

# PAYMENTS HUB



**eKassir**

 [ekassir.com](https://ekassir.com) |  +7 (812) 600-4000

# Contents

## **02** About the solution

## **02** Features

## **03** Implementation results

Adding new service providers

Labor costs optimization for supporting the payments services

Decreasing manpower to deal with with agents network

Increase fee revenues

Availability of payments service 24/7

Launching the recurring payments service

Ensuring payments security

## **05** Architecture

Payments Hub — software solution for centralized payments acceptance from individuals via any service channels:

- Internet-bank
- Mobile-bank
- Teller desks
- ATMs
- Self-service kiosks
- Agent networks
- API

The solution supports any payment types and bill pay services: mobile communication, Internet and TV, Education, tuition, bank and insurance products, card and account loading, housing and public utilities, taxes and penalties, payments with non-restricted details.

## Features



### Features

Conations a set of turnkey gateways to service providers



### Off-the-shelf solution

New versions of the solution is provided as technical support services. Backward compatibility



### Easy settings

In-built SDK and standard API to expand features. Support self-development



### Security

In-built anti-fraud service



### High productivity

Productivity is proved by high loaded cases – about 1 000 000 transactions per a day. All components are family scaled



### Simplified administration

All settings are performed via a single app where employees have different roles



### Market leader

More than 50 Russian banks (3 of TOP-10) use Payments Hub

## Adding new service providers

---

To deliver high quality payments services the bank should have a dedicated solution, which helps to offer its clients wide range payments services and opportunity to pay via any remote channels: Internet and mobile banking, teller desks, ATMs. If the bank has not implemented that kind solution its clients can pay for less 500 providers via remote channels. Payments Hub is a centralized solution payments acceptance. It helps bank to offer wide range payments services in all channels. The banks which implemented Payments Hub accept payments for 1 000 – 10 000 service provider and more.

Using standard built-in tools without huge labor costs, the bank can set the gateways to the largest payment billing aggregators and state services or accept payments via direct contracts. "Off-the-box" solution Payments Hub allow to divide services in different regions, calculate commissions on-line, input counter reading and other features.

## Labor costs optimization for supporting the payments services

---

Payments Hub helps effectively with low labor costs to set up payments acceptance to large network of service provider. The solution implements setting and management service providers at each channel, centralized unload statement to Core Banking System. It has tools for quick payment service via teller desk and simple adding new suppliers.

After Payment Hub implemented the costs for supporting payment services by bank employees reduce tenfold and the amount of services available for the clients grows.

## Decreasing manpower to deal with with agents network

---

Payments Hub helps the bank to organize payments

acceptance via agent network for two reasons:

- Deposit bank product. Agents like payment billing aggregators, communication shops network, and other banks - accept payments to the bank. On-line control payments details and checking payments status reduce claims activities in the bank.
- Payments acceptance as a separate business segment. If the bank has many direct contracts with service providers it might increase amount of payments and commission incomes via agent networks.

With Payments Hub the bank support communication with agent networks and sub-agent operations, account maintenance and handling. Agents have an access to web-application to manage own agent networks and additional software for teller desk, self-service kiosks and smart-phones. All cooperation between the bank and the agents is fully automatic. Payments Hub helps to decrease labour costs drastically during cooperation with agents and to improve communication quality.

## Increase fee revenues

---

Payments Hub helps to set up different types of parameters for fees. For example, a branch or banking service channel, service provider, payment amount, time. Commission may be simple (percentage or fixed sum) and complicated ones (calculated with the formula). All fees calculate on-line.

With Payments Hub the bank may double fee revenues and more saving current amount of payments and customer loyalty.

## Availability of payments service 24/7

---

Payments Hub responds for sustainable payments service available round-the-clock. Payments Hub has developed mechanisms to deliver sustainability and to operate "active – active" in two across multiple

locations. All solution tools family scale. Any tools failure must not result in paralysis. Moreover the solution contains mechanisms for routing for payments via alternative channel if the main one is not available.

### Launching the recurring payments service

---

Payments Hub offers recurrent payments available in all banking channels from off-the-shelf solution. It includes scheduled payments, payments at event (for example, a payment for mobile service when reaching a minimum threshold balance), and payments at debt occurrence.

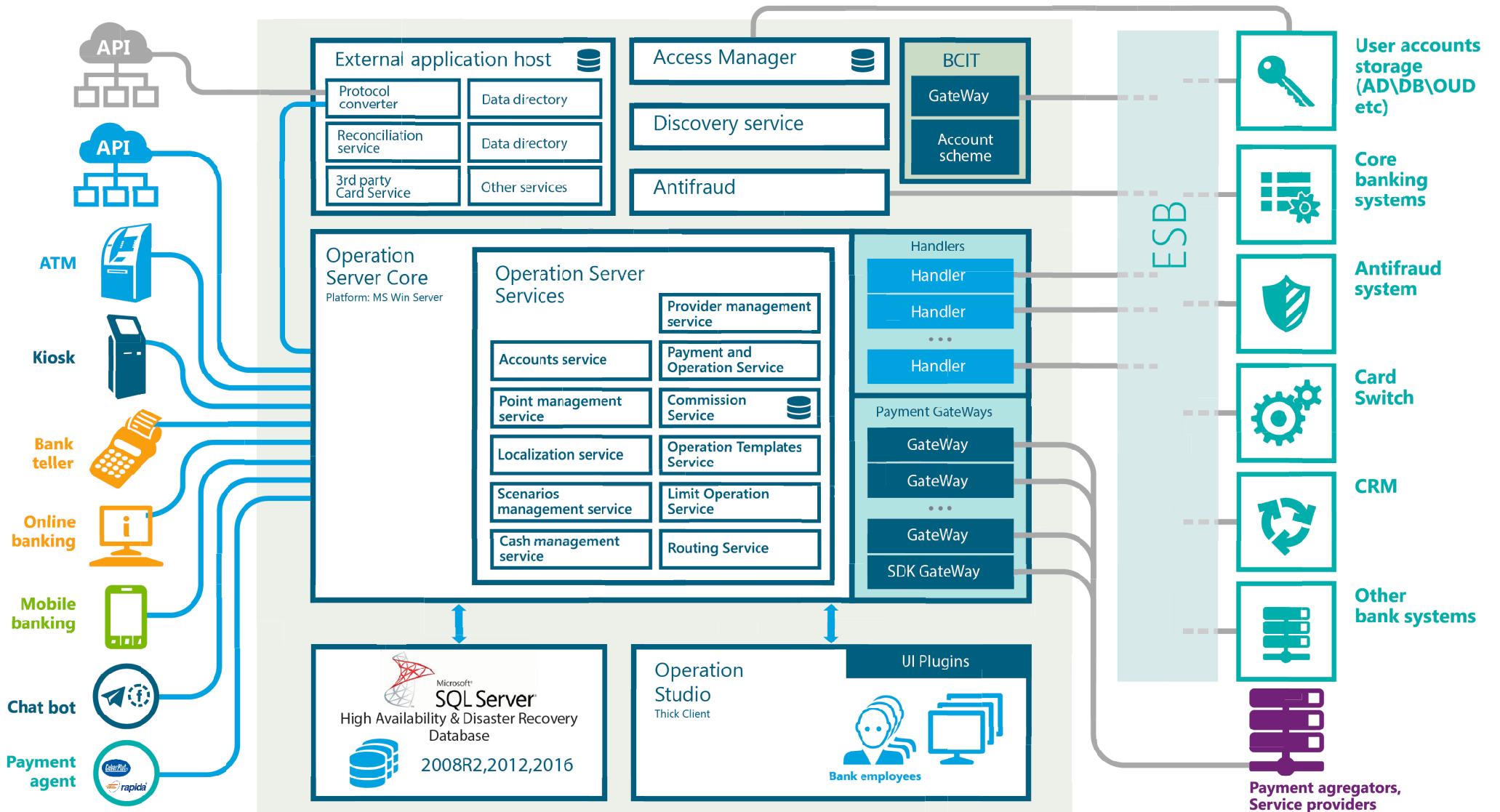
### Ensuring payments security

---

Payments Hub contains a set of tools for successful secure transaction and saving from fraud. The solution helps to deliver transaction integrity, secure storage of keys, password policy, audit of employee's activities.

Also Payments Hub has in-built anti-fraud service which was developed to control the frauds during micro-payments. For example, handler with the white and black lists, analysis of payments details, identification of non-standard occasion, and others. Based on our experience such features are enough for bank during Payments Hub implementation. If the bank implemented a separate anti-fraud system, the solution contains a standard API for integration with it.

# Architecture



Access manager - provides consumer identification, authentication and authorisation  
 External application host is a component to keep Operation HUB supplementary services  
 Discovery service is a service to store the information about Operation Hub services and settings to connect these services  
 Antifraud is a built-in antifraud system

BCIT is a module of setting and downloading chart of accounts  
 Operation Studio is a user interface to work with Operation HUB  
 Payment gateway is a gateway for information exchange with the payee  
 Handlers is a configurable chain of the payment processors