



## CONVENIENCE FEES REDUCE YOUR PROCESSING COSTS



### For more information:

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**Most convenience fee solutions can save you money, but they're not fully compliant with the major card brands and FDCPA.**

Payscout offers the only 360 degree compliant convenience fee solution in the collection industry which adheres to State laws, Card rules and the FDCPA.

### Features:

- Full compliance eliminates worry about lawsuits, fines and merchant cancellation
- Provides significant reduction to payment acceptance costs
- Support for Credit Card, Debit Card and ACH Processing
- Options to integrate into Web Applications, Desktop Applications, Mobile and IVR with full PCI Scope Reduction

### Compliance:

Built-in logic to determine whether a convenience fee can be applied based on the residence State of the Consumer/Debtor, ensuring State compliance. Processes a single payment, including the principal amount and a flat amount for the convenience fee, to the Consumer's/Debtor's account, ensuring Card compliance. ACH can be processed as two transactions.