Innovative Payment Solutions Any Way You Do Business.

Government

PROPAY
A TSYS® Company

Designed with the needs of your government clients in mind, ProFac Express℠ by ProPay® enables technology platforms and service providers with the ability to integrate payment processing securely and quickly through our robust set of payment processing APIs. Much more than a simple payment gateway, ProFac Express provides all the standard payment processing you'd expect, along with instant onboarding of the client sub-merchants, convenience fees, tokenization for recurring billing and an understanding of the unique requirements of government.

ProFac Express provides you with all the tools to manage payments effectively and operate in a successful Government Payment Facilitator model.

- **Low liability to full liability options available**
  3 ProFac Express programs available ranging from low risk/registration to full scale registered payment facilitator

- **Instant online onboarding and underwriting**
  Get your customers up and running taking payments in minutes vs. days or weeks

- **Flexible settlement and disbursements**
  Split payments and settlement options plus accounting and merchant funding

- **Multiple options to enable your customers with payment acceptance options anytime, anywhere**
  API Integration, mobile application and card reader (audio jack and USB connection) with white label option, virtual terminal, email invoice, etc.

- **Point-to-point tokenization and other fraud protection tools and services with ProtectPay® and Guardian CyberShield**
  Time-tested PCI compliant payment security with ProtectPay and fraud prevention and protection with Guardian CyberShield powered by ThreatMetrix®

- **In-house data storage with ProtectPay**
  Securely store card information to process real-time and recurring transactions such as utility payments

- **Automatically update closed or expired credit cards with EnsureBill℠**
  Reduce declined transactions, authorization fees and customer service costs

ProFac Express Options for Enabling Government Platforms

Quickstart

Low risk/no registration, co-branded and ProPay does the heavy lifting

- Designed for SaaS and software providers needing instant boarding, flexible underwriting and split payment capabilities

- Low liability program

- Registration is not required

- Instant onboarding process

- Underwriting performed fully by ProPay, flexible parameters for "auto-approval"

- Funding is always to the sub-merchant

- Co-branded landing page using our short form application

- Merchants log in and use ProPay's systems for reporting and access to billing information

- Customer service for merchant services issues are handled by ProPay

ProFac Silver

No registration; Partner or ProPay manage risk, underwriting, AML, OFAC and take liability; flexibility on app and branding

- Designed for SaaS and software providers needing referral capabilities plus flexibility in the application, branding and underwriting processes

- Registration not required

- No transactional liability for the ProFac

- Utilize ProPay's T&Cs embedded

- Merchants can use ProPay's system for reporting and online access, or this can be provided by the vendor

- Customer service is a combined effort between parties

- Underwriting performed fully by ProPay; can explore hybrid approach where existing relationships exist (DDAs, legal, etc.) to expedite KYC, OFAC and regulatory requirements

ProFac Gold

Full-scale registered payment facilitator — 100% risk with acquiring bank partner

- Designed for providers and companies looking to leverage ProPay's platform and services to fully operate as a registered Facilitator

- Full liability at Facilitator level

- Registration required

- Short form application in Facilitator environment, integrated T&Cs

- API available for boarding of merchants

- Underwriting can be performed by ProPay, or Facilitator can design underwriting program for approval by ProPay

- Risk management performed by Facilitator, or may be outsourced to ProPay, with either option requiring agreed-upon parameters that meet OFAC, KYC and other regulations or requirements of bank or brands

- PCI Compliant and validated or utilize ProtectPay

- All support and service provided by Facilitator to sub-merchant

- Funding schedule to be determined by Facilitator (system supports funding the Facilitator or sub-merchant)

YOUR LONG-TERM BUSINESS PARTNER, NOT SIMPLY YOUR PROCESSOR.

At ProPay, we're experts at navigating the payment waters. Our team has decades of experience with API-based payment solutions. And we understand how to converge payments with technology. We'll work with you to not only choose, but understand the options that best fit your unique needs.

Contact Nick Swihart at 801.341.5639 or nick.swihart@propay.com.

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