregation. Hierarchies may be physical or virtual, allowing merchants set-up across different physical hierarchies to be virtually joined for the purpose of reporting and data aggregation.

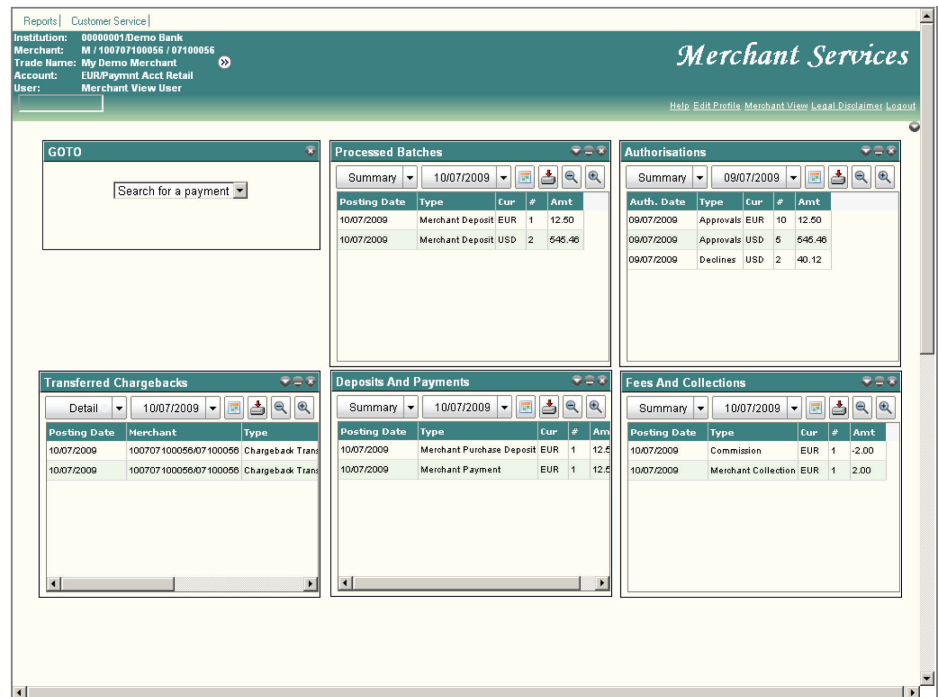
Exception and chargeback management

Merchants may view exception items and chargebacks resulting from their transaction activity. Merchants may also be given access to attach supporting documentation directly to their cases and view incoming MasterCard and Visa documentation that has been automatically attached to their cases from scheme image gateways.

RAM Merchant View

OmniPay continuously develops its platform to ensure that it remains at the forefront of transaction management innovation. The development team regularly adds new features and functionality so that OmniPay acquirers and their merchants maintain a competitive advantage through rich features and quality design. One recently developed feature of the Remote Access Module was specifically designed to further enhance the merchant user experience – RAM Merchant View.

RAM Merchant View provides an instant, comprehensive view of transaction data in a layout which is simple and easy to understand. RAM Merchant View data is displayed in panels on a single RAM page, and merchant information is presented directly upon log-in to the system.



RAM merchant users have the ability to configure which panels to display, change what appears in each panel and create new panels. Data panels contain summary and detail view options and show data for a user-selectable period of time. Whether in summary or detail view mode, the user has the ability to drill down into more detailed information. Data within panels may be sorted by column headings, downloaded or filtered by currency. Additionally, panels may be resized, moved, reset, closed, minimized, restored or deleted from standard view. RAM will remember the options last selected for each panel the next time the user logs in. New panels may be configured to display items as required by the user.

Merchant's utilizing RAM Merchant View can be at any level in a merchant hierarchy. For merchants at higher levels in the hierarchy, data will be displayed for all merchants within the merchant's hierarchy branch.

The OmniPay Remote Access Module provides merchants with reliable, real-time, secure access to their transaction and account data.