

RAM for Acquirers

Only OmniPay can deliver efficient and cost-effective global payment processing solutions for your merchants, allowing you stay focused on your bottom line.

OmniPay is the first global, multi-currency, multi-country acquiring service that helps you provide the solutions your merchants expect. With OmniPay's Remote Access Module (RAM) internet-based portal, you and your customers can gain real-time access to acquiring data.

Some of the functionality that acquirers and merchants can make use of via RAM includes the following:

- Viewing, adding and editing merchant profiles
- Viewing transaction data on a per-merchant and per-institution basis
- Viewing and processing exception items (retrievals, chargebacks)
- Viewing and reversing authorisations
- Performing voice authorisations
- Viewing data for reconciliation and back office functions
- Manual entry of paper based transactions
- Viewing card scheme and OmniPay reports
- Viewing and managing merchant funding
- Viewing, editing and reprocessing rejected transactions
- Producing activity monitoring reports and managing fraud
- Extracting data and generating letters to be used in mail merges
- Tracking merchant applications
- Performing customer service functions including issue and call management
- Uploading and downloading files
- Adding merchant notes and authorisation notes
- Producing statements
- Generating sales reports
- Tracking merchant profitability
- Managing/hedging FX exposure
- Storing and billing for terminal device data

It is important to note that each acquirer on the OmniPay platform can customise and brand its RAM pages so that merchants experience the 'look and feel' that their acquirers wish them to experience.

Web-based

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

MIS

OmniPay provides a suite of standard and push reports covering all aspects of transaction, batch, posting, settlement and funding activity. Reports may be viewed or downloaded at acquirer (institution), group, sub-group, sub-sub group levels, all the way down to merchant and sub-merchant levels.

Incoming settlement file handling

All settlement information including scheme reports is available in one central location. Through RAM, the acquirer has regular, reliable visibility of exactly when funds will be transferred by schemes. Incoming settlement data can be easily compared to outgoing submitted values, reducing reconciliation administrative overhead.

OmniPay won the first-ever Processing Excellence Award at the European Card Acquiring Forum 2010 followed by the Performance Award in 2011. In 2012 the name of the forum changed to the Merchant Payment Ecosystem but OmniPay continued to win, taking home the Processor Award in 2012 and the Information Award in 2013.

On a day-to-day basis, acquirers' and merchants' main channel for accessing the platform's rich functionality is the Remote Access Module (RAM) – an internet based portal developed by OmniPay, which provides OmniPay clients and their merchant customers with real-time access to their acquiring data.

All aspects of merchant management handled via a single, integrated application, accessible by acquirer and merchant alike.

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Exception and chargeback management system

Exception and chargeback handling is integrated into OmniPay's system and is accessible by acquirers via the single RAM interface. Chargebacks can be worked using the RAM system either by OmniPay staff or by the acquirer. Merchants may also access information on chargebacks impacting their business.

Statements

OmniPay produce online statements in RAM for the required merchant level and frequency. Additionally, OmniPay can produce statement files and send them to local printers to produce statement.

FX hedging and margin management

Acquirers are able to use any of a variety of loaded FX rates to settle with foreign currency merchants. Additionally, acquirers are able to add varying margins to the rates at which they settle with foreign currency merchants to reduce FX exposure or even generate an additional revenue stream.

Interchange management

OmniPay enters and manages all relevant interchange rates into its system, regularly updating them as changes occur and working continuously to ensure that optimal interchange rates are achieved. Interchange downgrades are investigated by OmniPay and reported to acquirers and their merchant clients, significantly reducing interchange management burden on the acquirer. At present, OmniPay manages on its platform over 3,000 different interchange rates world-wide.

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.