

Merchant Acquiring Services Made Easier, Quicker, and Simpler

In a changing payments ecosystem and challenging business environment, merchant acquirers are balancing many challenges and complexities – rising expectations of merchants, introduction of new payment channels and schemes, consolidation between acquirers, threat of new entrants, profit margins under pressure and changing regulations. Meanwhile, merchant acquirers continue to run critical pricing, billing and transaction processing functions on outdated, disparate legacy systems and manual processes, whose complexity and inflexibility make it difficult to navigate the evolving landscape and respond to merchant needs and market demands. It is a known fact that a merchant acquirer's profitability is intrinsically linked to the revenue management and billing platform, inefficiencies arising from the platform can have a high monetary impact. The case for technology investment is clear, but the question remains - 'when' and 'how' to upgrade to a modern platform. The constantly evolving world of merchant acquiring won't wait for those who linger in indecision.

The need for a modern pricing and billing solution

For merchant acquirers intending to overhaul their IT systems and modernizing processes, the focus must be clear - Easy, Quick, and Simple services. Oracle is helping merchant acquirers do just that by offering a comprehensive suite of pricing, billing and processing solutions well-suited to merchant acquirers of all sizes.

With Oracle Revenue Management and Billing, merchant acquirers can:

- » **Unify Operations** with end-to-end and enterprise-wide pricing, billing and transaction processing.
- » **Simplify Processes** with streamlined and automated processes.
- » **Amplify Merchant Experiences** with insights-driven and tailored pricing, billing and rates.



A complete solution that supports Acquirers from merchant enrolment to settlement

The following services support Oracle Main Product:

- Merchant acquiring and set-up
- Price plan enforcement
- Deal profitability analysis
- Transaction processing
- Billing calculation
- Retrievals and chargeback processing
- Scheme management
- Reconciliation and settlement



Unify Operations with end-to-end and enterprise-wide pricing, billing and transaction processing

Oracle Revenue Management and Billing combines merchant acquisition and set up, pricing management, transaction processing, invoice management, reconciliation and settlement and dispute management in a single platform enabling acquirers to manage the entire gamut of merchant services in an integrated manner. The consolidation of multiple systems into one and seamless bi-directional data movement with periphery systems ensures enterprises have a single version of the truth. The solution is functionally rich and gives merchant acquirers the ability to set-up fees, such as one-time fee, recurring fee, transaction fee and merchant service fees. It also gives them the flexibility to automate merchant invoicing and billing. Acquirers can set up the system in line with their chargeback pricing structure - flat rate pricing, percentage-based pricing or apply tiered based pricing.

Simplify Processes with streamlined and automated processes

With Oracle Revenue Management and Billing, acquirers can improve efficiencies through streamlining and automation of processes such as merchant management, deal management, pricing and billing execution, chargeback processing and scheme management. This also ensures invoices are calculated accurately against pricing agreements and the merchant is billed the same as the quoted price. Oracle's solution is designed to easily interface with origination applications through APIs to fulfil the pricing and billing requirements including price determination, setting up price plans and billing arrangements. The solution makes it easy to import price lists from external systems or excel spreadsheets and flexibly apply price list to individual merchant accounts. Oracle provides pre-built integrations with other Oracle applications as well as third party industry applications like CRM systems, core banking platforms and billing systems to support end-to-end business processes.

Why Oracle?

- Clear leader in Enterprise Pricing and Billing for banking and payments industry with 35+ installations across the globe Product Support Services Professional Services.
- Deep domain industry expertise and purpose-built Pricing and Billing applications for the payments ecosystem including payment processors, card schemes and merchant acquirers.
- Provides deployment flexibility - cloud, on-premises or hybrid.
- 2 out of the top 5 global merchant acquirers run Oracle.
- We've powered the largest U.S. merchant acquirer.
- We serve one of the leading virtual good payment platforms.
- U.K.'s largest payment processing company runs on Oracle.
- 3 out of the top 5 card scheme companies are powered by Oracle.

Amplify Merchant Experiences with insights-driven and tailored pricing, billing and rates

With Oracle Revenue Management and Billing, acquirers can tailor their pricing and billing approach to each individual merchant enabling them to provide differentiation. The solution is designed to allow for flexible merchant-centric pricing, rates, interchange pricing models, billing methods and settlement methods. Its multi-merchant support and unlimited merchant hierarchies provide acquirers with the flexibility to create and apply pricing and billing plans in accordance with the merchant's needs. The analytics tools enable acquirers to use customer reference attributes to determine pricing methods and also apply a customized price plan with varied credit rates, debit rates, channel fees, product fees and pricing structures (flat rates, tiered rates and so on). With Oracle Revenue Management and Billing, acquirers can also apply different chargeback criteria to different type of customers, different industry/business sectors, different risk levels and different monetary values. Merchant acquirers can also uniquely offer rewards and discounts based on performance, relationship, transactional volume and so on. Oracle's technology and applications enables participants across the payment ecosystem to deliver better pricing and billing execution, improve operations and meet revenue goal and is used by leading merchant acquirers across the globe.

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