



# ***EZDebit*<sup>SM</sup> – Recurring Payments**

**EZDebit<sup>SM</sup> enables merchants to process consumer payments by automatically initiating a charge to their checking account each time a payment is due.**

The web-based interface controls the timing of payments that can be scheduled with any frequency up to one year in advance.

Customers will enjoy the ease and convenience of not having to mail payments and merchants will benefit from increased cash flow, increased revenue, improved productivity, and customer retention.

## **Benefits**

Since payments are scheduled in advance and electronically initiated, users eliminate many of the added costs and hassles inherent in processing recurring payments.

- **Improves profitability by saving on costly invoice processing – paper, envelopes, postage, and the labor to put it all together**
- **Ensures predictable cash flow – no waiting for mailed in payments**
- **Increases productivity through streamlined operations**
- **Heightens customer retention and satisfaction**
- **Reduces or eliminates check deposit and returned check fees.**

## **How It Works**

Customers simply complete a one-time enrollment form that authorizes merchants to process their payments automatically. Then, the user enters payment information into the secure online interface to establish the parameters of each payment. The robust web-based management system provides the most flexible timing controls on the market today. Online monitoring and reporting systems give users the tools needed to effectively manage accounts receivable records and provide needed flexibility to accommodate customer needs.

Whether merchants have a few accounts or thousands, *EZDebit* can effectively meet all billing needs. With a special Customer Reference field, users can record proprietary customer information like order numbers, product numbers, or customer account numbers. The service also allows merchants to store both active and inactive customers, and provides the ability to upload existing customer databases to save time and money.

## **Unique Features**

- **No Additional Equipment** – EZDebit is web-based and does not require any additional hardware or software. It runs on standard PC's with internet access.
- **Returns Re-initiation** – Transactions that return for Non-Sufficient Funds are eligible for additional representation via the ACH system.

**For more information contact:**