

Leading Direct Marketers choose Paymentech for Electronic Payment Processing

technology, innovation and service combined

As the premier processor of card-not-present electronic payment transactions in the nation, Paymentech is dedicated to providing advanced payment processing solutions that combine trend-setting industry technology and customized products with personalized service and support. Whether your industry is catalogs, electronic commerce, infomercials, on-line services, subscriptions, cable TV, insurance, telecommunications or multichannel marketing, Paymentech supports you in each and every transaction—and we're committed to your success.



solutions for you and your customers:

flexible authorization services

- customizable number of authorization attempts
- customizable time period between authorization attempts
- effective reporting and output for efficient order tracking

reliable fraud protection

- comprehensive support for both domestic and international currencies
- dependable credit and debit based solutions for MasterCard®, Visa®, Europay®, American Express®, Delta®, Electron®, JCB®, Diners® and Discover Cards®
- customizable transaction scoring rules to meet your unique requirements

convenient reporting and data delivery

- comprehensive authorization, deposit, refund and chargeback data available in detail via the Internet or telephone
- easy-to-access direct contact numbers for every card-issuing bank, updated regularly by MasterCard and Visa
- current and historical bank deposit information accessible for all your bank accounts
- online calendar with dates for regional training seminars, banking holidays and industry trade shows
- up-to-date news notes for industry trends and Paymentech news
- online training manuals, technical specifications, merchant forms and product information

multiple currency processing

- seamless payments to merchants in local currencies
- single file transmission of all currencies
- complete chargeback processing in local currencies
- consistent and convenient financial reporting
- 14 currencies representing 21 countries are supported

seamless electronic check processing

- both U.S. and Canadian currencies supported
- full-service account validation and transaction verification processes similar to credit card authorizations
- return and exception processing with auto re-presentment
- complete accounting and financial reconciliation reports

creative payment options

- comprehensive recurring, installment and deferred billing support for both bankcard and electronic check transactions
- Bill Me Later™ instant online credit program for consumers

specialized customer service

- dedicated account manager as the primary point of contact
- devoted chargeback analyst
- experienced merchant services support team for day-to-day operational support
- expert technical specialist to ensure a smooth transition
- skilled training specialist for ongoing training in areas such as chargeback processing, transaction reporting and fraud awareness
- reliable 24-hour technical support team

single source convenience

- allows submission of one file for all credit card, debit card, electronic check, electronic gift certificate, private label, T&E cards, purchasing cards, multiple currencies and installment, deferred or recurring payments.
- flexible support of online, batch, POS, Internet and PC payment processing

for more information

While Paymentech's industry-leading products may attract our clients, it's our relentless commitment to their business that helps us keep them as loyal customers year after year. Call us today at **1-800-788-6010** to discover your business' untapped potential.

