Optimize how you manage recurring payments with SmartBill Pro‡

SMARTBILL PRO FROM AMERICAN EXPRESS

SmartBill Pro is a turn-key recurring billing and processing solution that facilitates authorizations, submissions and card information updates all in one simple step.

A SMOOTHER RECURRING BILLING EXPERIENCE

As a merchant with a recurring billing or card-on-file business, you understand the value of streamlining payments to help maintain billing continuity. SmartBill Pro helps optimize the processing of your recurring American Express® card transactions to help create operational efficiencies and a smoother, more consistent billing experience.

BENEFITS FOR YOUR BUSINESS

SmartBill Pro can help your business:

- Save time with single-step processing instead of performing card updates, authorizations and submissions as separate tasks.
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Streamline back-office operations by lowering the costs associated with tracking down card information.

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Maintain continuity of billing through accurate and timely processing of your recurring payments at each billing interval.



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Eliminate the need to store sensitive card data through the use of unique customer reference numbers.

For further information, contact your American Express Representative.

DON'T

HERE'S HOW IT WORKS

- 1. You send us an electronic file containing the card information of the American Express customers with whom you have established recurring billing relationships.
- We will keep this list up-to-date with the most current card information*.
- As often as you bill, you send us a single batch file to authorize and settle. We will process the transactions and send you a response file.
- 4. Whenever you wish to update your customer list, you simply send us those changes.



⁴ SmartBill Pro processes payments using updated Account information when a Card Member arranges for you: 1) to charge his/her Account at regular intervals and/or 2) to store his/her Account number and charge the Account when the Card Member requests a product or service (i.e. card-on-File). Card information updates are only available for American Express Proprietary issued cards.

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