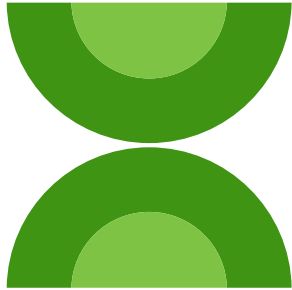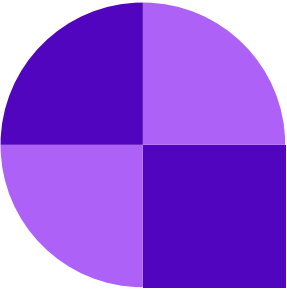# Vindicia and Chase joint solution

Combine the power of billing and payment processing to enable your recurring revenue business to acquire and retain customers across the globe

Business challenge

Offering goods and services online is a major opportunity for many businesses. However, optimizing recurring payment success and managing U.S., Canadian and global expansion can be challenging. Businesses need to minimize customer churn, extend customer lifetime value, and acquire new customers in new and existing markets to drive growth.

Payment processing from Chase

With Chase payment processing services, digital businesses benefit from a leading US processor with deep expertise in recurring billing that has global reach. Through a single interface and payment platform, Chase supports 130 international authorization currencies, E-check, SEPA Direct Debit and domicile coverage in US, Canada and in over 23 European countries. Both U.S. and European Account Updater solutions are supported, as well as Apple Pay.

Key features of payment processing from Chase:
- Leading U.S. provider with expertise in recurring transactions, authorization analysis and optimization
- Global reach – over 130 currencies
- ECP U.S. and Canadian PAD billing for recurring ACH payments

- UK Direct Debit and SEPA Direct Debit
- Single funding for all payment types transaction day +3
- Detailed reports for financial activity and transaction-level reporting
- N-level hierarchical reporting set up with flexible settlement options
- Account Updater support for U.S. and Europe
- Integration with Vindicia for the Select Authorization product

Joint Vindicia/Chase solution benefits

- Increase customer lifetime value by offering the right products and minimizing payment failures
- Make better business decisions and understand key trends with detailed dashboards, reporting and analytic capabilities
- Recover lost revenue with fraud screening, failed payment recovery, and chargeback management
- Greatly ease PCI DSS compliance burden by offloading storage and processing of payment information to Vindicia Subscribe
- Scalable platform with full redundancy and high availability

Creating value together

Together, Vindicia and Chase offer an integrated solution that enables digital merchants to acquire customers around the globe instantly and enter into markets effortlessly. We have a deep understanding of the business challenges and opportunities in the digital world around the globe: converting more sales, retaining more customers regardless of their locations, and addressing the ever-changing regulations and keeping up with various payment methods.

We've combined Chase payment processing with the Vindicia Subscribe subscription billing solution and the Vindicia Retain customer retention solution. The combined solution will enable your business to securely bill unprecedented volumes of recurring payment transactions while automatically resolving previously declined payments.

Manage and bill subscribers with Vindicia Subscribe

The Vindicia Subscribe SaaS-based subscription billing solution provides comprehensive features that support all aspects of the subscription business lifecycle:

- **Acquire.** Attract new subscribers with the freedom to launch and refine offers. Get creative knowing that your billing solution helps you speed ideas to market.
- **Bill.** Support all the pricing and payment options that your customers want while accessing data-driven insights into revenue.
- **Retain.** Benefit from lower active and passive churn by reducing billing friction and leveraging subscription intelligence to resolve declined transactions.

- **Expand.** Mine data for opportunities to upsell and cross-sell. Pricing insights help you grow revenue from existing customers.
- **Succeed.** Connect with Vindicia subscription experts for industry benchmarking data, best practices, and ideas to increase revenue.
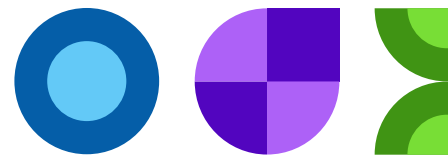
Resolve failed transactions with Vindicia Retain

Vindicia Retain automatically evaluates failed payment transactions and applies proprietary business rules and logic to optimize the transaction, so that the payment can be processed successfully. When failed transactions are repaired, your customers won't even know that there was a problem. There is no disruption in service, and no need for an intrusive email or phone call. And you retain the revenues from the current billing and all future billings because your customer stays with your product or service.

Vindicia Retain utilizes sophisticated algorithms and subscription intelligence to automatically resolve up to 15 to 30% of failed payment transactions. Vindicia Retain reduces passive churn, immediately increasing your card-based revenue by 3 to 6% – and dramatically extending customer lifetime value.

About Chase Merchant Services

Chase is the leading provider of merchant services with over $1 trillion in annual processing volume. Chase has been serving the world's largest brands, new e-commerce start-ups, and thousands of small businesses for more than 30 years. For more information, chat with Merchant Services at 1.800.913.5729.

ABOUT VINDICIA

Vindicia offers comprehensive subscription management solutions that help businesses acquire and retain more customers. Providing much more than just a billing and payments system, the company's SaaS-based subscription management platform combines big data analysis, strategic consulting and proprietary retention technology. Vindicia provides its clients with more recurring revenue, more customer data, better insights, and greater value throughout the entire subscriber lifecycle. To learn more visit **www.vindicia.com.**

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