

Simplify your Recurring Payments with Orbital Managed Billing

BENEFITS AT A GLANCE

- Improve cash flow by receiving payments on time and faster than mailed payments.
- Capture more revenue through effective management of soft declines.
- Increase efficiency by never re-keying repeat customer transactions again.
- Minimize risk of security breaches and lower your data storage costs.
- Forecast revenue with more certainty as the timing of your receipts will be more predictable and reliable.
- Convert quickly and easily with our XML, batch or Virtual Terminal interfaces.

Convenient, Automated Payments

The Managed Billing module of Chase Paymentech's Orbital Gateway gives you a simple, convenient way to collect payments automatically and on a regular schedule.

Whether you want to offer recurring payments, run special promotions with deferred or installment payments, or collect membership fees, Orbital Managed Billing makes it easy for you to offer flexible payment solutions to your customers.

Features that Meet Your Needs

- **Automated payments** – Eliminate the manual processes of establishing and maintaining flexible billing programs. Establish customer profiles, choose a billing schedule, select decline responses and more.
- **Flexible payment schedules** – Set payments when you want them – weekly, monthly or annually.
- **E-mail management** – Whatever your billing schedule, you can automate your responses to customer events to maximize revenue, prevent account defaults and manage exceptions through timely cardholder notification.

- **Customizable re-authorization** – Capture more revenue, protect existing customer relationships and reduce customer service issues.
- **Comprehensive reporting** – Easily access reports via a Virtual Terminal interface, e-mail or SFTP. Gain insight into approval and authorization recycle status, view scheduled authorization dates for future receivables, track all customer profiles placed in a suspended state (due to failure to obtain authorization or if moved there by the merchant) and obtain updated account data from your customers to maintain ongoing billing through expiring card report.
- **Instant access to account data (through the Virtual Terminal)** – Address customer service issues, update customer information and more.
- **Secure, reliable payment processing** – You can count on Chase Paymentech's reliable processing platform to deliver efficient, secure and consistent results for both real-time authorizations and batch submissions.
- **One connection and one relationship** – With Chase Paymentech you get a single-source solution for credit card, debit card, eCheck and alternative payments, as well as both one-time and recurring payments.



About Orbital Gateway Service

Whether you sell online, take phone or mail orders, or just need a simple method of processing transactions directly from any PC, Chase Paymentech's Orbital Gateway services make it easy to manage your payments. The Orbital suite of solutions includes a payment gateway, Virtual Terminal, customizable fraud tools, customer profile management and managed billing.

About Chase Paymentech

Chase Paymentech, a business unit of JPMorgan Chase, is a global leader in payment processing and merchant acquiring. Currently processing more than 50 percent of all Internet transactions and offering secure payment solutions that improve cash-flow management, mitigate risk and accelerate funding, Chase Paymentech's consultative approach helps today's small and emerging businesses become tomorrow's industry leaders. More information can be found at www.chasepaymentech.com

The screenshot shows a configuration window for recurring billing. It includes the following options:

- Add Managed Billing - Recurring
- Override defaults
- Frequency selection: Weekly, Monthly, Yearly
- Recur every: [] week(s) on [Monday]
- Range of Recurrence: No End Date, End after: [8] billings, End by: [Feb] [5] [2008]
- Start date: [Feb] [5] [2008]
- Order Number Generation: Use Profile ID

Whatever your billing schedule, you can automate your responses to customer events to maximize revenue, prevent account defaults and manage exceptions through timely cardholder notification.

PAYMENT FLEXIBILITY INCREASES SALES

Benefits for You

- Businesses have used flexible payment models for years, with proven successful results.
- Recurring payments enable you to establish an ongoing relationship with your customers, delivering higher lifetime value, decreased sales costs and more predictable revenue streams.
- Installment and deferred payments are known to increase average order value and capture more sales. They also attract new customers with appealing financing terms.
- Orbital Managed Billing stores sensitive account data so you don't have to.
- Simple programming interfaces and software development kits streamline integration and enable you to process your payments quickly and securely. You won't need any new hardware or software and can be up and running within a matter of days.

Benefits for Your Customers

- Cardholders benefit by ensuring timely payments, thereby providing uninterrupted service and elimination of late payment fees.
- Flexible payments are convenient for consumers, eliminating the time and expense associated with initiating manual payments, such as postage expenses.

More Information

For more information, please contact your Chase Paymentech representative, or visit us online at www.chasepaymentech.com.

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