

easy, convenient payments for you and your customers

For businesses that bill each month or on a recurring cycle basis, Paymentech's recurring payments product—utilizing credit cards, debit cards and electronic checks—gives your company the edge in improving cash flow and providing convenience and flexibility to your customers. Paymentech's recurring payments product provides bottom-line benefits for you and your customers, such as enhanced customer service and retention, increased sales, improved cash flow and streamlined operations.

Paymentech supports recurring bill payments in a variety of industries, including:

- wireless
- landline
- cable and satellite television
- internet Services
- insurance
- government
- utilities
- educational institutions
- municipal services
- media and subscription services
- rental

benefits for you:

- **enhanced service** – Your customers want to manage their payments automatically—no checks to write, stamps to buy or bills to mail. Recurring billing is convenient and easy for everyone. With such a hassle-free process in place, customers not only are satisfied, but are less likely to switch to the competition.
- **streamlined operations** – Implementing recurring payments greatly reduces the costs of generating billing statements, and eliminates mailing costs and delays associated with the waiting period for checks to arrive. The hidden costs of lockbox fees, collection agency fees and exception processing fees are all reduced with recurring payments.
- **improved cash flow** – Your customers' payments will post on the date the bill is due, so you'll reduce check-handling delays and have quicker access to your funds. In addition to streamlining your billing operations, you'll maximize cash flow through reliable payments.
- **flexible support** – Paymentech's system is designed to work with the leading third party software providers, as well as our proprietary record formats. Paymentech ensures that the proper transaction identifiers are applied to be in compliance with the regulations set forth by the various card associations for recurring payments.
- **valuable online management tools** – Paymentech provides web-based tools for immediate, secure access to all processing data, including daily and monthly reports detailing total settlements, chargeback disputes and ACH returns.
- **automated exception item management** – Our industry leading chargeback and ACH returns management system resolves many disputes without your involvement. And the automatic re-presentation of declined credit card payments and re-deposit of NSF or uncollected ACH payments streamline your payment procedures.

benefits for your customers:

- **added convenience** – Your customers will appreciate the ease of recurring payments, which eliminates not only check writing and mailing, but the worry of meeting payment deadlines.
- **cost savings** – Electronic payments means no mailing or check costs, plus no more late payment fees, an advantage your customers will enjoy.

