

## Pay Connexion<sup>SM</sup>

Streamline online and phone payments, reduce costs and improve customer relationships

Electronic payment volume continues to outpace paper check volume, with both businesses and consumers seeking more convenient ways to submit their payments. We know it is a challenge to collect your payments in an automated fashion and remain current on the latest security standards.

Pay Connexion from J.P. Morgan helps connect you and your customer to a safe, efficient and convenient payment solution. With Pay Connexion, you can outsource storage of sensitive bank account, card data and other personal information to help reduce risk and concerns of possible data breaches.

As a configurable, fully hosted, PCI-compliant, third-party payment collection system, Pay Connexion enables you to electronically and securely present bills and collect payments. Ultimately, Pay Connexion streamlines payments, promotes improved customer self-service and reduces administrative expenses.

Pay Connexion supports:

- Multiple business units and customer types, including consumers and businesses, with many optional features and settings for each group.
- A broad array of payment types from consumer applications such as lease, loan, insurance, debt consolidation, healthcare, government, education, utilities, etc.
- Business-to-business collections, resulting in reduced days sales outstanding (DSO) and paper processing, as well as increased adoption of electronic invoice presentment and customer self-service.

### Features and benefits

- Achieve a single-sourced solution from the only provider that owns and maintains both the merchant and ACH payment processing.
- Deploy a fully electronic and eco-friendly payment collection system that sends payment notification e-mails, presents statements and invoices electronically, and collects eChecks and card payments – so you can eliminate paper-based processing.
- Increase customer satisfaction via convenient, feature-rich and flexible self-service options.
- Reduce PCI-compliance and security liability burdens by choosing an outsourced solution offering robust security, disaster recovery and compliance – with financial institution standards for credit card organizations' federal privacy rules and NACHA.
- Accelerate receivables through quicker funding to your bank account.
- Lower automated clearing house (ACH) return rates and card chargebacks using detailed business logic.
- Access consolidated data immediately for posting to your accounts.



### How it works

You determine the appropriate level of integration between your systems and Pay Connexion based on your business needs. From adjustable processing rules to customized data fields, Pay Connexion is a flexible solution for your electronic payments.

You can use Pay Connexion to:

- Electronically present bills to customers and initiate payment collection – which reduce the costs and inefficiencies of paper billing – all while promoting eco-friendly practices.
- Give payers a choice to submit credit card, debit card, PIN-less ATM card or eCheck payments through multiple channels: online, interactive voice response (IVR) or a call center representative.
- Offer payers flexibility with immediate, scheduled or recurring payments.

- Allow your customers to manage their accounts with online profiles.
- Empower your staff with shared access to customer payment information and reporting; this enables you to make better financial decisions and your customer support staff to provide enhanced service.

### Configurable customer access

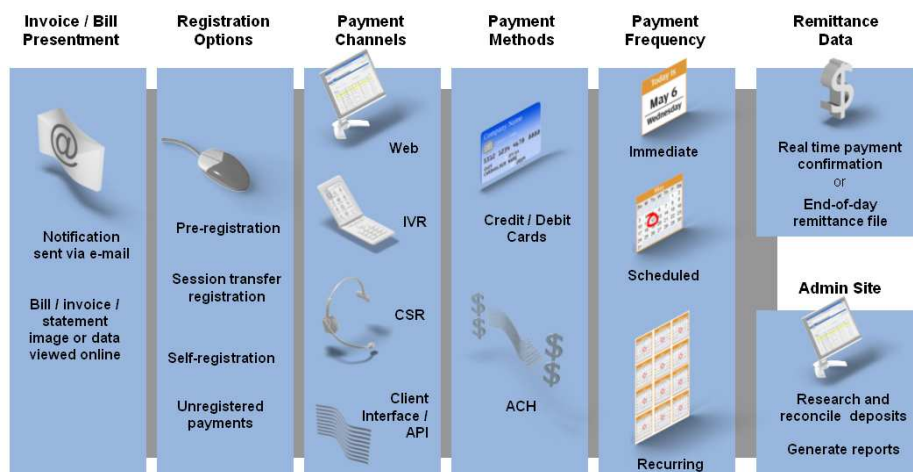
Pay Connexion offers you and your customers familiar options for managing payment accounts, payment history and payer profiles:

- You decide whether your customers are preregistered, must self-register or can opt to complete one-time, unregistered transactions.

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For more information, please contact your J.P. Morgan Treasury Services representative or visit [jpmorgan.com/ts](http://jpmorgan.com/ts).

- Registered customers may access their profiles online or over the phone for making payments and updating.
- Registered customers may view payment history and choose to use a saved credit/debit card or bank account when making an online payment. They also can provide a new method of payment to be saved to their profile.
- Having registered customers reduces exception processing because payments are associated with payer profiles.
- Registered customer user ID and password combinations are the same across all payment channels.
- Self-registered payers can create unique user IDs and passwords without being provided one in advance. Additionally, they can change their password, view payment history and save bank account or card information to their profile.
- Unregistered payers are not required to create a Pay Connexion profile and can simply make an immediate payment.
- For all payers, all three interfaces are available in both English and Spanish.



*Comprehensive electronic payment solution*

**Invoice and statement notification and presentment:** Pay Connexion presents invoices and statements online so your customers can:

- Receive e-mail notification when new invoices are available.
- Choose to turn off paper invoices or statements.
- View invoice data and images.
- See their most current statement or a list of all outstanding invoices.
- Choose which invoices to pay.
- Partially pay or over pay invoices, should

you decide to activate this option.

### Flexible controls

Your administration of the Pay Connexion system is both straightforward and adaptable.

**Payment processing:** You define which features you want to include in Pay Connexion. We configure the platform to meet your needs:

- One-time or recurring payments. With recurring payments, your customer can use a calendar to schedule the frequency and amounts – and can even set items to be paid automatically.
- Future-dated payments with due dates or immediate payments.
- Payments equal only to the amount due, partial payments or overpayments. Custom data fields different for each payment type, such as a customer number or other unique payment identifier, to display to the payer and facilitate posting the payment to your back-end receivable system.
- Collection of convenience fees, which can offset credit/debit card processing charges.

*(Continued)*

Sample Organization

En Español Privacy Customer Service Help Exit

**Make Payment - Multiple Statement Product**

**Bold fields are required**

This text can be customized to display a message to payers before making a payment.

**PAYMENT INFORMATION**

Filter by: All Showing: 1 - 10 of 12 Page: 1 2

Statement Number	Statement Date	Statement Amount	Due Date	Amount Paid	Status	Payment Amount	Pay
215	Jun-15-2009	\$135.00	Jul-15-2009	\$20.00	Partially Paid	\$115.00	<input type="checkbox"/>
214	Jun-14-2009	\$134.00	Jul-14-2009	\$55.00	Partially Paid	\$79.00	<input type="checkbox"/>
213	Jun-13-2009	\$133.00	Jul-13-2009	\$5.00	Partially Paid	\$128.00	<input type="checkbox"/>
212	Jun-12-2009	\$132.00	Jul-12-2009	-	Viewed	\$132.00	<input type="checkbox"/>
211	Jun-11-2009	\$131.00	Jul-11-2009	-	New	\$131.00	<input type="checkbox"/>
210	Jun-10-2009	\$130.00	Jul-10-2009	-	New	\$130.00	<input type="checkbox"/>

*Statement notification feature*

**Automated remittance processing:** When payments are completed:

- Pay Connexion provides prompt notification to your customer via e-mail.
- Your back-end receivable system can obtain data through real-time messages.
- You can receive all payments information via an “end-of-day” file for posting, settlement and reconciliation.

**Consolidated view of remittance data:** Our industry-leading receivables management system, Receivables Edge<sup>SM</sup>, enables you to view comprehensive payment data in a single online location. This includes Pay Connexion, as well as our other receivables services such as ACH, checks, EDI, lockbox and wire transfers. This complete view of your receivables helps automate and accelerate payment processing, enabling you to forecast account balances, reduce exception items and speed resolution.

**Administrative access and reports:** A secure and customizable Pay Connexion administrative Web site allows your employees to log in with different access levels to view data and perform various transactions:

- Have complete visibility into real-time payment history.
- Make payments on behalf of customers.
- Refund completed payments or cancel pending payments.
- Enter and review notes, ensuring seamless service from call to call.

### Strong, secure and compliant

Unique in the market, we own, control and operate each component within the Pay Connexion platform, as well as both the merchant card and ACH processing. This single-source, cost-effective solution provides seamless management from the initial point of customer contact to funds settlement – all from one supplier.

**Fight fraud:** Working with J.P. Morgan means leveraging the payment expertise and security

Sample Organization

En Español Privacy Customer Service Help Exit

Make a Payment – Product # 1

**Bold fields are required**

This text can be customized to display a message to payers before making a payment.

**PAYMENT INFORMATION**  
Amount Due: **\$385.00** Due Date: **Aug-15-2009**

**PAYMENT DETAILS**  
**Payment Amount:** \$385.00  
**Payment Date:** Oct 21 2009

**PAYMENT METHOD**  
**New Account:**  
☒ eCheck  
☐ Credit/Debit/ATM Card  
**Card Number:**

This payment may be assessed a convenience fee. The fee amount will display on the payment verification screen. You will have the opportunity to cancel this payment before the fee is charged.

Continue Cancel

Release 8.5.1 © 2002 - 2009 JPMorgan Chase Bank, N.A. [Browser Requirements](#)

Flexible “Make a Payment” screen

of one of the world’s strongest financial institutions. Pay Connexion is specifically designed to help reduce and manage fraud risks.

- Most data is prepopulated, uneditable, encrypted in storage and masked when displayed.
- ACH routing transit numbers are validated in real time.
- Address verification service (AVS), card validation digits (CVD) and authorization limits are used to validate credit card payments.
- Following excessive returns, payers can be automatically disabled from making eCheck payments.

**PCI compliance and more:** Because Pay Connexion handles all sensitive financial information, you do not have to invest in the infrastructure and third-party audits to ensure secure storage. As a federally chartered bank, as well as a provider for both commercial clients and governmental agencies,

J.P. Morgan designed Pay Connexion to be compliant with all electronic payment regulations.

Data is housed in firewall-protected databases and is designed in compliance with data security – PCI and NACHA – and other operational controls. We use strong data encryption techniques and geographically dispersed secure primary and secondary data centers.

### Connect with Pay Connexion

As payments continue the migration from paper to electronic, consider using the only system in the industry that is completely owned and operated by a single-source provider. With Pay Connexion from J.P. Morgan, you can streamline both online and phone payments, reduce administrative costs, improve customer service and focus on your core business.

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## Additional receivables solutions

- **Wholesale Lockbox:** Direct your remittances to one of our strategically located processing sites throughout the United States and Canada. You benefit from improved internal fraud control, reduced time and resources for depositing remittances, and increased accuracy of cash posting information.
- **Receivables Edge<sup>SM</sup>:** Receive a consolidated online view of current-day and long-term remittance data and images. An industry-leading, same-day decisioning receivables management tool, Receivables Edge combines advanced image and data capture technology to deliver the information you need in a single, online repository. You benefit from accelerated exception resolution, improved workflow and insightful analytics.
- **Virtual Remit<sup>SM</sup>:** Scan checks and full-page remittance documents from your desktop to reduce collection costs and improve efficiency. A fully integrated remote capture solution, Virtual Remit is built on Receivables Edge.
- **Chase Paymentech:** Accept major credit and debit card payments for direct deposit of funds to your account with our Internet-managed point-of-sale solution. Chase Paymentech – a global leader in electronic payment processing with offices in the United States, Canada and Europe – delivers some of the most flexible, secure and reliable payment processing services available.

You benefit from faster access to funds, the ability to generate new revenue streams with gift or private-label cards, and tools for identifying and taking advantage of emerging industry trends.
- **Automated Clearing House (ACH):** Streamline payment processing, shorten settlement time and improve collection rates via a comprehensive range of services from the industry's #1 ACH originator for more than 30 years. You will benefit from our ISO 9001 certification, which demonstrates a commitment to providing exceptional customer service and enabling timely, quality transactions.
- **Onsite Card Payments** (with convenience fees for public sector entities): Our Onsite Card Payment program makes it simple for public sector organizations to accept credit and debit card payments. Convenience fees are automatically applied to each payment and paid by the cardholder. We collect the convenience fees and pay the associated card organization and merchant processing fees. The public sector organizations receive the main payment amount and are not burdened with the interchange fees.