

# Payment Access Suite

Elavon's Comprehensive Hosted Payment Solution



A turnkey hosted payment solution tailored for the public sector.

## An End-to-End Solution For All Payment Types

Government agencies and departments, educational institutions, utilities, and other related businesses face many similar challenges. Budgets are tight. Options for increasing revenues are limited. And bureaucratic processes can impact efficiency. Elavon's Payment Access Suite (PAS) is a fully hosted solution tailored to the public sector that efficiently and securely processes all types of payments and also supports convenience fees as well as bill payment and presentment – while complying with applicable regulations.

## It Pays To Choose Elavon

Elavon is one of the world's leading payment processors. We employ the latest technology in all our applications, and Elavon's network is consistently rated #1 in speed and reliability by MasterCard. What's more, only Elavon can offer you the convenience of end-to-end payment processing from a single source.

A dedicated project manager will ensure the Payment Access Suite is up and running quickly and efficiently. In addition, most organizations with even modest volume will pay no monthly costs, with our highly competitive consumer convenience fees paying completely for the program.

Further, Elavon provides support for emerging capabilities such as bill payment (also known as PIN-less debit, which protects the consumer's PIN when using debit cards for transactions over the web), e-mail bill presentment, and payment APIs for seamless integration with your existing payment systems.

Give your customers the opportunity to use the web or IVR systems to pay their bills – anytime, anywhere – with the Payment Access Suite from Elavon. For additional information, contact your Elavon representative.

## Elavon's Payment Access Suite is your one source for credit, debit, bill payment and electronic check processing.

You can accept one-time or recurring payments via the web, interactive voice recorder (IVR), mail, or in person. The solution easily integrates with existing legacy systems. And Elavon's payment industry expertise helps simplify implementation complexities and ensure card association compliance.

Where once your customers were content to pay by check or cash through the mail or in person, today many prefer to use plastic. For a variety of reasons – whether to earn reward points, spread payments over time, or simply enjoy the convenience of handling bill payments from home – more consumers want to pay their college tuition, utility bills, insurance premiums, or tax payments via alternative methods such as web-based and Interactive Voice Response (IVR) payment systems.

While you'd probably like to offer this convenience to your customers, chances are you have not built the cost of accepting transactions via these alternative means into your business model. The expenses can be significant – ranging from \$45 or so for a card-based \$2,500 tuition payment or property tax bill to only a few dollars for a \$150 electricity bill. Multiply that by thousands or tens of thousands of payees, and if you don't recover these expenses, your net income can be significantly impacted.

Recently, some organizations have strived to collect "convenience fees" on their own to offset the cost of these alternative payment options. Unfortunately, many of these programs have proven too costly and complex to be practical.

## Payment Access Suite is Complete, Full-featured Payment Processing Solution.



## Comprehensive, Fully Compliant & Flexible

Elavon's Payment Access Suite offers a broad-based platform of products and services tailored to the needs of universities, municipalities, utilities, insurers, and others.

With our Payment Access Suite, you get all the help you need with billing, invoicing, and payment – including the option of charging a convenience fee for card-not-present web-based or IVR-based payments.

What's more, Elavon is the only provider that not only offers a convenience fee payment solution for web and IVR environments but adds efficient, consolidated processing and funding from a single source for every type of payment through any channel – from mail order to e-commerce, including ACH verification, bill payment (PIN-less debit) and electronic check processing.

## Complete Payment Solution

- Full-featured, Elavon-hosted solution for web and IVR payments that supports convenience fees to cover the cost of card-not-present transactions.
- The ability to process all payment types from all environments. This enables universities, for example, to process bookstore and sporting event transactions as well as tuition payments, regardless of how they are received.
- Fast, consolidated funding for all payments, generating improved cash flow and eliminating the need for you to manage multiple payment processors.
- Processing of ACH items as if they were electronic checks, resulting in faster funding – typically in 24 to 48 hours.

## Full Compliance & Extensive Reporting

- Fully compliant with Visa® and MasterCard® regulations, adheres to Payment Card Industry (PCI) standards for data security, and the latest SAS 70 II audit standards, providing needed peace of mind.
- Because the Payment Access Suite is a hosted solution, Elavon stays on top of regulatory and technology changes, so you don't have to.
- Comprehensive web-based reporting for your convenience fee payment solutions, plus MerchantConnect – Elavon's real-time, online tool that provides consolidated reporting for all payment types.

## Outstanding Flexibility

- The option of a consumer-funded or merchant-funded model, so you can have your customers pay appropriate fees for the program, or you can absorb the cost to improve customer service and gain a market advantage.
- A platform that allows you to handle convenience fees for tax payment differently from non-tax fee applications, to address different regulatory requirements.
- The ability to better manage risk via processes such as ACH verification and guaranteed payments.
- Seamless integration with your existing CSR and IVR applications, simplifying implementation and reducing costs.
- Your choice of branding and deployment options – with minimal disruption to your business and low to no upfront fees.



