

# Bill Me Later<sup>®</sup>

## BENEFITS AT A GLANCE

- Acquire new customers and increase sales with financing and promotional tools via the Bill Me Later shopping portal
- Increase average order value by up to 75%, based on Bill Me Later merchant experience, and up to 150% when deferred billing is offered
- Improve your average customer lifetime value with higher repeat usage of 28-46%
- Reduce payment costs with rates lower than typical credit cards
- Simplify your processing with easy integration options



### Accelerate Your Payments with Bill Me Later<sup>®</sup>

Bill Me Later is an innovative payment option that enables you to offer your customers payment choice, while saving money on every transaction.

Bill Me Later is the perfect payment solution to increase your sales and customer loyalty. It attracts new customers seeking greater payment choice, convenience, security or purchasing power. Hundreds of leading multi-channel merchants are using Bill Me Later to grow their sales and increase profits.

### How Bill Me Later Works

1. Your customer simply selects or says "Bill Me Later" on your payment page or call center. There is no lengthy consumer application or advanced, registration required.
2. You transmit basic consumer and transaction data in real time via a secured network connection to Chase Paymentech.
3. Bill Me Later instantly authorizes your customer's transaction, subject to credit approval.
4. You receive payment using the same seamless process as credit cards.

5. Your customers receive a single consolidated monthly statement. They can pay their purchases in full with no interest charges or over time, when interest charges will apply.

### Why Bill Me Later is Right for You

**Easily integrated into purchase flow** – Bill Me Later embeds directly into your checkout process, requiring minimal integration into your Web site and/or call center.

**Instant Credit Approval** – authorization requests are provided in seconds.

**Quick and easy for consumers** – Bill Me Later lets customers pay without using a credit card. At checkout, the customer simply provides their date of birth and the last four digits of their social security number, accept the terms and the purchase is complete. It's that easy! There are no codes to find or account numbers to remember. Also, unlike other wallet-based payment methods, there is no need to provide credit card or bank account information.

## Bill Me Later Offers a Wide Range of Solutions

In addition to the Bill Me Later core product, your company can benefit from customized Bill Me Later Solutions, including:

**Bill Me Later® Business** – offers unique financing for your business customers while eliminating invoicing and collection activities.

**Private Label Credit Powered By Bill Me Later®** – enhances your brand affinity programs with a private label credit solution.

**Bill Me Later Promotional Financing** – enables deferred billing and low-cost marketing opportunities.

## Technical Requirements

Control how you want to integrate your Bill Me Later processing through Chase Paymentech with multiple options to meet your needs, such as:

- Online Technical Specification Version 6.0 or higher
- Batch Technical Specification: 96-byte Version 1.71 or higher
- Spectrum SDK Version 1.0 or higher
- A certified third-party provider
- Bill Me Later, Inc.'s PayCapture interface

## COMMENTS FROM OUR CUSTOMERS

### Merchants Experience Real Results

"What I would tell any other e-tailer is that Bill Me Later is one of the few no-brainers that comes down the pike. It's been a great customer-acquisition tool, and it's all done at a transactional cost that is lower than what credit card costs are. So there's absolutely no trade-off."

— Patrick Byrne

*Overstock.com Chairman and President*

"I have never before had a payments provider knock on the door and offer to reduce fees and drive incremental revenue. That's what first intrigued us about the Bill Me Later business model, and then once we learned more about it, we saw that it really is a unique value proposition for the customer. It's bringing a new service that's convenient and gives the customer more buying power."

— Christine Aguilera

*Sky Mall President*

### Industry Analysts Give High Marks to Bill Me Later

"Among the online consumers' payment experiences, Bill Me Later stands out for its simplicity and speed."

"[With Bill Me Later] consumers gain simplicity at checkout, online security peace of mind and consolidated billing for convenience."

— Mercator, August 2007

*Alternative Payment Services: Moving Into Traditional Payment Territory*

"The use of Bill Me Later can lead to a significant ongoing ROI as well as a very short payback period."

"Bill Me Later delivers growth in sales from incremental customers (33%) and sales from purchases at a higher average order values (75%)."

— Forrester Research, March 2007

*The Total Economic Impact of Deploying Bill Me Later*

"Bill Me Later is the most convenient way to pay."

— Forrester Research, September 2007

*Why Alternative Payments Matter*

### Consumers Appreciate the Convenience and Security of Bill Me Later

"Bill Me Later takes the fear out of online shopping."

— Jen

"When I see that a retailer I shop has Bill Me Later, I think that they're thinking of me as a consumer, making life easier for me and making it more convenient and looking out for me, and that I'm important, my time's important."

— Joyce

## More Information

To learn more about Bill Me Later, visit <https://www.billmelater.com/about/index.xhtml> or contact your Chase Paymentech representative or call 800.788.6010.

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