



# First Data® PayPoint® Payment Gateway

**A complete bill payment solution that supports multiple payment types and channels.**

Your customers expect choice and convenience — choosing how, when, and where they want to pay their bills. In fact, the average U.S. household uses three or more different bill payment channels per month including online, in-person, and call centers.

Bill payers also use multiple payment methods, from credit and debit cards to eChecks. Typically, these different options are set-up as separate and distinct payment systems for internet, phone (IVR), and agent-assisted payments.

PayPoint helps to eliminate the hassle and cost of maintaining multiple systems. Our single gateway solution consolidates and streamlines your bill payment processing.

## Benefits to Your Business

### Cost Savings



A single gateway solution that consolidates and streamlines your bill payment processing — eliminating your costs to maintain multiple systems.

### Operations Efficiencies



Your customers can pay bills using a single point of interaction. Multiple payment methods and channels no longer require multiple systems!

### Customer Satisfaction



Meet your customers' demand for payment choice, enabling them to choose how, when, and where they pay their bills — across multiple channels.

# PayPoint® Payment Gateway

## Single Point of Interaction

Multiple payment methods and channels no longer mean multiple systems. PayPoint enables your customers to pay bills using their preferred method and channel:

### Method

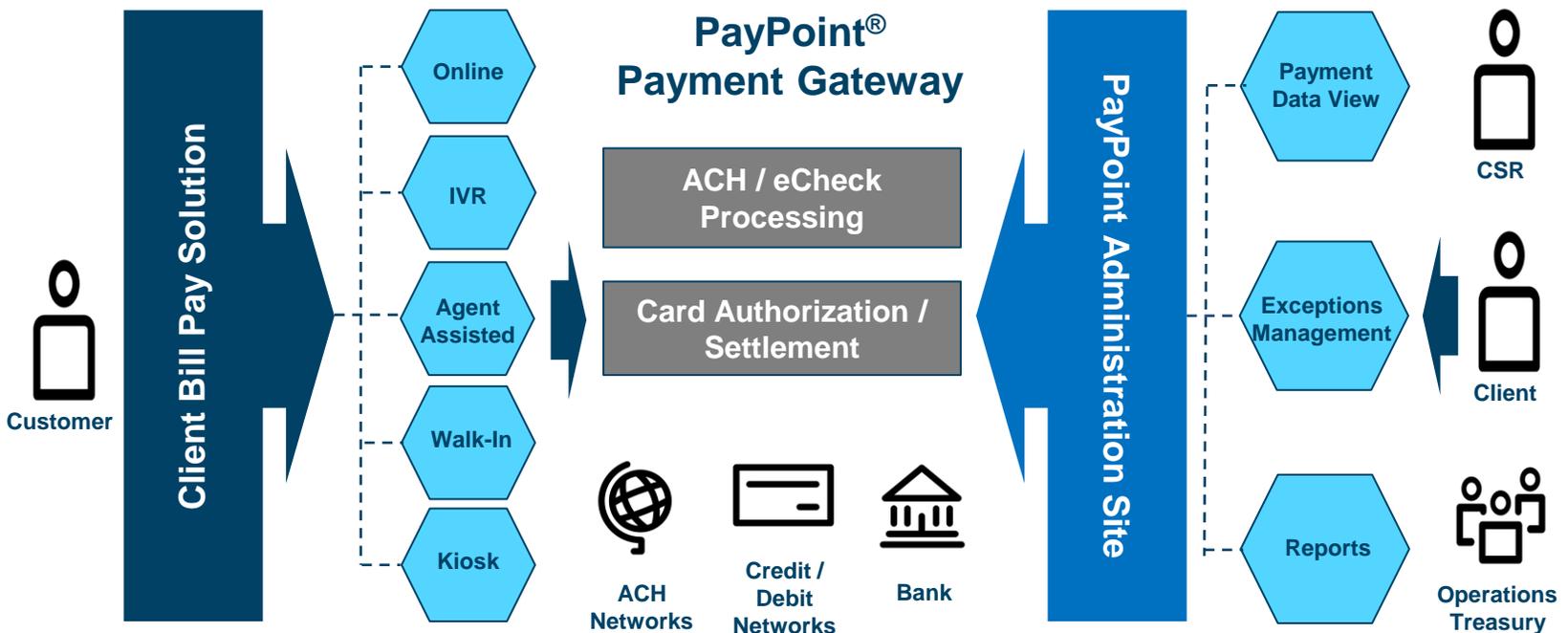
- Credit cards (all major card processors)
- Debit cards – signature / PIN / PINless
- ACH / eCheck

### Channel

- Internet
- Interactive Voice Response (IVR)
- Customer Service Representative (CSR)
- Point-of-Sale (POS)
- Biller walk-in
- Kiosk

## Many Payment Types. One Solution.

PayPoint is designed to consolidate and help simplify payment processing, transaction tracking, reporting and exception processing. It's an enterprise-wide, single cross-division payment solution that facilitates payments across channels and payment types.



For more information, contact your Account Executive, or visit [FirstData.com](http://FirstData.com).

# PayPoint® Payment Gateway

## Web-Based Easy Access

The PayPoint Administration site enables you to centralize and simplify the tracking, reporting and exception management of your payments. Using the web-based PayPoint Administration site, you can:

- Research payments using extensive search options
- Access detailed payment history
- Run payment tracking and performance reports
- Report chargeback activity
- Support full and partial refunds
- Support payment voids
- Add notes to payment history
- Create account registrations and recurring schedules
- Create real-time and post-dated eCheck and credit card payments

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## Readymade Customer Solution

The PayPoint Consumer Payments website provides a readymade bill payment solution that's easily personalized for your business. Bill payers will be able to:

- Make payments
- Review payment history
- Access a summary of bills
- Save card and eCheck accounts for future use
- Set-up and manage recurring payments

**You choose from several interface options:**

- Stand-alone web
- Biller website URL with static redirect
- Integrated biller website with dynamic URL redirect

## Integration Options

- Integrate directly from your website, IVR, or billing solution
- Utilize the PayPoint Consumer Payments readymade bill payment website or IVR
- Send in bill payments using a batch file
- Enter payments directly into the PayPoint Administration website

# PayPoint® Payment Gateway

## PayPoint Features

Regardless of method or channel, every customer payment passes through the PayPoint Gateway for authorization and settlement.

PayPoint's robust features include:

- One-time, post-dated, and scheduled recurring payments
- Reversals of eCheck returns
- Consolidated posting file from all mediums and channels
- Processing of refunds for credit cards and eChecks
- Reporting of chargebacks
- Reconciliation reporting
- Storing encrypted card and eCheck account data for future use

## Help Secure Your Payment Processing

PayPoint is built with security as a top priority.

- Dual-hosted facilities
- Sophisticated encryption

**For more information, contact your Account Executive, or visit [FirstData.com](http://FirstData.com).**

## End-to-End Solution

The PayPoint Payment Gateway also integrates with other First Data products to provide a complete bill payment solution.

- 360Control
- Card Merchant Services
- eCustomer Service
- Evolve Collections
- Evolve Customer Service
- Government Solutions
- Omaha Issuing Platform
- Remittance Services
- TeleCheck eCheck Services
- Voice Services