



# Simple, safe digital payments with BankPay

Save on interchange costs with innovative, consumer-friendly solutions leveraging the ACH network



## Big Savings Over Interchange

With fees up to 75% lower than interchange, BankPay helps preserve cash flow, allowing merchants to invest in profitable projects rather than interchange fees



## Frictionless Customer Experience

Customers can utilize BankPay by logging in with their online banking credentials, or by entering their account and routing numbers. This flexibility ensures you reach all consumers no matter how they prefer to pay



## Trade Risk For Cash Flow

With Certegy's Warranty option, 100% of authorizations are guaranteed. Merchants are funded next-banking-day, eliminating the need for costly collections



## Data Security Via Tokenization

BankPay substitutes a digital token for consumer account numbers, ensuring your app does not store any of your customer's banking information

## How it Works



Customer adds items to their cart, and selects BankPay as their payment method at checkout



Customer enrolls by logging in with their online banking credentials, or through manual entry



Customer completes the checkout process. Approval decisions are rendered in real-time



Settlement occurs daily and funding is next-banking-day

LEARN MORE ABOUT BANKPAY AT [CERTEGY.COM](https://www.certegy.com)