

## **RECURRING BILLING SERVICES**

Merchant e-Solutions next generation recurring billing solutions are easy to implement and manage.



### **INTEGRATED BILLING SOLUTIONS**

Businesses that provide services for weekly or monthly billings have access, via Merchant e-Solutions, to advanced features for collecting payments and reducing costs that drive profitability. These innovative billing and payment solutions collectively streamline authorizations, prevent transaction declines and adds to the opportunity for merchants to increase sales while maintaining customer satisfaction.

#### **Recurring Billing Features and Functionality:**

- Soft/Dynamic Descriptors
  - Defined at the product and/or transactional level
- Authorization Recycling
  - Detailed descriptions on authorization declines
  - 15 industry and 55 Merchant e-Solutions specific codes with details
- Blank Expiration Dates
  - Ability to get authorizations on cards that have expired
- Visa/MC Account Updater
  - Update on cards that have been re-issued or updated
- Recurring Billing Indicator
- Product Level Results Code
  - Specific card type provided (i.e.; Visa pre-paid card)



## Powering e-Commerce Globally

### **AUTOMATIC ACCOUNT UPDATING PROVIDES EXCEPTIONAL COMPETITIVE ADVANTAGES**

Merchant e-Solutions recurring billing merchants can easily take advantage of Visa's Account Updater and MasterCard's Automatic Billing Updater. With current cardholder information, merchants prevent recurring billing interruption when card accounts are changed for reasons, including:

- Account number replacement due to lost or stolen cards
- Expiration data changes
- Account closures due to either customer choice or bank decisions
- Portfolio conversions and program upgrades or downgrades

**One Simple Interface** Merchants electronically receive the most current cardholder information from issuers by submitting request files through a single interface. Merchant e-Solutions will manage all communications with the card associations on a daily basis to prevent authorization declines and alienating customers with denied service.

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#### **Superior Tools for Global Payments and Recurring Billing Management**

Merchant e-Solutions unrivaled processing and complete web-based reporting capabilities greatly simplifies the billing and payments process to include;

- Providing access to processing in more than 150 global currencies and payment types including credit, debit cards and alternative payments.
- Real-time, web-based reporting, and consolidated reporting across domestic and international transactions for easy reconciliation.

- Solutions to obtain all relevant card holder information/authentication and card payment details using;
  - Visa and MasterCard Account Updater
  - Address Verification Service (AVS)
  - Visa, MasterCard and American Express Card Verification Services (CVV2, CVC, CID)
  - Verified by Visa and MasterCard Secure Code (online, real-time tools that allows consumers to authenticate themselves through a personal code)

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**Merchant e-Solutions delivers online merchants payment expertise and billing methods that provide higher revenue streams and advanced solutions to increase their penetration into the recurring billing market.**

To learn more about Merchant e-Solutions Recurring Billing Services, merchants should contact [e-commerce@merchante-solutions.com](mailto:e-commerce@merchante-solutions.com)