

Orbital Managed Billing FAQ

What is the Managed Billing module of the Orbital Gateway?

The Managed Billing service enables Chase Paymentech merchants to offer recurring, deferred and installment payments to their customers. It gives you a simple, convenient way to collect payments automatically, and on a regular schedule. Managed Billing provides ongoing maintenance of your flexible payments, enabling your company to offer special promotions, subscriptions and other payment options to your customers.

Why would my company want to use Managed Billing?

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. The Managed Billing service enables you to establish and run programs such as these quickly and easily.

What payment methods can be used in Managed Billing?

Cross Currency settlement is available in:

- Credit Card
- UK Maestro-Solo
- Electronic Checks
- European Direct Debit

What are the integration options for using Managed Billing?

You may integrate to the Managed Billing Module of the Orbital Gateway through several interfaces, including:

- XML
- Orbital Batch (XML & CSV)
- Virtual Terminal (manual updates also permitted)

(Note: SDKs and Web Services available in summer 2008)

Documentation for these interfaces is available at
<http://download.chasepaymentech.com/>

How can I get the Managed Billing Customer Profile data to Chase Paymentech?

You can submit customer data either as part of the transaction or as an upload:

- XML
- Orbital Batch (XML & CSV)
- Virtual Terminal (manual updates also permitted)

(Note: SDKs and Web Services available in mid-summer 2008)

Is Authorization Recycling or Managed Billing available on iTerminal or through Spectrum?

This unique functionality is only available through the Orbital Gateway and Virtual Terminal.

Is certification required to use Managed Billing or Authorization Recycling?

Certification is required for all integrations except the Virtual Terminal.

Is a contract or other paperwork required to use Managed Billing or Authorization Recycling?

New merchants must complete a Chase Paymentech Solutions merchant application and receive processing approval. Both new and existing Chase Paymentech merchants must complete and sign a Managed Billing addendum.

Explain the set-up process to get started with Managed Billing or Authorization Recycling.

You will need to complete our standard set-up paperwork and submit a signed Managed Billing addendum. Additionally, your company will need to either certify your integration and/or establish your Virtual Terminal access.

Once these steps are completed, Chase Paymentech will enable your Managed Billing and/or Authorization Recycling and provide you with Virtual Terminal User Access to the Managed Billing Administration Tools. From this point forward, your company can administer all your Managed Billing functions through the Virtual Terminal.

Your sales representative or account executive can help you proceed through the set-up process.

When will my company receive payment for managed billing transactions? Is payment grouped with our other transactions or will we receive a separate deposit file?

Managed Billing transactions are not differentiated from a settlement aspect. Your payment is grouped with your other transactions and will be paid on the same funding schedule as all your other transactions.

Will Managed Billing and Authorization Recycling transactions be included in my standard Chase Paymentech financial reports?

Your Managed Billing and Authorization Recycling transactions will be reported in the same fashion as all your other transactions.

How will I be able to research Managed Billing and Authorization Recycling transactions?

You can research your Managed Billing transactions using several tools from Chase Paymentech. These transactions can be researched through your online Transaction History search tools in Resource Online and Paymentech Online. Additionally, you can also look up transaction information within the Virtual Terminal. On the profiles tab, users can access historical views by profile as well as future schedule billing. Additionally, there are several unique reports generated through the Managed Billing service that provide greater detail.

Are there any special reports that will help my company understand our Managed Billing and Authorization Recycling?

Administering your billing program is easy with the data available in four custom reports, available through the Orbital Gateway exclusively for Managed Billing users. The four reports are:

1. **Expiring Card Report:** This monthly report displays the associated Profile ID, Name and email address for each card that has expired or will soon expire.
2. **Profile Activity Report:** Provides the authorization status (approved, final decline, in recycle process) for all customer Profiles. This report is available on a daily, weekly or monthly basis.
3. **Scheduled Profile Activity Report:** Displays scheduled authorization dates, including customer and transaction data, for future receivables for the next four months. This report is available on a daily, weekly or monthly basis.
4. **Suspended Profile Report:** Lists all profiles that have been placed in a suspended state, both Auto-Suspended and Manually Suspended profiles. This report is available on a daily, weekly or monthly basis.

How are chargebacks handled when the transactions are submitted through Managed Billing?

There is no difference in chargeback processing between managed billing transactions and your other transactions.

Is training available to help us understand how to use Managed Billing?

A variety of documentation resources are available to help you optimize use of Managed Billing, including the Virtual Terminal User Manual, Message Specifications and a Managed Billing Reference Guide.

What technical support is available if I have questions or problems with Managed Billing?

Application support is available 24/7 via telephone or e-mail. Our support associates are always available to assist you.

Orbital Gateway Support:

1-866-645-1314 or GatewaySupport@chasepaymentech.com

Can my company use only Authorization Recycling or Managed Billing?

Yes. Each program is separate and works independently of one another. However, they work very effectively when used in concert with one another.

Are there any special technology requirements for Managed Billing and Authorization Recycling?

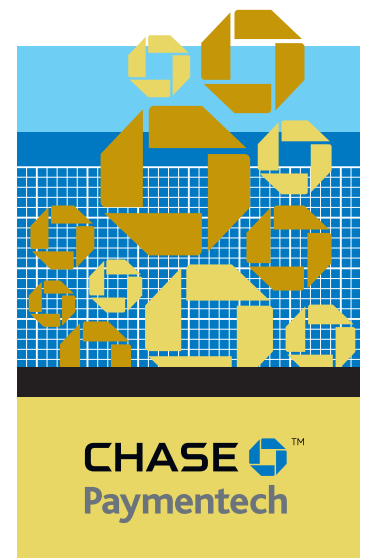
The technology requirements are the same as for the existing Orbital Gateway or Virtual Terminal.

Orbital Gateway requirements

- Technical development skills
- Internet connection
- Static IP address

Virtual Terminal requirements

- An internet connection and web browser



Does Authorization Recycling apply to all transactions?

Yes. Once the recycling functionality is turned on and your company defines recycle parameters, it is applied to all Authorization and Auth & Capture transactions; those that are submitted by the merchant and those processed via Standard Customer Profiles and Managed Billing Profiles.

Must all standard Customer Profiles be converted to Managed Billing?

No. You may choose to have standard Customer Profiles as well as Managed Billing Profiles concurrently.

Are there multiple defaults for the dollar amount which the merchant may use in Managed Billing?

No. You can adjust Profiles through a manual change, XML or batch file uploads. The dollar amount applied can either be defaulted at the merchant level or defined at the profile level.

Does my company have the flexibility to determine what transactions can be recycled?

Yes. You can determine the soft decline codes to be recycled, number of recycle attempts and interval of time between attempts. The Authorization Recycling continues until an approval is obtained, a hard decline is received, or the number of designated attempts is exhausted.

Once a Managed Billing Profile is established with the recurrent billing pattern, can the billing pattern be changed?

Your company can easily change recurrent billing patterns. In the Virtual Terminal, simply access the Managed Billing Profile and manually key the changes. You can also submit changes through one or more of the available API's. This can either be applied globally for all customers or individually at a profile level.

How can I process customer refunds through Managed Billing?

Refunds are handled outside of the normal scheduled billings. There are four options for handling exceptions that require a refund:

1. You can generate a refund using a standard Customer Profile.
2. You can apply a 'quick credit' via the Virtual Terminal or through your programming interface to a specific sale. The same data attributes of a particular sale are used to apply a credit.
3. You can key enter the refund data through the Virtual Terminal.
4. You can 'cancel' a single future billing instead of actually creating a credit.

How does Managed Billing help my company communicate with our customers?

Managed Billing offers an optional service that sends automated email customer notifications on behalf of your company. Customers can be notified of expired cards, declined transactions, pending billing and successful billing. Your company may customize these notices and can change the content at any time without approval or review by Chase Paymentech.

If my company wants to use email notification, must we use all four of the emails, or send only the ones we want?

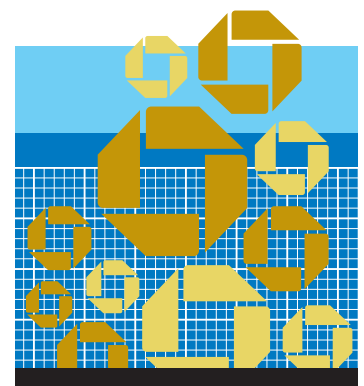
You may choose the ones you want and can customize the text of each one.

What is the cost for Managed Billing services?

Managed Billing Services are included in the standard Gateway pricing. There are no additional fees.

What is the cost for Authorization Recycling services?

Authorization Recycling is included in the standard Gateway pricing. There are no additional fees, however you will be responsible for standard authorization fees for recycled transactions.



CHASE ™
Paymentech