



MAKE PAYMENT PROCESSING PAY BIGGER DIVIDENDS

CONVENIENCE PAY SERVICES

Give customers more payment options, improve funds availability and streamline payment information without paying for more people and technology. EDS, an HP company, improves our clients' productivity by economically enabling acceptance of electronic payments via the Internet, phone and wireless devices.

FEATURES

Multiple Payment Options

- Phone via interactive voice response (IVR)
- Internet
- Offline batch payments
- Pay with credit or debit cards or electronic check (ACH)
- Over the Counter
- Recurring Payments
- Scheduled Payments

Client Support Services

- Live operator transaction inquiry
- 24-hour online payment verification

Consolidated Remittance Sources

- Collected into a single information stream

Enrollment

- User authentication
- Secure re-use of prior payment information
- Storage of multiple payment accounts for future use

Associations

EDS is a participant of the PCI Security Council. The PCI Security Standards Council is an open global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection.

Cost-effective payment processing without sacrificing quality

Time-pressed customers value the ability to make payments online at their convenience - or at the last minute to avoid late fees. The challenge is to make payment processing more cost-effective without compromising accuracy or compliance with card companies' standards and NACHA rules. As companies seek to provide more payment channels and improve their customer satisfaction scores, they need to achieve these goals faster, easier and more economically

EDS options adapt to changing business needs

Convenience Pay Services is a convenient mechanism that can help you collect payments from your customers using credit or debit cards or automated clearinghouse (ACH) payments. It eliminates labor-intensive processes, lowering your unit cost per transaction and reducing risk.

What's more? Multiple interface and hosting options adapt to your systems, services and evolving business needs. And our secure suite of electronic pay-by-phone and pay-by-Internet alternatives are available in both English and Spanish. Payments can also be taken face-to-face with our over-the-counter solution featuring card and check reading devices. All three payment methods are consolidated for reporting and system updates. You have the choice to absorb the service fees or pass them along to your customers.

Improve accuracy, availability, productivity and security

- EDS uses the latest technology and processes to improve and streamline your business:
- EDS automates payment processes to improve accuracy, lower the risk of errors and improve customer satisfaction.
- We improve payment-collection processes, shortening payment cycles, speeding critical funds availability and giving customers access to their online payment history.
- EDS supports increased productivity by providing multiple convenient fee methods for a low investment and less risk.



- We use the highest level of security, ensuring PCI and NACHA compliance through our low-risk alternative to collecting paper-based payments.
- Enrollment capabilities provide added protection of payment data, efficient user processing with: re-use of prior payment history, scheduling of payments and recurring payment features.

Achieve more - invest less

- Lower customer service investments and still have accurate, timely payment posting.
- Secure funds faster and virtually eliminate fraud through online, real-time credit card payment and comparisons to our cross-client payment account "fraud activity file" prior to processing.
- Improve service with 24-hour access to online payment verification and an 18-month history of electronic payments.
- Adapt to a diverse user base with our pay-by-phone and pay-by-Internet alternatives that can be delivered in English and Spanish.
- Over-the-counter process allows face-to-face walk-in traffic in your offices to take advantage of our system features.
- Maintain a consistent brand experience with customized phone scripts and a client- branded Web site interface.

Demonstrated expertise and reliability

As a pioneer of electronic payment processing, EDS accepted its first electronic payment in November 1994. Since then, we have processed over 32 million payments worth more than \$7 billion. Our electronic payment credentials include the following:

- EDS offers 45 years IT experience.
- We process more than 98 million ACH payments annually.
- EDS has a track record of 99.8 percent availability.
- We complete implementations in as little as two weeks - versus up to three months for others' solutions.
- EDS shapes the industry's direction as an active member of the Electronic Check Council and an associate member of NACHA.

EDS, an HP company
5400 Legacy Drive
Plano, Texas 75024

phone: 1 800 566 9337
visit: eds.com
e-mail: info@eds.com