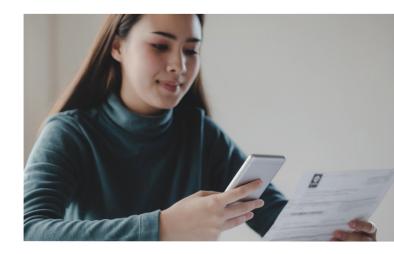


Make it Easier for Your Customers Through eCommerce Payments

- Deliver convenience
- Easy integration
- Proven and secure

Ensure your customers can pay the way they want, and secure payments to you quickly and securely with PathToPay, TNS' multi-channel payment platform that's a proven, cost-efficient solution to accepting eCommerce transactions.



Offer Real Choice in eCommerce Payment Channels Seamlessly and Securely with PathToPay

PathToPay is TNS' integrated eCommerce solution that enables you to accept payments online or by phone to make it easier for your customers while also ensuring that their payment journey is fast, easy and secure.

It is a powerful platform that enables you to make payments to your preferred bank via the TNS Gateway and can connect to business systems, helping in the overall operations of your business.

Fast, Easy, Secure eCommerce Payments for You and Your Customers

With PathToPay's core features, your business is equipped with the tools needed to support a multi-channel payments capability.

Payments Via Your Website

Accept payments on your website. Control the look and feel of your payment page. Have the flexibility to select between embedding a form into your webpage using an iFrame, or building your own.

Interactive Voice Response (IVR)

Take payments over the phone via automated voice response. TNS supports your IVR workflow, with prompt recording by professional voiceover artists, and integration with your CRM or other software to enable near real time data verification and payment status updates.



Set Up Recurring Payments

Provide the option to set up recurring payments through tokenization. The capability gives your billing model flexibility and makes the experience easier for your customers by removing the need to re-enter details for each billing cycle. It also removes the need for your team to remind them to pay.

Administration Portal

The administration portal enables you to manage your account, review and refund transactions, generate comprehensive reports, including summary, custom and detailed reports as well as billing reconciliation and – search transactions by reference, payment card, receipt and date.

Third-party Business Tools

Integrate with third-party business management software and reporting tools.

The Way to Pay

PathToPay connects to the TNS Gateway – a multi-channel processing platform that enables consumers to pay via all major card schemes, direct debit, or over the phone.



PathToPay—Benefits for You, Benefits for Your Customers

PathToPay enables your organization to scale up, accept online payments and embrace the changing consumer needs.





Multi-channel Capability

Provide an online platform with the option to pay over the phone, making it easier for your customers to pay and enabling your business to grow.





Increase customer satisfaction by providing a more convenient way for your customers to pay – online, via mobile or over the phone. By having the capability to take recurring payments, you save your customers' time, improving their experience even further.



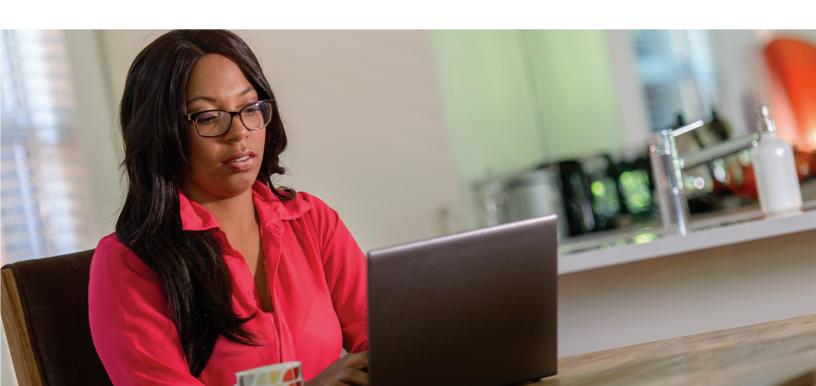
Reduced Administrative Burden

Eliminate the burden that comes with managing manual payments such as generating refunds and manual invoicing.



Secure and Faster Payments

Provide a secure environment for your customers to pay and give them instant payment confirmation.



PathToPay—Features Summary at a Glance

Feature

Administration

Administration portal Manage your business account, generate refunds and view transactions

Payments

Hosted fields Customize payment fields within website, while complying with secure payment processes

Direct post or iFrame solution Get the flexibility to control the look and feel of your payment process, while staying secure

Interactive voice recognition (IVR)1 Enable payment acceptance via phone

Major credit cards accepted

Tokenization Accept recurring and process unscheduled payments or refunds without collecting card details again

Direct debit² Accept online and phone payments using bank account details

Alternative Payments³ Accept payments from mobile wallets including GooglePay, ApplePay and PayPal

Reporting

Reporting suite Create your own reports using a range of filters and custom report templates

Billing

Multiple billing cycle options Select from individual, recurring or subscription-based schedule for payments

Customizable invoicing Tailor the look and content of your invoices

Communication

Customer notifications Send reminders to customers via SMS

Integration

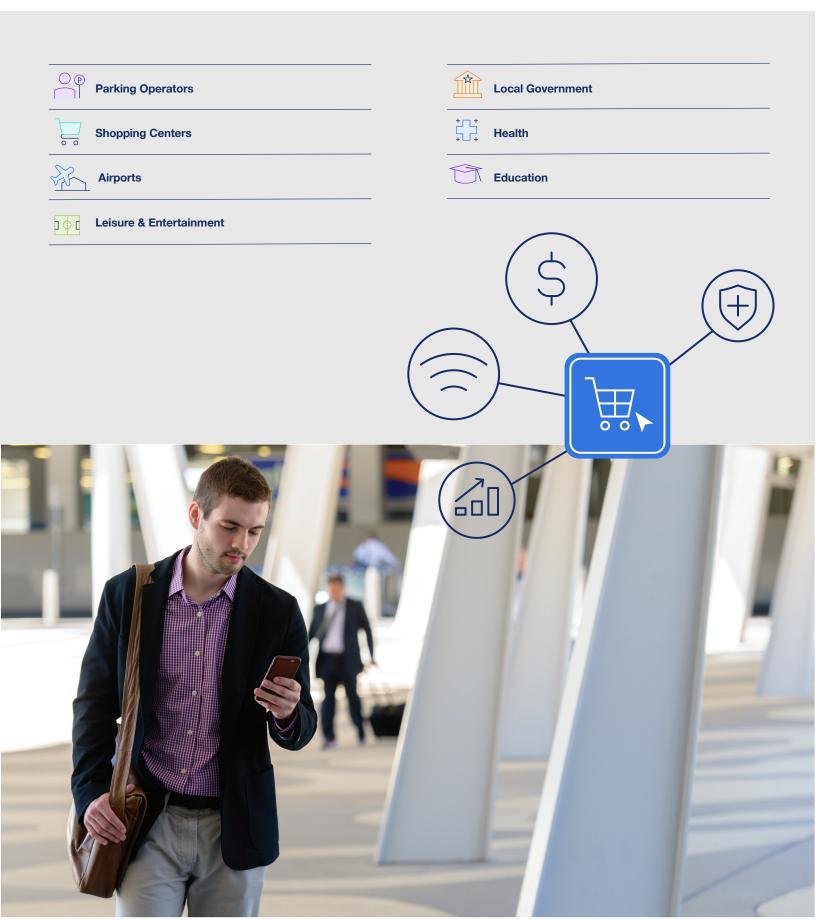
API integration model Connect the data with your BI or CRM system to understand your customers better

¹Only available in Australia

² Only available in Australia and New Zealand.

³ ApplePay, GooglePay are available in Australia and the United States. PayPal is only available in Australia.

PathToPay—The Perfect Solution for ...



About TNS

TNS is a leading global provider of Infrastructure-as-a-Service (laaS) solutions to the payments market. TNS payment infrastructure accepts, connects and securely processes transactions for businesses around the globe to enable them to focus on growing and maintaining their business.

Its payment acceptance, connectivity and orchestration services are unmatched in breadth, security and flexibility.

- Breadth: TNS enables multi-channel payment acceptance for all payment methods, connectivity at all levels, and comprehensive transaction processing, within a total payment solution.
- Security: Our payment solutions are PCI DSS compliant and certified to keep your business at pace with compliance and security regulations.
- Flexibility: TNS is both modular and acquirer-agnostic to cater to your business needs.

As a payments Infrastructure-as-a-Service, TNS delivers direct and simplified access to 24x7x365 service and support with expertise across the globe, simplified billing with a single Service Level Agreement (SLA), and end-to-end optimization.

From its offices around the world, TNS is a trusted payments infrastructure partner, servicing a client base that spans a range of sectors, including leading fuel and convenience retailers, acquirers, airports, parking operators, retailers and local government organizations.



Enabling Trusted Connected Commerce



Contact our team to learn more – tnsi.com/about/contact solutions@tnsi.com | APAC 1300 130 778 | EMEA 0330 016 0337 | US +1 703 592 1251



