FIRST TENNESSEE®

ELECTRONIC BILL PAYMENT

Cash flow is vital to business. That's why it's so important to make it as convenient as possible for your customers to make payments securely and effectively.

Our Electronic Bill Payment service makes it easy for your customers to pay online through your website or by touchtone phone. Payments can also be accepted through your call center.

HOW IT WORKS

Payments are processed by direct debit to your customers' checking accounts or credit cards, providing convenient and secure payment methods.

Your customers can pay their bill by entering personal checking account or credit card information. There are four different payment interfaces available:

Interactive Voice Response (IVR) – Provides the ability to pay by using a touch tone phone through a dedicated toll-free number. Customers can be led through the payment steps in English or Spanish. They may also connect directly to your office for assistance.

Agent Access (through your call center) – Allows customer service agents to make payments on your customer's behalf, view payments, and view reports – all online and in real–time.

Customer Access (Web) – Provides your customers with the ability to pay while on your website by allowing the customer to simply click on a link to "Pay Now". They also have the ability to set up recurring payments.

Application Interface Access (Web) – Our Electronic Bill Payment technology can accept payment information your website has captured and works seamlessly as a payment and reporting engine in the background.

Benefits of our Electronic Bill Payment:

FASTER FUNDS AVAILABILITY

Next day funds availability for both ACH and credit card transactions.

EXPENSE REDUCTION

Since your customers pay electronically, your staff no longer has to manually process paper payments.

PROTECTION OF YOUR CUSTOMER'S IDENTITY INFORMATION

Our service uses a secured system and process.

REDUCED RETURNED CHECK AND CREDIT CARD CHARGES

Real-time payment validation.

ELECTRONIC BILL PAYMENT

PRODUCT FEATURES

- ✓ Supports payment with debit or credit card and/or electronic check
- ✓ Online, real-time access to confirm payment, view specific customer payment history, modify customer payment (intraday), and to view reports
- ✓ PCI (Payment Card Industry) compliant
- ✓ Verification is performed on routing and transit numbers
- ✓ Real time validation of credit card information
- ✓ Donation and invoice payment capability
- ✓ Convenience fee revenue stream

For more information, please contact your Relationship Manager or Treasury Management Sales Officer.

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