

## Make Modern Payments a Reality

Financial institutions need the ability to define fee structures that align with their specific business models, including those related to acquirer and issuer transactions, interchange, and revenue-based fees.

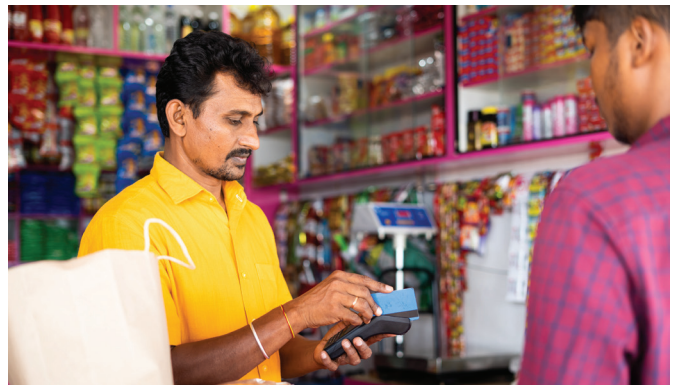
Supporting systems should be able to adapt to these needs without necessitating code changes. The Ren Fee Engine allows for the definition of various fee types based on any data element within a transaction, all without requiring modifications at the code level.

### Merchant Management Features:

- Integrates with separately licensed Ren POS Management (see related pricing if applicable)
- Timing of merchant payments based on user defined parameters
- Payment method is user defined and configurable by merchant
- Supports payment of merchants through online and/or batch options
- Supports consolidation of all merchant payments into a single payment
- Payment frequency configurable by merchant
- Ability to override normal payment processing rules and hold payments for a particular merchant
- Ability to create payment exception processing override rules by defining high and low payment limits

### Other configurable parameters:

- Pre-defined standard merchant classification templates allowing for quick and easy new merchant setup
- Detailed transaction history can be retained for a user determined period
- Discount rates can be configured at the product or card brand level Merchant fraud limits
- Merchant discount rates
- Error level severity
- Ren Portal-based user interface.
- Merchant deposit history
- Detailed deposit information
- Current payment status
- Merchant statements



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