



Reach More Customers with European Direct Debit



At Chase Paymentech, we understand that closing every sale is critical—no matter where you operate or how a customer wants to pay. That's why we offer expanded payment methods in multiple currencies. Whether you're an online marketer, a recurring biller or a global multi-channel operation, Chase Paymentech lets you reach more customers by providing a wide variety of payment options.

Your partnership with Chase Paymentech is particularly valuable in Europe, where both traditional card payments and the many local direct debit payment options are requirements for a successful business. Supporting the direct debit payment range is challenging and often involves establishing relationships with many service providers in each European country. With Chase Paymentech, you get single-source processing of credit card and direct debit payments without the need for a myriad of processing relationships.

What is Direct Debit in Europe?

Direct Debits are bank account transfers initiated by the receiver of goods or services. They usually require a pre-authorisation ("mandate") by the payer. This form of payment is often used for recurring payments but can also be used for one-time payments.

Why accept Direct Debit in Europe?

The answer is easy – it is much more preferred as a payment method in many countries than traditional credit cards. For example, in Germany only 15% of cashless payments are made by a card-based payment, while 41% are made by direct debit and widely used for one-time payments..

Why accept European Direct Debit payments with Chase Paymentech?

When you accept direct debit payments in Europe, you must manage the processing requirements and policies of each country. Submitting a direct debit for collection is only part of the challenge. The processes required to insure collection, handle returns, and reconcile

Advantages

- Reach customers in Europe
- Offer your customers the payment methods they prefer
- Streamline your reconciliation with consolidated reporting
- Manage one relationship and interface for both credit card and direct debit processing
- Eliminate need for bank accounts in each country where you accept direct debit payments
- Simplify your returns management

payments received are complicated. Many service providers simply process the transactions and leave you to handle the rest. Chase Paymentech helps you manage your European connection to a consolidated European credit card and direct debit payment suite.

With Chase Paymentech, you get single-source processing of all your payment methods, consolidated reporting and superior customer service, all in one relationship.

Full Service Management of Your European Payments

- **Single Online and Batch Processing Interfaces** – You benefit from Chase Paymentech's common interface for submitting direct debits in all the supported countries and currencies.
- **Online Account Validation** – Our service features real time validation of your customer's bank sort code and account number. We confirm that the bank sort code is correct and the account number matches the prescribed algorithm for the nominated bank.
- **Batch Settlement and Validation** – In the settlement process, we validate the bank sort codes and account numbers and route accepted items to the various European bank clearing networks. An output file with settlement data will meet all your accounting needs.
- **Turnkey Banking Set-up** – Merchants who accept direct debit payments often must establish bank accounts in each country where they process. Chase Paymentech eliminates that step since we have already established these accounts.
- **Consolidated and Consistent Funding** – When you accept direct debit in different countries, you receive your settlement funds separately and at different times. Chase Paymentech consolidates your direct debit proceeds and provides one settlement file for collections in each country.
- **Integrated and Comprehensive Reporting** – Direct debit transactions are included in your financial reports as another method of payment. You can monitor and reconcile all European collection activity with a single report. As items are collected, you get detailed reporting of the payments received, returns and to view a demo of our online reporting, please visit www.chasepaymentech.com/solpayonlyvideo.jsp.
- **Automated Returns Management** – If direct debit collections are returned, Chase Paymentech resubmits those items that qualify, based on the return reason. Items that cannot be resubmitted are reported to you to pursue alternative collection. We've also simplified the return management process to provide you with one set of return reasons.
- **Simplified Pricing** – Many payment providers have complicated pricing models that include fees for processing, matched items, unmatched items, bank account set-ups, country specific fees and more. Chase Paymentech's consolidated pricing is based on all your direct debit volume. Our simple fee structure make it easy to understand your processing costs.

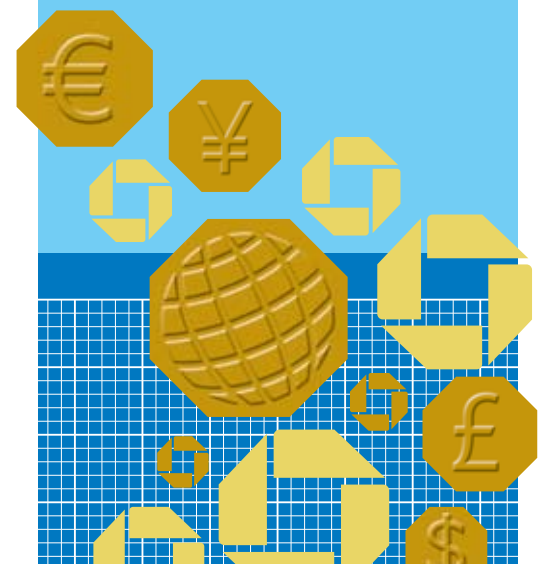
More information

For more information, contact you Chase Paymentech Account Executive or Business Development Representative, or visit us online at www.chasepaymentech.com.

Currencies and Countries

European Direct Debit is available where your buyers are located:

- Euro (population of 181 million consumers)
 - Austria
 - Belgium
 - France
 - Germany
 - Netherlands
- Pounds Sterling (population of 60 million consumers)
 - United Kingdom



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