

# SmartPay

CardConnect's SmartPay is a powerful, flexible, enterprise-level online billing and payment system that gives your customers the ability to receive, view, and pay their bills online. SmartPay is easy to implement and cost-effective to use.

## Benefits

### PAPERLESS INVOICING

Eliminate wasteful paper invoices and streamline your billing process online. No more checks, no more envelopes, no more mail.

### ACCEPT ANY FORM OF PAYMENT

You'll be able to accept all major card brands, including Visa, MasterCard, Discover, and American Express. You can also accept ACH payments.

### GET YOUR MONEY FASTER

Using electronic invoicing, your customers are more likely to pay you quickly using our easy-to-use bill-payment system.

### SCHEDULE RECURRING PAYMENTS

Save credit card and bank account information securely and create automated payment schedules.

### FLEXIBLE API

SmartPay allows for easy integration with nearly any current software or in-house system.

### RESEARCH TRANSACTIONS

Allows you and your customers to review payment activity online.