Ren Stand-In Processing

Make Modern Payments a **Reality**

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Financial institutions typically use a back-office accounting system to manage consumer accounts and authorize transactions. Ren connects to this system via an interface, routing transactions for authorization. To prevent delays during system outages or network issues, Stand-in-Processing (STIP) is activated, allowing Ren to authorize transactions using a Positive Balance File (PBF) method, which relies on the last known account balance.

Ren updates account information in its Account Management Database in three different ways:

- The account may be added when a transaction response is received from the issuer back-office accounting system (i.e., based upon the account information and latest balance information in the response).
- The account balance is updated on subsequent online transaction responses to reflect the latest known balance from the back-office system.
- Financial institutions may send multiple batch files throughout the day to refresh the accounts and balances. The batch process adds new accounts, if not located, and updates balances based upon the information provided by the banks.

Ren STIP based on positive account balances supports Store-and-Forward, where transactions authorized during stand-in are stored until the connection to the accounting system is re-established. Once available, Ren forwards these transactions to the back-office system for final authorization as a forced post because they would have already received approval during stand-in.

Visit us at **www.renpayments.com** and learn how our platform can help you revolutionize your payment operations.