

CreditLine Plus

Complete Payment Processing

CreditLine Plus meets the latest requirements of Payment Card Industry Data Security Standard (PCI DSS) regulation and offers brokers a fully integrated service for making secure, fast and simple electronic payments by credit and debit cards. CreditLine Plus is suitable for all types of broker, including Commercial and Personal Lines businesses, selling through High Street branches, from a Call Centre base or online.

Acting as a Payment Service Provider (PSP), Open GI through our partnership with Universal Payment Gateway Plc (UPG), will fully manage your payments to the acquiring bank, card schemes and payment networks on your behalf, removing any associated concerns with taking card payments.

Open GI has arranged an exclusive deal with Lloyds Bank to offer brokers a highly competitive transaction rate if you change your merchant provider to Lloyds when you sign-up for CreditLine Plus. At the same time, if you change your merchant provider to Lloyds, discounts of up to 20% are available on the CreditLine Plus software itself.

Features

- Dedicated CreditLine Plus software activates as soon as the card payment option is selected.
- Payment, pre-authorisation and card validation can be checked before issuing cover.
- Pre-authorised payments can be accepted at a later date without re-keying payment card details.
- Card details are discarded after use, a token is retained to enable future payments.
- All payment card details are masked apart from the last 4 digits.
- Supports payments from all client premiums including broker instalment, standard deposits / full payment, premium finance and BACS initial payment.
- Card receipts can be generated for customers and refunds restricted to authorised users only.
- Ability to review all card payments made on a policy and track payments by card type.
- A number of audit reports are available for monitoring payment activity.

For further information contact Open GI:

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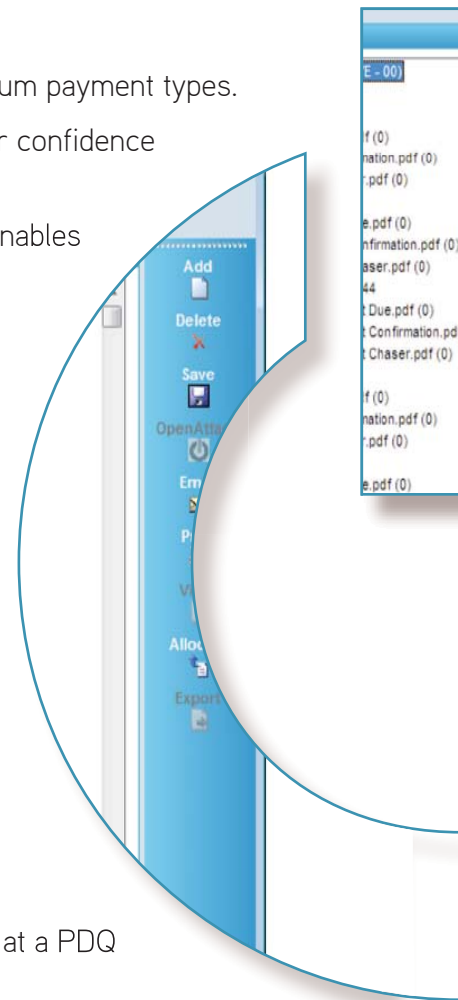
"A secure, cost effective solution that makes payments easier for you and your customer."

Advantages

- Credit card and debit card information can be captured quickly and easily.
- Payment authorisation can be taken without the user having to leave their desk.
- Securely holding pre-authorised payments speeds up the payment process.
- Card Holder 'not present' transactions available.
- A single solution for all credit and debit card payments for all premium payment types.
- Card receipts and authorised access to refunds promotes consumer confidence and ensures an enhanced level of customer service.
- Accurate card and payment type reduces unnecessary errors and enables improved reporting.
- Management intelligence via access to an online portal for tracking all of your payment transactions and their status.
- Ability to process refunds and additional payments without re-entering card details.

Benefits

- Reduce your costs by conforming to the latest PCI DSS regulation by changing your merchant provider to Lloyds.
- As the use of cheque payments decreases, save time by quickly processing credit and debit cards.
- Reduce payment errors through structured data capture screens.
- Improves overall customer experience, when making a payment.
- Frees up staff to concentrate on other tasks by reducing time spent at a PDQ machine.
- As a solution based around the Core System, all approved users will have immediate access.



Minimum Requirements

MLS Server	CORE 13.50 ext 70	APM 5.60D or above	System x2.86A ext.41 or above	CreditLine Plus 3.00Y or above
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