

AUTOMATED PAYMENT SYSTEMS FACT SHEET

We want to provide you with the best service possible.

Please help us serve you better by signing up for our secure automated payment service.

- ***Convenient*** • ***No lost or stolen checks*** •
- ***No delayed or missing payments*** • ***Your payment is fully protected*** •

Automated Payment Systems

Automated Payment Systems (APS) is a certified automated payment processing company. APS has been processing automated payments for businesses throughout the world since 1987. An automatic payment is simply the process of electronically transferring your payment from your checking account, savings account, credit card, or debit card. An automatic payment is primarily used for payments that are recurring. This transfer is done on a pre-selected date.

Security

Your payment is fully protected under bank regulations for automated payments. Automated payments are more secure than writing checks or paying manually. There are no checks or receipts to get lost or stolen, protecting you from unauthorized charges or identity theft.

At APS we protect your information. We protect the confidentiality and security of all information by using industry-recognized security safeguards, coupled with carefully developed security procedures to protect your information from loss, misuse or unauthorized alteration. Additionally, we use internal and external resources to review the adequacy of our security procedures. We do not sell or rent any information to anyone. We do not share your personal information with third parties for their promotional use. APS meets all Better Business Bureau (BBB) Reliability participation and BBB membership standards and is authorized to display the BBB Reliability seal.

Here's how it works

You sign a simple authorization outlining the details of your payment. This authorization information is submitted to APS. At the time the payment is to be made, APS will transfer the payment from your bank or credit card account to the business's bank account. Your payment is then posted to your account.

Benefits

Using automated payments not only benefits the business by reducing many of the costs associated with collecting customer payments, but will also benefit you, the customer. With automatic payments you don't have to remember to pay the bill each time. Payments are never lost in the mail. They are never posted late. You will save the cost of the check, envelope, and postage.

Questions and Answers

Q: Will I get a record of the automatic payment?

A: Yes. Your automatic payment will be itemized on your monthly bank statement.

Q: What if the payment date occurs on a weekend or holiday?

A: The transfer will take place on the next banking day.

Q: What if I don't have enough money in my account?

A: If you have "overdraft protection" the amount will be covered by your bank. If there are non-sufficient funds (NSF) in the account, then the payment will be returned, and you will be notified of the problem.

Q: What if I change my bank account?

A: If you ever need to change your bank account, no problem. Just notify the business and provide the details for the new bank account.



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