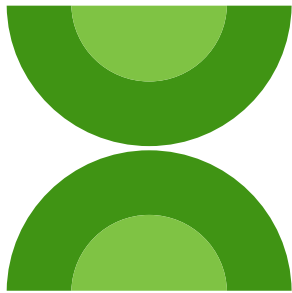
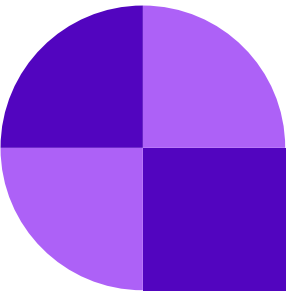


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An Amdocs Company



# Advantages of Vindicia Subscribe vs. online payment providers

## Understanding the options and how they impact your business

Vindicia Subscribe is an enterprise-class, consumer-scale subscription billing platform proven to help digital companies acquire and retain more customers. It offers a comprehensive platform including fraud screening, tax calculation, and chargeback advocacy. The solution works with multiple payment processors and payment types/methods.

Vindicia Subscribe successfully captures more revenue from online subscription services than any online payment provider (OPP). Our approach optimizes subscriptions and payment flows specifically for your business. Combined with our unique capabilities to remedy failed payments, Vindicia Subscribe is the only solution proven to continuously pay for itself. Vindicia Subscribe gives you more control over the billing relationship with your customers and more insight into ways to increase subscription revenue.

OPPs provide a platform for accepting credit and debit card payments online. They help retailers selling individual products online, but present a number of challenges for subscription-based businesses where customers pay a recurring fee for continued access to a product or service.

## Differences Between Vindicia Subscribe and Online Payment Providers

### Business optimization

**Vindicia Subscribe:** Customers benefit from regular Client Business Reviews with a team of subscription specialists. The reviews employ cohort analysis, anonymous peer rankings, and knowledge of

best practices to analyze key metrics from your organization. The actionable recommendations help you grow subscribers, improve retention, and reduce chargebacks—leading to higher revenue.

**OPPs:** The OPP approach is primarily designed to make life easier for developers looking to take credit and debit card payments for online products. However, it is a one size fits all approach with far fewer options to tune the solution to specific business requirements. The client leads the development with no technical services support for migration or integration.

### Service levels and scalability

**Vindicia Subscribe:** As an enterprise solution, we do not impose any performance limits on our Vindicia Subscribe platform, proving a service-level agreement (SLA) at 99.99% service availability.

## Vindicia Subscribe benefits

- Each setup optimized for client's business
- Client-led integration and migration supported by client services team and technical documentation
- Optimization for each client continuously monitored and reviewed periodically, along with anonymous peer data
- 99.99% SLAs with service credit for breach
- Clients can choose the preferred payment processor(s) to work with for each global region
- Payment for services in multiple payment methods
- Chargeback advocacy service

**OPPs:** Payment providers often impose a rate limit that can be adjusted upon request. They rarely offer an SLA or a quick remedy to issues.

### Payment methods and international coverage

**Vindicia Subscribe:** A wide range of payment types are used around the world and popularity can vary by country. Popular payment types include credit cards, debit cards, PayPal, Google Pay, Apple Pay, Amazon Pay, and regional specific methods such as iDeal. Vindicia Subscribe provides integrations into the world's leading ecommerce payment processors to provide global coverage. This can help reduce overall costs and increase sales conversion rates. Payment processors can be added or changed without impacting the user experience. Multiple processors can be used at the same time to best optimize your needs in different regions or to provide for multiple payment methods.

**OPPs:** While a number of card-based payment methods are provided for use, these are often limited in terms of the regions in which they can be used. There is no control over the payment processors, which further limits options of payment types. This can increase overall costs and slow down adoption in regions with specific payment method needs. Changing or adding a new OPP can dramatically change the user experience.

### Managing retries

**Vindicia Subscribe:** Offering intelligent retry strategies, Vindicia Subscribe provides constant analysis of failure codes and payment processor behaviors. These automated strategies are monitored and tuned for each client to ensure that as many subscribers as possible successfully pay for continued service.

**OPPs:** Payment providers typically offer only a simple user-configurable retry schedule for failed subscription payments. This will have some success with retries, but it is relatively ineffective and leads to lost revenue.

### Chargeback advocacy

**Vindicia Subscribe:** With Subscribe, you get the features you need to automatically track and act on chargebacks, as well as a team of advocacy specialists who fight chargebacks on behalf of each of our clients.

**OPPs:** The OPP approach is to leave it to you to contest chargebacks. Excessive chargebacks can result in significantly higher service fees and ultimately termination of service.

### Client support

**Vindicia Subscribe:** Our support team works with you to respond to and resolve technical questions and issues 24/7. Our support team is tightly integrated with engineering and operations to ensure rapid resolution.

## OPP challenges

- General purpose platform treats all businesses the same
- Client-led integration supported by technical documentation only (no technical support or migration support)
- No business review provided to clients on how to improve revenue uplift
- Performance rate limits are set for each client
- No SLA
- Contractual terms can be changed at any time
- Regional coverage limited to acquiring relationships
- Card payment only
- Dispute process only

**OPPs:** Support is typically self service through online resources and documentation. It is rare to have a dedicated 24/7 phone support or the SLAs in place to provide fast issue resolution.

## Vindicia Subscribe features not available with OPPs

The following features provided by Vindicia Subscribe are typically not found in OPP solutions. Many of these features are key to successfully launching and growing consumer subscription services.

### Product Catalog

- Create offer plans for any business model:
  - Free trials with auto-enrollment
  - Hybrid subscription with add-on purchases
  - Pre- and post-paid usage supporting both license and metered models
  - Recurring and non-recurring
  - License- and usage-based plans
  - Flexible subscription terms (seasonal, weekly, monthly, annual, etc.)
  - Microtransactions, including support for virtual currencies
- Define multiple offers with varying currencies, time periods, and recurring pricing parameters
- Create offers that synchronize with your product catalog, reducing administration
- Modular approach to the product catalog and subscription definitions means you manage a minimum of products while providing a wide range of offerings

### Advanced subscriptions

- Support for multiperiod subscriptions
- Seasonal billing
- Installment billing

## Entitlements

- Ensure that subscribers are only able to access the premium services for which they have paid
- API access to entitlements provides details of all entitlements that have changed within a defined period
- Entitlements can be both attached to commercial transactions and controlled automatically, or decoupled and managed manually

## Chargeback management

- Automatically generated reports
- Best practice integration with payment processors for reconciliation

## Big data

- Over 191 million payment accounts
- Over 250 million recurring accounts

## Reporting

- Generate reports detailing the effectiveness of promotions and campaigns
- Review executive dashboards for daily insight into operational trends and other key metrics
- Take advantage of more than 24 native reports or use data stored in Vindicia Subscribe in your existing reporting tools
- Run and schedule reports for download or delivery via e-mail
- Use free reporting application, which includes dashboards and over 30 out-of-the-box reports to integrate Vindicia Subscribe data with Salesforce.com

## Advanced coupons

- Support for coupons and promotions
- Date- and duration-based campaigns
- Percentage-, amount- and time-based discounting
- Generation of cryptographically unique coupon codes
- Product/billing plan eligibility
- Flexible rescheduling both with and without automatic proration

## Payment methods

- Accept credit cards, debit cards, ACH, Google Pay, Apple Pay, Amazon Pay, PayPal, ELV, direct debits, mobile payments, and other popular regional methods
- Manage and submit transactions to choice of supported payment processors
- Send customized billing messages in any language compliant with the ISO 639-2 or IANA Language Subtag Registry standards
- Accept any currency supported by your payment processor with routing by country, currency, or product

## Global tax and antifraud

- Taxes calculated and billed automatically across currencies and locations based on the tax status of your products
- Integrated, continuously updated tax engine reflects the latest tax codes across the globe
- Full support for tax IDs and exemptions
- Support for federal, local, state, city, and municipal taxes as well as VAT, GST/HST, and other applicable taxes worldwide

## Best practices and Customer Business Reviews

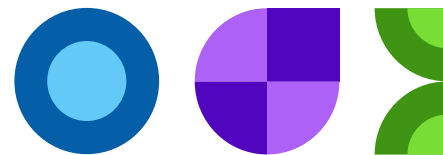
- Chargeback analysis
- Re-presentment
- Best practices recommendations
- Analytics

## Retention technology

- Analyze failed transactions, diagnose the issue, and fix the problem
- Resolve up to 25% of failed transactions without inconveniencing your customer

## Learn more

[Contact Vindicia](#) today and learn more about how Vindicia Subscribe captures more revenue from online subscription services than any online payment provider.



## 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](http://www.vindicia.com).

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