

## PayAPI™

PAYMENT WEB SERVICES

Make launching your payment application child's play.  
Easy-to-integrate, lightweight API  
makes transactions fly

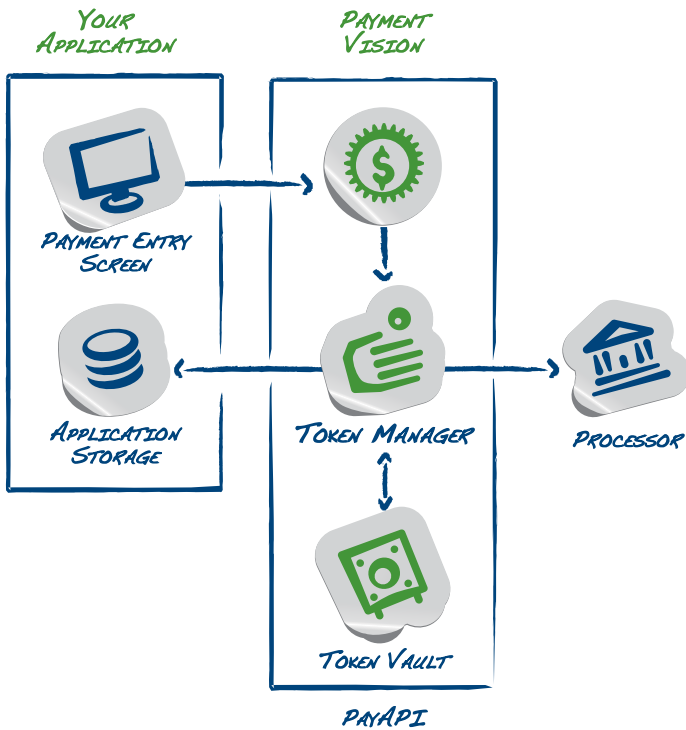


With PayAPI™ payment web services, you can accept credit or debit and electronic checks through your application or website. Perfect for collection activity, bill payment or donation applications, PayAPI allows you to avoid storing sensitive financial account data on your system through the use of tokenization. This best practice approach to payment processing can relieve you of up to 80% of your PCI-DSS burden by taking care of your secure storage requirements.

Take advantage of the years PaymentVision has spent developing, testing and operating a reliable, scalable and secure payments infrastructure through PayAPI – just another reason PaymentVision is *the clear choice in payments*.

### PayAPI™ Services Include:

- Store Credit/Debit Card
- Store Electronic Check
- Process Credit/Debit Payment
- Process Electronic Check Payment
- Process Token Payment
- Validate ABA Number
- Validate ACH Account Status



## Why an API?

Leveraging a payment API is one of the best ways to reduce your PCI compliance costs. The PaymentVision PayAPI allows you to avoid storing sensitive data in your system through tokenization. Instead of storing card or bank account data, you retain a token in your system, leveraging the PaymentVision system's PCI-DSS Level 1 compliant infrastructure for maximum security.

- **PayAPI accepts card information**
- **Token generated for storage and reuse**
- **Token Manager converts token to card data to send to processor**

## Security

PaymentVision understands that new threats emerge almost daily in the electronic payment world, and that achieving and managing compliance is more costly, more time consuming, and more resource intensive every year. PaymentVision is a PCI-DSS Level 1 compliant service provider, which means you know we take security seriously.

## PayAPI Benefits

- **Inexpensive** – you pay a small transaction fee for each transaction submitted through PayAPI, leveraging your current banking relationships
- **Flexible** – Route payments to multiple merchant or settlement accounts
- **Easy to Deploy** – build and test your application for free using the PaymentVision FPS sandbox, with no transaction costs associated with test payments and no real money changing hands
- **Take advantage of PaymentVision risk management** – PayAPI allows you to access ACH account verification and the complete suite of ValidPay rules that help you control your risk profile to reduce bad debt

**For a demo call:**  
**800.345.7243 or**  
**301.987.0700**

[www.paymentvision.com](http://www.paymentvision.com)

## About PaymentVision

PaymentVision electronic bill payment services allows you to accept payments where and when your customer prefers: by phone or online. Whether you need a single solution or the complete suite of PaymentVision services, we'll be there to help you build your bottom line, one transaction at a time.