



Comprehensive tailored solutions for ePayments, eBills and eCommunications

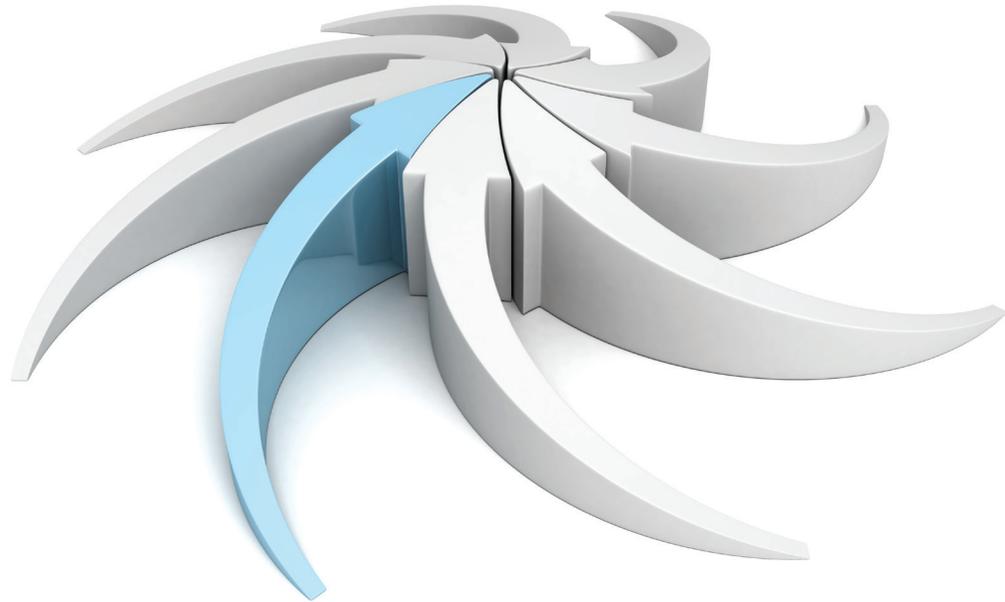
Thank you for taking a moment to learn about Payment Service Network, Inc. (PSN). As you browse our solutions, you will quickly understand we are much more than a payment processor. We provide comprehensive services tailored specifically to your needs.

Established in 1999 at the forefront of the truly all-electronic payment industry, PSN's mission was to provide the broadest array of payment options for customers while streamlining the remittance and billing process for business. Today, we maintain the goal of..

**Simplifying your customer's life
and your business day.**



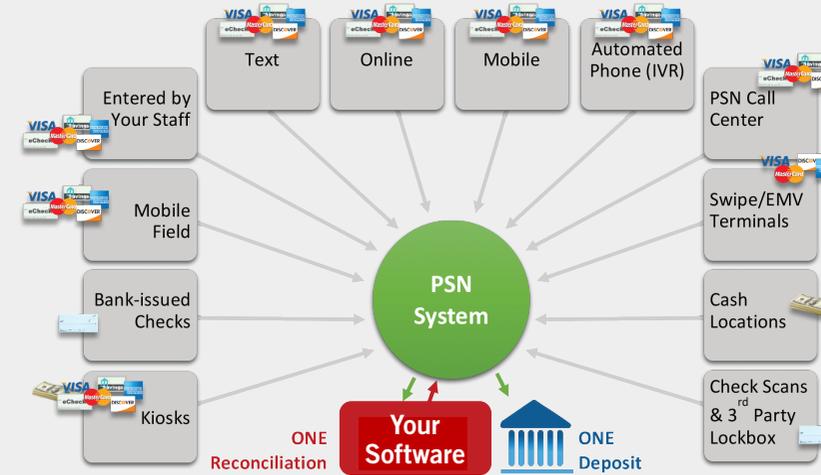
Consolidation



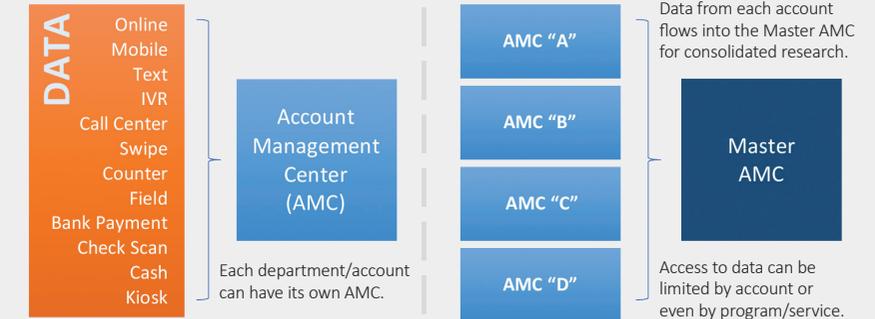
No matter how your customer pays or where they pay, PSN consolidates all payments into one deposit. You can imagine the time savings when you have only one report to reconcile. Eliminate multiple downloads; eliminate multiple lookups; eliminate multiple reports.

PSN also consolidates data. All of your payment accounts will flow into a Master Account so that you can better project cash flow and perform other administrative functions.

1 Deposit ■ 1 Look up ■ 1 Posting ■ 1 Reconciliation



Payments



Data

Customized for You

Tell us what you want; we turn on the features

PSN's system flexibility let's you select the options that are best for your business and your customers. We are definitely not a one-solution-fits-all service provider. A highly trained PSN representative will go through a needs analysis to determine how to configure the right services for you. Each account you have with PSN can be structured differently. Check out all that you can customize. If you don't see what you need here, call us; we listen to our customers needs and develop accordingly!

- ◆ Types of payment methods
- ◆ Where customers can pay
- ◆ Who pays transaction fees
- ◆ Flat rate or percentage fees
- ◆ Recurring payments
- ◆ Integrated, non-registered pay
- ◆ Full-balance auto-pay
- ◆ Minimum/maximum payments
- ◆ Dates payments allowed
- ◆ Ability for customer to contact you
- ◆ Opt out of or into paper billing
- ◆ Customized login page

*Credit card rules may dictate some options.

- You can choose between our standard services or we can customize the following services to your specifications
- ◆ Mobile Payment App
 - ◆ Automated Phone System
 - ◆ Customer Web Portal



Customer Payment Portals



The more payment options you provide, the more likely you will be paid on time. Every generation has a preferred way to pay. It is easy to please all your customers when you use the breadth of PSN services. Don't forget that no matter where your customers pay, PSN consolidates all of the payments for one deposit, one posting and one reconciliation. So go ahead and take advantage of all the services! Having more options will actually be less work for you.

Options for the generations



Online



IVR



Call Center



Mobile App



Text



Counter & EMV



Check 21



Staff Field App



Cash Locations



Kiosks



Bank Bill Pay

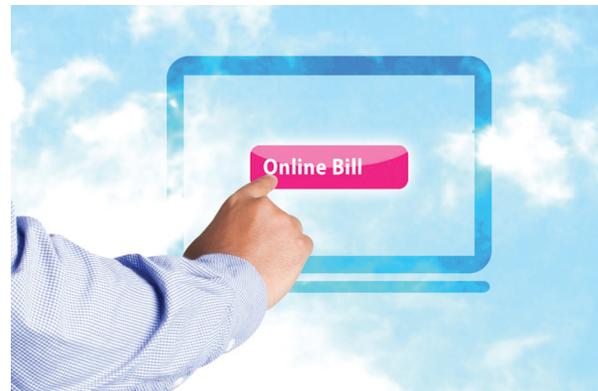


Lockbox

Beyond Payments

We understand that remittance processing is about more than customers making payments. That is why PSN provides value-added services. These cost-saving solutions meet today's customer expectations. Customers want easily accessible information. They want it delivered quickly. And they want information to land in their inbox. If what customers want can also help you reduce costs, it is a win-win.

Comprehensive services



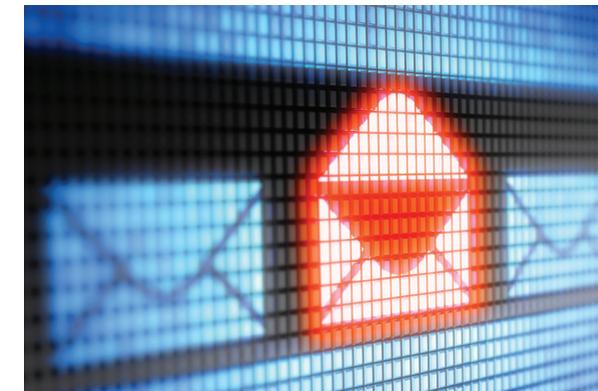
eBills

With a simple data upload, PSN creates PDF bills for online display. Customers can view a two-year archive and see the balance due for each bill. Customers can easily opt out of paper bills. You can email copies, download opt-outs, attach stuffers, generate reports and more..



Auto-Call Messaging

Before you go to the expense of printing and mailing past due notices, consider calling your customers with a message. You can even include the option to "press 1" to make a payment. The service is also great for maintenance or other notices. Only pay for answered calls!



Email Messaging

PSN keeps your customer informed of their payment status, bill is ready to view, bill is coming due, bill is past due, problematic payment (NSF, wrong bank account, etc.). PSN can even send notices on your behalf.

We integrate our web-based solutions with over 90 (and counting) software systems.

The PSN system was designed to easily integrate with any software that can import and export customer data for the automated posting of payments and displaying amounts due online, among other data exchanges. You don't need to be a techie; we will walk you through the process or work directly with your software company.

90+



SIMPLEST

MOST SOPHISTICATED



Choose the data exchange that is best for you

Support

PSN prides itself on serving both you and your customers. It starts when we first contact you. Our National Account Representative will walk you through a needs analysis to make sure that your goals will be met. From there, we create a team to serve your needs through implementation and ongoing support.

PSN has an in-house staff for all aspects of servicing our clients—web development, IT, integration, service account management, payer customer service, sales, marketing and administration. Also to assure coverage if a disaster occurs, PSN has added external services for business continuity.



YOUR TEAM

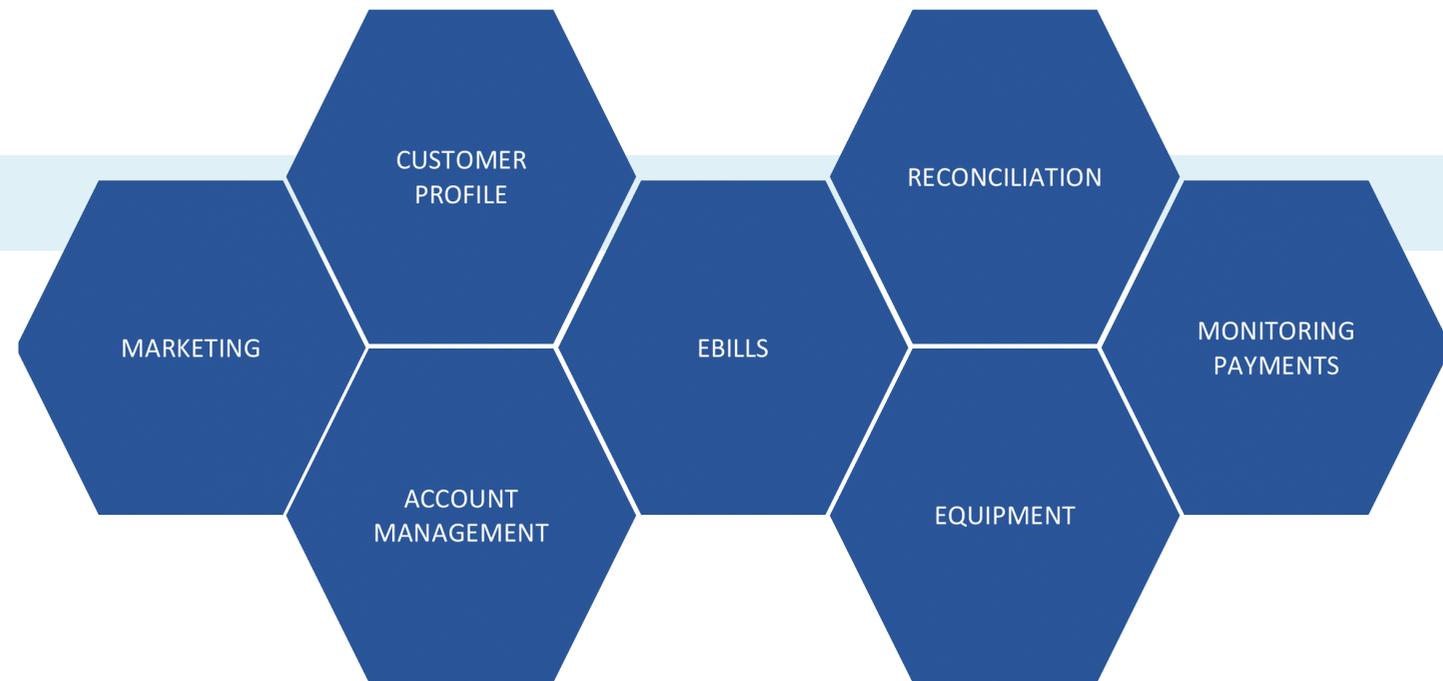
A Service Account Manager (SAM) leads your team. Other members include: Integration Specialist, Merchant Specialist, Fraud Specialist, Marketing Specialist and National Account Representative. As your go-to person, your SAM can be contacted by phone, email or online ticket system. They will make sure that your needs are met in a timely manner.

YOUR CUSTOMERS

Your customers are our customers. If they have any questions or need assistance with any PSN service, they can contact our PSN Call Center by phone, email or online ticket. Our Call Center is available 365 days a year with extended hours. We have English- and Spanish-speaking representatives. We can even make a payment on their behalf, if you select that service.

We're here for you and your customers

We customize training for your staff



PSN has a unique training process. We feature seven training modules—each focusing on a specific PSN feature. By providing information in “chunks,” we have found there is a higher retention rate.

There is a saying, “Use it or lose it,” that applies to training. That is why we connect specific staff with training relevant to their responsibilities.

Our trainers are highly knowledgeable and welcome an interactive session. We will schedule each session at your convenience during implementation.

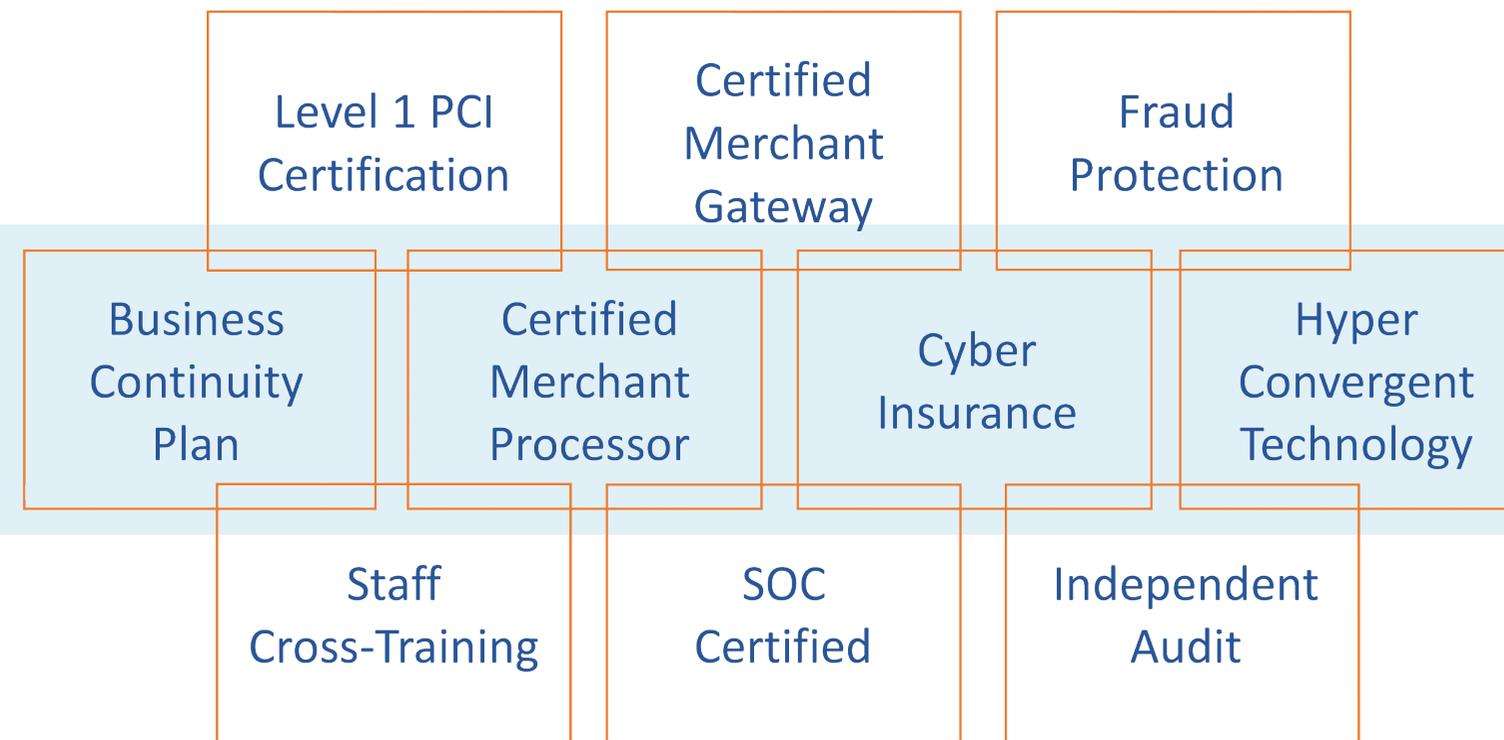
Training



There's More to PSN



We take seriously the responsibilities of being your payment, billing and communications provider. Here are some of the investments we make in technology, facilities and our staff.



Would you like to...

Have one file instead of multiple files to reconcile?

Consolidate all payments for one deposit?

Have fewer customer complaints?

Have less PCI compliance requirements?

Reduce printing and postage costs?

Eliminate bank-issued checks?

Eliminate hidden fees?

Receive more electronic payments?

Alleviate risk of handling cash?

Reduce credit card fees?

Give customers more payment options?

Automatically post payments to your CIS?

Eliminate manual input errors?

Communicate more with customers?

Improve cash flow projections?

Have customizable reports?

PSN is here to solve your business needs

PSN will begin our partnership with a comprehensive discovery process. The key is to listen to your needs to assure that your PSN service selections will accomplish your goals and create the most efficient payment, billing and communication process for both you and your customers. While PSN has a wide choice of service options and customization choices, we have developed a simple method that will help you through the decision-making process. PSN can even show you how our services will reduce your costs.



Reach out...



1.866.917.7368 option 4

sales@PaymentServiceNetwork.com

Find out more about PSN and its services at
www.PaymentServiceNetwork.com



We would love to hear from you

