

# What's in your Receivables

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PRESENTED BY

**Pavan K Vallabhaneni**

[pvallabh@astcorporation.com](mailto:pvallabh@astcorporation.com)



## Agenda

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Paper or Plastic?

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Why Credit Cards?

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Credit Card Integration

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Payment Models

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Reconciliation

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Transit Agency Example

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Questions and Answers

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# Paper or Plastic?

Paper



Plastic



# Paper or Plastic?

Paper



Plastic



# Why Credit Cards?

- Convenient mode of payment
- Secure payment mode for merchants
- Fraud Protection
- Enhanced product warranties/insurance
- Short term loan
- Rewards

# Credit Card Integration

## Pre integrated EBS Applications

- iStore
- iReceivables
- Oracle Student System
- Order Management

# Credit Card Integration

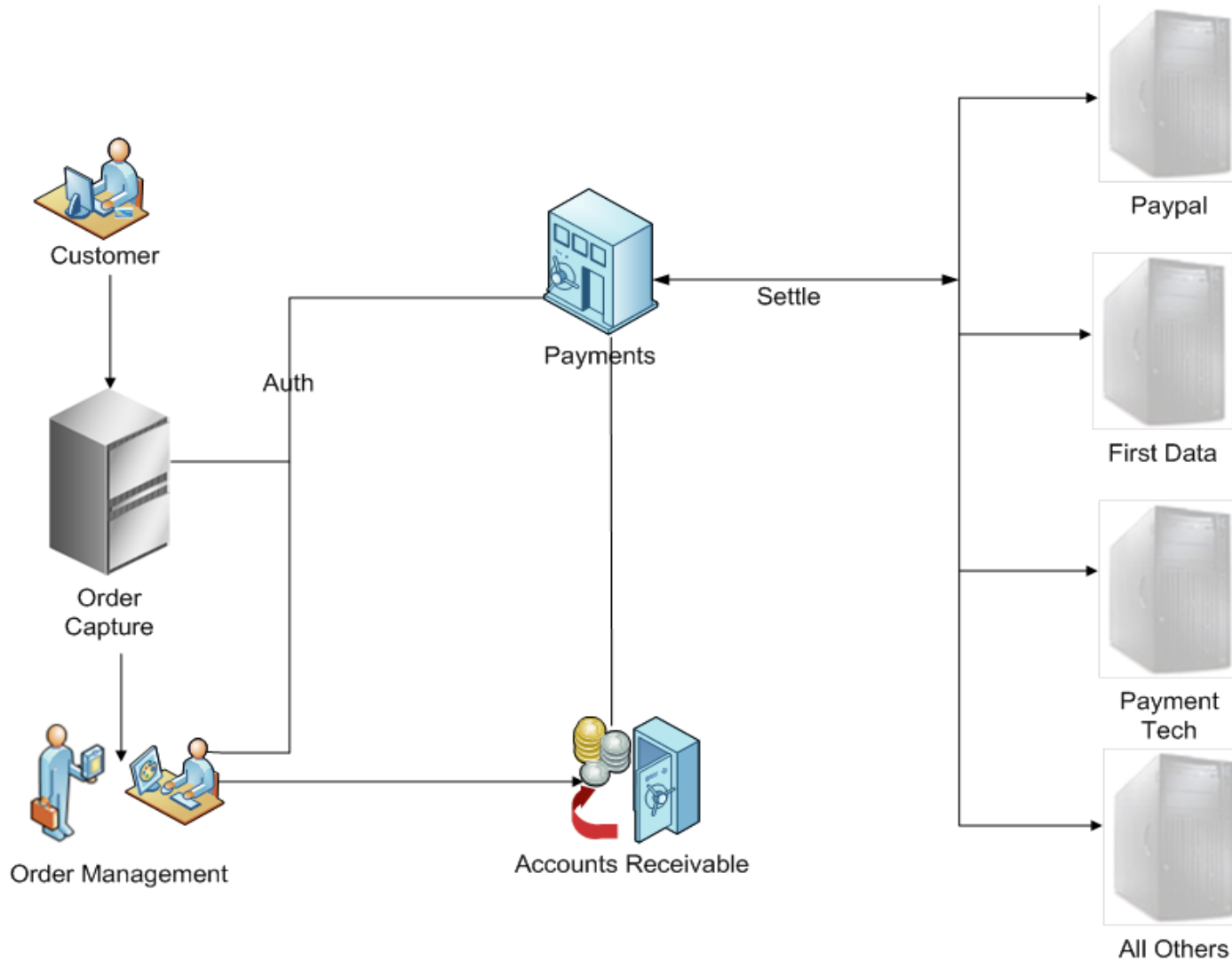
## Non EBS Sales Channels

- E-Commerce sites
- Retail Stores
- Vending Machines
- Mail Order

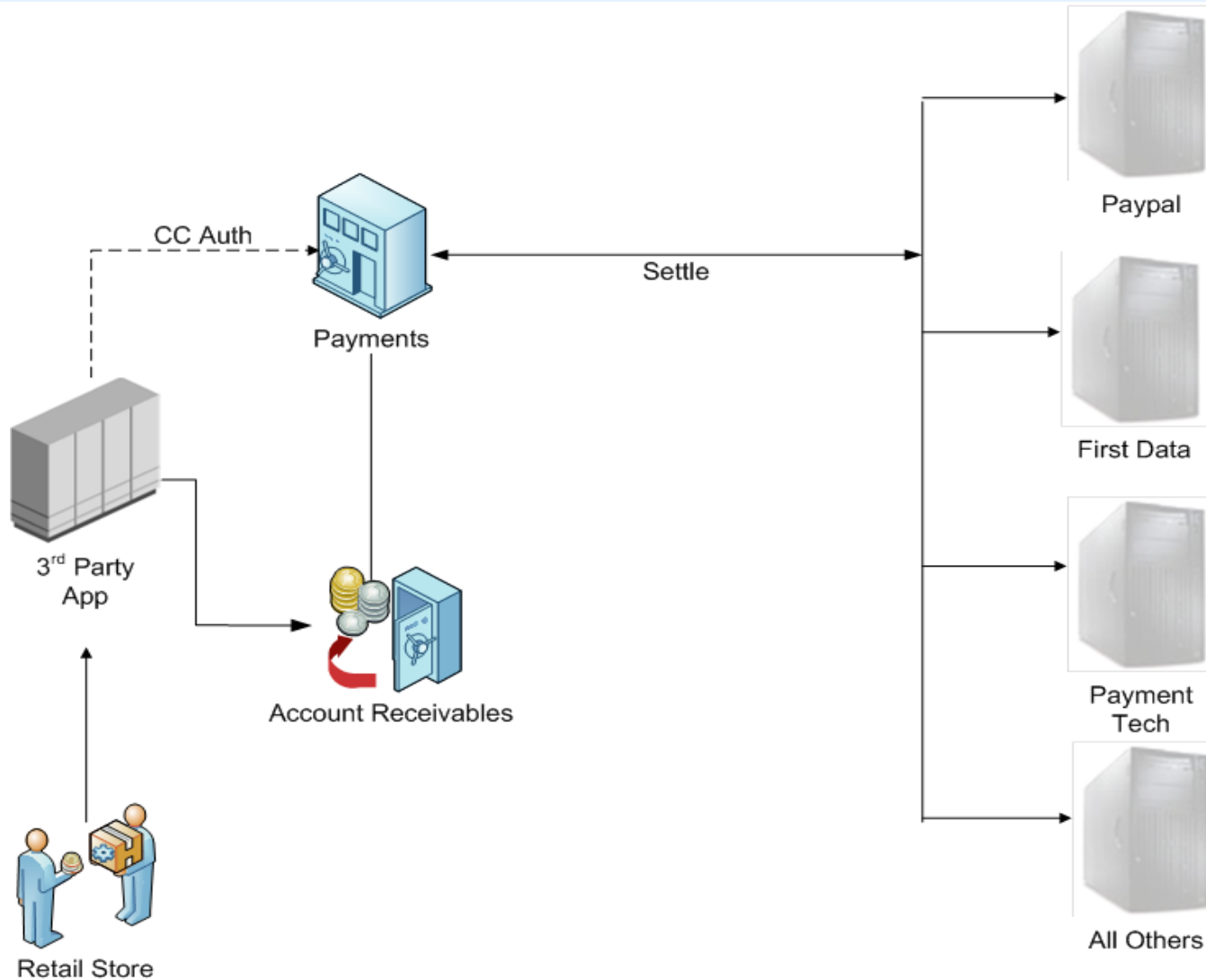
# Payment Models

- Auth & Settle in EBS
- Auth External & Settle in EBS
- Auth & Settle External

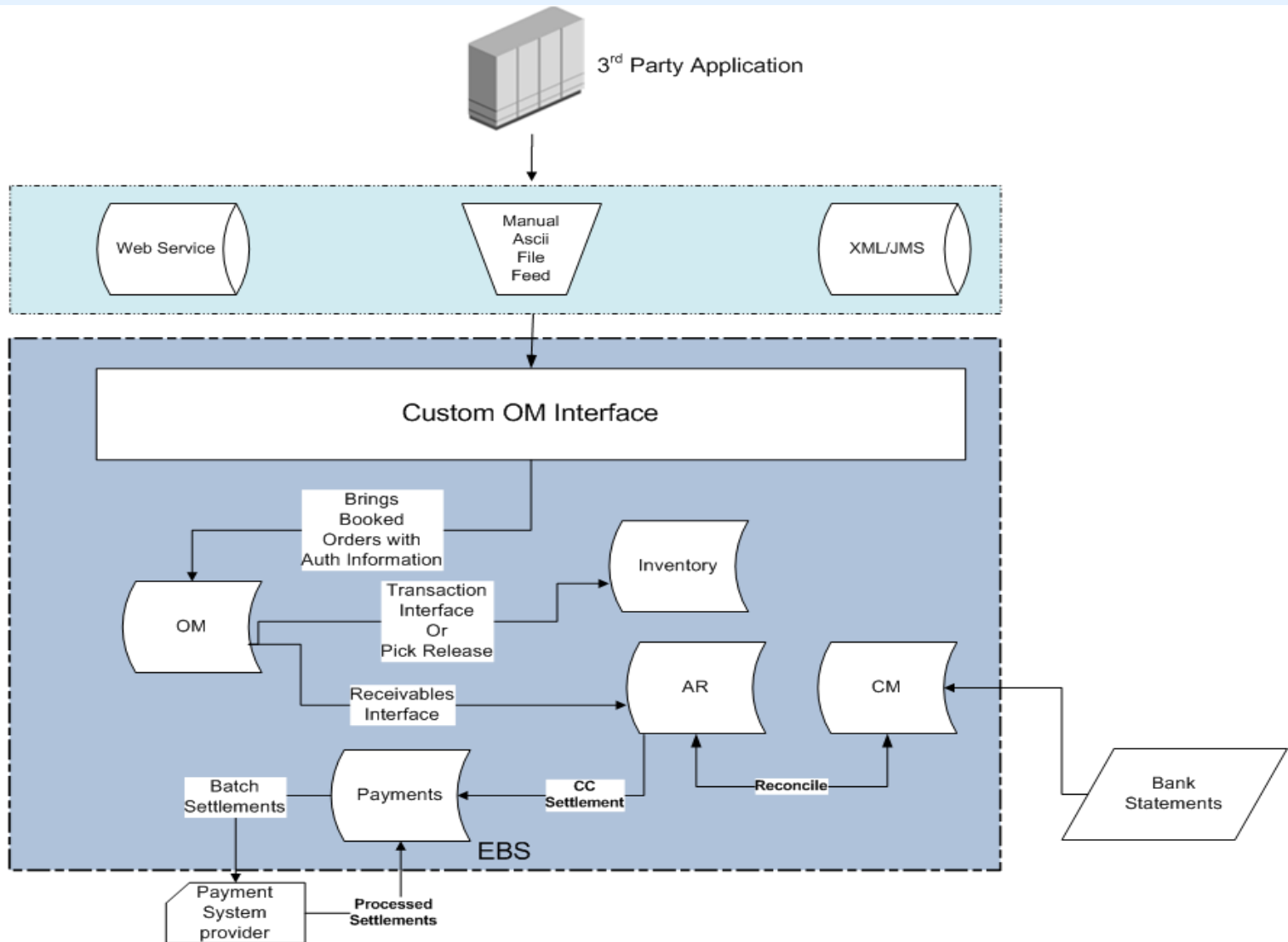
# Auth & Settle in EBS



# Auth External & Settle in EBS



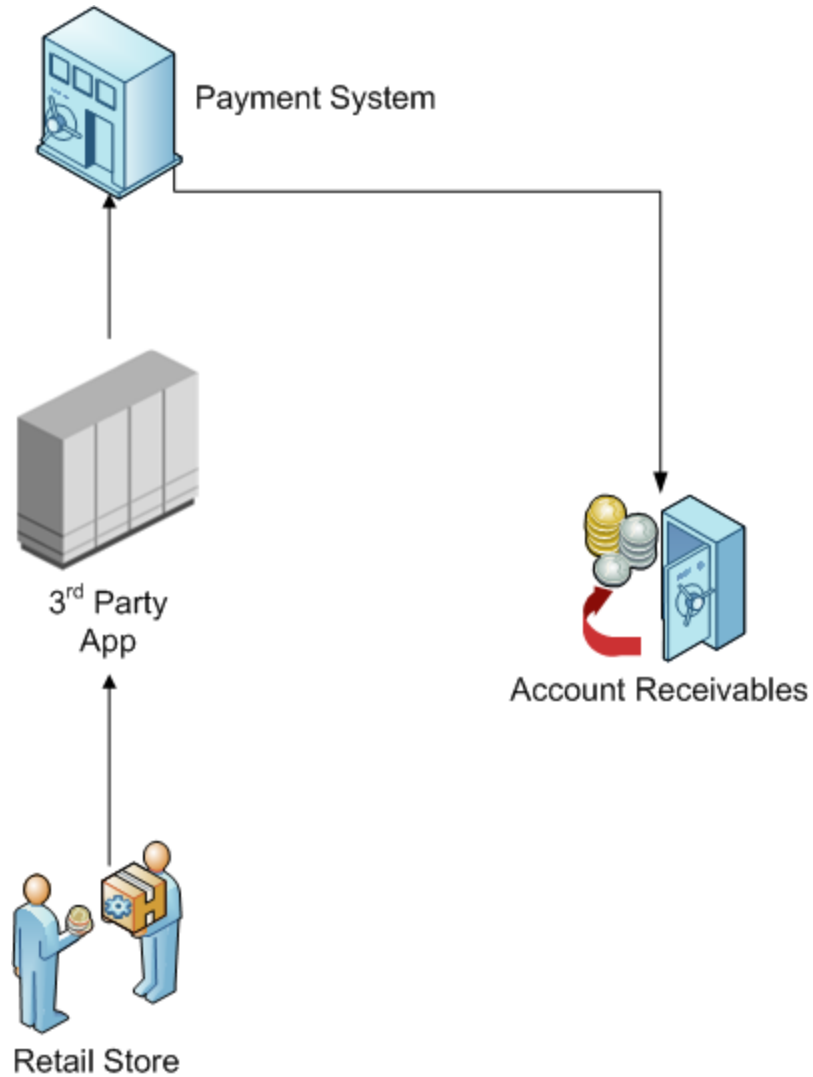
# Auth External & Settle in EBS...



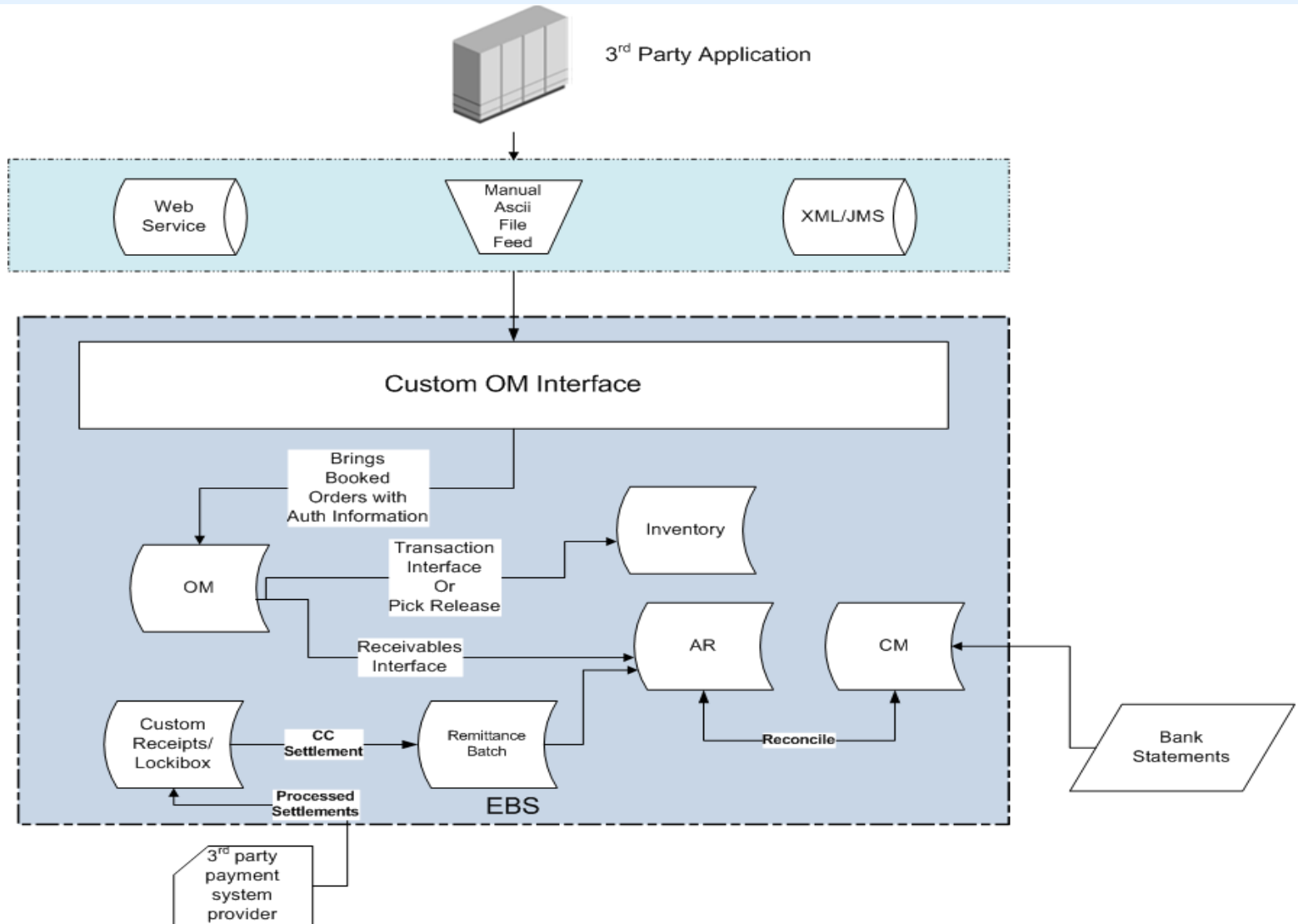
# Funds Capture>Concurrent Programs

- Automatic Receipts Creation
- Automatic Remittances Creation
- Create Settlement Batches

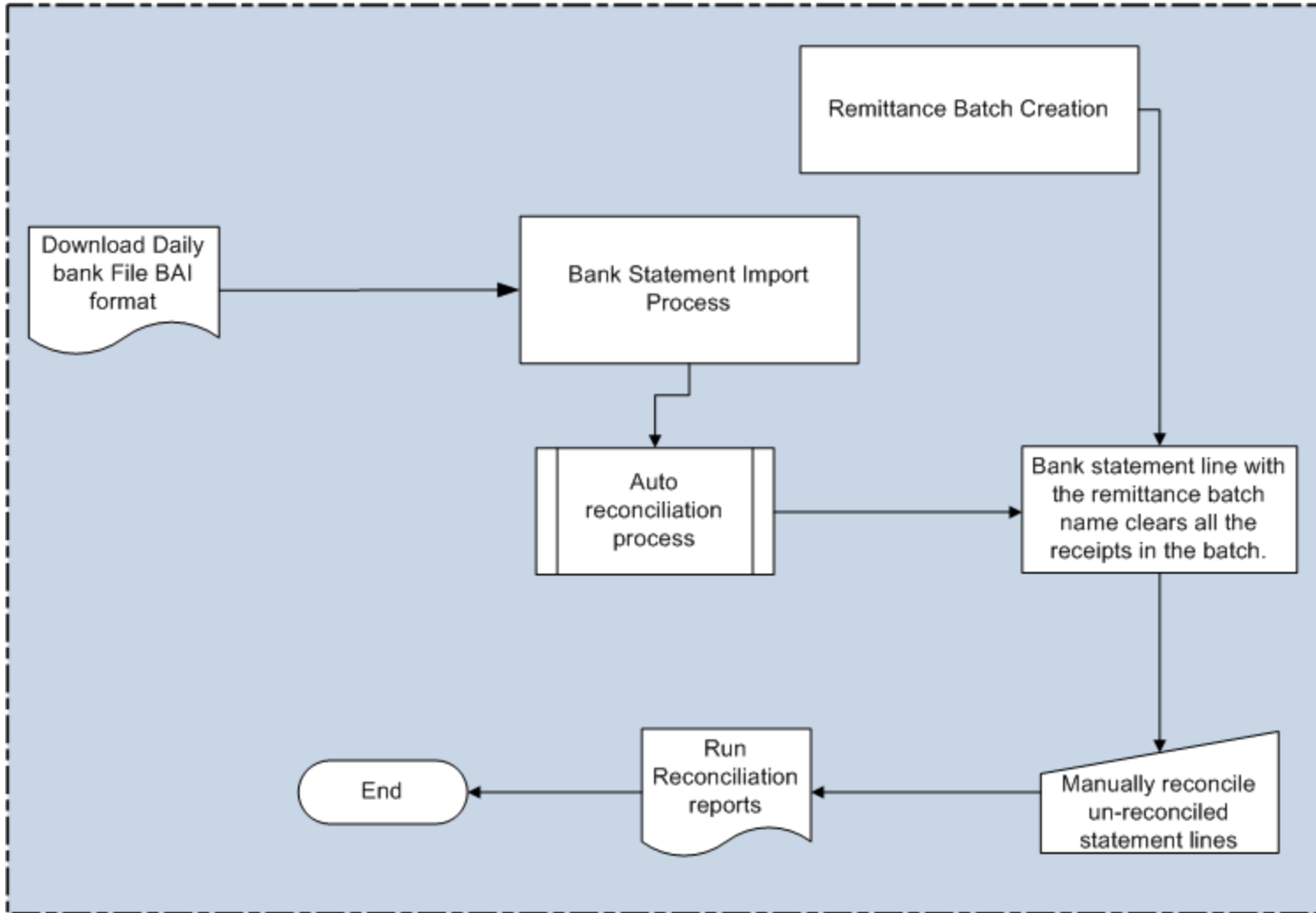
# Auth & Settle External



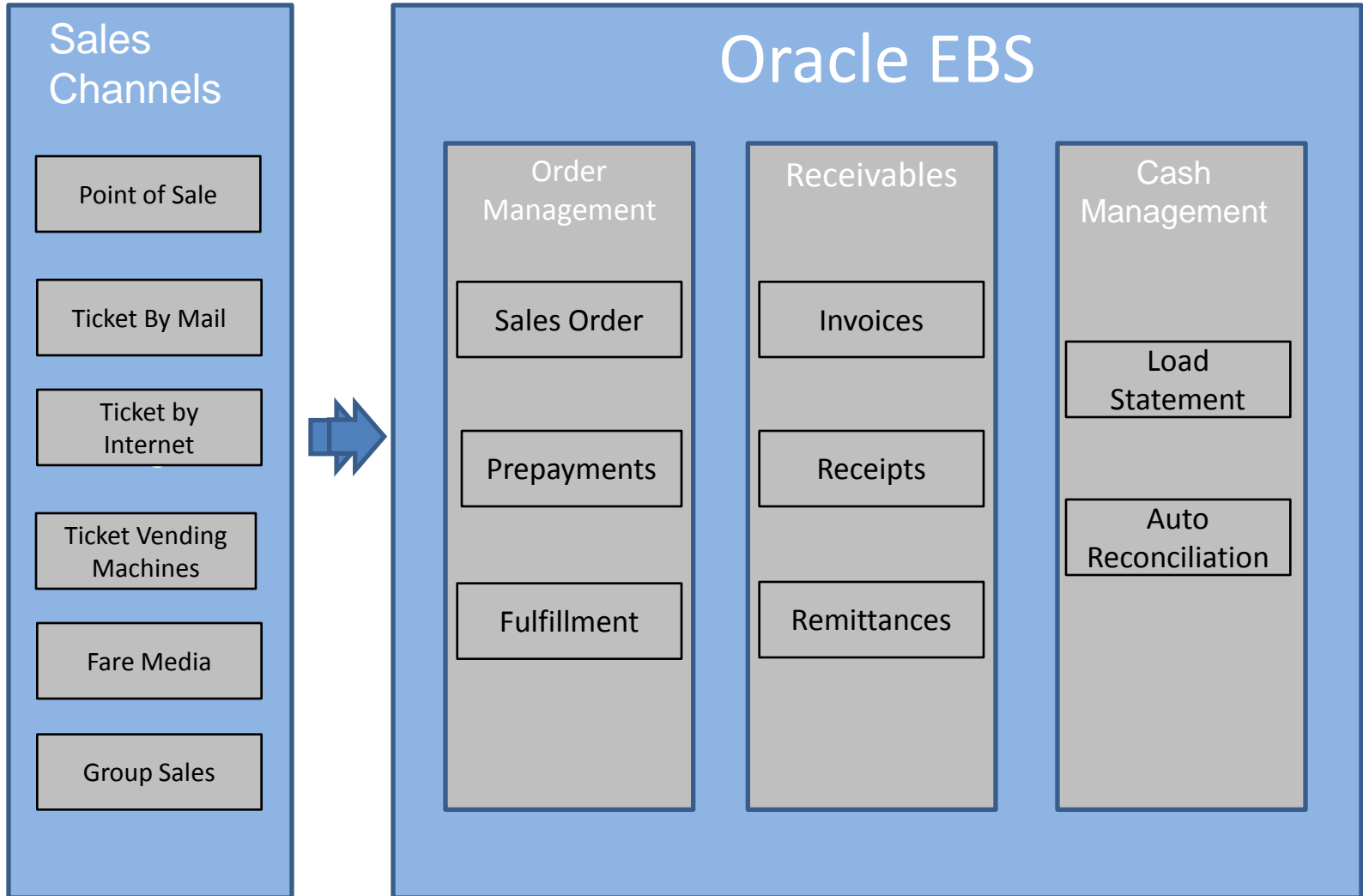
# Auth & Settle External...



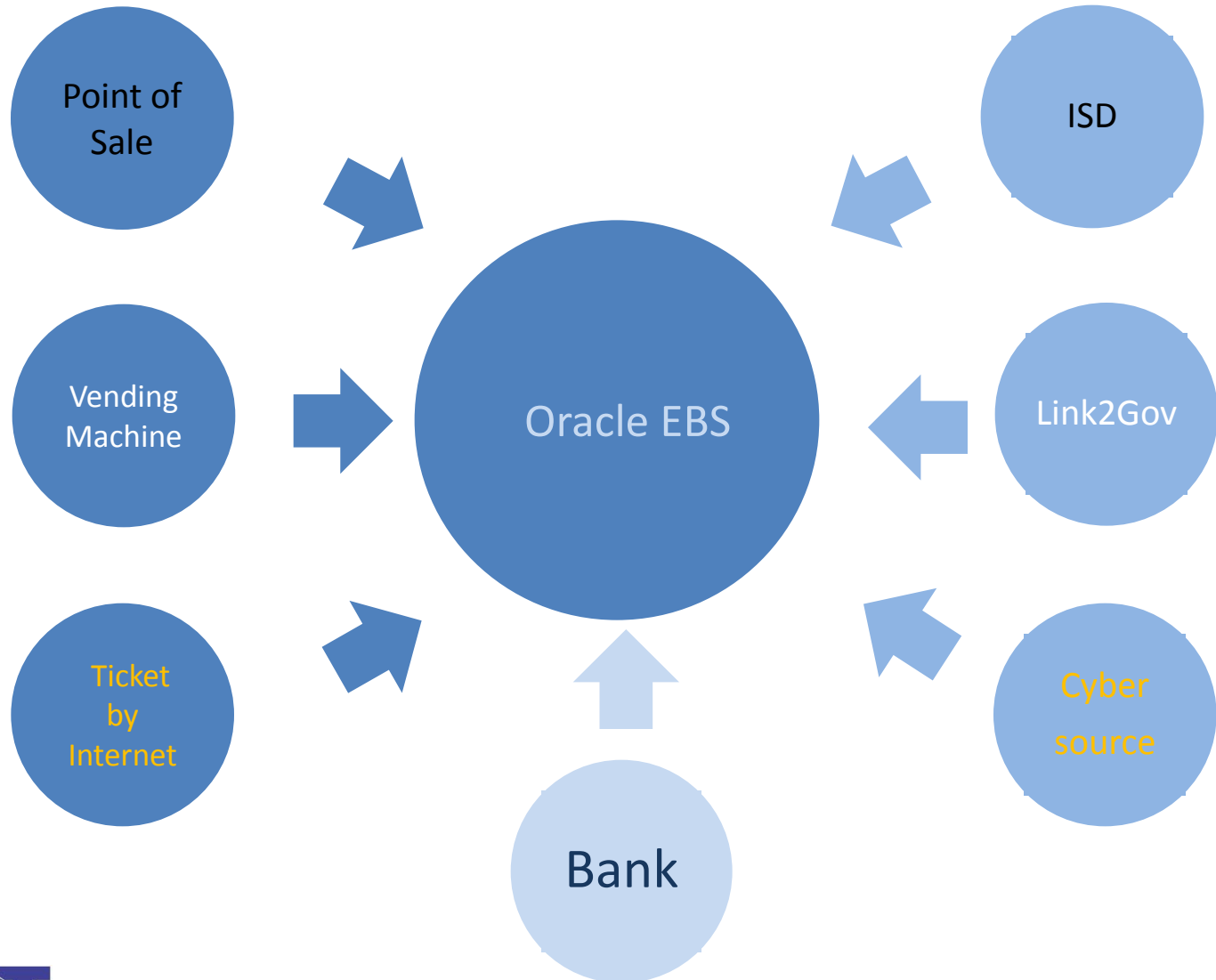
# Bank Reconciliation



# Transit Agency Example



# Credit Card Sales Channels



# Point of Sale



- Agent sells tickets to passengers at counters
- The customer can pay by cash, checks or credit card
- Credit card transactions are settled through a processing vendor called ISD

# Ticket Vending Machines

- More than fifty vending machines available at different stations
- The customer has the ability to use cash or credit cards
- Credit card transactions are settled through a payment processing vendor called Link2Gov

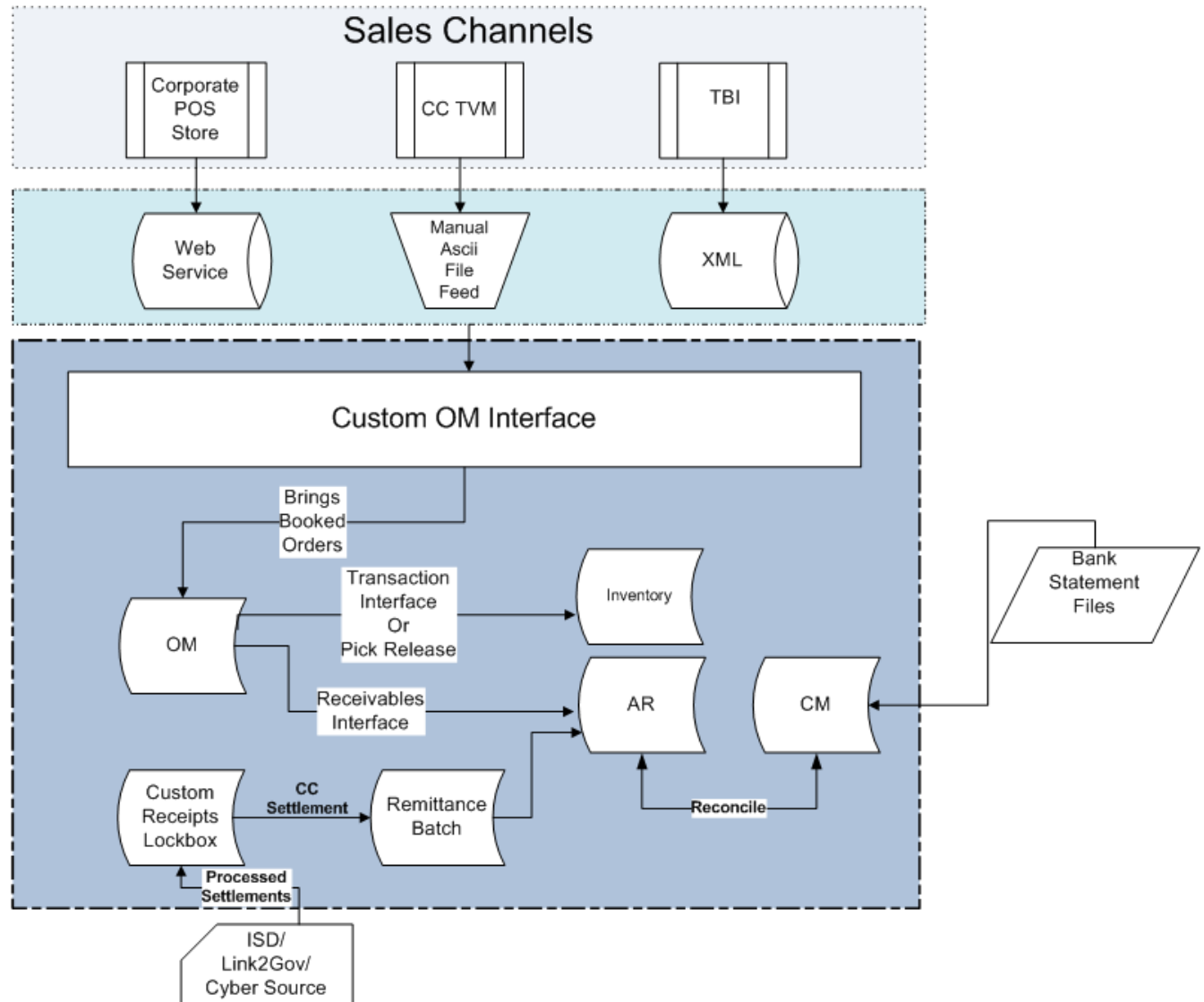


# Ticket By Internet



- Customers order tickets online
- The customer has the ability to use credit cards
- Credit card transactions are settled through a payment processing vendor called Cyber source

# Processing Credit Cards



# Questions and Open Discussions



## Contact Information

**Pavan K Vallabhaneni**

Email: [pvallabh@astcorporation.com](mailto:pvallabh@astcorporation.com)

Phone: 630-778-1180

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