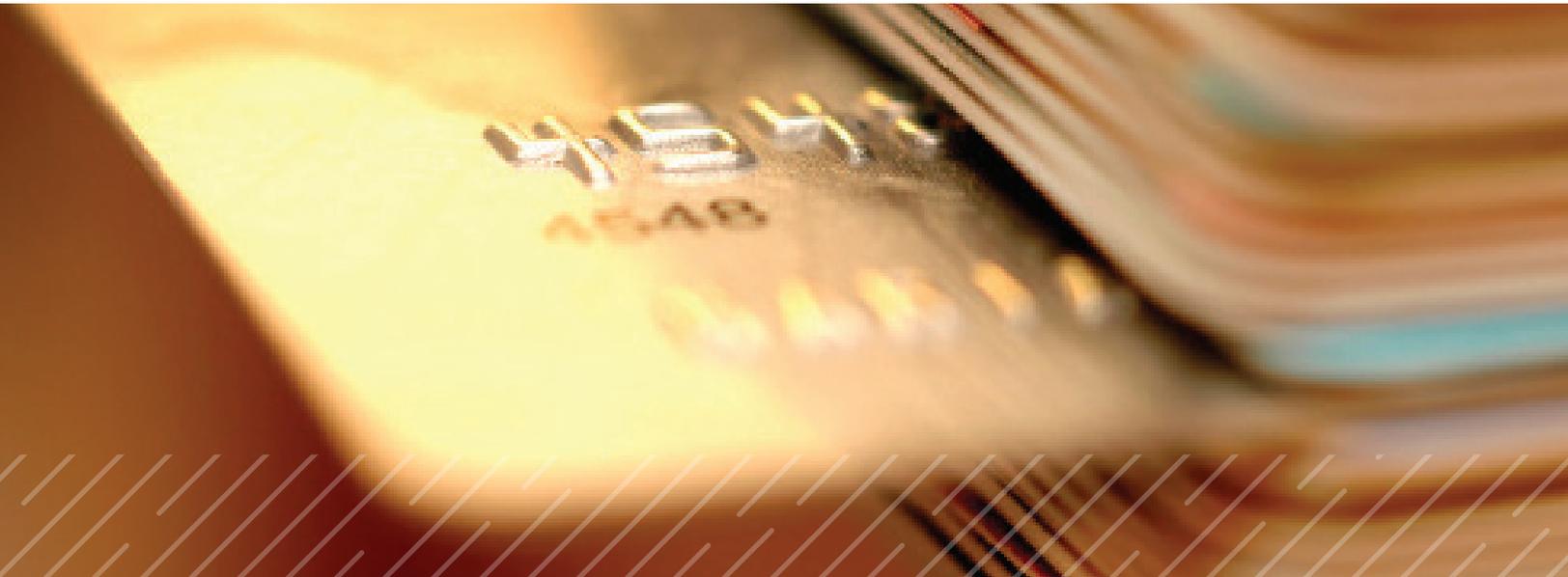


ProPay® EnsureBillSM

Automatic Credit Card Updating Service

PROPAY
A TSYS® Company



Keeping customer payment card data current is a top concern of merchants who accept recurring payments or deal in auto-shipments. That's because 30 percent of cards undergo an account number or expiration change, upgrade or closure every year.¹ When merchants continue to bill using outdated information, they end up with higher declined transaction rates and added costs.

EnsureBill from ProPay automatically updates the critical information you rely on – account numbers, expiration dates and account status – for your Visa®, Mastercard®, Discover® and American Express® cardholders.

EnsureBill provides a simple, cost-effective way to manage stored card information, plus it:

- **Increases revenue due to fewer declines**
- **Reduces customer service costs associated with manual updates**
- **Increases customer retention and loyalty through uninterrupted service**
- **Reduces the number of authorization fees**
- **Reduces the scope of your PCI compliance through tokenization and encryption of card data on our ProtectPay® platform**
- **Improves the overall efficiency of your business**

¹Source: Visa Account Updater

If your business depends on stored customer cards, ProPay's EnsureBill can protect your revenue flow and reduce expenses.

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EnsureBill Helps Increase Revenue by Reducing Credit Card Declines

Get account updates through seamless integration with ProPay's payment processing platform to keep your recurring billings and auto-shipments running smoothly.

Benefits of ProPay's EnsureBill

- Reduces costs associated with manual updates
- Increases customer retention and loyalty through uninterrupted service and risk of cancellation
- Minimizes negative experiences resulting from declined transactions
- Account update process is transparent to customers



Expiring, Lost and Stolen Cards

Many of the cards your company stores for recurring billing will expire or be lost or stolen each year. EnsureBill can help!



Cards Sent to ProPay

A ProtectPay token is created and designated as protected. It is sent to ProPay EnsureBill and securely forwarded to the issuer for updating.



Communication with Issuer

ProPay works with the issuer to identify and update all cards with the new account number and expiration date.



EnsureBill Receives Updates

The issuer sends ProPay updated card information for accounts it could identify.



Updated Account Information Sent to You

ProPay updates the tokenized card information and provides you with a report of which tokens and other elements were updated.

A ProPay EnsureBill Case Study

The Situation

A ProPay client was experiencing a 35 percent decline rate due to expired or invalid credit cards when processing auto-ship orders. This interrupted deliveries and impacted negatively on company revenues. They needed a way to reduce declines by automatically updating cardholder information on the 600,000 cards it had on file.

The Solution

ProPay introduced the client to EnsureBill, which provides simple account updates through seamless integration with ProPay's payment processing platform.

The Results

After implementing EnsureBill, the client updated over 91,000 cards. Declines dropped by 9 percent and revenue increased over \$300,000 on the first run. Customer returns did not increase, and EnsureBill lessened the burden on the client's customer service department.

DISCLAIMER: This case study is not meant to indicate that the same or similar results can or will be obtained in other cases or situations. Results will vary depending on the facts and circumstances of your business.

Process payments on time, every time with EnsureBill from ProPay!

For more information about EnsureBill account updater service, contact us today at **888.227.9856** or **sales@propay.com**.

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