



First Data® PayPoint® Payment Gateway

A complete bill payment solution that supports multiple payment types and channels.

Your customers expect choice and convenience — choosing how, when, and where they want to pay their bills. In fact, the average U.S. household uses three or more different bill payment channels per month including online, in-person, and call centers.

Bill payers also use multiple payment methods, from credit and debit cards to eChecks. Typically, these different options are set-up as separate and distinct payment systems for internet, phone (IVR), and agent-assisted payments.

PayPoint helps to eliminate the hassle and cost of maintaining multiple systems. Our single gateway solution consolidates and streamlines your bill payment processing.

Benefits to Your Business

Cost Savings



A single gateway solution that consolidates and streamlines your bill payment processing — eliminating your costs to maintain multiple systems.

Operations Efficiencies



Your customers can pay bills using a single point of interaction. Multiple payment methods and channels no longer require multiple systems!

Customer Satisfaction



Meet your customers' demand for payment choice, enabling them to choose how, when, and where they pay their bills — across multiple channels.

PayPoint® Payment Gateway

Single Point of Interaction

Multiple payment methods and channels no longer mean multiple systems. PayPoint enables your customers to pay bills using their preferred method and channel:

Method

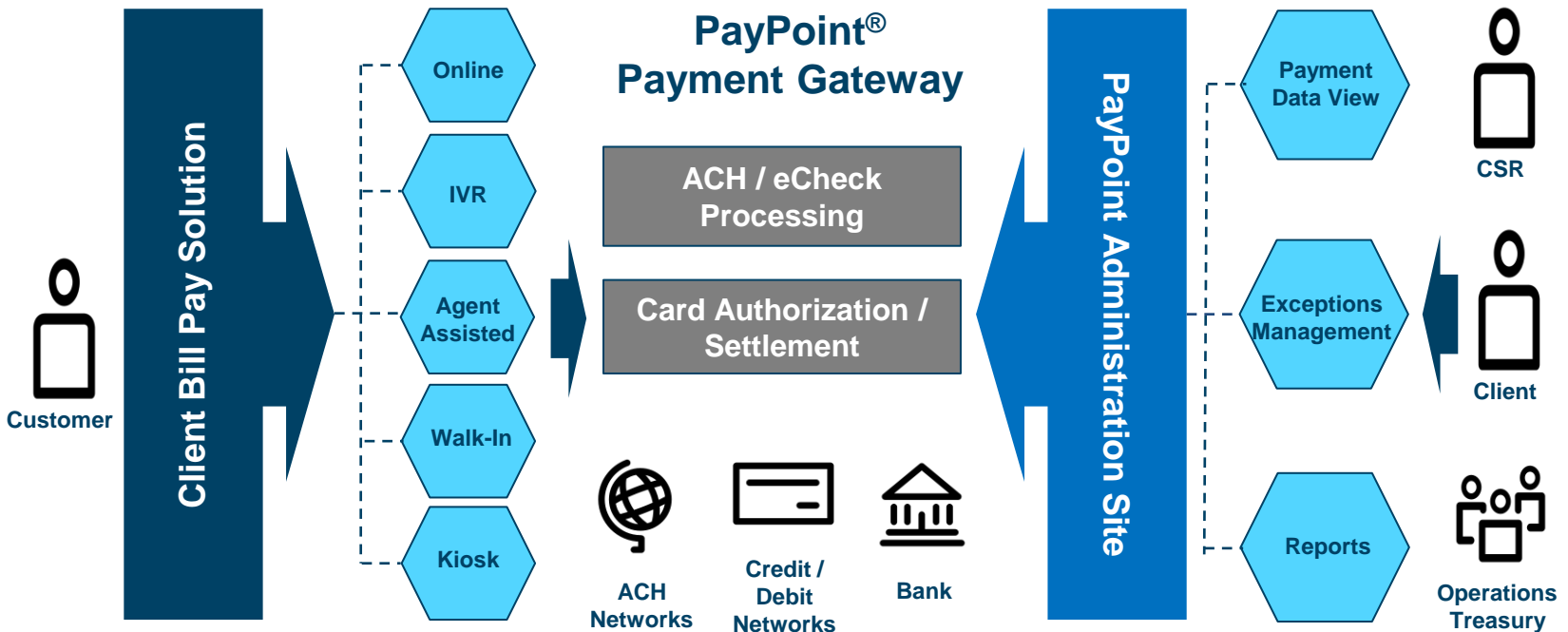
- Credit cards (all major card processors)
- Debit cards – signature / PIN / PINless
- ACH / eCheck

Channel

- Internet
- Interactive Voice Response (IVR)
- Customer Service Representative (CSR)
- Point-of-Sale (POS)
- Biller walk-in
- Kiosk

Many Payment Types. One Solution.

PayPoint is designed to consolidate and help simplify payment processing, transaction tracking, reporting and exception processing. It's an enterprise-wide, single cross-division payment solution that facilitates payments across channels and payment types.



For more information, contact your Account Executive, or visit FirstData.com.

PayPoint® Payment Gateway

Web-Based Easy Access

The PayPoint Administration site enables you to centralize and simplify the tracking, reporting and exception management of your payments. Using the web-based PayPoint Administration site, you can:

- Research payments using extensive search options
- Access detailed payment history
- Run payment tracking and performance reports
- Report chargeback activity
- Support full and partial refunds
- Support payment voids
- Add notes to payment history
- Create account registrations and recurring schedules
- Create real-time and post-dated eCheck and credit card payments

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Readymade Customer Solution

The PayPoint Consumer Payments website provides a readymade bill payment solution that's easily personalized for your business. Bill payers will be able to:

- Make payments
- Review payment history
- Access a summary of bills
- Save card and eCheck accounts for future use
- Set-up and manage recurring payments

You choose from several interface options:

- Stand-alone web
- Biller website URL with static redirect
- Integrated biller website with dynamic URL redirect

Integration Options

- Integrate directly from your website, IVR, or billing solution
- Utilize the PayPoint Consumer Payments readymade bill payment website or IVR
- Send in bill payments using a batch file
- Enter payments directly into the PayPoint Administration website

PayPoint® Payment Gateway

PayPoint Features

Regardless of method or channel, every customer payment passes through the PayPoint Gateway for authorization and settlement.

PayPoint's robust features include:

- One-time, post-dated, and scheduled recurring payments
- Reversals of eCheck returns
- Consolidated posting file from all mediums and channels
- Processing of refunds for credit cards and eChecks
- Reporting of chargebacks
- Reconciliation reporting
- Storing encrypted card and eCheck account data for future use

Help Secure Your Payment Processing

PayPoint is built with security as a top priority.

- Dual-hosted facilities
- Sophisticated encryption

For more information, contact your Account Executive, or visit FirstData.com.

End-to-End Solution

The PayPoint Payment Gateway also integrates with other First Data products to provide a complete bill payment solution.

- 360Control
- Card Merchant Services
- eCustomer Service
- Evolve Collections
- Evolve Customer Service
- Government Solutions
- Omaha Issuing Platform
- Remittance Services
- TeleCheck eCheck Services
- Voice Services