

ELECTRONIC PAYMENTS

Cash management in the competitive landscape



We are Systems & Services Technologies, Inc. (SST), a leading provider of electronic payment processing services. Our team of dedicated experts works hard to provide you and your members with a variety of ways to make payments that are fast and convenient. Here is what we can do for your credit union members.

The SST advantage for credit unions

Credit unions tapping into SST's Electronic Payments service receive more timely payments from their members and achieve increased member satisfaction levels. Our application allows your members to make one-time or recurring payments via the Internet, interactive voice response (IVR) or telephone with a credit union agent.

We provide an interface for your agents that is easy to navigate, reduces training time requirements and has comprehensive validation to help reduce user errors. The application even prompts your agents to obtain member permission to draft the payment, ensuring compliance with laws and regulations. SST will also produce a file detailing electronic payment transactions and validate bank routing numbers to help reduce rejected payments.

In addition, our signature business model of Full Outsource Servicing offers your organization a comprehensive, end-to-end solution. Here are just a few of the ways you can benefit:

- **Cost control** - We can help you turn fixed expenses into variable expenses. You pay on a per-transaction basis, so your costs match your volumes. You avoid large capital outlays for infrastructure, systems or personnel.

- **Flexibility to fit your situation** - SST's scale accommodates growth and unexpected slowdowns that may stress a credit union's operation. We allow our clients to make changes based on their vision and competitive environment without having to take the time and spend the money to do it themselves.
- **Convenience** - We give you the information you need in the form you want. SST provides daily, weekly and monthly reports, along with electronic data, because we understand your need to monitor the performance of your portfolio and stay close to your members.

Exceptional service, in person and online

We are dedicated to helping you achieve the financial and membership goals of your lending programs. At SST, we make it our mission to keep up with laws and regulations affecting your business. Our secure Web site allows you to offer online payment options and other account capabilities for your credit union membership. The bottom line is that nothing is more important than relationships. What's more, we free you up to focus on the relationships that matter most: **your relationships with your members.**

SST's electronic payments service can provide the optimal way to meet the goals of your lending programs.

Contact us

To speak with a credit union new business advisor, please call us at **800-392-8308**, or visit our Web site at **www.sst-mo.com**.

