



Simplify how you bill and collect payments
any method, anytime, anywhere

Our Mission is simple: to build lasting relationships through trust while providing customized, compliant, and secure financial technology solutions.

We are making better products, providing better service, and are more passionate about what we do than anyone else in the industry.

Who we are?

PaymentVision, an Autoscribe company, is a financial services and payment processing company currently servicing thousands of financial institutions and corporate billers across the nation.

PaymentVision electronic payment services offers a PCI-certified payment gateway that connects to the ACH and credit card network, which allows our clients to accept electronic payments via phone, web or their own contact center using our suite of payment channels or a payment API.

Our sister company, Lyon's Commercial Data is the premier provider of quality financial institution data including bank routing numbers and other information critical to transaction processing. Products from Lyons reduce risk and ensure compliance in an increasingly complex world where the cost of non-compliance cannot be measured in money. Among our growing roster of clients are a number of the largest U.S. financial institutions, credit unions, insurance companies, municipalities, credit bureaus, foreign exchange originators, as well as non-financial entities large and small.



**Founded
in 1988**



**Available
Nationwide**



**1000s of Active
Customers**



**\$2 Billion
Processed Annually**



PCI Certification



**99.99% Uptime
Achieved**



**ADA Compatible
Design**



Mobile Responsive

Industries We Serve

PaymentVision clients span several industries and include some of the largest collections, finance, municipalities, utilities, and healthcare companies in the nation. Our Solutions are tailorable and flexible to meet your needs. Reach out to us, to see how we can help your business.

Collections

- ✓ Law Firms
- ✓ Accounts Receivable Management (ARM)
- ✓ First Party Collections
- ✓ Third Party Collections

Finance

- ✓ Financial Institutions
- ✓ Banks and Credit Unions
- ✓ Auto Dealers and Buy Here Pay Here
- ✓ Auto and Consumer Finance

Government

- ✓ Housing Authorities
- ✓ Local Municipalities
- ✓ State Agencies


Healthcare

- ✓ Insurers
- ✓ Medical Billers
- ✓ Medical Collections

Utilities

- ✓ Providers and Billers
- ✓ Government and Non-Government Agencies





“We have developed a great partnership with PaymentVision! They always listen to what we have to say, asking how they can help and serve us better. Whenever we have any question or issue, they respond quickly and deliver results. We are always included in new product development testing, and always know about the product improvements and updates. We are extremely appreciative to Payment Vision and feel they are an integral part of our team.”

- Happy PaymentVision Partner

Payment Solutions

PaymentVision is an industry-leading financial technology firm that helps businesses facilitate electronic payments. Our payment solutions do more than just enable you to accept more forms of payment. They are designed to seamlessly integrate with your existing systems, streamline transaction processing and improve compliance reporting for your business.

- Pay API
- PayAgent
- PayIVR
- PayWeb
- Pay by Text
- PV Mobile
- Check by Phone
- Cash Walk-In Payment
- Point of Sale

Payment Methods

Over a thousand customers have trusted PaymentVision to process more than \$2 billion in transactions every year. Our integrated payment solutions aim to simplify your billing and collections while also providing exceptional customer service, risk management, and outstanding compliance.

- Cards
- ACH
- Checks
- Cash

Safe, Secure & Compliant

Security and compliance are extremely important to us at PaymentVision. We focus on providing a secure environment that goes above and beyond industry security standards and guidelines. Our services were built to keep your data safe and compliant.

- 2048-bit DigiCert Encryption
- SOC 2 Datacenters
- PCI-DSS Level 1 Certified
- ADA Compliant WCAG 2.1
- Tokenization
- NACHA Compliant



Optimize Your Payment Solutions

- ✓ Bundled Solutions can simplify your business with a fully integrated payment processing solution across a full suite of payment capture channels
- ✓ Flexible Settlement Options are available
- ✓ Limit your risk with our Credit & Payment Risk Management Solutions

Additional Services

PaymentVision provides a full suite of services and innovative technologies to grow your business.

- ✓ Hosted Tokenization - Patented Technology that provide your business PCI Compliance, reducing your costs and risk.
- ✓ Settlement Offers - Perfect product where the terms of the settlement are often dictated by the creditor that placed the debt with the debt collector. Create individual agreements at the account level and collect those agreements via our PayWeb360 product.
- ✓ Check Deposit - Make check processing simple with an integrated solution from capture to settlement.

Industry Recognition



Patented Technology

WIPL | Women, Influence & Power In Law
AWARDS

**WIPL Award Winner
for Payment Industry**



**OnCon
Top 100 Award**

PayAPI

- ✓ Set custom payment schedules for future dates and amounts.
- ✓ Expand your customer communication capabilities.
- ✓ Robust account management options in the palm of your hands.
- ✓ Accept all major credit/debit cards, and ACH payments with our gateway.
- ✓ Require multiple layers of authentication.
- ✓ Sensitive information is given a random string (token) during transmission and storage.
- ✓ Customize restrictions on certain cards (BIN filtering).

* PayAPI implements methods covered by one or more U.S. patents, including, but not limited to the ones U.S. patents listed at <https://www.autoscribe.com/patents/>

Our *Application Programming Interface (API)* allows you to outsource your bill pay processing while maintaining control of the user interface. You can give your customers more convenience and flexibility in how they do business with you. You can further enhance the customer experience you deliver with a variety of customizations.

Easy Integration

Multi-factor Security

Hosted Tokenization

Multiple Payment Options



PayWeb360

A faster, more secure payment platform that can easily be configured to meet your organization's needs.

Security and Compliance

In developing *PayWeb360*, we relied on feedback from our clients and the end-user. What we found was that security was a top concern. Additionally, compliance was a priority. *PayWeb360* is designed for security from the ground up and with a focus on compliance. It's PCI Level 1 & NACHA compliant on secure datacenters with 99.9% uptime. *PayWeb360* also utilizes tokenized vault security and is ADA/WCAG 2.0 AA compliant.

Consumer Impact

PayWeb360's impact on user experience is far reaching and extensive. Clients have reported higher payment completion rates. Other data shows a 77% increase in payment start rate, and a 92.2% decrease in bounce rate. Users are also completing payments within 60 seconds. By the numbers, *PayWeb360* is truly secure, simple, and fast.

Mobile-First Design

ADA Compliant • Open API

Three Click Payment Functionality

PCI Compliant • Multi-Language Support



Settlement Offers

Settlements offer different payment plan options set up by the creditor.

- ✓ Present customers with up to 3 different settlement offers:
 - Lump sum
 - Payoff plan
 - Payoff plan with down payment
- ✓ Provide disclosures configured at the creditor level.
- ✓ Obtain an electronic signature.
- ✓ Collect payment information upfront with an automatic payment schedule.
- ✓ Enable customers to view an active settlement whether agreed to inside or outside of the system.
- ✓ Manage opt-ins for SMS and email notifications

PaymentVision offers the perfect product for online settlement campaigns. Create individual offers at the account level, collect agreements via our *PayWeb360* product and send out Reg F and Reg E compliant notices via email and SMS.


Perfect during tax season

Signed agreements to protect your business

Payment notifications for Reg E compliance

Electronic communication opt-ins for Reg F compliance





“PaymentVision Settlement Offers provides both settlement visibility and agreements that protect your business. It’s also ideal for tax season when many consumers are looking to use refunds to pay down debts. Regardless of what software provider you use, PaymentVision can offer our settlement product to you.”

- Director of Strategic Partnerships & Sales

PayAgent

- ✓ Provides your team with an online, cloud-based portal for virtual terminal payment processing.
- ✓ Accept all major credit and debit cards.
- ✓ Allows for card not present (CNP) and ACH payment options.
- ✓ Create payment schedules for future dates and amounts.
- ✓ Create single or recurring payments.
- ✓ Convenience fee options available.

PayAgent can simplify payment processing for your team and optimize call handling time. Our virtual terminal leverages your existing customer service team and helps you remain regulatory compliant. It will enable you to stay on top of all your transactions, and allow your business to accept payments made via telephone.

PCI Compliant

Simplifies Payment Collections

Optimize Customer Service Team Time



PayIVR



Customers call into an interactive voice response system (IVR) to get account information and complete payments.



Information is entered securely into a custom branded online portal that matches your business branding and style guide.



One-time and recurring credit card, debit card, ACH or electronic check payments are processed securely in a Level-1 PCI Certified IVR phone system.



Collect your payments and use our online administrative hub to get a centralized view of activity across all your payment channels.

Our *PayIVR* bill payment solution benefits your customers by providing them with a convenient and accessible way to pay over the phone without needing to speak to (or wait on hold for) a live representative. With custom voice prompts and multi-lingual options and call flows, our *IVR* can be tailored to guide callers through your payment steps.

24/7 Availability

Flexible Capacity and Scalable

Lower Cost to Capture Payment



Mobile Payment Solution

- ✓ Provides your team with an online, cloud-based portal for virtual terminal payment processing.
- ✓ Accept all major credit and debit cards.
- ✓ Allows for card not present (CNP) and ACH payment options.
- ✓ Create single or recurring payments.
- ✓ Create payment schedules for future dates and amounts.
- ✓ Convenience fee options available.

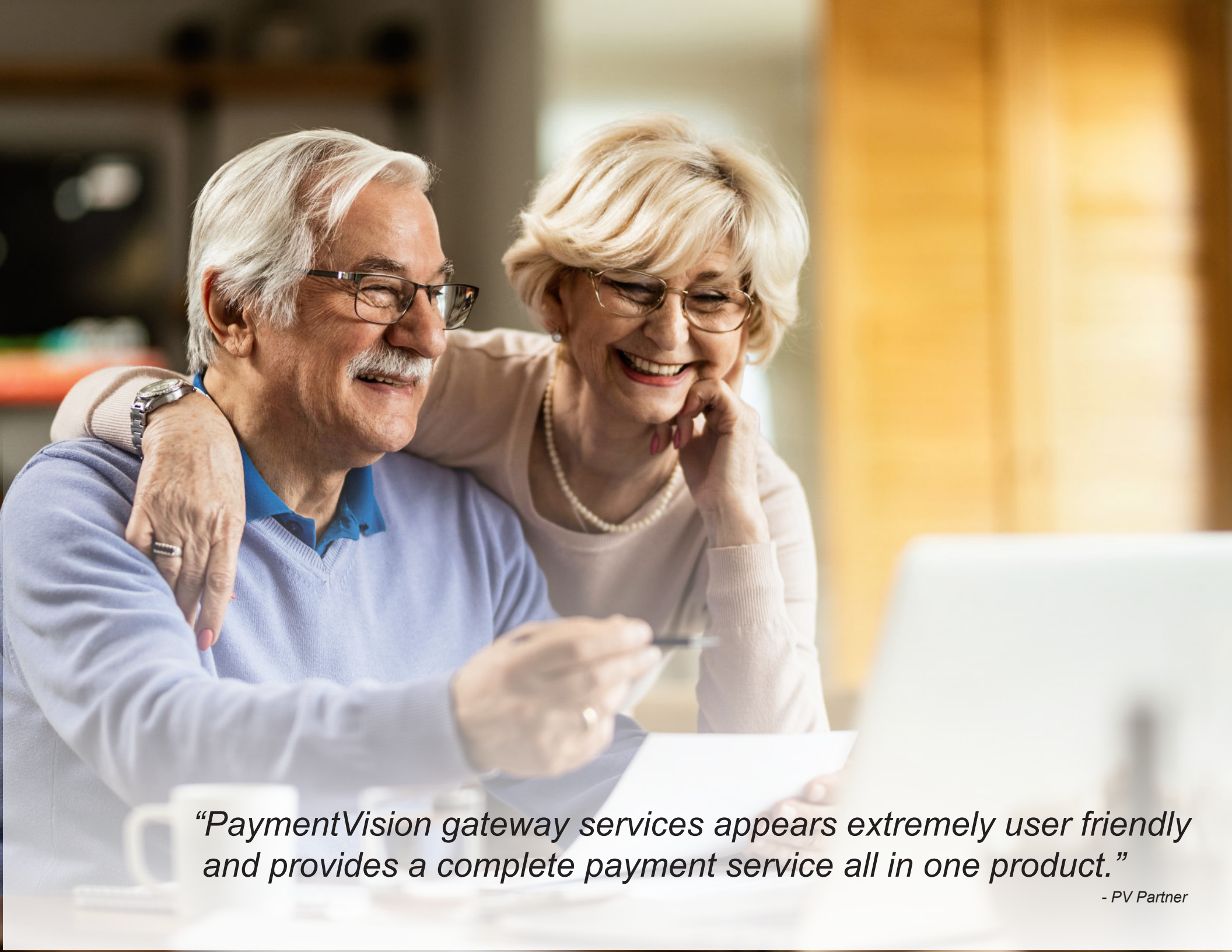
Mobile Payment Solutions offer your customers a mobile optimized design and downloadable app to manage their account activity and make payments in the palm of their hands. Our mobile app's look and feel is easily customized to match your branding guidelines while providing customers with extensive functionality for payments, push notifications and more.

PCI Compliant

Simplifies Payment Collections


Optimize Customer Service Team Time





“PaymentVision gateway services appears extremely user friendly and provides a complete payment service all in one product.”

- PV Partner



“We have been a client of PaymentVision’s since 2018 and have been extremely pleased with their products and service. Because of their technology, we have been able to increase the number of payments collected on a monthly basis. Thank you for being a great partner of ours.”

- Sales Director, PV Partner

Walk-In Payment

- ✓ Payment locations at major retailers including Walmart, CVS, Albertsons, and more!
- ✓ Expand your payment channels by accepting cash payments.
- ✓ Seamless integration with your collection and billing software.
- ✓ Real-time payment processing and data transmission.
- ✓ Expedite one-time cash payments that post on the same day.
- ✓ Trained customer service that also provides bilingual agents.
- ✓ Easily offset transaction processing with convenience fees.

Our *Walk-In Payments* allow for a convenient way for your customers to make cash payments in person. Expand your payment network or alleviate traffic with thousands of agent locations across the U.S.



Reduce Bill Collection Cost

Accept Secure Cash Payments

Over 40,000 Convenient Locations

Partners

Grow your business with our partner solutions. PaymentVision's partners provide complimentary business services or deliver pre-integrated solutions with payment processing products.

Referral Partners

Receive commissions for referring customers to our products and services. Who it's for: Marketing or advertising agencies, web designers, and consultants that want to earn commissions for promoting PaymentVision to their customers or audience.

White Label Partners

Build and manage your customer's payment gateways to receive significant discounts and margins. Who it's for: Organizations, agencies, and developers who prefer to handle billing, management, and support of their customer's payment gateway services.

Integration Partners

Extend your business, create enhancements, and integrate with our payment gateway solutions. Who it's for: Technology or solution partners who integrate with the PaymentVision platform into their existing software and are looking for ways to expand their business.

*...to build lasting relationships through trust
while providing customized, compliant,
and secure financial technology solutions.*



