

# UniCharge

## Batch / Real Time Transaction Processing



UniCharge is a highly flexible and fully automated open source payment processing solution and funds remittance engine. It supports real-time and batch transaction processing through multiple payment processing platforms and banks across the world, and can handle sophisticated fund remittance scenarios, including affiliate, reseller and sales commissions and residual revenue sharing payments.

- Direct Marketing
- eCommerce
- Bill Payment
- PIN and PIN Less Debit
- Automated Decline Recycling
- Recurring and Installment
- Support for ACH Blacklists
- Chargeback Management
- Credit Card Account Updater
- Level I, II and III Card processing
- Partial Authorizations & Reversals
- Convenience Fee Handling



- Direct Integration with American Express
- Custom Processing Rules for Each Merchant
- Transparent Switching Between Processing Platforms/Banks
- Fully Automated Funds Remittance
- Automated Reserves Handling
- Support for Tokenization of Account
- Holders' Data
- Strict User Account Management and Monitoring
- Highly Flexible Merchant Fee Structures
- Management of Resellers
- Highly Flexible Commission Structures
- Comprehensive Merchant and Reconciliation Statements
- Batch and Statement Review/Approval Queues
- Secure Application Passwords Handling
- Advanced Audit Logging
- Support for Heartbeat Services

Restful API for merchant management, API for batch transaction processing  
Flexible Integration Features API for real-time transaction processing  
Detailed integration specifications and certification scenarios  
Processing emulator for integrators' certification testing



**Discover UniPay Gateway** – the most robust and complete open-source payment technology

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