

### What is EnsureBill?

EnsureBill allows users to proactively refresh stored cardholder data by actively requesting available updates from participating card issuing banks. This is invaluable to merchants who store consumer payment data for recurring charges.

#### Important Points to Remember

- ❖ Updates are not immediate. As the banks will be sending the updated information to ProPay, this can take as little as one business day, or as long as 2-3 weeks.
- ❖ EnsureBill will provide updates for payment methods associated with participating card-issuing banks. This is intended to reduce declines caused by outdated payment information. This solution should not be expected to eliminate declines altogether.
- ❖ The user will be charged per successful update.

### EnsureBill with ProtectPay

#### Best Practices

- If the user is utilizing the ProtectPay solution, all payment methods are stored by ProPay. Through EnsureBill, ProPay will securely request available updates and automatically update the existing stored Payment Method.
- To enroll a Payment Method (token) in EnsureBill, the payment method must have the “Protected” flag set to “True”. This is set by the integrated partner when creating the Payment Method, or when editing the Payment Method via the ProtectPay API.
- The user is billed per successful card update. If the user has created multiple ProtectPay tokens with the same payment method, they may be charged multiple times for the same update. It is recommended that integrating clients set a process in place to 1. Prevent the creation of duplicate tokens for a single Payment Method, 2. Delete duplicate or unnecessary tokens and 3. Only enroll appropriate Payment Methods with EnsureBill to eliminate unnecessary costs to the user.

### EnsureBill via SFTP Transmission

#### Best Practices

- ProPay and integrating user must exchange public keys. It is recommended that the key provided to ProPay is set to never expire.
- The user will upload an encrypted file containing cards data for payment methods for which they would like to request updates. Through EnsureBill, ProPay will securely request updates from participating issuers. After ProPay receives a batch of updated card information that the issuer could identify, that batch will be encrypted and delivered to the user via SFTP. This data should be read in and replace outdated data on the user’s system.