CHAPTER 4

ENHANCEMENT IN SPLIT TENDER PAYMENT &
MULTIPLE PAYMENT

4.1 ENHANCEMENT IN SPLIT TENDER PAYMENT

4.1.1 Introduction

In today’s hi-tech world, almost all the items or services can be purchased online by making electronic payment. In any typical OPPS, users can select a bill or products; make payment using any one of the available payment options like Credit card, Debit Card, Net Banking, etc. While making online payment, there are restrictions that even if one has multiple credit or debit cards, one cannot use more than one card at a time in a single transaction due to the restrictions / constraints provided by the supplier or payment gateway providers. There are chances that in this similar scenario, one may want to use more than one card to pay for an item due to insufficient fund in single card but cannot do that due to lack of options available. This model of Split Tender Payment mitigates the above said problem.

4.1.2 Split Tender Payment

Split Tender payment is the option to make payment for the purchase or to pay a bill using more than one mode of payment.

4.1.3 Options Available in Existing Split Tender Payment Feature

The existing OPPS or electronic payment systems allow the payment to be received from two sources in single incidence or single request to make payment from user side. The payment can be made from either credit or debit card and optionally reward points from the loyalty cards can be redeemed for money. There is no system designed to make payment using more than two sources in existing split tender payment option. Consider the scenario where payment to be made is Rs.10000. If the user has reward points of 1000 which can be redeemed as Rs.1000 and if the user has credit card which has the limit of only Rs.6000 along with a debit card or access to bank account online (net banking), then this user cannot make the payment as the current systems allow only one type of payment other than reward points. Further,
most of the online merchants who receive payment do not allow the payment from multiple payment processors like Master or Amex or Visa at a time (more than one payment processor in a split tender payment) due to various reasons like multiple transactions involved with various processors, ability to track each request and result, operation cost and technical challenges involved due to more than one payment transactions actually triggered with each payment engine [45]. Above all, it also involves transactions with various payment processors for a single item/invoice which may incur more cost to the merchants concerned, which sometimes can be charged from customers and sometimes not charged due to various business reasons.

The possibilities of making split payments is also discussed by a few systems in US patent site describing the payment split with royalty card or reward card and making use of one more payment system like credit card or debit card or by cash [60]. Refer figure 4.1 and figure 4.2 given below which depicts the general overview of existing Split Tender system.

![Diagram of Traditional Split Tender Payment Feature](Image)

Fig 4.1: Traditional Split Tender Payment Feature
Fig 4.2: Features available in Existing Split Tender Payment Processing system
4.1.4 Proposed Features to Existing Split Tender Payment Option

The proposed system will help in making the payments in the following efficient ways:

Will allow bill to be paid with more than two or more modes of payments over the internet. Consider the scenario of paying Insurance Premium for Personal Health Policy from company1 for Rs.10000. Under this proposed system, a user can pay the amount using various payment modes like using credit card, net banking, debit card, reward points, etc. The best part of this model is that option can be provided to use different types of credit or debit cards like Master, Visa etc, at the same time to make the payment. The payment will be processed based on methods of payment. Refer figure 4.3 given below.

Another important feature is to allow the payment of a service or product (bill) to be made from more than one credit / debit card of same types like Master, Visa and Amex. For example, a bill of Rs.10000 can be paid using credit card itself by selecting payment method as “Credit card”. Then the payment can be made from more than one credit card.

One payment of Rs.5000 can be made from a Master Credit card, another Rs.2000 can be paid using a Visa credit card and another Rs.3000 can be made using a Master / Visa / Amex Debit card or can use existing Reward points to make this last part of payment.

Bill to be paid (One Bill)

Select two or more Payment Methods (Credit Card and/or Debit card and/or Net banking and if required use Reward points/Loyalty points)

Pay a partial amount using Credit card and/or pay partial amount using Debit card and/or partial payment using net banking and if required

Fig 4.3: Proposed Split Tender Payment Feature
Fig 4.4: Various features of the Proposed Split Tender Payment Processing system
Table 4.1 Comparison between Split Payment Option mode in Existing and Proposed OPPS

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Existing OPPS using Split Payment Mode Option</th>
<th>Proposed OPPS using Split Payment Mode Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Splitting single payment to be paid in two modes only. For e.g.: using reward points and credit card/debit card/online banking</td>
<td>More than two payment modes can be used including credit card, debit card, online banking, check, etc at the same time</td>
</tr>
<tr>
<td>2</td>
<td>Cannot use two different credit card brands like Master, Visa, American Express, etc</td>
<td>Can use credit card to make payment at a time using multiple brands like Master/Visa/American Express, etc</td>
</tr>
</tbody>
</table>

4.1.5 SCREENS DEPICTING PROPOSED SPLIT TENDER PAYMENT FEATURE

Given below the screens which will depict the proposed implementation of the Split Tender Payment Feature taking a sample invoice to be paid using multiple payment modes. The sequence of the screens and comment below each screen will illustrate the proposed Split Tender Payment feature very clearly.

Make Payment

<table>
<thead>
<tr>
<th>Name</th>
<th>Invoice Number</th>
<th>PO Number</th>
<th>Biller</th>
<th>Bill Amount</th>
<th>Min Due Amount</th>
<th>Bill Due Date</th>
<th>Amount Paid</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sujay</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>sujay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$0.00</td>
<td>New</td>
<td>Pay</td>
</tr>
<tr>
<td>Sujay</td>
<td>CS101119-6</td>
<td>PO123</td>
<td>sujay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$0.00</td>
<td>New</td>
<td>Pay</td>
</tr>
<tr>
<td>Sujay</td>
<td>CS101119-7</td>
<td>PO123</td>
<td>sujay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$0.00</td>
<td>New</td>
<td>Pay</td>
</tr>
</tbody>
</table>

Fig 4.5: Shows list of invoices and demonstrate Split Tender Payment
Refer figure 4.5: The screenshot shows the list of Merchants (Billers available within each Merchant), their invoice number and amount. This screen demonstrates the Split Tender Payment Mode using Invoice CS101119-6. User needs to be registered with the Merchants to avail this facility. A Merchant can have multiple Billers. For example, Merchant 1 can be TATA industries and can have multiple billers like Tata Docomo, Tata Motors, Telco, etc.

![Payment Method Selection](image)

**Fig 4.6: List of payment methods available and selecting “Savings” method**

Refer figure 4.6: This screenshot shows the list of payment modes available in the application through which user can make payment to the billers. There are many options that are configurable from the admin (back end) tool and couple of them are split tender payment, multiple payment, recurring payment, etc. Now in the application, as the split tender payment is enabled, user can choose more than one mode of payment to pay a single bill. Through this screenshot, the user selects “Savings” payment mode to pay bill.
Fig 4.7: Scheduling a payment of $100 through Savings A/c for Invoice CS101119-6

Refer figure 4.7: This screenshot shows the details of making payment using Savings mode. Captures specific information required to make payment here. This is the extension of figure 4.6. User also has option to save the information so that it can be re-used when he makes payment using “savings” mode next time and this will make his task easy.

Fig 4.8: Scheduling of payment of $100 through Credit Card for Invoice CS101119-6
Refer figure 4.8: This screenshot helps to make payment using credit card. Here the user makes payment using multiple modes for a single bill. First scheduled partially through “Savings” mode and now scheduling payment through credit card payment mode here. User also has option to save the information so that it can be re-used when he makes payment using “Credit Card” mode next time reducing many information which he needs to enter the next time.

![Checking Account Information](image)

Fig 4.9: Scheduling of payment of $100 through Check(cheque) a/c for Invoice CS101119-6

Refer figure 4.9: This screenshot helps to make payment using Check (cheque). Here we are using a single bill and making payment using savings, credit card and check (cheque) payment mode. User also has option to save the information so that it can be re-used when he makes payment using “Check (cheque)” mode next time reducing many information to be keyed in again. The Check (cheque) payment mode is not so popular in India where as it is a prominent payment mode in countries likes USA, UK, etc.
Refer figure 4.10: This screenshot captures the information like date of making payment using which user can schedule the payment. User can also choose to pay the convenience fee which needs to be paid to Merchant to facilitate the payment and this can also be paid using any of the payment mode selected. User can also split the convenience fee and pay using various payment modes selected or can make payment using single payment mode as shown in the figure 4.10.
Fig 4.11: Payment scheduled using Split Tender Method (using various payment methods) for Invoice CS101119-6

Refer figure 4.11: This screenshot shows the summary of schedules made to make payment. It shows the invoice number, biller information, mode of payment opted, amount to be paid for the particular bill, status of the payment (shows “Pending” for scheduled payments that are to be processed, “Paid” for payments made, “New” for new record created for the partial payment made with outstanding amount to be paid) and with Action column that has options like “Void” to stop the payment processing which is scheduled where the status will be “pending”, “selected” to select specific scheduled bills or split tender payment to be made using multiple modes of payment, “pay” to select an invoice to schedule the payment. This screenshot also shows the payment method selected like split tender payment or single payment etc with the amount to be paid, amount scheduled in this process to be paid and balance amount to be paid if the payment method opted is split tender payment.
Refer figure 4.12: This screenshot shows the Payment confirmation made with all comprehensive details about Biller, invoice, mode(s) of payment made and convenience paid details. User can take print of this page for his record.

Whatever is the Payment method mentioned above, we need to call the payment processor API with required parameters like credit card or debit card details with expiry date, cvv number and type of card and similarly for all other payment modes. Payment processors will process the data and respond with process status (success or failure) and also message indicating the success or failure and type of failure happened. Each payment will be processed based on merchant (here in our above example “sujay”) settings on settlement time on that day and merchant (sujay) may receive payment in couple of days based on arrangement he has made with payment gateway providers. A successful transaction can be cancelled (made void) before settlement is made by payment gateway providers by sujay himself and if it is
to be cancelled after the settlement, refund can be made by making a request to
payment processor with another API with required parameters.

4.2 ENHANCEMENT IN MULTIPLE PAYMENT

Ecommerce has taken the world by storm. People find it convenient and
simple to make the purchases online. Multiple payment a the boon to the users as it
enables the user to select one or more than one bill from a merchant and allows to
make a single payment towards all the selected bills using various payment options
like Credit card or Debit Card or Net Banking. When you have to pay each bill
separately, it may be time consuming and some time, there are chances to miss any
one of these bills. The other scenario may be the situation in which if you make
payment of $X or more in a single time, you may get some discount or lesser
tax/transaction fee but you may be having multiple small bills in hand. Multiple
Payment option provides solution to all the above cases. Here what makes the
proposed multiple payments unique are the ability to blend multiple payment with
split tender payment feature mentioned above [49]. This gives greater flexibility and
options to the user in making payment.

4.2.1 Multiple Payment

Multiple Payments is the option to make payment for more than one bill of
one or more than one vendors with a single click.

Here we assume that the vendors are registered with the payment gateway and
are in agreement with getting paid through this unified service provided by payment
gateway either directly or through some merchants.

4.2.2 Options Available in Existing Multiple Payment Feature

The existing online systems or electronic payment systems allow the payment
to be made in a single incidence for single bill using two sources (using credit card or
debit card or net banking along with using loyalty points redemption) or allow
multiple sources to make payment but one after the other/one at a time or allow
selecting multiple bills but payment to be made from above said two sources [65]. For
example, current systems allow users to select more than one bill from single
merchant and can make payment using credit card or any other method to make
payment directly to the merchant. The payment can be made from loyalty cards also in which reward points can be redeemed for money and remaining amount can be paid from either credit or debit cards. There is no system designed to make payment using more than two sources in single incidence. Consider the scenario of payment to be made for two bills each of Rs.5000. If the user has reward points of 1000 which can be redeemed as Rs.1000 and if the user has credit card which has the limit of only Rs.6000 and if he has debit card or access to bank account online (net banking), the user cannot make the payment as the current systems allow only one type of payment other than reward points. Most of the online merchants who receive payment do not allow the payment from multiple payment processors like Master/Amex/Visa at a time (more than one payment processor in a split tender payment).

![Diagram](image_url)

**Fig 4.13:** Traditional Multiple Payment feature
Fig 4.14: Features of existing Multiple Payment Processing System
The limitation is forced due to various reasons like the ability to interact with more than one bank or service providers and ability of existing system to send request for multiple service providers, get each request validated, get each request approved and track each response, making settlement to various merchant/vendor accounts which may incur more operational cost and technical challenges [5]. Above all, it also involves transactions with various payment processors for each item/invoice which may incur more cost to the merchants concerned. Refer figure 4.13 & figure 4.14 which depicts the overview of existing Multiple Payment system.

The proposed system will help in making the payments in the following efficient ways. In the proposed system, the advantages of two important features are combined - using Multiple Payment and Split Tender Payment feature. Multiple Payment is the option to make payment of multiple bills of a vendor in a single click. Split Tender Payment feature is the ability to make payment using multiple sources. In our new system, users can select multiple merchants or vendors, select one or more bills, can choose more than one payment mode and can make payment directly to the merchant(s) or even can use the split tender payment to pay multiple bills. Refer figure 4.15 & figure 4.16 which shows the proposed Multiple Payment Processing system.
4.2.3 Proposed Features to Existing Multiple Payment Option

Fig 4.15: Features of Proposed Multiple Payment Processing System
Fig 4.16: Proposed Multiple Payment Feature

To illustrate, let us say that user can select multiple merchants like telephone bills from one vendor, electricity bill from one vendor, car insurance bill, etc and make payment partially using his credit card, partially using his savings account and can use any other payment mode(s) if required. Consider the scenario of paying Insurance Premium for car insurance from company1 for Rs.10000 and Telephone bill of Rs.4000. Under this proposed system, a user can pay the amount using various payment modes like using credit card, net banking, debit card, reward points, etc. The best part of this option is the provision to use different types of credit/debit cards like Master, Visa etc., at the same time to make the payment. Refer Table 4.2 given below.
Another important feature is to allow a bill to be paid using various payment provider types like Master, Visa and Amex. For example, a total payment of Rs.14000 can be paid using credit card itself by selecting payment method as “Credit card”. Then the payment can be made from more than one credit card. One payment of Rs.7000 can be made from a Master Credit card, another Rs.5000 can be made using a Visa credit card and another Rs.2000 using an Amex credit card or can use existing reward points to make this last part of payment.

Table 4.2 Comparison between Existing Multiple Payment Option mode and Proposed Multiple Payment Mode in OPPS

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Existing OPPS using Multiple Payment Mode Option</th>
<th>Proposed OPPS using Multiple Payment Mode Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Will allow multiple bills from single vendor to be selected and paid</td>
<td>More than one bill from one or more vendors can be selected and paid</td>
</tr>
<tr>
<td>2</td>
<td>Single Payment method like Credit card / Debit card / Online banking and/or with rewards points can be used for making payment.</td>
<td>Proposed solution has the option to select more than one payment method like credit card, debit card, online banking etc to be used to make the selected multiple payment option.</td>
</tr>
<tr>
<td>3</td>
<td>Cannot use two different credit card brands like Master, Visa, American Express, etc</td>
<td>Can use credit card to make payment at a time using multiple brands like Master, Visa, American Express, etc</td>
</tr>
</tbody>
</table>

4.2.4 Screenshots Depicting Proposed Multiple Payment Feature

Given below the screenshots which will depict the proposed system implementing the enhanced Multiple Payment with enhanced Split Tender Feature taking some sample invoices to be paid using multiple payment modes. The sequence of the screenshots and comment below each screenshot will help to understand the proposed system very clearly. Here we have taken bills from two different vendors Ram & Co and Jack Profile. Here one bill is paid using credit card, another bill using wire transfer and another one using multiple payment source using split tender payment option.
Refer figure 4.17: The screenshot shows the list of Merchants (Billers available within each Merchant), their invoice number and amount.

<table>
<thead>
<tr>
<th>Name</th>
<th>Invoice Number</th>
<th>PO Number</th>
<th>Biller</th>
<th>Bill Amount</th>
<th>Min Due Amount</th>
<th>Bill Due Date</th>
<th>Amount Paid</th>
<th>Pay Method</th>
<th>Status</th>
<th>Scheduled Date</th>
<th>Scheduled Amount</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jack Profile</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>subjay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>Pending</td>
<td></td>
<td></td>
<td></td>
<td>Void</td>
</tr>
<tr>
<td>Jack Profile</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>subjay</td>
<td>$900.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>New</td>
<td></td>
<td></td>
<td></td>
<td>Pay</td>
</tr>
<tr>
<td>Ros &amp; Co</td>
<td>CS101119-6</td>
<td>PO123</td>
<td>subjay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>New</td>
<td></td>
<td></td>
<td></td>
<td>Pay</td>
</tr>
<tr>
<td>Jack Profile</td>
<td>CS101119-7</td>
<td>PO123</td>
<td>subjay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>New</td>
<td></td>
<td></td>
<td></td>
<td>Pay</td>
</tr>
</tbody>
</table>

Fig 4.17: Multiple Bills from Multiple Merchants / Vendors to be paid by a Customer

Refer figure 4.18: This screenshot shows the list of payment modes available in the application through which the user can make payment to the billers. Through this screenshot, the user selects Credit card payment mode to pay bill CS101119-5.

Fig 4.18: List of payment modes available
Refer figure 4.19: This screenshot helps to make payment using credit card. The user also has the option to save the information so that it can be re-used when s/he makes payment using “Credit Card” mode next time reducing many key strokes.

**Credit Card Information**

- **Account Type**: Credit Card
- **Credit Card Type**: VISA
- **Credit Card Number**: 4567823476548980
- **Credit Card Expiration Date**: 09 / 2012
- **Card Security ID Number**: ...
- **First Name on Credit Card**: William
- **Last Name on Credit Card**: Smith
- **Street Address**: 17, Churchill Street, Manhattan,
- **City, State/Province, Zip Code**: New York, NY 10001
- **Telephone Number**: (770) 422-3333

[ Checkbox ] Do you want to SAVE the Payment Information for Future use?

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**Fig 4.19: Specifying details of Credit Card to schedule a payment**

Refer figure 4.20: Through this screenshot, the user makes payment to another vendor for the bill CS101119-6 of second customer “Ron & Co” with the assumption that both the billers are registered with our payment gateway service. Scheduling payment through ATM card for this invoice.
Fig 4.20: Payment being made to second customer “Ron & Co” for invoice CS101119-6

Refer figure 4.21: Through this screenshot details of ATM card are entered and payment is scheduled. Payment is scheduled by Debit Card to Ron & Co. The screen shows payment to multiple billers with various payment modes demonstrating Split Tender option.

Fig 4.21: Payment by Debit Card to Ron & Co using Split Tender option

Refer figure 4.22: Through this screenshot, the user makes payment for the bill CS101119-7 of biller Sujay using Split Tender Payment method. Scheduling the payment through Credit card to make partial payment. Here the payment is scheduled with the pre-condition that billers are using the same payment gateway and payment
gateway service provider provides the ability of Multiple Payment uniting various billers

**Multiple Payment Method Selection**

![Image of Multiple Payment Method Selection](image)

**Fig 4.22:** Scheduling a payment to Biller Sujay for invoice CS101119-7 using Split Tender Payment Mode.

**Refer figure 4.23:** This screenshot shows making payment through Credit card.

**Credit Card Information**

![Image of Credit Card Information](image)

**Fig 4.23:** Making payment to Sujay for invoice CS101119-7 using Split Tender option – partial payment using Credit Card

**Refer figure 4.24:** Through this screenshot, the user makes payment for the bill CS101119-7 using Split Tender Payment method. S/he selects Wire Transfer mode to schedule the payment here.
Fig 4.24: Making partial payment to Sujay for invoice CS101119-7 using Split Tender option – partial payment using Wire Transfer Method

Refer figure 4.25: The user enters the details required to make the payment through Wire Transfer mode.

Fig 4.25: Scheduling payment to Sujay for invoice CS10119-7 using Wire Transfer Payment Method

Refer figure 4.26: This screenshot shows the Payment confirmation made with all comprehensive details about Biller, invoice, mode(s) of payment made and status of the payment (shows “Pending” for scheduled payments that are to be processed,
“Paid” for payments made, “New” for new record created for the partial payment made with outstanding amount to be paid) and with Action column that has options like “Void” to stop the payment processing which is scheduled where the status will be “pending”, “selected” to select specific scheduled bills or split tender payment to be made using multiple modes of payment, “pay” to select an invoice to schedule the payment.

<table>
<thead>
<tr>
<th>Name</th>
<th>Invoice Number</th>
<th>PO Number</th>
<th>Biller</th>
<th>Bill Amount</th>
<th>Min Due Amount</th>
<th>Bill Due Date</th>
<th>Amount Paid</th>
<th>PayMethod</th>
<th>Status</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jack</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>sujay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>Pending</td>
<td>Void</td>
<td></td>
</tr>
<tr>
<td>Ron &amp; Co</td>
<td>CS101119-6</td>
<td>PO123</td>
<td>Ron Arnold</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$500.00</td>
<td>Debit Card</td>
<td>Pending</td>
<td>Selected</td>
</tr>
<tr>
<td>Ron &amp; Co</td>
<td>CS101119-6</td>
<td>PO123</td>
<td>Ron Arnold</td>
<td>$500.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td></td>
<td>New</td>
<td></td>
<td>Pay</td>
</tr>
<tr>
<td>Jack</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>sujay</td>
<td>$1,000.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$300.00</td>
<td>Wire Transfer</td>
<td>Pending</td>
<td>Selected</td>
</tr>
<tr>
<td>Jack</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>sujay</td>
<td>$900.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$900.00</td>
<td>Credit Card</td>
<td>Pending</td>
<td>Selected</td>
</tr>
<tr>
<td>Jack</td>
<td>CS101119-5</td>
<td>PO123</td>
<td>sujay</td>
<td>$0.00</td>
<td>$0.00</td>
<td>9/16/2010</td>
<td></td>
<td>New</td>
<td></td>
<td>Pay</td>
</tr>
<tr>
<td>Jack</td>
<td>CS101119-7</td>
<td>PO123</td>
<td>sujay</td>
<td>$700.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td>$100.00</td>
<td>Credit Card</td>
<td>Pending</td>
<td>Selected</td>
</tr>
<tr>
<td>Jack</td>
<td>CS101119-7</td>
<td>PO123</td>
<td>sujay</td>
<td>$600.00</td>
<td>$100.00</td>
<td>9/16/2010</td>
<td></td>
<td>New</td>
<td></td>
<td>Pay</td>
</tr>
</tbody>
</table>

Multiple Payment Method:
- Amount Due: $3,000.00
- Amount Paid: $1,900.00
- Amount Remaining: $1,100.00

Fig 4.26: List of payments scheduled in our Multiple Payment Mode with the Split Tender Payment mode also implemented within.

Refer figure 4.27: This screenshot shows the Payment confirmation made with all comprehensive details about Biller, invoice, mode(s) of payment made and convenience paid details. The user can take print of this page for his record. Payment made with the payment type as multiple biller with split tender payment mode implemented within.
Fig 4.27 Shows details of accounts/payment made/payment methods/amount paid with Multiple biller and split tender payment mode also implemented within

4.3. CONCLUSION

Generally most of the existing systems allow only one bill to be paid at a time and only very few allow multiple bills to be paid simultaneously. Few systems make use of split payment with two payment modes and in those also most of them use reward/loyalty points/cards as one of the two payment modes in a single incidence or single request. The system proposed here will help to overcome the handicap mentioned above by providing a very user friendly and useful system.