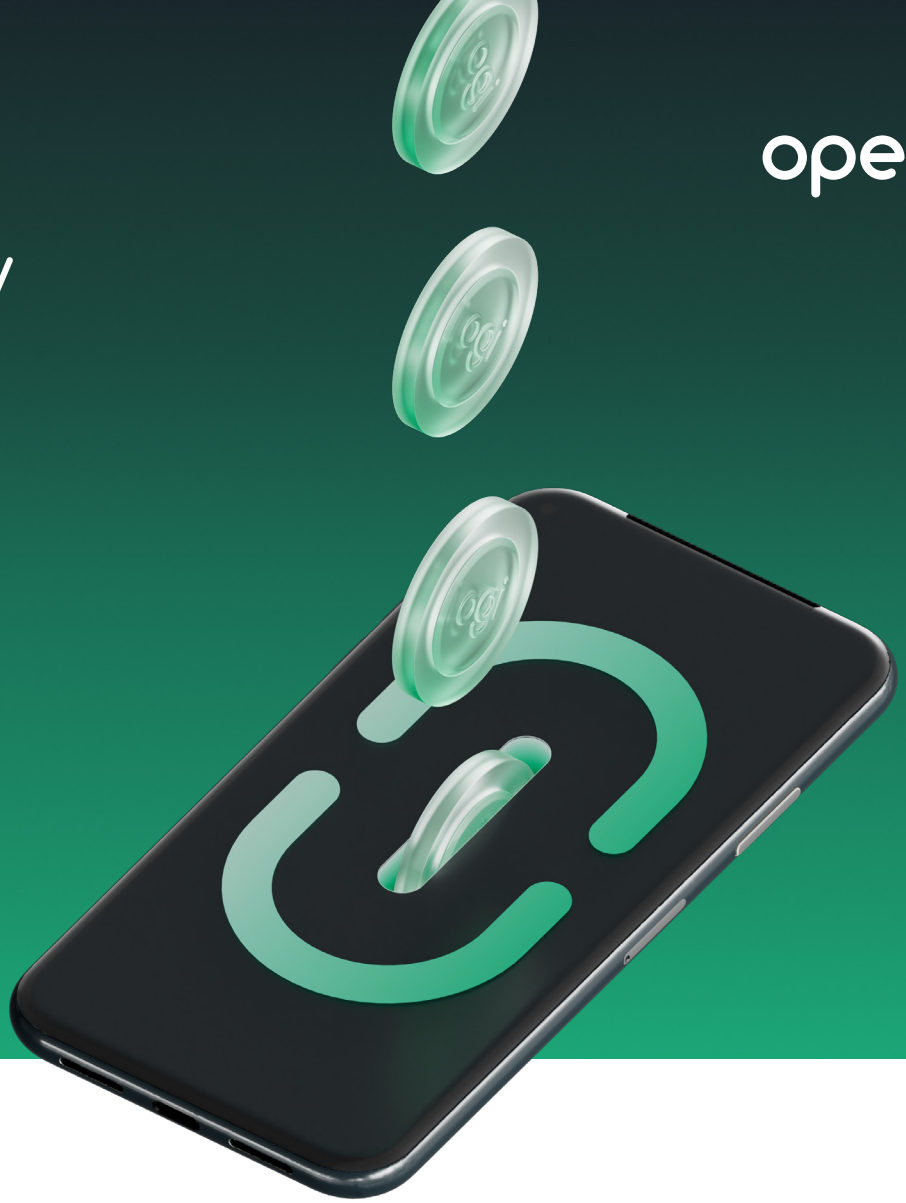
Factsheet

Pay By Link



What is Pay By Link?

Pay By Link provides an efficient and secure payment solution tailored to your needs that's fully integrated with your Open GI policy administration system.

With the Pay By Link facility, Open GI enables you to instantly generate a custom payment link at the point of payment.

This link is seamlessly delivered via our trusted SMS provider (Eagle Eye) to your customers, facilitating a secure 3DSv2-compliant card payment. Once the payment is completed, the payment statuses are automatically reflected against the request within your back-office system, saving time, reducing administrative effort, and lowering the risk of fraudulent card activity.

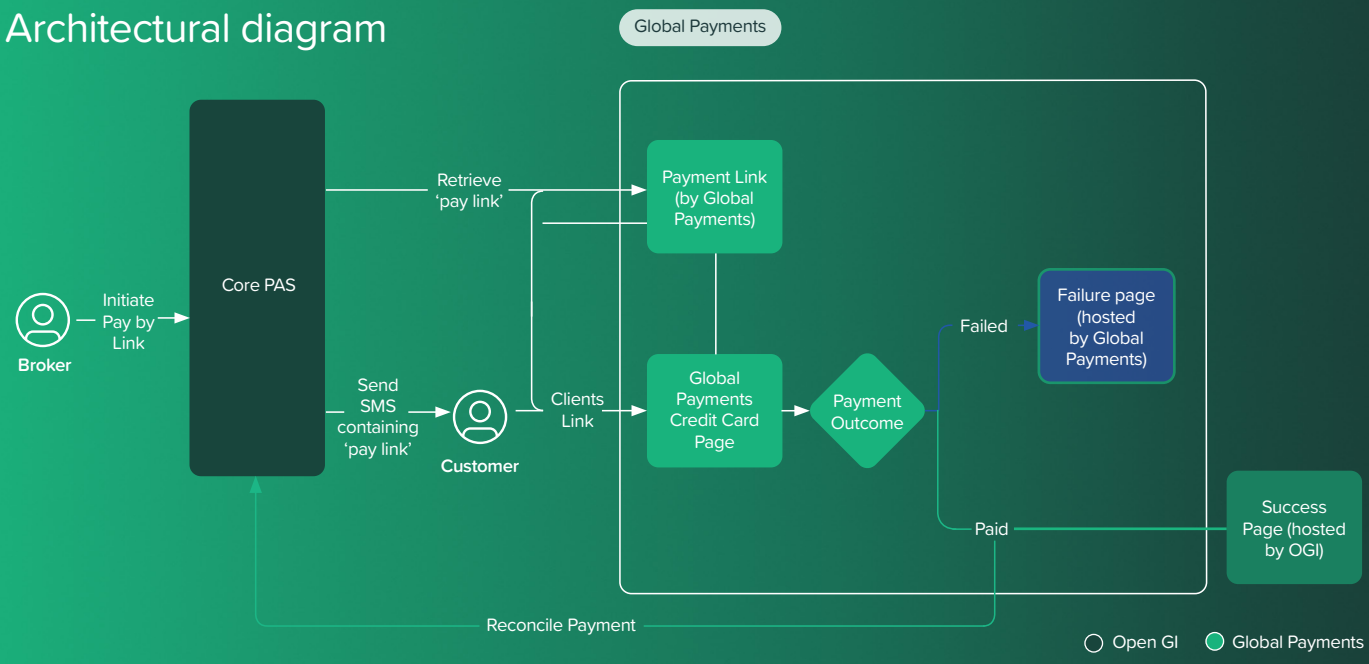
Here's how it works

- **Enhanced security:** Verified with Strong Customer Authentication (SCA) and fully aligned with regulatory recommendations to protect your business and customers
- **Seamless integration:** Built directly into your Open GI PAS, eliminating the need for external tools or manual processing
- **Slick automation:** Automatic posting and reconciliation of payments ensure your accounts remain accurate and up to date
- **Fraud prevention:** Robust 3DSv2 technology and compliance with industry standards minimise risks of fraudulent activity.

Core scope

Available now	Potential future candidates
Global Payments	Broker-branded payment screens
Payment links sent via SMS	Payment links sent via email
Transaction types: › New Business › Endorsements › Renewals	Extend link expiry (currently one hour)
	Premium Finance BACS initial deposits

Architectural diagram



Pre-requisites

- Global Payments / Realex Licence agreement
- Eagle Eye Licence (SMS)
- CreditLine Plus.

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