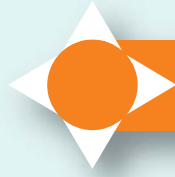# NCOePayments™

N CO's integrated payment solutions efficiently serve customers, helping to increase payments and grow revenue. We offer customers secure payment options via the telephone and Internet, at either our call center or the client's. Our flexible and completely customized solutions include:

ePay Phone | NCOePayments provides clients the opportunity to offer their customers multiple payment options. NCO can implement a customer-friendly and convenient IVR payment solution quickly and effectively. Customers call a toll-free number provided by NCO and access an automated message welcoming them to the bill payment center in the client's name. Customers experiencing difficulty with the IVR system are transferred to either an NCOePayments representative or a client's representative, who assist the customer with completing the payment process.

ePay Exchange | Using NCO's advanced extranet technology and with the help of a live call center representative, customers make payments directly. Representatives take payments using NCO's proprietary, customizable payment entry screen. Client representatives can log on to the NCOePayments extranet portal from their call center using a web browser and password. Representatives then enter payments directly into the central ePayments database.

ePay Online | NCOePayments also offers an integrated Internet payment solution that is available 24 hours a day, 365 days a year. Using this version of NCOePayments allows customers to link directly from the client's website to the NCOePayment site and make direct payments into a secure, centralized database.

ePay Enterprise | NCOePayments offers this service to NCO clients who wish to use their own systems, whether it be an automated phone system (IVR), customer service system used by customer service representatives, kiosk machines, Web sites, or any other system which may be used to collect payments. In this scenario, the client is able to connect directly into NCO's payment processing engine. They use their own products, but are backed by NCO's processing efficiencies and expertise.

NCOePayments gives customers automated payment options, over the phone and the web, without the capital investment or the high cost of PCI certification requirements required by the credit card industry. As one of the many seamless services NCO can provide to you today, NCOePayments is a flexible and completely customized solution.