



Payment Service Network, Inc.

Your Complete  
**PAYMENT, BILLING  
& COMMUNICATIONS**  
Solution Provider



*Simplifying Your Business Day*

**eBills**  
**ePayments**  
**eCommunications**

# Expect More... Get More

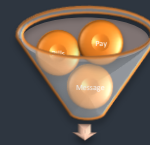
DEMAND MORE PAYMENT SOLUTIONS, BILLING  
OPTIONS AND COMMUNICATION CAPABILITIES...  
DON'T SETTLE FOR A COMPANY THAT ONLY  
DELIVERS PARTIAL SOLUTIONS.

We're not your typical payment processor. Payment Service Network's mission from its outset was twofold—to make the payment process easy for payers and to consolidate and integrate the flow of data and funds to simplify business processes. We built upon that foundation over the past 12 years, creating a unique, client-scalable payment, billing and communications solution set. You can immediately tap into this technology with an ROI that is nearly immediate. It is the era of Cloud Technology, wherein companies are seeking solutions that are not internally software-based with limited accessibility, but rather solutions that are accessible from anywhere, at any time, by anyone. PSN solutions fit that model which you can benefit from now and into the future.



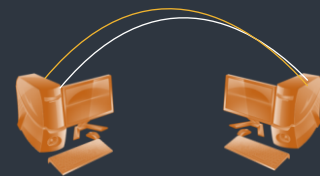
## SOLUTIONS

- **PAYMENT METHODS**  
VISA • MasterCard • American Express  
Discover • eChecks (ACH) • Paper Checks  
Bank-issued Checks • Money Orders • Cash
- **PAYMENT CHANNELS**  
Online • Automated Phone • Live Operator  
Smart Phones • Tablets • Scanned • Swiped  
Bank Bill Pay Systems • Lockbox • In-house  
Cash Payment Locations
- **eBILLS**  
Online • Paper Bill Opt-Out  
Two-year Online History • Usage Graphs  
eAttachments (Bill Stuffers)  
Automated Customer Notifications  
CSR Access for Emailing Copies
- **eCOMMUNICATION**  
Outbound Auto-Call Messaging  
Customer Emails • eBill Attachments  
Online Customer Message Posting
- **DATA SHARING**  
Real-Time Hands-Free • Daily Hands-Free  
Daily One-Touch Integration  
Auto-Posting of Payments to Software  
Current Balances Posted to Web Daily
- **ACCOUNT MANAGEMENT**  
Customizable Reports • eBill Stats  
View Real-time Payments  
Daily & Monthly Reconciliation  
User Security Settings
- **WEBSITE CUSTOMIZATION**  
Payment Site Mirrors Your Site  
Payment/eBill Pages Have Custom Content
- **PAYMENT CONSOLIDATION**  
All payments from all channels funnel  
into one system for one download,  
one report, one look-up
- **MARKETING SUPPORT**  
Templates • Plans  
PSN-created Marketing Pieces  
Website Content Assistance



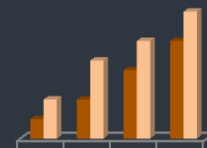
## PAYMENT CONSOLIDATION

All payments from all channels can flow through PSN, making your processes more streamlined and accurate with only one file to download for automated posting to your software. And you can view all payments in real time, no matter what the source of payment—online, phone, bank-issued check, paper check and even cash!



## DATA SHARING

PSN built its system with you in mind. Don't worry about lengthy, complicated integration between your software and PSN. We already data share with most applicable software programs. With data sharing, your customers can view online the most current balances due and their payments will auto-post to your software, assuring accuracy and time saved for you.



## EXPECT GROWTH

Companies can reach 100% customer participation in both eBill and payments through PSN. Success can be contributed to PSN's easy-to-use customer payment and billing portal as well as using the breadth of PSN solutions to capture any payment method coming through any payment channel.

# flexible solutions for your business needs



YOU CAN CHOOSE FROM AN ARRAY OF SOLUTIONS TO BUILD A PAYMENT, BILLING AND COMMUNICATION SERVICE THAT MEETS YOUR BUSINESS AND

## A POSITIVE CUSTOMER EXPERIENCE

Let customers pay any way they want, while at the same time reducing your costs and workload. Some customers love the convenience of online, some feel more secure calling, some prefer using their banks' bill pay systems, some have no choice but to pay by cash or money order and some just stick to the tradition of mailing a paper check. It's okay; let them. PSN can turn all of these payments into ePayments—speeding them through the financial network and auto-posting to your software. Customers can set up Auto-Pay, schedule a payment or make an immediate payment. They can print receipts, group multiple accounts, view payment/bill history, view and respond to personalized messages and much more.

## SIMPLIFY YOUR BUSINESS DAY

Let PSN work for you!

- Data sharing automatically posts payments to your software and posts current amounts due online and to mobile devices
- All payments from all channels flow into one system
- No hardware, software investment costs
- Eliminate time-consuming tasks, data entry errors, bank-issued checks, cost of printing and mailing bills
- Have real-time online visibility to all payment, billing and eCommunication information—great for CSRs

These are just a few of the many features that will make your processes more efficient and accurate.

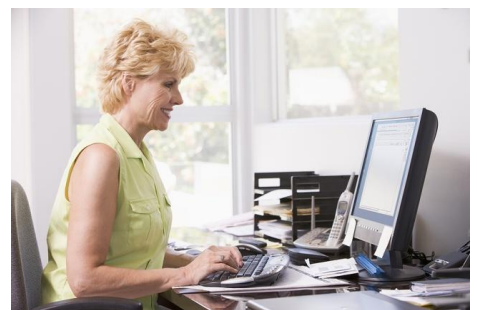
## MAKE BILLING SIMPLE

Online billing is the quickest way for you to reduce costs for printing and mailing bills—to just a penny per bill, on average. Your customers will also love the convenience, and you'll be doing your part to go GREEN.

Features: Billing data is uploaded; PSN creates bills resembling the paper ones. Customer paper bill opt-out assures you save money. Customers notified by PSN when bills are ready to view and then again if past due. Two-year billing history is accessible. CSRs can print or email bills to customers.

## COMMUNICATE MORE FOR LESS

Let PSN effortlessly take your customer service to the next level with a multitude of communication services. Outbound Auto-Call Messaging can call past-due customers, for example, and have them "Press 0" to pay immediately. You can also post messages online for individuals, groups or all customers. Customers will automatically receive email alerts for any payment or billing issues. And you can add eStuffers to your bills.



ePAYMENTS  
eBILLS  
eCOMMUNICATIONS

*We make "e" really happen*

Improving customer service and reducing operating costs are the two major challenges facing utilities and municipalities. Today, however, there is one tactic that can tackle both issues—"e" (ePayments, eBills and eCommunications). And it is so simple to implement, manage and use, you will wonder why you haven't taken the full-fledged leap before.

PSN makes the transition to "e" simple.

CONCERN: "We don't have the time."  
It doesn't take much time! You simply select the solutions that meet your needs. PSN does the work, with implementation taking as few as three weeks.

CONCERN: "We don't have the money."  
Just give us a call to see how little of an investment you need to provide your customers and staff a full line of eSolutions.

CONCERN: "We don't need yet another payment vendor; there's too much work with all that we already have."  
You can now move from many vendors to one vendor—PSN. All payments can funnel through the PSN system, resulting in one report, one look-up and one download! We will lessen your work.

CONCERN: "We already offer credit cards."  
PSN does much more than process credit cards. We are your business partner, providing you and your customers with broader payment options, such as eChecks at a fraction of the cost, as well as data sharing, eBills, eCommunication and more.



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