“Making it easy for your customers shouldn’t create more work for your team.”

Chris Wease, Regional Sales Director, Paymentus
ElectriCities Connections Summit

“Making it easy for your customers shouldn’t create more work for your team.”

Chris Wease – Regional Sales Director

Paymentus
Three S’s of an Effective Electronic Payment Solution

Speed
Payment options need to sync with consumers’ busy lives. Real-time options, including emergency payment options, are a must.

Security
It’s all about trust. Consumers need to know they can trust their payments are secure, regardless of how they make them.

Satisfaction
Consumers want things on their terms. Affording a variety of ways to receive and pay bills leads to greater satisfaction.
Overcoming Obstacles

Top Overall Billing and Payment Pain Points for Billers

- 82% Security Concerns
- 73% Cost of Printing and Mailing Paper Bills
- 71% Regulations and PCI Compliance

Keeping Customers Happy

74% of Consumers Expect an Emergency Payment Option
Having the Option Increases Customer Satisfaction
- Increases 57%
- Decreases 1%
- No Change 42%

Billing and Payment Options Positively Impact Customer Satisfaction and Loyalty
- Offers multiple billing and payment options
- Paying Bills via Mobile Device Increases Customer Satisfaction with Billers
  - Increases 60%
  - No Impact 39%
  - Decreases 1%

Expected Payments Through Online Banking Enhance Customer Satisfaction With That Biller
- Increases 52%
- No Change 46%
- Decreases 2%

Bill Pay Reminders Overwhelmingly Increase Customer Satisfaction
- Increases 77%
- No Difference 21%
- Decreases 2%

E-Bill Adoption at Bank and Biller Sites Increases Customer Satisfaction
- Increases 46%
- Decreases 3%
- No Impact 51%

56% say it takes Medium-High to High effort to receive, track and pay bills

Source: Seventh Annual Billing Household Survey, Penn, Inc., 2014
Mobile Necessity

Mobile Visits to Biller Sites Up 42 Percent, Bill Pay Top Activity

As consumers rely on mobile devices for more and more activities, including payments, billing organizations are experiencing a surge in mobile visits. In turn, billers are responding with mobile optimized deployments—24 percent of online visits now come from mobile devices, up 42 percent year over year.

The study shows a maturation of the mobile bill pay market, with action moving to smaller and mid-sized billers.

1 in 4 Visits to Biller Homepage Now From a Mobile Device

Mobile Visits to Biller Sites: Top Activities

- Bill Pay: 51%
- View Bills and Balances: 44%
- Customer Self-Service: 32%

Mobile Rationality

Reasons for Paying a Bill With a Mobile Device

- 47% Easy to Do
- 42% Not Near a Computer
- 40% Anytime Access
- 44% Convenient
- 41% Saves Time

Triple Threat

E-bill is a Natural Triple Bottom Line Technology

**Billers And Banks**
- Cost Savings
- Customer Satisfaction
- Digital Engagement
- Efficiencies

**Consumer**
- Less Clutter
- Convenience
- Fewer Late Payments
- Happier

**Environment**
- In 1 year the avg. e-bill household saves
  - 6 pounds of paper &
  - 23 pounds of wood

![Biller Site](image1)
![Bank Site](image2)

Importance of Environment in Decision to View/Pay Bills Electronically:
- Indifferent: 24%
- Not Important: 17%
- Important: 31%
- Very Important: 30%
PCI DSS Scope

- PCI DSS applies to *all* entities involved in payment card processing—including merchants, processors, acquirers, issuers, and service providers.

- PCI DSS also applies to *all* other entities that store, process or transmit cardholder data (CHD) and/or sensitive authentication data (SAD).

If it is involved in payment processing? *It’s in scope.*
The Cost/Benefit Balancing Act of Credit Card Acceptance

- Customer Service
- Security Risk
- Operational Efficiency
- PCI Compliance Cost
BENEFITS OF USING OUR SYSTEM

Trusted and Reliable System

Fail-Safe Architecture
Triple layer redundancy and operating hosted "hot-hot" data centers ensures that the system works in all scenarios.

Proven Stability
Paymentus has achieved 100% uptime since 2004.

100% Uptime
Traditional Payment Architecture = Lots of Work & Low Customer Satisfaction
Knock Off Models = Time + $ + Work

Integration Layer (non-integrated, reporting silos)

Payment Processing Services
- eCheck
- Debit Cards
- Credit Cards
Use a Single Fully Hosted and Integrated Provider

PCI Compliant across whole platform

Integration Layer – Payments & Data

CIS

Payment Processing Services
- eCheck
- Debit Cards
- Credit Cards
An Omni-Channel Platform will equip you with all of the tools you need to increase revenue, reduce operational costs and improve customer relationships.
SUCCESSFUL SYSTEM COMPONENTS
Payment Channels

Our unified platform lets your customers make payments how and when they want with a consistent, user-friendly experience across all bill-pay channels.

Online Quick Pay
IVR
AutoPay
Pay-by-Text
Kiosk
Agent-Assisted
Mobile
Pay-by-Email
Customer Self-Service Portal

Using the Self-Service Portal, your customers have a level of control over their bill-pay experience that is unmatched.

OUR SYSTEM

Pay Bills
Setup Recurring Payments
Manage paperless billing
Save payment information
OUR SYSTEM

Mobile Payments

Our responsive web design ensures that all functionality available on a computer is available through any device and provides an ideal viewing experience, which leads to more electronic payments.
Mobile Versatility
from Paymentus

PAY
by
Text
mobileWEB
mobileAPP
PAY
by
Email

✓ “push” eBilling w/ interactive PDFs
✓ Customers pay directly from their email inbox
✓ Available on any connected device
✓ Level 1 PCI Certified

Your Bill Summary

<table>
<thead>
<tr>
<th>Account Number</th>
<th>Service Address</th>
<th>Prev. Balance</th>
<th>Amount Due</th>
<th>Due Date</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>6759370</td>
<td>123 Bach Mozart Symphony Rd</td>
<td>$ 9,685.65</td>
<td>$ 9,685.65</td>
<td>12/16/2013</td>
<td>$ 9,685.65</td>
</tr>
</tbody>
</table>

Your Payment Details

This bill will be paid with the below information:

Johann Bach
VISA **********4448
Expiry 06/15

Complete My Payment

Total Amount Charged: $ 108.65
Payment Date:
Pay Now ☐ Pay Later ☐

By clicking the Pay Now button, you agree to our Terms & Conditions.
OUR SYSTEM
Pay-by-Text

Over 80% of Americans use text messaging, making it the top activity performed on a smartphone.

- Yours customers will receive a text message containing their current balance and due date.
- Customer can respond “Pay”, allowing them to instantly pay their bill.
- Reduce the number of late payments and collect receivables faster.
OUR SYSTEM

IVR

- Paymentus IVR has achieved an industry leading 90% success ratio for completed calls and payment transactions.
- Increase your customer service response rates without adding staff – handle calls faster, accept more payments and reach more customers.

- Combine our IVR with outbound messaging to engage customers and prompt payments on outstanding bills.
- These outbound notifications have proven to reduce delinquencies by an average of 50% from the very first use.
Agent Assisted

Empower your agents to take payments wherever they are using the Paymentus Agent-Assisted payment feature.

Accept payments over the counter using point-to-point encryption; a PCI Level 1 compliant solution.
INTRODUCING SECURE SERVICE™

Customers Are Still Calling You.

According to JD Power, 48% of customers have used the phone channel to initiate a service request in the last year. The #1 request is for billing and payments.

But, is your current operation prepared to manage phone based transactions in today’s strict security environment?

A customer calls to make a payment over the phone and speaks to one of your employees. How you handle the request has an impact on customer satisfaction, data security, and revenue.

<table>
<thead>
<tr>
<th>EXISTING SOLUTIONS</th>
<th>THE RISKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Customer reads card information to employee who enters it into a payment terminal</td>
<td>Significant security risk. Your business is in PCI scope and does not comply with current regulations.</td>
</tr>
<tr>
<td>2. Employee directs customer to website to make a payment</td>
<td>Customer satisfaction and non-payment risk. Your customer wanted to make a phones payment, not be referred to pay online.</td>
</tr>
<tr>
<td>3. Employee transfers customer to automated phone system / IVR to make a payment</td>
<td>Customer satisfaction and non-payment risk. The employee is disconnected once IVR is engaged. If the customer encounters an issue when trying to make a payment, your employee is not there to help.</td>
</tr>
<tr>
<td>4. Employee engages IVR to mask payment details using DTMF</td>
<td>Security risks still exist. Your business is in PCI scope since the network is connected to the transmission, capture or storage of cardholder data.</td>
</tr>
</tbody>
</table>

All existing solutions require you to make a choice between a great customer experience and data security. Paymentus is excited to announce a way to help you deliver exceptional customer service and simplify the payment process without compromising security.

Learn more on the back.

PAYMENTUS SECURE SERVICE™ HIGHLIGHTS

Secure Service™ is a Level 1 PCI compliant solution that allows your employee and the customer to remain connected throughout the entire payment process to ensure maximum customer satisfaction and a successful payment. Payment card details are entered by the customer, concealed from the agent, and transmitted through your system. If your customer has an additional query, they can easily re-engage with the same agent through our technology.

- Your business is completely removed from PCI scope. Prevents employees from hearing or seeing banking information and isolates all phone systems and networks from capture, transmission and storage of card data.
- Fully hosted: no additional equipment/software
- System ensures that customers complete payment with enhanced reliability
- Compatible with nearly all phone systems and call center configurations
- Included as part of the Paymentus Platform
- Patent Pending – Secure Service™ is only available from Paymentus!

Secure Service™

an innovative and patent-pending solution that fulfills your commitment to service, while totally removing your enterprise from the pressures of PCI compliance across all phone-based and digital channels.
Outbound Notifications

Paymentus provides a fully hosted platform to support the ability to:

- Send Text, Email and Phone Call Reminders
- Reduce Shut-Off for Non Payment Activity
- Link Outbound phone call to Inbound IVR for Payment
- Enhance Customer Service
- Notify Customers of Outages

Keep In Touch

Even the most diligent customers can receive a bill and ultimately forget to make a payment. But that doesn’t mean there is nothing that can be done to ensure timely, complete payments. The Paymentus Billing and Payment platform includes a full-feature customer notification capability — Enterprise Communication Manager (ECM) to make biller-to-payer communication simple.

Enterprise Communication Manager

With ECM, you can directly target a specific audience in real-time with custom messaging. It is the ultimate customer service tool. In fact, it can be so effective that we have seen delinquencies decrease by more than 50% from the very first month of use. Alert customers to account enrollments, payment reminders, service interruptions, and more via text, phone, email, and phone.

BENEFITS

- Reduce late payments
- Engage a single customer or thousands and drive desired behavior
- Remove the cost of manual delinquency processes
- Develop mutually beneficial customer relationships
eBilling

The eBill feature unlocks the many benefits of paperless billing:

- Reduced printing and mailing costs
- Less calls to customer service
- Fewer missed payments
- Happier customers

"The Paymentus eBill presentment has helped us to cut our paper billing costs by approximately 15%."
OUR SYSTEM

Wallet

Allow your customers to save their payment information to use on any channel.

Credit cards, debit cards, and eCheck information saved in the secure digital wallet makes it even easier to make a payment.
AutoPay

“Set it and forget it”

Automatically pay your bills on time.

Eliminate all possibility of a missed or delinquent payment by using our rules based payment assistant to manage your account.

Our customers have really embraced the Scheduled Payments feature, and that’s helped reduce our number of disconnections by almost 50%.”
Several departments in our company would spend hours each day trying to reconcile all of our payments. Today, the Paymentus Agent Portal does all of the work for us. From our Finance Department to Information Technology, Paymentus has made life much easier for all of us.

Our agent portal provides actionable insights to help you run your business more efficiently and influence customer behavior. Consume insights how and when you want it through the web portal, downloadable reports or push notifications.
Single Click Reconciliation

Agent Dashboard

Please click on the report you would like to create.

Deposits and Returns

Net Deposit Summary - Feb 6, 2019
Deposit transfer summary details (Deposits transfer summary records within the last 24 hours)

Deposits - Feb 6, 2019  (Deposits: 0, Deposit Amount: $0.00, Returns: 0, Returned Amount: $0.00, Net Deposit: $0.00)
Deposit details (Deposits scheduled within 24 hours immediately before last cut-off time)

Returns - Feb 6, 2019  (Returns: 0, Returned Amount: $0.00, Deposits: 0, Deposit Amount: $0.00, Net Deposit: $0.00)
Returns details (Returns posted within 24 hours immediately before last cut-off time)

Financial Report - Feb 6, 2019
Financial Summary Report for the last 24 hours

Deposit Transfer Summary Customized
Deposit Transfer Summary for effective date range you specify

Customized Deposits
Deposits received within the date range you specify

Customized Returns
Returns received within the date range you specify

Customized Financial Report
Financial Summary Report for a date range you specify
Payment Analytics

Understand Bill Payer behavior at a glance: how they pay, method of payment, when they pay. Understanding these metrics helps you to figure out how to influence payers to pay as you would prefer – using Paymentus’ automated messaging features.
## Payments Made Today

<table>
<thead>
<tr>
<th>Confirmation Number</th>
<th>Related Payment</th>
<th>Amount</th>
<th>Convenience Fee</th>
<th>Payment Type</th>
<th>Account Number</th>
<th>Customer</th>
<th>Payment Date/Time</th>
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<tbody>
<tr>
<td>15401987</td>
<td></td>
<td>$10.55</td>
<td>$1.50</td>
<td>Utility Bill</td>
<td>7486230</td>
<td>Howard Turner</td>
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<td>$10.60</td>
<td>$1.50</td>
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<td>$1.50</td>
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<td>Ashley Simpson</td>
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<td></td>
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<td>$1.50</td>
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<td>Donald Edwards</td>
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<td>$1.50</td>
<td>Utility Bill</td>
<td>7486235</td>
<td>Maria Martinez</td>
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</tr>
<tr>
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<td>$1.50</td>
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<td>Amanda Rodriguez</td>
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<td>$1.50</td>
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<td>Stephen Harris</td>
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<tr>
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<td>$1.50</td>
<td>Utility Bill</td>
<td>7486239</td>
<td>Elton White</td>
<td>Jan 26, 2014 11:09 AM</td>
</tr>
</tbody>
</table>

- **Customer Dashboard**
- **Scheduled Payment Channel**
- **One Time Payments**
- **Mobile**
- **Consumable**

**Channel**

- **Web Channel**
- **Consumable**
- **Agent Channel**
- **IVR Channel**
- **Voice Channel**

**Action**

- **View**
- **Refund**
- **Delete**

**Status**

- **Approved**
- **Sent**
- **Queued**
- **Refunded**
- **Failed**
**BENEFITS OF USING OUR SYSTEM**

**Fully Configurable System**

Our *advanced rule-based engine* and *SaaS-based architecture* allows Paymentus to simplify integration with your systems, and configure our solution to meet your unique requirements without custom code.

**YOUR LOGIC – YOUR BUSINESS RULES**
Integration

Send and receive information exactly how and when you want it

- API Integrations
- Bill data files
- Text files
- Parameter passing
- Custom posting files
- PDF eBills
- eBill data files

Our team will map to existing file formats or replicate existing text file formats to minimize effort for our clients
BENEFITS OF USING OUR SYSTEM

Future Proof Design

We are committed to providing the most advanced solution through our forward thinking approach to the industry.

Our team and solution are capable of anticipating and supporting evolving regulatory conditions, client needs and emerging technologies to deliver a superior system.

- Business Intelligence
- User Experience
- Enhancing Mobile Experience
- Advanced unification of revenue cycles management
WHO WE ARE

- Founded in 2004 by industry leaders
- Focused on Treasury Management solutions for local governments and Utilities
- The ONLY single source provider of Customer Engagement and Payment Platform (CEPP) solutions
- 1400+ clients, with 99.7% client retention rate since 2004; nearly 300 employees
- Unified Platform with 0 Custom Code – designed for integration with any database
- Scalable Solution Architecture - In 2018, we processed billions of payments, while operating at less than 20% of peak capacity
- The Preferred Integrated & Certified Payment Solution Provider for Superion
- Trusted and Reliable System – 100% Uptime and bank-level security
- 24 x7 Support for you; Mon-Fri 12 hour multi-lingual support for your residents
BENEFITS OF USING OUR SYSTEM

Security

Security Certifications

- PCI (Payment Card Industry) 3.1 Level 1
- HIPAA (Health Insurance Portability and Accountability Act)
- FISMA (Federal Information Security Management Act)
- ISO/IEC27002
- SSAE SOC1 Type2
- NIST DOD (Department of Defense Standards)
Thank You!

Chris Wease – Regional Sales Director

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