

No-Cost-to-Biller™ Merchant Processing

Remove payment processing costs
while increasing your compliance



RevSpring Brings No-Cost-to-Biller Options from Base Commerce

If credit cards, debit cards, and ACH payment processing costs are a concern, RevSpring has partnered with Base Commerce to provide a No-Cost-to-Biller merchant processing option that allows you to charge a consumer fee to eliminate your processing costs in an easy to use and compliant manner. Integrated with the eVokePay™ portal, take consumer self-serve and agent payments without the burden of processing costs.

How does it work?

The process is quite simple. Whether the transaction is self-serve or agent assisted, RevSpring's eVokePay portal or IVR Advantage™; a service fee* is assessed for each transaction. For example, if your consumer pays \$100 with a credit card the principle amount of \$100 is processed by your agency and the service fee is processed by Base Commerce. The service fee is charged as a separate transaction and subsidizes your agency's processing cost. Therefore, your payment processing is FREE.

*The fee is determined by an agency's historical processing data.

Compliance

Base Commerce developed this solution in collaboration with FDICPA experts to ensure compliance. By partnering with Base Commerce, RevSpring can offer an agency safeguard against FDICPA liability when assessing a service or convenience fee. LucentPay has developed numerous banking relationships that encourage their processing model.

To learn more about No-Cost-to-Biller or any of RevSpring's other merchant services, please contact a RevSpring Representative.

Benefits

- **Decrease** payment costs
- **Increase** consumer self-serve payments
- **PCI compliant**
- **Removes** payment processing complexity

Features

- No-Cost-to-Biller option is integrated with the RevSpring eVokePay™ Portal and IVR Solutions
- Credit card, debit card, and ACH processing
- BIN blocking
- Debit card only processing
- Next day funding
- Multiple banking relationships
- PCI Level 1 gateways