

Optimize how you manage recurring payments with SmartBill Pro†

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 SMOOTHER RECURRING BILLING EXPERIENCE

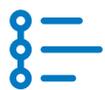
As a merchant with a recurring billing or card-on-file business, you understand the value of streamlining payments to help maintain billing continuity. SmartBill Pro helps optimize the processing of your recurring American Express® card transactions to help create operational efficiencies and a smoother, more consistent billing experience.

BENEFITS FOR YOUR BUSINESS

SmartBill Pro can help your business:



Save time with single-step processing instead of performing card updates, authorizations and submissions as separate tasks.



Streamline back-office operations by lowering the costs associated with tracking down card information.



Maintain continuity of billing through accurate and timely processing of your recurring payments at each billing interval.



Eliminate the need to store sensitive card data through the use of unique customer reference numbers.

For further information, contact your American Express Representative.

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.



DON'T
do business
WITHOUT IT™

† "American Express SmartBill Pro" is a registered trademark of American Express Marketing & Development Corp. in the USA, European Union and Australia.

* SmartBill Pro processes payments using 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 Card Member requests a product or service (i.e. card-on-File). Card information updates are only available for American Express Proprietary issued cards.

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