

CheckFree PaymentSM

The web's most comprehensive payment solution.



One-time enrollment in the CheckFree Payment network links e-bills and consumers.

These days, customers are quick to ask the age-old question, "What have you done for me lately?" Want a good response? CheckFree PaymentSM. It's the ultimate in convenience for your customers. One-time setup lets them pay online anywhere they see the red CheckFree payment icon. Plus, they get their choice of a variety of convenient payment methods — and you get a solution that lets you enhance service and improve collections.

It's just what you'd expect from CheckFree, the industry leader in providing innovative electronic billing and payment solutions to large and small businesses everywhere.

More choices, more service, less hassle, greater convenience. What's not to like here? Your customers want more options and less time-consuming routines. Your company wants more satisfied customers, fewer expenses and better cash flow.

That's why more and more companies are using CheckFree Payment, a high-performance solution from CheckFree. It gives consumers a variety of convenient payment options on the web and gives you the opportunity to reduce expenses and enhance customer service, brand awareness and collections.

You probably know already that CheckFree is the industry leader in providing electronic billing and payment (EBP) services. We also offer a powerful solution to present multiple payment options to your customers. Whether it's simply a one-time payment or a recurring payment for a monthly bill, we've got you covered. If you're ready to grow your business — and simplify your life — CheckFree Payment is for you.

Help your customers pay their bills.

CheckFree Payment enables consumers to pay their bills online at your website or other sites leveraging the CheckFree Payment network. It is both portable and "universal" because consumers simply enter their funding account information once (at your site, another company's site that uses the CheckFree Payment service

CheckFree[®]

One-time setup lets you pay anywhere you see

or at MyCheckFree.com), and they can access the payment functionality at any participating location in the online community. Consumers are able to manage their payment accounts and payment transactions through one tool. Meanwhile, you have complete control over the payment options and consumer experience for payments made at your website. The CheckFree payment icon lets your customers know that you offer this convenient payment service.

Moreover, you and your customers will value CheckFree's quality and unique guarantee for online payments processed by our network. The CheckFree Guarantee provides consumers with the same security they get with most credit cards, offering protection from unauthorized transactions and late-payment charges due to processing delays.

CheckFree Payment makes it more convenient and safer for consumers to pay online since they only have to enroll once at one location, and their payments are backed by the CheckFree Guarantee. With CheckFree, it's easier for them to pay and easier for you to collect and process payments.

Online relationships
are more rewarding with
CheckFree Payment.

More flexibility and more profitability.

For you and your customers, CheckFree Payment offers an ever-growing list of capabilities – from a single, trusted technology provider. Consider the options:

- ▶ **Automated Clearing House (ACH) Payments**
CheckFree Payment supports this standard payment method whereby funds are debited from a consumer's checking or money market account. The ACH payment option gives consumers the flexibility to schedule payments in advance or to turn on automatic payments. Funds are often available next business day.
- ▶ **Card Payments**
Credit card payments are offered as an optional payment method with CheckFree Payment. CheckFree handles authorization and routing of these transactions to your selected card processor. This method also accommodates payments made





with debit cards that carry the Visa® or MasterCard® logo. Credit card payments are usually settled through credit card networks within one business day.

▶ **Immediate Pay & Post**

Immediate Pay & Post can be used for those situations when a consumer must get a payment to you the same day. This is especially useful for “emergency” payments or when consumers want to avoid late-payment charges or interruptions of service.

With this optional payment service, you’ll know that a consumer is making a payment in real-time. Although funds are available in the normal turnaround time for the chosen payment method (ACH or credit card), you can credit the consumer the same day he or she makes the payment.

The bottom line: CheckFree Payment makes it easy for your customers to make payments – and that helps you improve customer service and long-term customer relationships while achieving more profitability.

Rest assured...you’re safe with CheckFree.

Taking your transactions online results in faster payment with more flexibility for you and your customers than ever before. It also exposes your business to new risks and legal requirements. CheckFree can help you reduce fraud and manage risk with the tools and best practices built into our payment products. Ensure compliance with changing financial transaction regulations and federal and state privacy laws by letting us keep your payment solution up-to-date.

CheckFree has been processing payment transactions for more than 20 years and we know the ins and outs. Count on us to deliver your customers’ payments safely and securely with world-class quality.

Simplify your life and grow your business.

CheckFree Payment is just one way that we’re making life easier and more rewarding for businesses today. More and more organizations are leveraging our expertise in electronic billing and payment to help reduce costs, improve customer service and enhance revenues.

No other company in our industry has the experience, domain expertise, proven processes, patented technology and successful innovations that we offer to our customers. With proven solutions from CheckFree, you can focus on building your core competencies and enjoy significant business advantages:

- Affordable access to world-class EBP solutions
- Rapid implementation
- Highly secure environment
- Lower cost of ownership
- Improved customer service

See for yourself how working with CheckFree can help you get more out of life – for less.



About CheckFree

We live and breathe this stuff. We pioneered this industry more than 20 years ago and have the satisfied customers to prove we know how to help you achieve your goals for online billing and payment. Ask us for our references.

We care about making you successful.

We understand your business and we know what it takes to implement e-billing and payment solutions. We also help you drive traffic to your biller direct site through a combination of marketing support and superior technology. Ask us about our track record and to see some case studies.

We'll do what it takes to earn your trust.

From day one, we're focused on your satisfaction...with the best customer service, the right technology and the best marketing know-how. Ask us to prove it to you.

Network with the experts.

Since 1981, CheckFree has specialized in making payment processes more efficient and, yes, more profitable. Today, we're the industry's leading provider of electronic billing and payment solutions.

With installations at some of the world's largest companies and financial institutions, CheckFree has the industry knowledge and experience to assist your company in developing a successful e-business strategy.

Count on CheckFree and the CheckFree Payment network to help you get closer to your customers and enjoy more rewarding online relationships today and tomorrow.

For more information, call 800.964.4552 or visit us at www.checkfreecorp.com.

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