

C&A Solutions, LLC

Electronic Cash Flow Acceleration

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Benefits of Automatic Electronic Recurring Monthly Payments

For the Your Business:

- To *distinguish your business from the competition* by offering enhanced customer service through making several convenient payment options available to your customers:
 - **Credit Card** – MasterCard, Visa, Discover, American Express
 - **Automatic Bank Draft – Electronic Check (ACH/EFT)** This non-interest bearing payment option saves your business money compared to paying credit card fees. It is much more cost effective for your business to have customers utilize the Automatic Bank Draft program versus paying credit card fees. Automatic Bank Draft is set at a flat fee, NOT a percentage.
- To Increase Customer Retention. Industry statistics support the claim that customers on an auto-pay type of system remain faithful.
- To help Managers lower their A/R percentages.
- To eliminate billing and collection letters.
- To offer convenience to third party payers, e.g. parents of college students.
- To eliminate collection work for the managers and instead focus on NEW business.
- To increase cash flow and generate revenue for your business.

For the Customer:

- Based on your business rules, Automatic Recurring Monthly Payments gives the customer the option to decide when they want the payment deducted from their checking account (e.g. those on social security; or to use as an incentive for more to sign up, etc.)
- Convenience
 - No waiting in lines
 - No playing phone tag
 - No late fees (especially around holiday times when it is hard to get payments in on time, e.g., July 4th, Thanksgiving, Christmas and New Years)
 - No reminder calls on their answering machine
 - No interest (credit card)
 - No costly and last minute trips to deliver payment; relief from writing monthly check
 - No WORRIES

For the Manager:

- To help Managers lower their A/R percentages.
- More time to deal with NEW customers.
- Your phone lines are not tied up with customers trying to make payments on the phone.
- Your time making A/R calls is reduced.
- Solving problems regarding payments is reduced. For example, how many times are payments sent in by a third party, the last name on the check does not match the customer's name, and your office has to spend time figuring out who the check belongs to? Now, the unit number can be used as the Customer ID and notes can be made in the invoice field of our **Virtual Terminal Payment Gateway**.
- **C&A Solutions, LLC** provides "One-stop shopping" for all of your Credit Card and ACH merchant accounts.
- Fast notification of Approvals - Credit Cards are approved or declined within seconds. If an electronic check is bounced (NSF) you will receive an email notice and you can elect to run it back through up to two more times based on NACHA rules. Can set up more than one form of payment.
- Save on office administrations by reducing credit card fees using the special merchant accounts we have designed to accommodate the specific types of credit card transactions you have. When making credit card transactions, the price is determined on how the transaction is made and is charged a percentage of the transaction. If the card is swiped, the cost is less than if it is manually entered. (For comparison, the Automatic Bank Draft is a flat rate.)
- Decrease paper work. (e.g. centralized reporting, agents at main office can set up payments)