

## Make Modern Payments a Reality

### Consumer Payment Alerting Feature

Ren's Transaction Alerting is a value-added consumer payment activity alerting feature that provides transaction activity-based alerts for consumers who have opted into the service. Consumers select which payment instruments to receive alerts for and are notified when those instruments are used for transactions. Transaction Alerting offers additional awareness and security for the consumer and allows them to better track payment instrument activity.

### Ren Transaction Alerting Engine

- Institution defines alert templates by transaction type and language
- Templates include transaction-specific substitution values
- Customers opt in and opt out of the service via the alert registration database at an authorized acquiring channel
- Payment instruments are linked to a single mobile number or multiple mobile numbers based on preference
- Consumer chooses their preferred alert language
- Text message alert is formatted according to the transaction type and cardholder's registered language

### Ren SMS Gateway

The gateway is used to route the SMS to the mobile operator(s) SMSC or an established SMS Gateway for distribution to the mobile phone. Ren supports both direct SMSC interfaces and interfaces to external SMS Gateways via the Ren API Gateway plug-in .

