

AMERICAN EXPRESS
GLOBAL MERCHANT SERVICES

SmartBill ProSM

Optimize Your Recurring Billing Experience with SmartBill ProSM

SMARTBILL PRO FROM AMERICAN EXPRESS

SmartBill Pro is a turn-key recurring billing and processing solution that facilitates authorizations, submissions and Card information updates all in one simple step.

A PREDICTABLE RECURRING BILLING EXPERIENCE

As a Merchant with a recurring billing or card-on-file business, you know the value of streamlining the billing experience to help create greater customer loyalty. SmartBill Pro helps optimize your recurring American Express® Card transaction processing to create greater operational efficiencies and a smoother, more predictable billing experience.

SmartBill Pro can help your business:

- Save time and money with a single-step solution for authorization, submission and Card information updates.
- Streamline back-office operations by lowering the costs associated with tracking down Card information.
- Achieve a more predictable cash flow through accurate and timely processing of your recurring payments at the same time every month.
- Eliminate the need to store sensitive Card data through the use of unique customer reference numbers

Here's How it Works:

1. You send us an electronic file containing the Card information of the American Express customers with whom you have established recurring billing relationships.
2. We will keep this list up-to-date with the most current Card information*.
3. As often as you bill, you send us a single batch file to authorize and settle. We will process the transactions and send you a response file.
4. Whenever you wish to update your customer list, you simply send us those changes.

*SmartBill Pro helps you obtain updated Account information when a Card Member arranges for you: 1) to charge his/her Account at regular intervals and/or 2) to store his/her Account number and charge the Account when the Cardmember requests a product or service in connection with an isolated transaction or transaction that is not otherwise part of a series of transactions to occur at regular intervals. Card information updates are only available for Proprietary issued cards.

FOR MORE INFORMATION contact your American Express Representative.

