Online payment portals, are a powerful tool that makes our life simple and gives the luxury to make all required payment transactions around any part of the world, irrespective of the place where one may be. Payment Gateway is the heart of any Payment Portal. With the advancement of internet and logistics systems, now it is possible for anybody to shop any product around the world and get it shipped to him/her. Though the core function of payment gateway or portal is to help in making a payment for a product or service online, many new features are created to make the system more flexible and user friendly.

A humble attempt to enhance a couple of key features available in the existing payment gateway system has been made in this study.

**Proposed Enhancement 1 - Split Tender Payment**: A few of the existing payment gateway systems allow splitting the payment to a bill to be made in two payment modes like the one using credit/debit card and the other through reward points. The proposed system will also allow using more than one global payment networks like Master, Amex, VISA etc., at a time.

**Proposed Enhancement 2 – Multiple Payments**: The proposed system also helps in making payment to multiple bills by selecting them together and making payment using more than two payment options which are not available in prevailing payment gateway systems.

**Proposed Enhancement 3 – Recurring Payment**: Generally recurring payment can be made for a fixed amount for a predefined interval. The proposed system will help to set upper and lower limits to subscription payment apart from setting default fixed amount so that based on the bill or change in bill/subscription amount, the payment will be automatically made. This gives great flexibility to the user who need not worry about variation in bills and also at the same time can be best assured that the payment will happen within the limits he has set. This new system will be called Flexi Recurring Payment.

**Proposed Enhancement 4 – Flexi Recurring Payment**: Integrating Multiple Payment with Flexi Recurring Payment will give more flexibility to the user with many choices of payment options.