

# PayPoint®

Rationalize your payment system with a single gateway for processing online, IVR, call center and walk-in payments.

## What Makes PayPoint® Different?

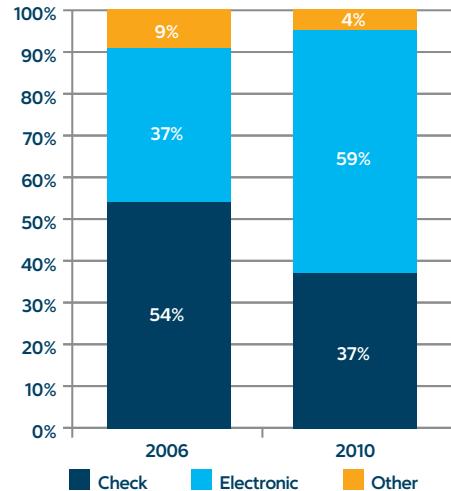
- Single solution for authentication, clearing and settlement of all payment types
- Enterprise-wide solution enables single cross-division payment gateway
- One payment gateway for processing online, IVR, CSR and walk-in payments
- Integrated payment portal for access to all payment histories
- Simplified processes for transaction tracking, reporting and exception processing

## Electronic Bill Payments Nearly 60 Percent by 2010

Electronic payments made online or via phone, agent, walk-in location and kiosk will account for nearly 60 percent of all bill payments by 2010, up from just 37 percent in 2006. The Automated Clearing House (ACH) will account for approximately half of these transactions, with the other half split between recurring direct debit and monthly credit/debit card payments.

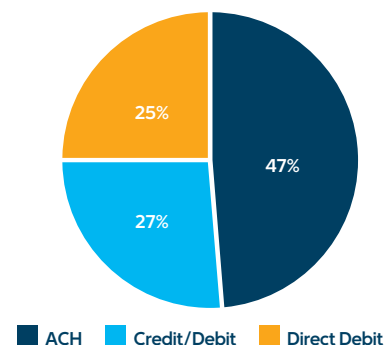
As the mix of payment types and channels increases, so does the need for an enterprise-wide approach to payment systems. Many companies have developed their payment channels individually, resulting in separate and distinct systems for online, IVR and agent-assisted payments. This impacts both operational efficiency and customer service. The cost of maintaining multiple systems is escalating as the number of payment options increases, and access to payment information for research and exception processing is difficult.

Changing Bill Payment Mix



Source: Aite Report, Online Bill Payments: Chasing the Next Big Thing, 10/16/06

Electronic Payments by Type (2010)



Source: Aite Report, Online Bill Payments: Chasing the Next Big Thing, 10/16/06

## PayPoint® Helps Rationalize Your Payment System

- Enterprise-wide solution for authentication, clearing and settlement of all payment types
- One payment gateway for processing online, IVR, CSR-assisted and walk-in payments
- Integrated payment portal for access to all payment history
- Simplified transaction tracking, investigations, reporting and exception processing
- Advanced analytics to better manage payment process

## Consumer Payments Interface

PayPoint's consumer payments module is a hosted, fully featured online bill presentment and payment interface for companies looking for a simple way to offer EBPP to their customers.

### Consumer Advantages

- Enrolled and non-enrolled user options. Enrollment benefits include:
  - Ability to review payment history
  - Simple account management
  - Summary bill presentment/bill history access
  - Recurring payment scheduling
- Flexible recurring payment functionality
  - User defined payment timing, amount, type
  - Manage/change settings
- Supports multiple languages

### Biller Advantages

- Multichannel interface options
  - Web stand-alone
  - Simple biller Web site URL with static redirect
  - Integrated biller Web site with dynamic URL redirect
  - IVR (non-enrolled only)
- "Off-the-shelf" solution with simple personalization toolkit
- Data management options
  - Data loading services (Web and batch)
  - Definable data elements/ad hoc data collection
  - Authentication data storage

- Dynamic payment options
  - Configuration driven by merchant settings
  - Biller selects desired payment types

## Payment Gateway

The PayPoint Gateway offers an enterprise-wide solution for payment processing across channels and payment types to help rationalize your payment system and improve customer handling.

### Facilitates all major payment types

- Credit cards (all major card processors)
- Signature/PIN/PINless debit cards
- ACH/e-check

### Powers multiple payment channels

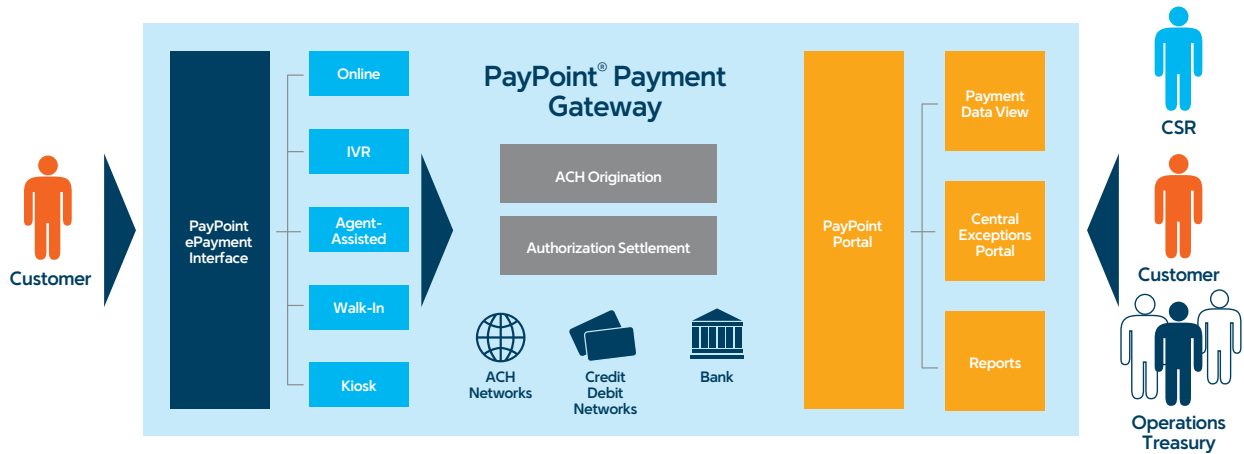
- Web
- IVR
- CSR-assisted
- Point-of-Sale (POS)/Biller walk-in locations
- Kiosk

### Single platform performs end-to-end payment processing

- Authentication and verification
- Settlement and clearing
- Process chargebacks and refunds
- Posting
- Reconciliation

### Secure open systems-based application programming interface

- Web services, HTTP, batch XML, real-time API
- C2 facilities, PCI-compliant, dual-hosted facilities, sophisticated encryption



## Payment Portal

The PayPoint® payment portal centralizes all your payment data for simplified tracking, reporting and exception management.

### Central repository for all payment data

- Viewing, tracking and reporting for all PayPoint gateway transactions
- Imports/aggregates payment history from external sources (lockbox processor, consolidators, etc.)
- Standard and customizable reporting

### Web-based tool for historical payment research

- Detailed payment history researching
- History includes successful/negative transaction results

### Centralized portal for exception processing

- Tracking and management of chargeback activity
- Support for performance of full and partial refunds
- Support for payment voids
- Ability to add notes to payment history
- Post-dated e-check payment support

**PayPoint is a critical component of First Data's integrated statement-to-cash outsourcing solutions suite built to help simplify your company's transition from paper to electronic payment processing.**

## e-Check Warranty

First Data's e-Check Warranty is an additional value added service that combines TeleCheck®—the market leader in paper check guarantee—with PayPoint—a state-of-the-art enterprise gateway solution—to provide you with a centralized, fully integrated solution for authorization, settlement, returned e-check processing and collections across multiple channels. Utilize real-time data to make cost-effective and timely decisions to further simplify and centralize your payment process architecture while increasing cash flow and revenue assurance.

First Data's e-Check Warranty is a hassle free and easy to implement additional service that guarantees e-checks verified by First Data will be funded within two business days regardless of the e-check's eventual payment status—improving overall cash flow with no administrative paper work or processing required. Utilizing a standard e-check payment process, the e-Check Warranty service converts an e-check at the point-of-sale, online or by phone and processes it through the (ACH) network. In addition, if a verified e-check is returned, First Data will manage the entire collections process, giving you more time to focus on your customers.

**Biller/Merchant Benefits**

- The ability to accept out-of-state and out-of-town e-checks with confidence
- Accept e-checks easily, efficiently and safely across multiple channels including online, IVR, kiosk and call center
- Monthly itemized statements, with fees debited via ACH from the merchant's direct deposit account (DDA)
- With visibility into 97 percent of U.S. retail check writers, the e-Check Warranty service assures greater validation accuracy and fewer declines to increase sales
- Eliminates or reduces returned check fees and improves cash flow
- Combines seamlessly with TeleCheck® paper check POS verification
- A single system for the entire range of enterprise payments

**Consumer Benefits**

- Reduces the risk of personal information being obtained and used fraudulently
- Provides consumers with a complete record of a transaction on their bank statements
- Promotes greater acceptance of payment by e-check

The e-Check Warranty service provides an end-to-end solution from payment verification and acceptance to processing, settlement and collections. By partnering with a global leader in payment processing, you can increase revenue, reduce exposure to risk and fraud, and improve customer loyalty.

**A Global Leader in Electronic Commerce**

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For more information, contact  
your First Data Sales Representative  
or visit [firstdata.com](http://firstdata.com).**