Drive new, recurring revenue.
Reduce processing costs.

Give your loan customers another electronic payment option with Visa Debt Repayment.

Expand your payment acceptance options with Visa Debt Repayment. Consumers have made a historic shift from credit cards to debit cards. Now you can give them the additional convenience and confidence of making their auto, student, credit card and mortgage loan payments using their Visa debit card. Offering this debit option may help you transition more of your customers away from checks to the efficiencies of electronic payments. Plus, these sizable, recurring transactions can also increase debit volumes for added revenue.

Benefits of Visa Debt Repayment

How will Visa Debt Repayment benefit you?

- **Lower processing costs** — Transition customers to electronic payments and lower your check processing costs
- **Reduce customer service costs** — Allow customers to set up recurring debit card payments to help lower customer service call management expenses
- **Speed payment** — Bill payments with cards post faster than checks
- **Minimize delinquency** — Recurring electronic payments may help you lower delinquency rates
- **Improve customer retention** — Customers who sign up for recurring payments show greater loyalty
- **Limit exceptions** — When cards are used, fewer payments require exception processing

How will Visa Debt Repayment benefit your customers?

- **Increase convenience** — Offer customers a responsible way to make automatic payments and one that could earn them points or rewards
- **Enhance satisfaction** — Customers may appreciate having a variety of payment options, not needing to remember to submit monthly payments, and being able to avoid the expense of late fees
- **Enhance security** — Eliminate the need for customers to give out a bank account number
- **Reduce delinquencies** — Allowing customers to set up recurring payments with their debit card may help them lower delinquency rates and avoid the expense of late fees
- **Better control** — Using recurring debit card payments may help customers improve management of their personal finances
How does Visa Debt Repayment work?
1. Enroll in Visa Debt Repayment
2. Loan customers provide their Visa debit card for payment of their monthly loan
3. Customers can conveniently sign up for a recurring debit card payment
4. Lender sends monthly authorization request around due date
5. Funds paid from the customer’s bank account

Customers appreciate the opportunity to simplify and secure their bill payments and gain better control over personal finances that Visa Debt Repayment offers. Whether by using their debit card with automatic bill payment or taking a pay-as-you-go approach, Visa Debt Repayment capitalizes on the “debit card revolution.”

Learn more about Visa Debt Repayment
Contact your Visa Account Representative to learn how implementing Visa Debt Repayment can benefit your business.