

Make Modern Payments a Reality

Convenient Bill Payment Without Registration

Consumers value the ability to pay bills through multiple channels. Some issuers limit this service to their customers, requiring registration and a bank relationship. This model excludes non-bank customers, reducing their payment options.



ABP is a popular value-added service for banks and processors, expanding access to more consumers and creating new revenue opportunities. Banks often receive commissions from billers or charge consumers for convenience.

Payment Channel Convenience

Ren supports ATM and POS acquirer channels, offering ABP as an optional service. External channels, including mobile, can provide ABP using Ren APIs through the Ren API Gateway.

Biller Settlement & Fees

Ren ABP integrates with billers online or via batch processing, offering subscription information and settlement services. Billers can connect using Ren or proprietary APIs through the Ren API Gateway. Fees and commissions are defined using the rules-based Ren Fee Engine.