ENSUREBILLTM

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 Merchants who continue to bill using out-of-date information bear higher rates of declined transactions and extra costs.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

PROTECTPAY®

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Expiring, Lost & Stolen Cards

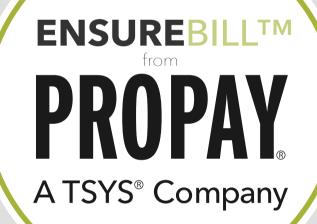
If your company stores cards for monthly billings, many of those cards will expire or get lost/stolen every month. That means decreased revenue and fees from card declines. That's where EnsureBill comes in...

Cards sent to ProPay

You can send a file containing cards that need automatic updating. Through EnsureBill, ProPay will securely send the these cards to the issuer for updating...

Communication with Issuer

EnsureBill will work with the card issuer to identify and update any cards with a new card number and/or expiration date...







4564 8654 2122 1600

7664 8664 2165 1876



Updated cards sent to your proper delivers a batch of your customers' stored

ProPay delivers a batch of your customers' stored cards with any updated card information recieved from the issuer.

EnsureBill recieves updates

ProPay recieves a batch of card info with any updated cards that the issuer could identify...

6656 2125 1433

ENSUREBILLTM

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.





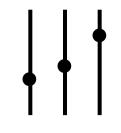
Fewer authorization fees



Reduce customer service costs associated with manual updates



Increase customer retention and loyalty through uninterrupted service



Improve efficiency





