

Innovative Payment Solutions Any Way You Do Business.

PROPAY
A TSYS® Company

Payment Facilitators



Designed for those who require merchant aggregation, ProFac Express™ by ProPay® enables software developers, service providers and online marketplaces to integrate payment processing securely and quickly. ProFac Express provides online applications, instant onboarding, custom branding and auto card updating. Plus fraud tools, multi-currency and split payments all in a low risk solution.

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

- **Referral to full liability options available**
Three ProFac Express options from limited liability to full liability registered payment facilitator
- **Instant online onboarding and underwriting**
Get your customers up and running taking payments in seconds vs. days or weeks
- **Flexible settlement and disbursements**
Offering solutions and solving challenges with split payments, commissions and disbursements
- **Enable your customers with multiple payment acceptance options**
API integration, mobile application and cardreader (audio jack and USB connection) with white label option, virtual terminal, email invoice and more
- **Point-to-point tokenization, fraud protection tools and services with ProtectPay® and Guardian CyberShield™**
ProtectPay's PCI-compliant payment security plus 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 monthly subscriptions and dues
- **Automatically update closed or expired credit cards with EnsureBill™**
Reduce declined transactions, authorization fees and customer service costs

We understand the unique requirements of payment facilitators.

www.propay.com/profacexpress

844.896.3209

ProFac Express Options for Enabling Payment Facilitator Platforms



Quickstart

Referral to full liability options available

- Designed for SaaS and software providers needing instant boarding, flexible underwriting and split payment capabilities
- Low liability program
- Registration is not required
- Full use of ProPay's Disbursement & Commission platform
- Instant onboarding process
- Underwriting performed fully by ProPay with flexible parameters for "auto-approval"
- Funding is always to the 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 ProPay manages risk, underwriting, AML and OFAC, and takes 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
- Full use of ProPay's Disbursement & Commission platform
- 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
- Full use of ProPay's Disbursement & Commission platform
- 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 merchant
- Funding schedule to be determined by Facilitator (system supports funding the Facilitator or 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 us today at **844.896.3209** or **sales@propay.com**.

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