

If your processor goes down, be ready to keep moving.

BetrLink Standby is a standing continuity capability for debt settlement providers: a ready-to-activate replica of your ledger and account structure if your primary processor fails.

THE RISK

Payment processor and banking-partner disruptions are no longer hypothetical. The industry has seen critical service providers fail with little warning, restricting customer access to funds for extended periods. Most debt settlement providers rely on a single processor relationship without a tested plan to resume dedicated-account operations if that relationship breaks. The resulting exposure can be regulatory and reputational, not just operational.

HOW IT WORKS



STEP 1

Set up your standby profile

We build a synthetic-data replica of your ledger and account structure. No real client data changes hands until it's needed.



STEP 2

We test your readiness

Scheduled readiness drills validate the handoff against your real account structure, on a cadence you agree to.



STEP 3

We activate if you need us

If your processor becomes unavailable, we begin onboarding accounts under an agreed activation plan, working toward a 72-hour activation target.

WHAT STANDBY COVERS



Ledger & account replication: your dedicated-account structure, mirrored and ready to activate



Readiness drills: scheduled failover tests using synthetic data, not live client records



Readiness and activation: a retainer covers ongoing readiness testing, while a separate activation fee applies if Standby is activated.



Credit toward SecondLine: eligible Standby fees are credited toward establishing a live SecondLine processing relationship

WHY BETRLINK



Built on infrastructure that already supports BetrLink's live DSP clients



Tested using synthetic data, so no live customer information is transferred in advance



Developed by a team that understands dedicated-account operations and the debt settlement industry

Prepare today. Recover faster.

Ask us about setting up your BetrLink Standby readiness profile.

info@betrlink.com · www.betrlink.com/business

BetrLink Standby is a standing business continuity capability under a services agreement. Recovery timelines are targets validated through ongoing readiness testing, not a guarantee in all circumstances, and Standby addresses processor failover, not reputational or regulatory consequences unrelated to it.