



**eclipse**  
A UXC COMPANY



**e5**



## Retail Card Billing

In any highly competitive market, customer satisfaction is essential. How can you provide additional benefits while keeping an eye on pricing and costs? With the e5 Retail Card Billing Solution you can issue your own corporate charge card, allowing you to provide better service, improve customer loyalty and reduce your operating costs.

Integrated with e5 Accounts Receivable and Credit Management, e5 Retail Card Billing provides the total debt and cash management solution for retailers keen to maximise cash flow.

### Improved Cash Flow and Revenues

When your customer uses a standard credit card to purchase goods and services from your organisation, you incur merchant fees payable to the card issuer. If your customer uses a card issued by you, then no credit card merchant fees are incurred. You can also collect your money quicker by setting up individual payment terms and direct debit cycles with your customers. The e5 Retail Card Billing Solution includes lockbox processing and automated cash allocation routines that provide better efficiency and tighter control over the cash collection process.

### Superior Customer Service

Managing your customer accounts directly allows you to provide better customer service, increasing your chances of building loyalty. Flexible payment terms and statement formats can be offered to suit each customer's specific needs. Complex corporate organisational structures can be easily reflected within the e5 Retail Card Billing Solution, enabling you to define and maintain multiple 'billing points' for the output of customer statements and invoices. 'Self Service' styled web portlets can give your customers secure access to their own accounts, further improving the service provided.

The system supports standard and 'promotional' accounts as well as the issuing of 'co-branded' cards, allowing you to offer your customers services alongside your corporate charge card scheme.

### Powerful Marketing Tools

The e5 Retail Card Billing Solution collects data related to all goods and services purchased by your customers. It then provides you with powerful tools to analyse your customers' spend patterns, allowing you to gain fresh insights into your market.

### Image Enabled

You can scan and store all relevant documents associated with each customer, such as application forms, credit card vouchers and correspondence. For any subsequent enquiry related to a customer or transaction, a simple button click can retrieve the appropriate documentation from the system.

## Card Billing features

- Support for multiple hardware platforms or hosting options are available
- Flexible access and system definition
- Web-user interface, screen painting and menus
- Web-enabled direct customer access
- Currency and tax processing
- Flexible enquiry and reporting
- Purchase data collection and analysis
- Card account management
- Credit management facilities
- Output management facilities
- Customer volume driven discounts

## The benefits to your business

- Provide better customer service with lower service costs
- Reduce the work of the customer service department
- Reduce or eliminate costly communication methods
- Eliminate or reduce credit card merchant fees
- Enhance your competitive edge
- Improve customer loyalty
- Identify your top corporate customers
- Track customer spending patterns

## Integrated card payment function

An option is available to deploy an integrated card payment function that allows your customers to select and settle transactions via electronic payment. Real time verification of payment occurs, with automatic cash allocation and receipt via e-mail to the customer. You can set up an individual payment terms for each one of your customers. Full credit management and debt recovery processes are included with the card billing solution to complete the offering.

## Output management

When output management facilities are combined with the card billing system, you can customise the look and feel of statements and invoices. Individual customers can have their own format and receive messaging relevant only to them. Statements and other documents can be printed, faxed or e-mailed according to customer requirements.

In addition to print and electronic delivery of statements to cardholders, transactional account data can also be delivered to clients in XML format. This enables clients to benefit from process improvements by integrating data directly to their accounts payable systems.

## Web-based customer portlet

Customers securely access their account through a unique account identifier and password. Navigation is simple and intuitive, requiring no training. They can immediately view how much they owe, their credit limit and their calculated 'available to spend' value. They have access to view a list of transactions on their account and can drill down to the detail of a transaction. They can view payments made against the transaction. Simple cut & paste facilities allow the download of transaction lists. A further useful function is to request a statement to be emailed to them as an xml attachment.

## Eclipse and e5

### Delivering intelligent solutions with old-fashioned service

e5's multi cross platform engineering technology coupled with leading edge Java frameworks running on databases such as DB2, Oracle and SQL server, has resulted in a robust, scalable open architecture. Thin client technology means that all of the application is accessible from a suitable machine equipped with a browser and the java run time executable.

e5 is owned and implemented by Eclipse. At Eclipse our philosophy is simple. We deliver the right solution with the highest levels of service. This is part of our 'client for life philosophy'. Once your solution is implemented, we maintain a strong on-going business relationship, with 24 x 7 support and a range of value - added services to ensure your e5 solution is remains reliable and effective in your business.

## For more information, contact Eclipse

1300 660 471

[www.eclipsecomputing.com.au](http://www.eclipsecomputing.com.au)



0800 472 962

[www.eclipsecomputing.co.nz](http://www.eclipsecomputing.co.nz)



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