



MAKE PAYMENT PROCESSING PAY BIGGER DIVIDENDS

EDS*PAYSM FOR CONVENIENCE PAY SERVICES

Give customers more payment options, improve funds availability and streamline payment information without paying for more people and technology. EDS 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)

Client Support Services

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

Consolidated Remittance Sources

- Collected into a single information stream

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

EDS*PAYSM for 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. 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.



MARKED GROWTH IN CUSTOMER ADOPTION RATE

For more than 65 years, Cumberland Electric Membership Corporation (CEMC) delivered reliable, affordable power to Tennessee residents, and when they decided to offer their 86,000 customers more convenient payment options, they turned to EDS.

With EDS*PAYSM for Convenience Pay, CEMC provided anywhere, anytime online payment posting, making payment processing more cost-effective and efficient while increasing cash flow, cutting costs and enhancing their customer service experience.

Significantly, CEMC has increased customer adoption rates, now having 2,610 credit card transactions processed via the new system every month and going very quickly from 975 e-checks in the first month to more than 4,000 per month.

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.
- 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 24 billion payments worth more than \$4 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.