



Direct Pay™ IVR

Interactive Voice Response System for Acceptance of Check, Credit Card, and ACH Payments via Telephone

Direct Pay™ is an Interactive Voice Response (IVR) System developed and patented by e-Complish. The full featured system is designed to handle in-bound customer calls.



Direct Pay™ Overview

Direct Pay™ is an Interactive Voice Response (IVR) System developed and patented by e-Complish. The full featured system is designed to handle in-bound customer calls. Its pre-scripted prompts gather payments via check, credit card, or ACH.

Direct Pay™ is designed for merchants that:

- Accept payment from customers by phone
- Want to improve customer service and convenience
- Want to accept payments 24.7
- Want to decrease customer on-hold times
- Want the capability to accept hundreds of payments per hour
- Want the capability of an enterprise-level IVR without equipment and programming costs

How it Works

The Direct Pay™ system accepts calls from your customers wishing to make a check, credit card, or ACH payment. The customer direct dials or is transferred to an 800 number provided by e-Complish. The call is answered in your company name and proceeds to take a payment from your customer using speech recognition or a standard touch-tone keypad on their phone.

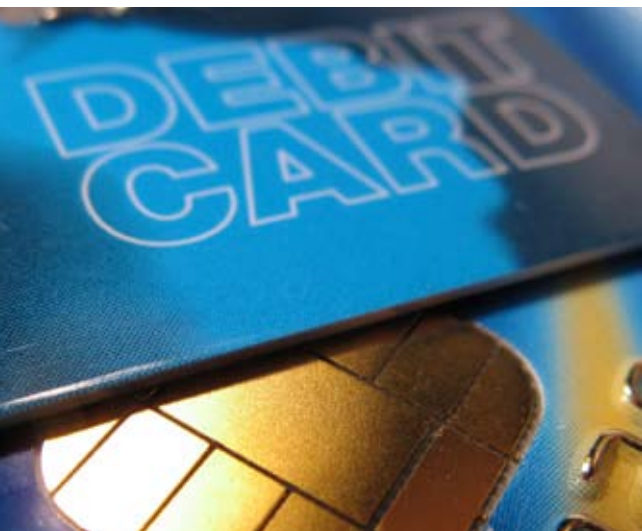
Unlike service bureaus, your customer will hear your company name; not ours. This will increase the likelihood of payment versus a third party service bureau and promotes future use and convenience for your customer.

Fully Featured Payment Solution

- Guaranteed 24.7 Operation
- Real-Time Credit Card Processing
- Personalized Scripting and Voice Prompts
- Verifies Check Authenticity
- Database Interactivity with Your Systems
- Integrated with TeleCheck Check Acceptance Suite
- Real-Time Web Reporting and Statistics via Web Interface
- NACHA Compliant ACH Processing via IVR - Payment Authorization is verbally recorded

Benefits

- Increased Cash Flow
- Enhanced Productivity of Current Staff
- Customer Service is Improved
- Expands Payment Retrieval Hours to 24.7
- Competitive Advantage
- Set-up, Programming, and Equipment at no charge



“Industry Best” 180 Day Trial Offer

- Optional Three Month Extension
- Walk Away if Not completely Satisfied
- 100% Satisfaction Guarantee

Advanced Security

- 100% PCI Compliant
- 128-bit SSL Encryption
- CVV 1-2 Card Verification System
- AVS Address Verification System
- TeleCheck Check Authorization
- Security audits by: The Royal Bank, Ernst & Young,

PricewaterhouseCoopers LLP, First Data, and ScanAlert.

- Integrated with Fraud Detection Suite which is a set of customizable, rules-based filters and tools that identify manage and prevent suspicious and potentially fraudulent credit card transactions.

Pricing

Transaction Fee Pricing Model

- No software or equipment installed in house.
- Transaction fee voluntarily paid by the caller.
- At your discretion you may add a fee on top of the transaction fee to create a new revenue stream.
- No Hidden Costs or Fees