

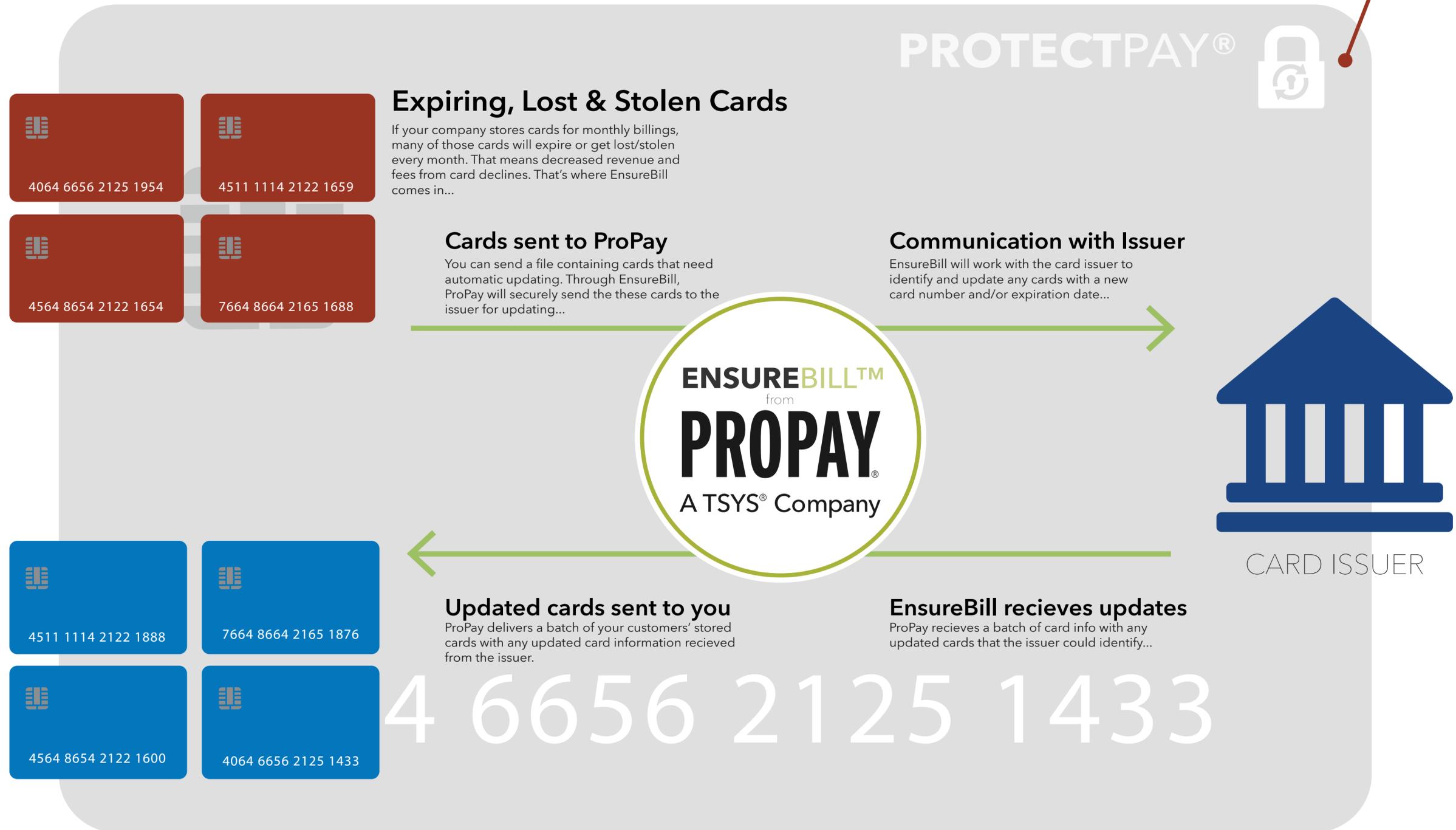
ENSUREBILL™

Automatic credit card updater service increases your revenue by reducing card declines on your monthly billing

Typically, 30% of accounts annually incur changes in account number or expiration date, or the account is closed*. When transactions on these accounts fail, cardholders are inconvenienced and may terminate their relationship resulting in lost sales. Merchants who continue to bill using out-of-date information bear higher rates of declined transactions and extra costs. If cardholders are contacted to update their information, merchants run the risk of payment switching or service cancellation. ProPay EnsureBill helps you avoid these problems.

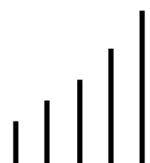
*http://www.visadps.com/services/visa_account_updater.html

Not only can ProPay help ensure an orderly transition of card updates, we can reduce the scope of your PCI compliance by providing you with industry-leading technology for card tokenization and encryption of your card data using our ProtectPay® platform



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Billing with accurate payment card information can lead to improved approval rates while reducing the time and cost associated with manually contacting customers to get updated payment card information. By delivering uninterrupted service, you're likely to increase revenues and improve customer retention.



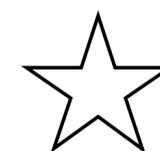
Increased revenue due to fewer declines



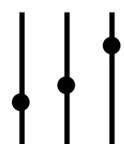
Fewer authorization fees



Reduce customer service costs associated with manual updates



Increase customer retention and loyalty through uninterrupted service



Improve efficiency

