



TRANSAX® Account Services
Buying and paying made easy, so you sell more!



TRANSAX Account Services

Buying and paying made easy, so you sell more!

Account management and sales generation services from FIS can be used in whole or in part to support the management of your trade and consumer customer accounts. With two elements: outsourced account service processes and sales generation with Account Card – your own branded purchasing card.

TRANSAX Account Services are already being used by a wide variety of businesses in the B2B, retail, wholesale, fuel, hospitality and financial services / banking sectors to reduce costs, improve account management efficiencies and to generate more sales. Our clients benefit from our economies of scale, our experience and our payments expertise.

Account Management

With a fully modular approach, we can provide:

- Application processing services
- Risk management and scoring solutions
- Account correspondence handling
- Statement generation, printing and delivery
- Direct Debiting bureau services
- Call centre services
- Arrears collection services

We can provide all or a combination of these and tailor each service to fit with your business' processes and your brand values.



As one of the largest Direct Debit bureaus in the UK and Ireland, we pull nearly £3 billion and some 10 million payments per annum for our clients.

We have been awarded the highest possible 'Excellent' accreditation across all 5 categories of bureau inspection by Bacs.

With credentials like these, you can be confident that your customer account management relationship will be skilfully maintained, with real benefits for your bottom line.

Sales Generation with Account Card

Take any or all of the account management modules and combine these with your own branded Account Card to help generate more sales, repeat business and build customer loyalty.

Just like a charge card, Account Card enables your customers to place orders (up to a pre-approved credit limit) and take the goods today. We offer full or partial card management, including card issue and transaction authorisation.

Account Card also comes with the option of our payment warranty to help you increase sales without risk: if your customer defaults payment, we pay you the balance in full.





Account Card helps you to generate more sales, repeat business and build customer loyalty... with your own branded purchasing card. It is absolutely ideal for your cash sale and transient customers because it makes it easier to buy from you - without the need for cash or cheques (or purchase orders).

You may also consider this payment option for your existing credit accounts - especially low value / irregular users where the cost of account maintenance is high.

With your branded Account Card, your customers can place an order and take the goods today. In fact, they can use your card to buy from you as many times as they like, keeping within a pre-approved credit limit.



Your card looks like a credit card or charge card and works in much the same way. From account approval, through to card issue, transaction authorisation, billing and collection, we will manage the whole process for you.

However, Account Card is no ordinary purchasing card. With the option of a payment warranty from FIS, it increases your trade, without risk: if your customer defaults payment, we pay you the balance in full.

FIS is part of one of the world's largest technology and payment services providers. Account Card combines our expertise in credit risk management and payment warranty.

We have the capability and resilience to handle high volumes of transactions, where speed of response, security and certainty of payment are optimised.

Management information reporting

In addition, a wide range of management information reports are available via our web application, including sales by branch, sales by customer, receivables etc.

How does Account Card work?

The Account Card Service can include:

APPLICATION FORM

We process, score and allocate a monthly credit limit

CARD ISSUE

Despatched direct to your customer with your welcome letter and instructions

TRANSACTION

Each transaction is authorised and checked against the credit limit by FIS

STATEMENT

Generated and sent to your customer monthly, including enquiry handling

ACCOUNT PAYMENT

Total monthly expenditure collected by Direct Debit

MERCHANT PAYMENT

Paid to you directly by FIS



FIS - First in Financial Technology

Account Card: Your business advantages

Account Card can help you to build incremental sales and profit through reduced credit account application turn downs and expansion of your customer base.

- Conversion of transient cash sale customers into loyal account holders with a regular spend - you become their preferred option
- Complements your existing credit control processes. Enables your credit control staff to focus on key accounts and more business critical issues
- Reduction of the costs and time associated with credit vetting
- Reduced debtor days
- Peace of mind, through certainty of payment
- You can choose from modular through to fully outsourced options

Your Account Card service can include:

- Full card design and production
- Project management support to assist with service implementation
- Design and production of branded collateral such as account cards, application forms, Point of Sale promotional material etc.
- Training assistance at roll-out
- Web based management information
- Full receivables management services

TRANSAX Account Services is from FIS Merchant Payments. We help businesses to accept and manage payments with a wide range of solutions for any retail environment that focus on security, transaction processing, data hosting, and fraud reduction. With an excellent record of reliability and infrastructure resilience, our experience is the result of many years developing payment solutions that work.

We process over 1,000,000 payments every day on behalf of our customers - through the various services we provide - with a combined annual value of over £30 billion.

We have strong relationships with 12,500 retailers in Europe who use our services to accept payments online, at their mail order / telephone order centres and over 80,000 branch locations. Clients include some of the largest retailers, from Tesco, Total and Whitbread through to the mid-tier and independents, who all rely on us to accept payments more securely and efficiently.

We are part of FIS (NYSE quoted: FIS). A leading provider of financial technology with sales of more than \$5.7 billion each year, the group employs 33,000 people.

Members of:

CCTA; CSA



Certificate No. IS 506192

Certified to ISO 27001 (the International Standard for Information Security) for the Industry Hot Card File



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