

# RECURRING PAYMENTS



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Recurring Payments is a product for organizing an auto payments service in a bank. This service allows bank clients to set up automatic debiting their accounts to pay the utility bills or fines on regular longtime basis.

The implemented types of recurrent payments:

- **Scheduled payments** are executed once per period for a fixed sum. For example, it can be a monthly payment to Internet provider.
- **Event payments** are executed upon the occurrence of a certain event for a fixed sum. For example, it can be a payment for mobile service when reaching a minimum threshold balance.
- **Payment for debts** are executed when the system finds customer's debts, if the amount of payment does not exceed the limit specified by the customer. For example, the system automatically interrogates the service providers about the customer's debts, and in case of detection, initiates the payment.

The bank's client can set up the recurring payment service in all front-end applications such as mobile and Internet bank, ATM or terminal, cash desk.

Recurring Payments is a new component of eKassir Payments Hub solution. Recurring payments service can be configured via the Operation Studio interface (a component of eKassir Payments Hub solution).

## Features



### Fully functionally solution

Available functionality of recurrent payments service works with the main cases usage: scheduled payments, event payments or payments at debt occurrence.



### Omnichannel

Recurring payments are available in all customer's applications and fronts since the customer has set up this service in any remote service channel.



### Multichannel

Recurring payments service is integrated with all channels of remote banking services: ATMs, terminals, mobile and Internet banking, cash desks. Frontend eKassir solutions are already integrated with recurrent payments.



### Rapid deployment

Scheduled payments are available as "out of the box" solution. The settings of event payments and payments for debt is standardized. Integration with bank system and service providers is required.

## Reducing integration costs

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Creating the recurrent payment service requires many efforts in integrating a number of banking systems, such as: the service channels, where clients will subscribe to auto payments; the recurrent payments templates storage; the system responsible for making payments; the gateways to service providers or payment aggregators.

Recurring Payments uses standard Payments Hub services and payment mechanisms. Payments Hub solution is already integrated with the service channels via the standard protocols (eKassir V3). The solution includes built-in template service, tools for implementing the gateways to any service providers, user-friendly interfaces for easier customization and so on.

## Flawless work of recurrent payments service

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When implementing the recurring payments service, the reliability of its operation is important. If the payment is not executed or executed with errors, the client immediately loses any confidence to the service and ceases to use this functionality. In the eKassir system, we use standard payment mechanisms via Payments Hub, which provides guaranteed delivery of payments, support transnationality, necessary checks, and alerts and so on. The reliability of the recurrent payment service is an order of magnitude higher. It works out various non-standard situations more consistently.

## Supporting omnichannel cases

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The recurring payments service is the most demanded remote banking systems: mobile and Internet banking. In our opinion, the auto payments service should be available for the bank's clients everywhere.

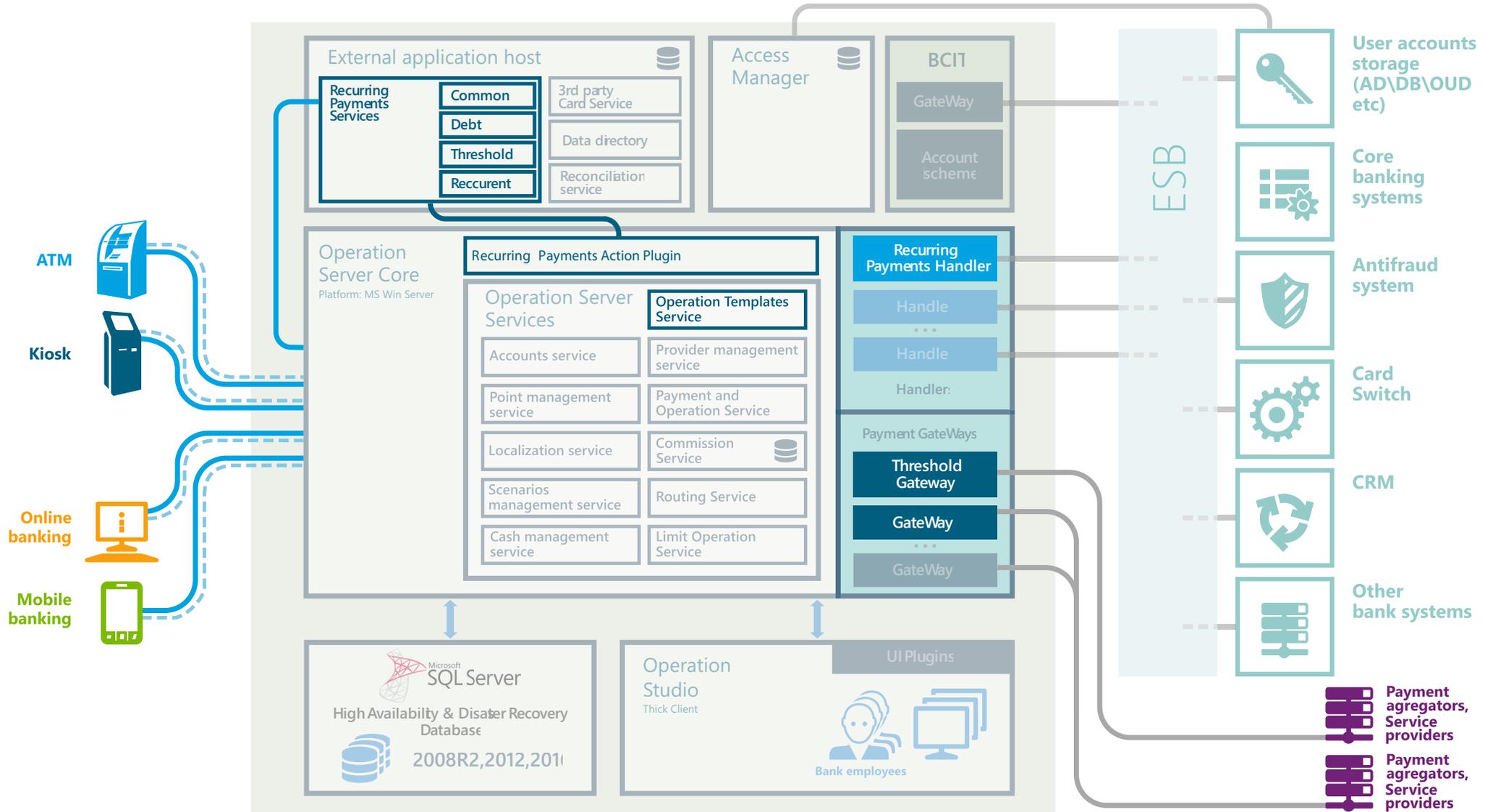
After its implementation, Recurring Payments is equally easy integrates with all customer service channels. If the bank uses eKassir frontal software (ATMs, terminals, cash desks, mobile and Internet banking), then the service is available as an "out of the box" solution. If the bank uses third-party frontal applications, we can provide a standardized protocol for integration. As a result, minimal rework is required for the fronts, and the omnichannel cases can be easily implemented.

## Implementation of individual cases

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In addition to these three types of recurring payments listed above, it is possible to implement some other cases. For example, the client makes a one-time payment for the service that is supposed to be periodically paid (cellular service, Internet, utility payments). However, he/she does not set up a recurring payment. After a certain period (for example, a month), the system sends a reminder - a proposal to repeat this payment. Further, the client can choose either to repeat the payment, save the template and create recurring payment, or, alternatively to disable any further reminders for this payment. This case does not irritate clients and can increase the audience of recurring payments users by almost 10 times.

In the described case, the implicit subscription to a periodic payment was automatically set up. It works in the same way as the scheduled payments, and after a certain time the client receives a reminder to repeat this payment.



-  Input protocol eKassir V3
-  Input protocol eKassir V3 with extended requests to manage Recurring Payments subscriptions coming from the front application
- Payment Gateways** is the gateways to payment aggregators and service providers
- Recurring Payments Services (Common, Recurrent, Debt, Threshold)** are services that provide management, storage and execution of operations associated with subscription to Recurring Payments

- Recurring Payments Action Plugins (Recurrent, Debt)** provide an API for the interaction of front-end systems with the Payments Hub in terms of transactions associated with subscription to Recurring Payments
- Gateway (Threshold)** provides an API for managing Recurring Payments subscriptions
- Recurring Payments Handler** provides notification of Recurring Payments services about the results of Recurring Payments subscriptions operations
- Operation Templates Service** is the Payments Hub service that is responsible for the operation and storage of user templates