

*With the DirectPay system, customers call in from their phones to make credit card, check and ACH transfer payments. Customers may dial directly into the system, or they can be provided a toll-free number by E-Complish.*



## What is DirectPay?

DirectPay is a payment system that features interactive voice response (IVR) technology. This system combines a full range of features used to support inbound phone calls from customers. Customers are directed through scripted prompts designed to make payments by credit card, check or bank transfers a fast and simple process.

DirectPay is useful for most merchants, but the system is especially beneficial for merchants who desire to add the following services to their businesses:

- Accept payments by phone, at any time and on any day of the week
- The ability to accept payments at a rate of hundreds per hour
- Improved customer service and increased convenience for customers
- Decreased hold times on inbound customer service calls
- A fully implemented, enterprise-based IVR system with no upfront equipment or software costs

## HOW IT WORKS

Customers wishing to make a payment over the phone by credit card, check or bank transfer are able to call into the DirectPay system. They can dial into the system directly, or use a toll-free phone number provided to them by E-Complish. The DirectPay system answers the call with a welcome message that includes your company name and directions on how to proceed. Payments are made through voice recognition or by using the touchtone keypad on any phone.

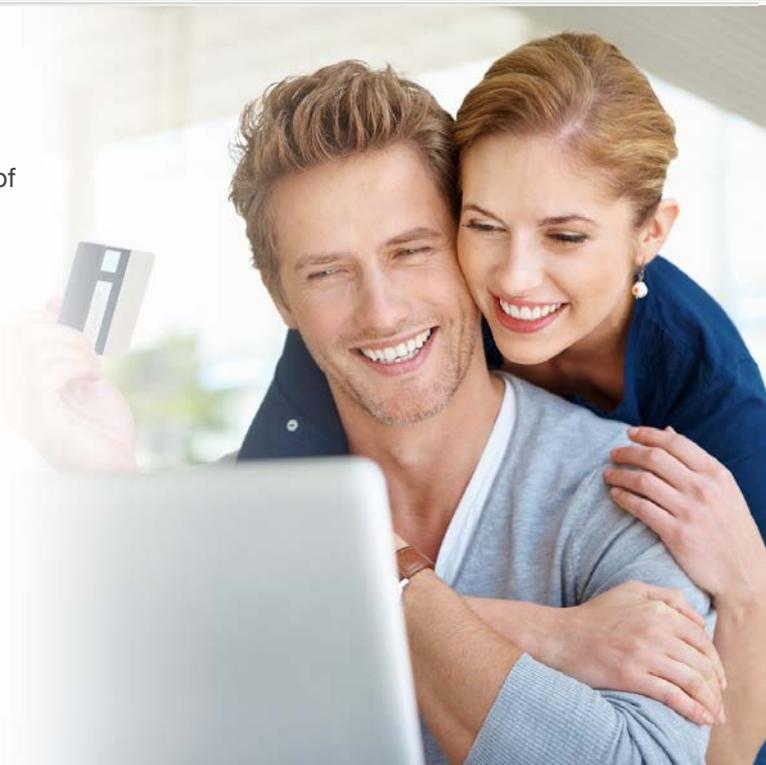
Unlike many phone payment services, our company name is never given to the customer. Only your company name is provided. This way, the customer never knows they are dealing with a third-party payment system, which can decrease the chances that they will complete the payment process and support your business in the future.



## DirectPay Features

DirectPay is a fully featured payment system. Features include all of the following:

- Available 24 hours per day, 7 days per week
- Instant credit card processing
- Personalized voice prompts and scripts
- Seamless interaction with your existing database
- Statistics and reporting available via the real-time web interface
- VR payments are recorded for NACHA compliance
- Automatic integration with the E-Complish CheckVerify system for check verification
- Uses multiple credit card processors located in North America



## Benefits of DirectPay

Using EnterAct's Outbound IVR provides several benefits:

- Staff is left available, increasing productivity
- Expeditious and efficient customer service is provided
- Payments may be accepted outside of normal operating hours
- Equipment, setup and programming are provided at no additional charge
- An advantage is gained over the competition

## DirectPay Security and Support

E-Complish provides top-level customer support, including all of the following:

- Complies with PCI Compliance standards and payment processing through SSL encryption
- Credit cards and addresses verified
- Secure audits performed by McAfee, TrustWave and First Data
- Fraud Detection Suite is integrated into the system, providing additional, customizable security features
- Free technical assistance and fast processing

