

New Payment Products

Get, Set and Grow

The Problems

- You need new and improved services to grow and protect revenues from competitors
- Your IT development queue is too long, costs too high
- Compliance mandates squeeze IT budget, but regulators say 'open up' to non-bank competition

The Solution

- Pick ready-made payment products
- Non-technical staff customise and deploy
- Offer corporate services and/or self-service for SMEs
- Optionally enable your corporate customers to integrate products with their own systems and processes

We provide ready-made PCI-compliant and customisable products that don't need technical resources to setup, customise and deploy to customers. With regulators increasingly forcing FIs to open-up the payment networks to competition, non-bank competitors taking an increasing share of the market and other pressures like reducing interchange and ever-increasing technology channels to enter or leave to competitors - now is a good time to consider how you can improve and expand your payment products portfolio to protect and grow your revenues.

A collection of ready-made payment solutions that non-technical staff can setup, customise and deploy



Purchasing



Travel & Expenses



Incentives & Rewards



Remittance



Gifting



Disbursement

Our comprehensive collection of PCI-compliant solutions caters for corporate, SME and consumer payments. You can optionally trial new products on our hosted service to maximise speed of deployment and minimise IT involvement, with the option of moving it in-house, once a product succeeds.



Corporate/SME Purchasing Give your customers greater self-management and control than possible with traditional corporate cards, reduce their reconciliation burden and enable them to integrate the solution with their back-office systems using standard tools. Your non-technical staff can configure per corporate customer while your website offers self-service setup to your SME community.



Travel and Expenses Give your corporate and SME customers the flexibility of issuing virtual cards and plastic cards to their employees for online and POS transactions. Provide them with full control and visibility of employee purchases and expenses - as they happen. Fully customizable for your larger corporates; reduced overheads for your SMEs.



Incentives & Rewards Most incentive programs reward and recognize employees with vouchers or gift cards from particular vendors. Now you can take the rewards a step further by offering the flexibility and global reach of a branded, prepaid Visa or MasterCard prepaid card.



Consumer eCommerce Prepaid virtual cards enable banked and unbanked customers to shop safely online without exposing bank, debit, credit or personal data. As well as being popular with prudent shoppers in the developed countries like the USA, this is also valuable in many countries where online security concerns deter millions paying online.



Gifting Virtual gift cards are the fastest way to send a gift. Just like a normal Visa or MasterCard Gift Card but delivered electronically. Select an eGreeting video or photo and personalize the gift card for delivery: an email/text is sent to the recipient immediately.



Remittance Person-to-person payments made globally, easily and instantly using an online account. The recipient can spend the funds online, via prepaid Visa or MasterCard or by transferring them to their bank account.



Disbursement Businesses can pay anyone anywhere regardless of them having a bank account or not. Real-time payment-delivery tracking is available and payments can be tagged for easier reconciliation.



Payroll Global payroll is a notoriously expensive proposition even as more and more companies are going global. Ixaris offers a cost-effective and accessible solution with benefits for both your business customers and their employees.



More... Something else in mind? Leverage your existing networks and services by creating payment programmes targeted for specific customers. You control the features and manage all transactions; we provide all the technology and operational infrastructure to get you started very quickly. Your business staff can create new products to address a variety of other payments needs by combining and customising the functionality of which all of the other applications above are built.

An Open Payments Platform

All of these payment solutions are delivered together as part of a comprehensive platform – Ixaris Payments Server - that radically reduces the time and investment required by banks/processors and other financial institutions, to deploy new products.

Ixaris Payments Server enables customisation by both your non-technical staff and your customers, to help ensure quality user-experience and ultimately successful payment solutions that can satisfy diverse customer requirements without associated IT project costs.

Ixaris Payment Server - a paradigm shift for the payment industry

