RemitONE Integrations with Other Systems

UK Head Office
Remit One Ltd
Studio 15 Monohaus
143 Mare Street
London
E8 3FW
United Kingdom

T: +44 (0)208 099 5795
E: sales@remitone.com

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Introduction

The RemitONE platform provides an industry leading solution for Banks and MTOs to operate their remittance businesses. It is feature rich to provide MTOs with all the functionality they require to manage their remittance operations end-to-end. There are also a plethora of features that allow MTOs to provide many value-added services to their customers, and to set their remittance service above their competition.

On top of all the features and functions that the RemitONE platform provides, it also integrates with various best-of-breed solutions in several areas to allow RemitONE clients to leverage these third-party solutions. This whitepaper provides information on the various types of integration modules that are available to RemitONE clients through the platform.

Please note: You can view the list of integrations available on the system by logging on to the RemitONE system as an administrator, go to Settings → System Configuration Summary. Scroll down to the integrations section and select the type of integrations (e.g Export) by clicking on "Show details". You will be shown a list of integrations available on the system and any that are already active.

Transactions

RemitONE clients often partner with other Banks or MTOs to act as a payout partner for them, or to use other MTOs as payout partners. They can also have a bi-directional partnership with an MTO, to act both as their payout partner and also use the other MTO as a payout partner. These partnerships with other MTOs allow clients to leverage other MTOs networks and enter markets where they do not have a presence. It also allows clients to offer their networks to other MTOs allowing them to expand their business without having to set up their own operations on the ground.

When working with MTO partners, it is often the case that the MTO partner already has a remittance platform for managing their operations. This is more so the case for larger, more established MTOs. Therefore, an integration will need to be in place for the exchange of transaction data between the two systems. These integrations allow the two systems to operate independently of each other while working in tandem to provide a seamless work-flow between the two systems.

Transaction Import

In the case where a RemitONE client is acting as the payout partner for a third party MTO, transactions are taken from the third party MTO's system and imported into the RemitONE system.

This import can be done various ways such as the third party invoking the RemitONE Web Service API to push transaction data into the RemitONE system.

Or, a custom module may be developed within the RemitONE system to pull transactions from the third party system's API.

It can also be done via the transaction data being put into flat files and then these files are put on an FTP server by the third party MTO, and the RemitONE system retrieving the file from the FTP server and then parsing through the data to create the transactions in the RemitONE system.

The RemitONE system can be configured to apply rates and fees, apply compliance checks, route the transactions etc. Or the RemitONE system can be configured to bypass these checks and take the information directly from the third party MTO. Depending on the agreement between the two parties, the system can apply these checks appropriately. Using the various commission and FX sharing configurations that are available for agents in the RemitONE system, it is usually possible to configure the commercial aspects of how the commissions/FX are shared between the two parties. This allows for the RemitONE client to reconcile and ensure the correct fees have been paid to them.

Once the third party MTO transactions are in the RemitONE system, they go through the same work-flow as a transaction that has been created in the RemitONE system directly, until payout of the transaction is done or otherwise e.g. cancellation. The RemitONE system can then update the third party MTO system with status updates.

Integration Options for Transaction Import:

- RemitONE Web Service Agent API
- R1-to-R1 integration (allows easy integration with another RemitONE system)
- sFTP & FTP File import using R1 standard format and other formats
- SmallWorld integration module (API version 1.0.16)
- Sigue integration module (API version 3.2)
- Money Trans integration module (API version 2.0)
- Ria inbound integration module (API version 2.1.1)
- KoronaPay Import Integration
- XpressMoney Import Integration
- PayCode Import Integration
- Paymenta Integration API

There are also MTOs who have integrated with the RemitONE Web Service API in order to push transactions into the RemitONE MTMS from their system. Some of these creation partners are:

- World Remit
- Trans Fast
- Xoom

Transaction Export

In the case where a RemitONE client is making use of a third party MTO for payout of their transactions, the transactions are captured in the RemitONE system. Then they are exported to the third party MTO's system. This export can be done via the use of the third party MTO's Web Service API in a custom integration module or data exchange in flat files via an FTP server, or by the third party using the RemitONE Web Service API.

Commercial aspects of the relationship between the two parties can usually be configured on the payout partner entity within the RemitONE system so that the RemitONE system can calculate the fees/FX due and can reconcile the amounts.

Before the transactions are exported to the third party system, rates and fees, compliance checks etc will be applied on the transactions and will only be sent to the third party MTO if all these checks are met. Then the RemitONE system can query the third party system to get updates on the progress of the transaction until successful payout of the transaction has been made or otherwise e.g. if corrections need to be made to transaction details or cancellation.

Integration Options for Transaction Export:

- RemitONE Web Service Bank API
- R1-to-R1 integration (allows easy integration with another RemitONE system)
- FTP File export using R1 standard format and other formats
- Xpress Money integration module (API version 2.0)
- CurrencyCloud integration module (API version Aug 2016)
- HomeSend integration module (API version 2.3)
- TransFast integration module (API version 3.22)
- Sigue integration module (API version 3.2)
- Muthoot FTP integration module (FTP export)
- Muthoot REX (API version)
- MoneyExpress FTP integration (FTP Export)
- GHIPSS integration module (API version 1.2)

- eTranzact integration module (API version 2012)
- eTranzact FundGate integration module (API version March 2015)
- Kaah Xpress Greenbelt integration module (API version Apr 2018)
- WebLink integration module (API version 1.9)
- MFS Africa integration module (API version 1.5)
- Airtel integration (API version 1.1)
- Infenix integration module (API version 3.0)
- CYST/Mazzuma integration module (API March 2018)
- PesaPot integration module (API version 1.0)
- iSend integration (API version March 2015)
- M L'Huillier FTP Integration (FTP export)
- Globe GCASH integration module (API version March 2014)
- BDO integration module (API version 1.6)
- E-Money Plus (EMPI) integration (API version 1.4.8)
- Bank Mandiri integration (API version Dec 2013)
- BRAC Saajan integration module (API version 2.0.6)
- IFIC Remit4U integration module (API version Jan 2018)
- FASL FTP integration (FTP export)
- Banco Rendimento FTP integration (FTP export)
- More Money Transfer FTP integration (FTP export)
- Dahabshiil Payout integration (API version 2.1)
- KoronaPay Export Integration
- Dutch Bangla Bank (DBBL) Export Integration (API version 1.3)

- Metrobank Philippines Export integration (RFS API version Sept 10 2020)
- Landbank Philippines Export Integration (API version 1.5)
- iRemit Export Integration (API version 8.1)
- InstantCash Export Integration (API Version 1.2.1)
- Ria Export Integration (API version 2.200.300)
- Ourinvest Bank FTP Export
- CashPlus API (cash collection)
- Bakaal API
- TransferZero/Aza API
- BDE France Bank FTP Export
- Bank of Ceylon Export integration API
- Golden Money Transfer Export Integration (GMT) API
- MoneyTrans Export Integration API
- Gampay Export Integration API
- Uniteller Export Integration API
- ATPS Export Integration API
- Dirham Export Integration API

Also, tailored file export formats have been implemented for payout partners such as the following. This data can then be imported into the systems of those partners:

File export formats :

- Indus Bank
- Dutch Bangla Bank
- Habib Bank
- Allied Bank
- Jamaica Bank
- Axis Bank
- Janata Bank
- IMPS Bank
- BRAC Bank
- Federal Xpress

File Import Formats:

RemitOne also supports upload of transactions from the following bank formats:

- Trust Bank

There are some payout partners who have integrated with the RemitONE Web Service API in order to pull transactions from the RemitONE MTMS. Some of these payout partners are:

- Cebuana, Philippines
- Tranglo
- Tacheyon/Paycode, Ghana
- SACOM Bank Vietnam

R1 to R1 Integrations

In the case where the partner system is another RemitONE client, then we can make use to the “R1 to R1” integration to push transactions from one R1 system to another. This integration makes use of the R1 Partner Web Service API to achieve the flow of transactions.

An example scenario is described here. The system on which transactions are created is called System A. The system to which they are to be exported is System B.

On System B, there may be a number of Destination Countries each with their Processing Banks. Routing of transactions takes place based on the Delivery Banks, Delivery Bank Branches and Collection Points on that system.

System B should then create a single Source Agent to represent “System A”. The country and currency selected should be based on the settlement currency between System A and System B. For example, if the settlement currency is USD then we suggest creating this agent in “United States” with USD as the credit log currency.

An Agent_WS user should be created on System B, and the credentials given to System A.

On System A, we now need to create a Destination Country for each Destination Country offered by System B. Then in each of these Dest Countries, we should create a single Processing Bank to represent System B, perhaps using a common prefix to identify that Proc Bank.

Next, all the Delivery Banks, Delivery Bank Branches and Collection Points from System B need to be copied over to System A. This can either be done manually, or using a cron script from System A.

Once these are setup, transactions can be created on System A, and the “R1 to R1” cron script will export these transactions to System B. Note that this is a non-realtime integration, so transactions will only be exported after all local compliance checks on System A are complete.

A final comment about rates. The “Sell Rate” on System B will be seen as the “Buy Rate” on System A. However, if on System A it is required to setup a Customer Sell Rate that is a markup of that Buy Rate, then an additional step is required. On System A, the feature “Sell Rates By Bank Buy Rates” must be enabled. Then a “synchronise buy rates” cron job can be used to synchronise the ‘Sell Rate’ from System B to the ‘Bank Buy Rate’ on System A. A markup can then be applied on System A so that the rate given to the customer is always adjusted based on the rate provided by System B. Note that this is NOT a realtime rate synchronisation, but rather the rate will be updated based on the cron job.

Identity Verification

In the financial industry KYC requirements are very strict, and with the increase in identify theft, it is vital for Banks and MTOs to verify that their customers are who they say they are. This becomes even more essential when making use of the RemitONE Online Remittance Manager (ORM) or Mobile App, where customers are interacting with the MTO online and may never have face-to-face interaction.

Based on customer name and address and also other details such as passport number or driving licence number, it is possible to verify whether the customer is a genuine customer. There are various sources of data that the details provided can checked against such as electoral roll data, utility companies records etc. Rules can also be set with regards to what constitutes a correct match e.g. if address details match the electoral roll and one utility company and date of birth matches the birth register then it is a match.

The RemitONE system is integrated with ID Verification services from providers such as GB Group and Experian, both leading global information services, to provide automated identity verification.

GB Group provides the 'ID3Global' service for real-time identity verification. Experian provides the 'ProveID KYC' product. Both of these allow real-time identity verification based on customer name, address, date of birth and passport/driving licence number. Customer details can be passed to GB Group or Experian, which can then run the checks against their data sources and provide a decision regarding the authenticity of the data and hence a decision on how genuine this customer is.

The RemitONE platform can be configured to require a successful identity verification via this integration before customers are allowed to carry out transactions or carry out transactions above a certain threshold limit. This can be used with the ORM, Mobile App and the ARM. As this whole process is automated, the customer's experience is smooth and seamless.

Integration options for ID verification:

- GBGroup ID3Global
- Experian ProveID
- TraceSmart

Address Verification

Incorrect address information can have varying negative consequences to an MTO's operations, from matters such as mail communication not reaching the customer to regulatory body penalties for holding incorrect customer data.

The RemitONE system is integrated with the PostcodeAnywhere service to allow the capturing of addresses by capturing the postcode only and then selecting the address from a list of addresses for that postcode. This improves the accuracy of addresses as well as improving the user experience in entering addresses.

Integration options for ID verification:

- PostCodeAnywhere (http://www.pcapredict.com/)

Payment Gateways

The RemitONE system allows MTOs to serve their customers directly through the Internet. The Online Remittance Manager (ORM) and Mobile App provide customer front-ends that are connected to the RemitONE Money Transfer Engine (MTE). This allows a customer to register, set up beneficiaries, send money, check transfer status etc themselves without having to visit a physical branch.

The payment for transfers created via the ORM or Mobile App can be taken by the MTO in various ways including allowing customers to pay by card, bank transfer, phone, cheque etc. In order for the MTO to provide a fast and smooth service to their customers, various electronic payment methods have been integrated in the RemitONE system.

Card Payment

Payment for transfers can be made by a credit/debit card. These payments are done via integration with payment gateways that handle the process of the payment including messaging between the various different parties involved in a card payment, card fraud checks, PCI compliance etc. The RemitONE system is integrated with a number of card payment gateways, covering various countries from where payment can be taken. These integrations usually allow the payment of a transfer to be made by a customer clicking on a 'Pay now' button. When the customer creates a transfer in the RemitONE system, the transfer is held in a non-paid status. The customer then clicks the 'Pay now' button which redirects the user to a secure, PCI compliant payment page where the customer enters their card details. Then the card payment is processed and a success or failure result is sent back to the RemitONE system for the RemitONE system to update the payment status of the transfer. If a successful payment is made, the payment status of the transaction is updated and the transfer moves along the work-flow for payout to beneficiary.

Card payment provides a familiar, easy and fast method of payment for customers. However, card payments do carry the risk of fraud, charge-backs and high fees, specially in the case of credit cards. Also in order for an MTO to be able to take card payments, the MTO must obtain an Online Merchant Account from an acquirer, in addition to their regular business bank account.

Integration options for card payment gateways :

- Clearsettle (Contact RemitONE)
- WorldPay (http://www.worldpay.com/)
- SagePay (https://www.sagepay.co.uk)

- Secure Trading (http://www.securetrading.com/)
- GpaySafe (https://gpaysafe.com/)
- Authorize.net (http://www.authorize.net/)
- PaySafe (https://www.paysafe.com/)
- PaySafe Checkout (https://www.paysafe.com/)
- First Data (http://www.firstdata.com/)
- UAE Payment Gateway Service
- Ingenico Payment Services, formerly known as Ogone (http://payment-services.ingenico.com/)
- Payvision (http://www.payvision.com/)
- Iveri (http://www.iveri.com/)
- Addon Payments (https://www.addonpayments.com)
- PayFast Payments (https://www.payfast.co.za/) (South African Payment solution)
- PaySera (https://www.paysera.com/)
- Euro Exchange (https://euroexchange.online/)
- Checkout.com (https://www.checkout.com/)
- PoliPayments (updated to latest API in Oct 2019) (https://www.polipayments.com/)
- eZaga (https://www.ezaga.co.za/ezaga-epay/)
- Pay360 (https://www.pay360.com/)
- Aya Wallet (https://aya.jo/)
- NMI Payment Gateway (https://www.nmi.com/)

Bank Account Payment

There are a number of electronic payment services that allow customers to make payment to an MTO through their bank account instead of using a card. Of course the concept of making a bank transfer to make a payment to an MTO is not a new concept and if a customer has access to Internet Banking then it can be done conveniently online. However, making the payment using conventional Internet Banking introduces delays in the process as the MTO needs to manually check their bank statement to check for payments that are coming in for transfers, and then updating the transfer status to move it along in the work-flow. A number of payment services are based on bank account transfers, but still providing the convenience of card payments based on payment notifications, allowing for automatic status updates of the remittance transfers. These services also have the advantage of lower fraud risks and lower fees. And most significantly, an Online Merchant Account is not required as the payments are made directly to the MTO's business bank account.

Integration options for bank account payment gateways :

- SOFORT banking (https://www.sofort.com/)
- POLi payments (http://www.polipayments.com/)
- vyne (https://www.payvyne.com/)
- DirectPay eFAWATEERcom (https://www.efawateercom.jo/)
- DamanPay (https://www.ssc.gov.jo/)

SMS Gateways

Messages can be sent to your customers via SMS at various points in the transaction lifecycle. Also, SMS can be used for marketing purposes and also for user Authentication. The RemitONE system is integrated with a number of bulk SMS providers to facilitate these functions.

Additionally, if the M-ARM module is used, a feature-phone based Java application can be used to communicate with the RemitONE backend, which is useful in environments where agents operate in the field in rural areas with no internet connectivity. This application makes use of SMS messaging to communicate with the back end RemitONE MTE.

Integration options for SMS gateways :

- Clickatell
- AQL
- Infobip
- MessageMedia
- MessageBird
- Mobivate
- Rtel
- PhoneAfrika
- SmartCall
- TextAnywhere
- Wisoft
- SMSComm
- TxtConnect
- TxtGhana
- TeleSign

Exchange Rate Feed

The RemitONE system can pull exchange rates from external sources in order to set the various conversion rates on the platform. Currently, the system obtains these rates from the following two providers:

- openexchangerates.org
- fxexchangerate.com

Alternative rates feeds can be implemented if required.

Compliance Reporting

The RemitONE system can produce compliance reports to monitor the transactions flowing through the system.

There are also special reports produced in the format required by regulatory bodies. These reports are as follows:

- Australian AUSTRAC report
- Dutch Authorities report
- South African Reserve Bank (SARB) report via Synthesis TxStream Upload API (May 2019)
- Norwegian (Valuta Registrat) report
- Seaport Reporting for New York Regulator (sFTP & API)

Other regulatory reports can be implemented if required.

Conclusion

The RemitONE system can integrate with an array of third party systems in order to add functionality to the platform. These include transaction import, transaction export, ID Verification services, Payment Gateways, SMS gateways, rates feeds and compliance reporting.

The RemitONE platform has proved itself as a flexible and sophisticated solution that can help your remittance operation join the ecosystem of remittance operators and thus grow in volume.

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United Kingdom

T: +44 (0)208 099 5795
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Support
W: support.remitone.com
E: support@remitone.com

Sales & Marketing
E: marketing@remitone.com

Accounts
E: billing@remitone.com