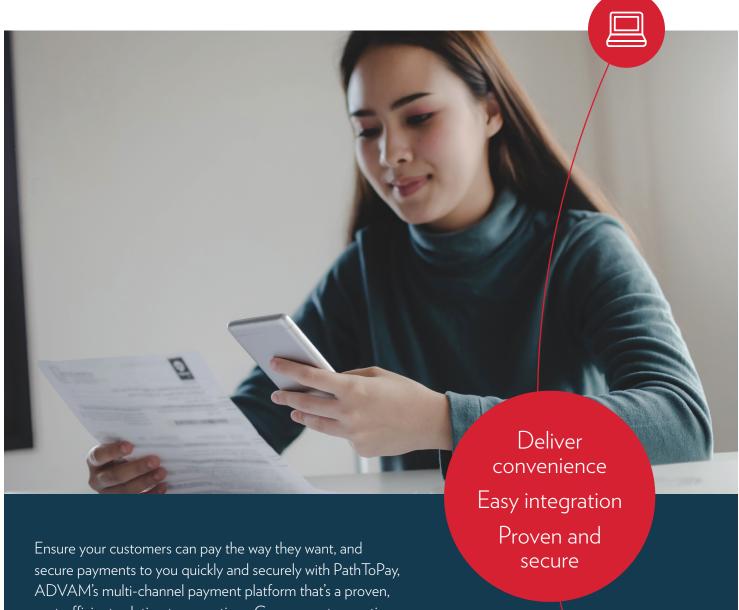
PathToPay



Make it easier for your customers through eCommerce payments



cost-efficient solution to accepting eCommerce transactions.

Secure the benefits with the way to pay

Offer real choice in eCommerce payment channels seamlessly and securely with PathToPay



PathToPay is ADVAM's integrated eCommerce solution that enables you to accept payments online or by phone to make it easier for your customers while also ensuring that their payment journey is fast, easy and secure.

It is a powerful platform that enables you to make payments to your preferred bank via the ADVAM Gateway and can connect to business systems, helping in the overall operations of your business.

With PathToPay's core features, your business is equipped with the tools needed to support a multi-channel payments capability.

Payments via your website

Accept payments on your website.

Control the look and feel of your payment page. Have the flexibility to select between embedding a form into your webpage using an iFrame, or building your own.

Interactive Voice Response (IVR)

Take payments over the phone via automated voice response. ADVAM supports your IVR workflow, with prompt recording by professional voiceover artists, and integration with your CRM or other software to enable near real time data verification and payment status updates.

Set up recurring payments

Provide the option to set up recurring payments through tokenisation. The capability gives your billing model flexibility and makes the experience easier for your customers by removing the need to re-enter details for each billing cycle. It also removes the need for your team to remind them to pay.

Administration portal

The administration portal enables you to manage your account, review and refund transactions, generate comprehensive reports, including summary, custom and detailed reports as well as billing reconciliation and search transactions by reference, payment card, receipt and date.

Third-party business tools

Integrate with third-party business management software and reporting tools.

The way to pay

PathToPay connects to the ADVAM Gateway
– a multi-channel processing platform that
enables consumers to pay via all major card
schemes, direct debit, or over the phone.





PathToPay — benefits for you, benefits for your customers

PathToPay enables your organisation to scale up, accept online payments and embrace the changing consumer needs.



Multi-channel capability

Provide an online platform with the option to pay over the phone, making it easier for your customers to pay and enabling your business to grow.



Improved customer satisfaction

Increase customer satisfaction by providing a more convenient way for your customers to pay – online, via mobile or over the phone. By having the capability to take recurring payments, you save your customers' time, improving their experience even further.



Reduced administrative burden

Eliminate the burden that comes with managing manual payments such as generating refunds and manual invoicing.



Secure and faster payments

Provide a secure environment for your customers to pay and give them instant payment confirmation.



PathToPay

— features summary at a glance

Feature

Administration

Administration portal Manage your business account, generate refunds and view transactions

Payments

Direct post or iFrame solution Get the flexibility to control the look and feel of your payment process

Interactive voice recognition (IVR) Enable payment acceptance via phone

Major credit cards accepted

Tokenisation Accept recurring and process unscheduled payments or refunds without collecting card details again

Direct debit Accept online and phone payments using bank account details

Reporting

Reporting suite Create your own reports using a range of filters and custom report templates

Billing

Multiple billing cycle options Select from individual, recurring or subscription-based schedule for payments

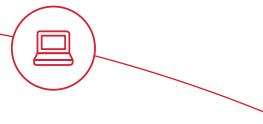
Customisable invoicing Tailor the look and content of your invoices

Communication

Customer notifications Send reminders to customers via SMS

Integration

API integration model Connect the data with your BI or CRM system to understand your customers better



ADVAM — we're transforming payments around the world



Storage





Parking operators

Shopping centres



Leisure &
Airports entertainment

E POPE

Local Government



ADVAM — it's <u>the</u> way to pay.

Easier for consumers, better for you

ADVAM solutions make it easier for consumers to buy the things they need — reliably, efficiently and securely.

That means our clients secure the benefits that flow from providing their customers with better payment experiences.

Truly multi-channel

Our product suite is truly multi-channel — online, mobile, unattended and via digital wallets. It's a user-centric approach that's right for everyone — wherever they are, and whichever way they want to pay.

Seamless transactions

Our secure and compliant solutions not only deliver powerful and positive consumer experiences, they also ensure our clients get real business benefits from seamless transaction processing.

Global strength

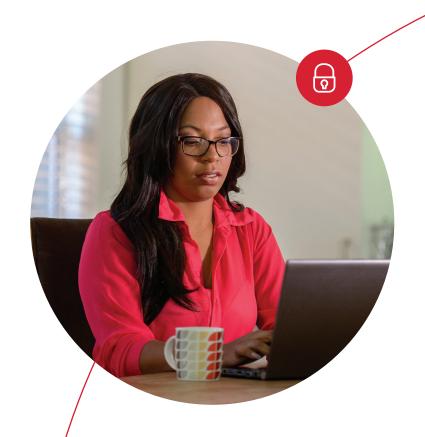
From our offices in Australia, the US, and the UK, and with customers and acquirer links in over 20 countries, our client portfolio includes globally leading enterprises and public sector departments. We provide our clients with 24/7 local support, and we meet the industry's highest standards of security and compliance.

Broad expertise

Our sector expertise includes airports, parking operators, shopping centres, local government, health, education, entertainment and self-service organisations. Our experience means ADVAM clients benefit from our in-depth industry knowledge.

Part of a worldwide business

ADVAM is a TNS Company. TNS provides global data communication networks enabling clients to interact and transact with other businesses simply and securely.





Request a demonstration — go to advam.com/demo

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