

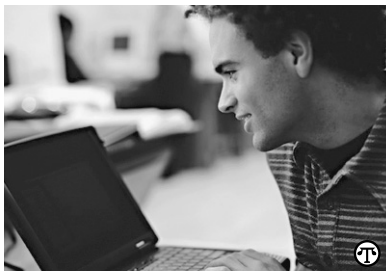
Automating Your Bill Payments Can Be Convenient, Secure And Rewarding

(NAPSA)—Consumers continue to turn to payment cards to avoid the hassle of writing checks—even when it comes to paying their regular, household bills. This increasingly popular and secure way to pay bills not only frees up precious time, but it can also deliver rewards just for paying ordinary expenses.

According to the Federal Reserve, the average household receives approximately 17 bills per month. But many bills can now be handled electronically with your payment card, including phone bills, rent, health clubs, Internet service providers, child-care and cable TV.

“Managing bills has always been a time-consuming task, but bill payment with a card makes the process much faster and easier,” said Diana Knox, senior vice-president, Visa USA, adding that consumers paid \$50.6 billion in bills on their Visa debit and credit cards in 2003, a 26 percent increase over the previous year. “You can avoid the hassles of tracking various due dates, writing checks, addressing envelopes and buying stamps—and possibly earn valuable benefits if your card is tied to a rewards program. When you use a payment card, you’re also ensuring faster payment because there are no mail or check clearing delays.”

Paying bills with a payment card is easy. Just call your biller or visit their Internet site to determine if the company accepts cards and sign up to have your bills paid automatically or to pay one specific bill. You’ll also be able to track all your bills on one monthly bank statement. Paying



It may be time to simplify your life and start paying bills in an easier, more rewarding way.

bills electronically also offers an extra degree of consumer protection. Visa’s Zero Liability protects consumers against any monetary loss resulting from fraudulent use of the Visa card regardless of where it is used. More and more, small businesses are also paying bills with cards in order to streamline bookkeeping and reduce accounting costs, as well as maintain control over their cash flow.

“What many people may not realize about this method of payment is that consumers can use debit and credit cards to pay bills through a myriad of channels, including online, over the telephone and in person. We are seeing a dramatic change by consumers who are switching to paying ongoing monthly bills on a recurring or one-time basis to ensure a safe and secure payment, as well as reduce paperwork,” said Jonathan Wilk, payment and strategy executive, Bank of America.

To inquire about using a payment card for your bills, contact your cable TV, phone and other billers directly or visit www.visa.com/billpay for a directory of all of participating billers.