



Tokenize card data with Orbital®

Customer Profile Management

BENEFITS AT A GLANCE

- **Reduce risk** – Since Customer Profile Management stores your sensitive customer data, you don't need to retain that information on your systems, reducing risk of data breaches without incurring secure data storage costs.
- **Increase efficiency** – Eliminate data entry errors by retrieving a pre-existing customer profile.
- **Simplify transaction processing** – With cardholder account data on file, you simply reference the customer profile number to complete the transaction.



The Orbital Payment Gateway's optional Customer Profile Management securely stores your customer data off-site – eliminating the need to re-key or store account data, and supporting your Payment Card Industry (PCI) compliance initiatives. With this innovative option, you can store cardholder data within the Orbital Payment Gateway as a customer profile that can be retrieved and accessed through the secure Payment Gateway and Virtual Terminal.

How it Works

You provide your customer's contact information, credit card or payment account information and a unique profile number. Once you create a profile, you can process transactions by simply using the assigned profile number to represent that customer.

Customer Profile Management lets you build a database of your customers that you can access through the Orbital Payment Gateway and Virtual Terminal for repeat customer transactions. You can retrieve your customer's

information at any time to process a transaction, update data fields or inactivate a customer profile.

You also control how your employees access this information by assigning different levels of control: "change rights," "read only" or "no access." Any other Orbital user access levels you have established will not be impacted by the profile access levels. For instance, if a user cannot submit credits, they will not be able to submit credits using the Profiles module.



SIMPLIFY YOUR BILLING

In addition to storing cardholder data, Orbital's secure Payment Gateway also enables you to offer recurring payments, run special promotions with deferred or installment payments or collect regular fees with its Managed Billing module.

Orbital Managed Billing includes all the features you need to automate your billing processes. You can set payments when you want them – daily, weekly or monthly – for as long as you want. Plus you can choose to recycle declined authorizations, capturing sales that would otherwise be lost. You can even deliver e-mail messages to your customers, notifying them of key events in their payment cycle. A comprehensive set of reports give you insight into all aspects of your flexible payment operations, so you can efficiently and effectively offer multiple payment solutions to your customers.

Why Use Profiles?

Customer Profile Management allows you to focus on managing your business while Chase Paymenttech securely stores your customer account data.

Combined with your own on-site encryption, Customer Profile Management can help you achieve and maintain data security standard required for PCI and other compliance regulations. Our team of consultants can help you determine the best way to integrate Customer Profile Management into your environment to securely protect your customer data.

You can also use profiles to streamline processing for repeat customer purchases, or establish regular billing through our Managed Billing service. Customer Profile Management is an excellent tool when you have repeat customers who purchase goods and services at irregular intervals – or when repeat customers pay monthly but in different amounts each month.

Built-in Features and Flexibility

When you supply customer account data, address verification is automatically performed on your behalf. If AVS data is saved in a profile, it will be included in any future transactions for that profile ID. Card information is verified on the first transaction only. Customer profiles can be created for any consumer transacting in one of more than 130 presentment currencies supported in the Orbital Payment Gateway. Profile payment account data can be submitted for credit cards, PINless debit cards, European Direct Debit, U.K. Maestro cards and electronic checks.

Contact your Chase Paymenttech representative to learn more, or visit

www.chasepaymenttech.com

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