

Challenges solved

- With KxPayments we've made it easy to switch acquirers to get the best rates. We support over 2-dozen acquirers 'out-of-the-box'. You can use WPM Education as your Payment Service Provider to standardise services across your university. Alternatively, use the KxPayments Payment Service Provider for flexible acquiring options and access to alternative payment methods.
- Improve the experience of your international students by allowing them to pay using familiar methods. KxPayments supports alternative payment methods such as PayPal, WeChatPay and Alipay.
- Spend less time managing payments as KxPayments reconciles online activity with your back-end database.
- Improve the reliability of your payment service with KxPayments running on Pulse, our cloud-based platform that is secure and reliable.
- Reduce debt and the time spent debt chasing by using recurring card payments.
- Reduce failed payments using automated reminders for card expiry dates.
- Easily update card details when they change.

Built on the Kinetic Pulse platform, KxPayments offers a secure and seamless integration of payments and allows you to monitor and manage customer billing easily.

Why KxPayments?



Schedule future payments

A powerful recurring card payment (RCP) means that you can schedule thousands of future card payments and ensure they will be collected on time and without any issues.



Cloud-based solution

Always available, secure and scalable. Running on Kinetic Pulse means that even in busy periods you can be confident your payment solution can support your operation.



Future-proof

With frequent updates and support for new payment mechanisms being added all the time, KxPayments avoids costly site updates to add new payment functionality.



An integrated solution

No more logging in and out of several different systems or chasing finance teams. Simply review and manage all payment plans from KxStudent.

Business and operation benefits

A holistic approach

With KxPayments, you can manage student payments in the same place you manage many of the other aspects of the student experience. Be confident that you have all the data to hand.

Stay up-to-date

Send out reminders about upcoming and failed payments and card expiry, all from KxStudent. You can reduce debt and free up resources by allowing your student accommodation team quick and easy access to payment plan information and tools to encourage timely payment.

Trustworthy and reliable

We are PCI compliant and have a strong focus on both reliability and availability, so you can be confident in our platform's performance. Card data is held by industry experts, so KxPayments just needs to interact with it when managing payments, plans or refunds.

Digitalising the payments

Use a virtual terminal within KxStudent to collect over the phone/counter payments.

The future of payments

With KxPayment, we have built a flexible platform that transforms how payments are processed throughout our products. Bringing exciting new ways to pay across both student and commercial products and enabling your customers to control their payment preferences in the ways they've become accustomed to with modern e-commerce platforms.



You might be wondering what these things mean...

The **merchant** is you. You use a payment gateway to process card payments. These payments are authorised by an acquiring bank or financial institution. It is the bank or financial institution who issues you with a merchant account.

A **payment service provider** provides a payment gateway.

A **payment gateway** facilitates a payment transaction by the transfer of information between your portal (such as the student portal) and the acquiring bank. It is in the form of a hosted card payment page which communicates with the acquiring bank to authorise each payment.

An **acquiring bank** (also known simply as an acquirer) is a bank or financial institution that processes credit or debit card payments on behalf of a merchant. The acquirer allows merchants to accept credit card payments from the card-issuing banks within an association. The best-known (credit) card associations are Visa, MasterCard.

Pre-installation checklist

- 1) Kinetic Pulse – KxPayments operates on the new cloud platform. You will need to have an account on Pulse before you can access KxPayments configuration and use the payment gateway.
- 2) Kx2020.0.0.1 release or higher to make the best use of all the shiny features.