

# DirectPay

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## DIRECTPAY OVERVIEW

Direct Pay™ is an Interactive Voice Response (IVR) System. The full featured system is designed to handle in-bound customer calls. Its pre-scripted prompts gather payments via check, credit card, or ACH.

### DIRECTPAY IS DESIGNED FOR MERCHANTS THAT:

- Accept payment from customers by phone
- Want to improve customer service and convenience
- Want to accept payments 24.7
- Want to decrease customer on-hold times
- Want the capability to accept hundreds of payments per hour
- Want the capability of an enterprise-level IVR without equipment and programming costs.

## HOW IT WORKS

The Direct Pay™ system accepts calls from your customers wishing to make a check, credit card, or ACH payment. The customer direct dials or is transferred to an 800 number provided by Regal. The call is answered in your company name and proceeds to take a payment from your customer using speech recognition or a standard touch-tone keypad on their phone.

Unlike service bureaus, your customer will hear your company name; not ours. This will increase the likelihood



of payment versus a third party service bureau and promotes future use and convenience for your customer.

## FULLY FEATURED PAYMENT SOLUTION

- 24.7 Operation
- Real-Time Credit Card Processing
- Personalized Scripting and Voice Prompts
- Database Interactivity with Your Systems
- Integrated with TeleCheck Check Acceptance Suite
- Real-Time Web Reporting and Statistics via Web Interface
- NACHA Compliant ACH Processing via IVR - Payment Authorization is verbally recorded



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- Integrated with Regal CheckVerify to do Real-Time check verification for funds availability
- Connected to multiple North American credit card processors

## BENEFITS

- Increased Cash Flow
- Enhanced Productivity of Current Staff
- Customer Service is Improved
- Expands Payment Retrieval Hours to 24.7
- Competitive Advantage
- Set-up, Programming, and Equipment at no charge

Interactive Voice Response System for Acceptance of Check, Credit Card, and ACH Payments via Telephone



## ADVANCED SECURITY

- 100% PCI Compliant
- 128-bit SSL Encryption
- CVV 1-2 Card Verification System
- AVS Address Verification System
- TeleCheck Check Authorization

- Security audits by: The Royal Bank, Ernst & Young, PricewaterhouseCoopers LLP, First Data, and ScanAlert.
- Integrated with Fraud Detection Suite which is a set of customizable, rules-based filters and tools that identify, manage and prevent suspicious and potentially fraudulent credit card transactions.

## SUPERIOR SERVICE & SUPPORT

- No Charge technical support
- Rapid transaction processing times
- State-of-the-art data center
- Fully redundant recovery servers
- Real-time monitoring of systems



scan the QR code with your smartphone to learn more about Regal's DirectPay.



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technologies  
the future of payments