



OpSource On-Demand™

Your Success is Our Success!

OpSource Billing FAQs

OpSource Billing FAQ

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1. What is OpSource Billing?

OpSource Billing is a complete billing solution for SaaS, Web 2.0 or any web based business.

OpSource Billing is designed to take care of all the billing needs of a company and allow them concentrate on their core competency – their product.

This solution covers many aspects of billing, including:

- Customer On-boarding
 - Online Self service “Click to try” or “Click to buy” with MicroSites
 - Inside and outside sales initiated on-boarding
- Billing
 - Customer entitlement management
 - Usage metering and pricing
 - Invoice preparation & presentment

- Automatic payment processing for Credit Card and ACH
- Automatic handling of payment failure
- Account Management
 - Self service and CSR account management
 - Full visibility on invoicing history
 - Seamless, prorated upgrades
- Product packaging and pricing
 - Full control of product packaging and pricing
 - Flexibility to modify packaging and pricing whenever necessary
- Reporting and Analytics
- Integration with Financial and CRM systems
- Compliance and Security – Fully PCI DSS level 1 certified

2. What is involved in integrating OpSource Billing with a web based product?

There are a number of different options for integration available to choose between based on the vendor's requirements.

- The vendor first needs to define which payment options they are going to offer to their end users.
- If they are going to accept credit card and/or ACH/Direct Debit payments they need to have a merchant account for OpSource Billing to submit the payments.
- Next, they need to decide how they are going to on-board their end users.
- If they are going to offer self service web based customer on-boarding there are 2 options available to them: OpSource Registration MicroSite and building their own based on the Web Services API.

3. What is involved in integrating OpSource Billing MicroSite Registration with a web based product?

With this option, vendors embed the MicroSite registration within their web site. This can be done using an "iframe" or by a simple link.

The user interface is fully customizable using CSS (Cascading Style Sheets) provided by the vendor.

If the product requires information in addition to what OpSource Billing captures, vendors may inject their own screen(s) into the registration flow.

Finally, when the registration process is complete OpSource Billing will send a provisioning message to the product to allow it set up the new end users. Essentially, vendors are only responsible for their product, not billing i.e. only branding, product specific details and provisioning their product.

Note: this option gives full PCI DSS compliance as the credit card or bank details are given directly to OpSource Billing by the customer.

4. What is involved in integrating OpSource Billing Web Services Registration with a web based product?

With this option the vendor takes on the responsibility and control over the user's registration experience. They will need to capture all billing related data in addition to any product registration information. When they are ready to set up the end user, they simply call the OpSource Billing Web Services API.

Note: This option gives the vendor full control of the process, but also makes them responsible for the security of capturing the credit card or bank details.

5. What is involved in integrating OpSource Billing Account Management with a web based product?

Once they have the ability to on-board their end users, they need to decide what User Self Serve functions they will make available to their end users. As with registration, all of these functions are supported by OpSource Billing via a securely embedded MicroSite screen and Web Services.

Note: The same security concerns need to be considered when offering the user the ability to update their credit card or details.

6. What is involved in integrating OpSource Billing Usage and Entitlement Management with a web based product?

Once a vendor defines the pricing they are going to offer, they will have certain aspects of their product that need to be controlled based on what the end user is entitled to

Integrating these aspects of their product follows the same guiding principle, the vendor need only concern themselves with their product, OpSource will manage billing - this includes the entitlement checking and metering.

Vendors will add integration points into their product where they call the Web Services API to perform the entitlement checking and send usage information.

7. How long does it take to integrate? How easy is it to integrate?

As can be seen above, integrating OpSource Billing could not be simpler; vendors only need to get involved in their products functionality.

Once a vendor has a merchant account, have decided how to integrate and the areas of their product that will require entitlement checking and usage metering, the process is very straight forward.

This integration work would typically require a single developer 2-3 weeks. The only skills that are needed with OpSource Billing are: using web services from their products technology, CSS and, of course, the product itself.

8. How does OpSource Billing help a vendor define their product and how they want to sell it?

With OpSource Billing the options are only restricted by the vendor's imagination. As part of the implementation process OpSource will discuss the vendors pricing and give advice based on what has been seen in the industry to help efficiently address the market.

This packaging and pricing can be revised by the vendor without any involvement of OpSource Billing, unless requested.

9. What payment methods does OpSource Billing support?

OpSource Billing supports 3 types of payment methods

1. Credit Card
2. ACH/Direct Debit
3. Net Terms Invoiced

10. Does a vendor need a merchant account to use OpSource Billing?

Yes. If they want to accept credit card payment, they need a merchant account. OpSource Billing does not offer merchant account and is not a payment gateway, as such.

OpSource does have many partners that offer merchant accounts and payment gateway accounts and will assist vendors in all aspects of this process.

11. What payment gateways does OpSource Billing support?

OpSource Billing currently supports the following list of payment gateways

- Chase Paymentech Orbital Tampa
- QuickBooks Merchant Services
- PayPal Payflow Pro (previously VeriSign)

- Authorize.net - Credit card
- Authorize.net - eCheck.Net (ACH US)
- Pago – Credit card
- Pago – ELV (Direct Debit Europe)
- Realex

Payment gateways are added often. Check back and contact OpSource if your merchant bank is not supported here.

12. How is payment failure handled?

The payment failure process in OpSource Billing is fully configurable by the vendor.

It supports sending customized e-mails to customers at defined intervals after payment failure.

Also, the vendor's customer support organization can be notified to follow up by phone.

13. How does a vendor brand OpSource Billing for their end users?

All customer facing aspects of OpSource Billing are fully white-labeled and customizable from user self service MicroSite, e-mails to invoices.

14. Does OpSource Billing handle user passwords, authentication, authorization, etc.?

No. OpSource Billing does not get involved in user authentication and password management at all.

OpSource Billing handles all aspects of billing.

User's accounts and passwords etc are part of the products architecture, OpSource Billing only gets involved in the entitlement checking and metering of users and usage.

15. Why would a vendor use OpSource Billing? Does PayPal not have all that they need?

PayPal offer a world class suite of merchant services.

These services cover the payment, invoicing, fixed recurring invoice preparation and some user self service options around payment.

PayPal is designed to provider many services around payment.

OpSource Billing is designed to be a complete billing solution for SaaS products supporting all aspects of a vendor's web operations.

If a vendor chooses to use PayPal to handle the payment processing, they need to consider how to support:

- Customer On-boarding
 - Online Self service “Click to try” or “Click to buy”
 - Inside and outside sales initiated on-boarding
- Billing
 - Customer entitlement management
 - Usage metering and pricing
 - Invoice preparation & presentment
 - Automatic payment failure handling
- Account Management
 - Self service and CSR account management
 - Seamless, prorated upgrades
- Product packaging and pricing
 - Full control of product packaging and pricing
 - Flexibility to modify packaging and pricing whenever necessary
- Reporting and Analytics
- Integration with Financial and CRM systems

Note: OpSource Billing does support PayPal Payflow Pro payment gateway.

16. Why would a vendor use OpSource Billing? Does their payment gateway not have all that I need?

Payment gateways in general are concerned with payment processing alone.

Some provide additional services helpful to a recurring billing SaaS company, but are limited to at best payment, invoice presentment, fixed recurring invoice preparation and some user self service options around payment.

OpSource Billing is designed to be a complete billing solution for SaaS products supporting all aspects of a vendor's web operations.

If a vendor chooses to use only a payment gateway to handle the payment processing, they need to consider how to support:

- Customer On-boarding
 - Online Self service “Click to try” or “Click to buy”

- Inside and outside sales initiated on-boarding
- Billing
 - Customer entitlement management
 - Usage metering and pricing
 - Invoice preparation & presentment
 - Automatic payment failure handling
- Account Management
 - Self service and CSR account management
 - Seamless, prorated upgrades
- Product packaging and pricing
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OpSource Billing does submit the payments to these payment gateways.

17. What currencies does OpSource Billing support?

OpSource Billing does nothing specific to support each currency and, therefore, can support any currency.

The limiting aspect of the complete solution is the payment gateway.

Generally, payment gateways can only accept charges in a specific currency. If the end users credit card account is in another currency the conversion will be done by their credit card processor.

18. What about international customers, can OpSource Billing support these?

OpSource Billing can support customers from any location as long as the payment gateway can support these.

19. Does OpSource Billing include programming and/or technical support during the integration?

OpSource provides full product support during integration. This includes integration guides, API documentation and sample code in a variety of technologies/languages.

20. How is OpSource Billing priced? % based? Transaction based?

OpSource Billing follows the "success based pricing" philosophy. It is priced at a percentage of revenue put through the system, with a monthly minimum.

21. Does the vendor have to pay separate fees to a payment gateway also?

Yes, the payment gateway has separate fees associated with it.

22. What kinds of plans are possible? Per user? Per Transaction? Per MB of storage?

OpSource Billing supports plans based on users, any Transaction or event and any Resource in the vendor's product.

23. Is it possible to use OpSource Billing without OpSource On-Demand? What is included in OpSource Billing only?

Yes. OpSource Billing is sold separately as well as bundled with OpSource On-Demand. OpSource Billing includes all billing functionality and OpSource Analytics view of billing data