



PRODUCT SHEET

# PathToPay

## Make it Easier for Your Customers Through eCommerce Payments

- Deliver convenience
- Easy integration
- Proven and secure



### 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.

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.

### PathToPay

#### The Perfect Solution for ...



Parking Operators



Leisure & Entertainment



Health



Shopping Centers



Local Government



Education



Airports



## 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.



### 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.



### 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.

## 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.



### Reduced Administrative Burden

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



### Improved Customer Satisfaction

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.



### 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	
<b>Administration</b>	<a href="#">Administration portal</a> Manage your business account, generate refunds and view transactions
	<a href="#">Hosted fields</a> Customize payment fields within website, while complying with secure payment processes
	<a href="#">Direct post or iFrame solution</a> Get the flexibility to control the look and feel of your payment process, while staying secure
	<a href="#">Interactive voice recognition (IVR)</a> <sup>1</sup> Enable payment acceptance via phone
<b>Payments</b>	<a href="#">Major credit cards accepted</a>
	<a href="#">Tokenization</a> Accept recurring and process unscheduled payments or refunds without collecting card details again
	<a href="#">Direct debit</a> <sup>2</sup> Accept online and phone payments using bank account details
	<a href="#">Alternative Payments</a> <sup>3</sup> Accept payments from mobile wallets including GooglePay, ApplePay and PayPal
<b>Reporting</b>	<a href="#">Reporting suite</a> Create your own reports using a range of filters and custom report templates
	<a href="#">Multiple billing cycle options</a> Select from individual, recurring or subscription-based schedule for payments
<b>Billing</b>	<a href="#">Customizable invoicing</a> Tailor the look and content of your invoices
<b>Communication</b>	<a href="#">Customer notifications</a> Send reminders to customers via SMS
<b>Integration</b>	<a href="#">API integration model</a> Connect the data with your BI or CRM system to understand your customers better

<sup>1</sup> Only available in Australia

<sup>2</sup> Only available in Australia and New Zealand.

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