

# PayLynx Payment Manager

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### The Safe, Reliable Bill Pay Service

PSCU offers a bill pay product that combines an easy-to-use bill payment-processing platform with PSCU's legendary 24/7/365 member service. If you're on the hunt for a safe and reliable bill payment experience than look no further!

At the heart of PayLynx Payment Manager is its Due Date payments processing model – a method preferred by most consumers, where the funds for a bill payment are not debited from the consumer's checking account until the actual payment due date.

With PayLynx Payment Manager, your subscribers don't have to worry about payments being lost in the mail anymore. The majority of payments are now processed and sent electronically ensuring payments reach the billers on time.

Big on technology integration? PayLynx Payment Manager has you covered! It's a breeze to integrate PayLynx Payment Manager into third-party mobile, tablet and online banking products. Not only will its fast and easy adaption to your current technology save you time and money, but it will also help you stay on par with trending payments innovations.

## Solution Summary

*PayLynx Payment Manager is a foundational payments service for credit unions that increases member engagement and growth by making it easy to pay bills online.*

- *Gives members a fast and easy way to pay anyone, anywhere, at anytime.*
- *Developed around the highly preferred Due Date Payment Model.*
- *Allows the credit union numerous branding options.*
- *Up to 80% of payments are processed electronically.*
- *Handles automatic and recurring payments for members, and allows for an easy way to schedule payments up to one year in advance.*
- *Includes PSCU's highly regarded 24/7/365 customer support, as well as account visibility support.*
- *On-demand reporting and alerts/notifications come standard with PayLynx Payment Manager.*
- *Fraud prevention technology detects suspicious payment activity.*

# PayLynx Payment Manager

There's no better payments tool on the market for increasing retention and loyalty, reducing operating expenses and growing revenue than PayLynx Payment Manager!

## Leverage the Robust Services of PayLynx Payment Manager

PayLynx Payment Manager is the anytime, anywhere self-service delivery channel for paying bills.

Credit unions can maximize effectiveness by leveraging PSCU's cross channel solutions in the following ways:

- PSCU's Call Center (Total Member Care)
  - Provides 24/7 call center support for bill pay
- Credit
  - Send payments electronically to PSCU credit cards

## How It Works

PayLynx Payment Manager is seamlessly integrated into your credit union's existing online banking site

- A link is placed within online banking allowing members to be redirected to the bill pay application.
- Members can pay anyone in the United States that would normally be paid by check or automatic debit.
- Payments are made from a central location and scheduled when convenient for the member.

All of this, plus PayLynx Payment Manager can provide credit unions with data access and reporting that provides valuable information on product performance, analytics and payment history.

## Integrated Payments Processing for Strong Credit Union Growth

Today, credit union members want it all. That means true control of their finances, total convenience of their schedule and customization to do things their way.

This flexible and robust payments service was designed to streamline the tedious billing functions of both credit unions and subscribers. Here are just some of the ways it can work for your credit union and your members:

- Pay bills online anytime, anywhere
- Get in-depth analytics and customized reporting that deliver instant information
- Track your company spending and payment history in just a few clicks
- View the payment activity of authorized users and keep track of their payments

Our team is standing by to give you a comprehensive test-drive of this exciting new payments alternative. See for yourself how you can rediscover true control of your bottom line and the convenience of a fully integrated bill pay system.