

"Making it easy for your customers shouldn't create more work for your team."

Chris Wease, Regional Sales Director, Paymentus



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ElectriCities Connections Summit

"Making it easy for your customers shouldn't create more work for your team."

Chris Wease – Regional Sales Director



Three S's of an Effective Electronic Payment Solution



Speed

Payment options need to synch 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.

3

Overcoming Obstacles

Top Overall Billing and Payment Pain Points for Billers



82% Security Concerns



Source: Fourth Annual Mobile Bill Pay Benchmark Study, Fiserv Inc., 2016



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Keeping Customers Happy





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.



Source: Fourth Annual Mobile Bill Pay Benchmark Study, Fiserv Inc., 2016

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



Source: Fourth Annual Mobile Bill Pay Benchmark Study, Fiserv Inc., 2016

Mobile Visits to Biller Sites: Top Activities



Source: Fourth Annual Mobile Bill Pay Benchmark Study, Fiserv Inc., 2016

Mobile Rationality

Reasons for Paying a Bill With a Mobile Device



Paymentus

Triple Threat

E-bill is a Natural Triple Bottom Line Technology



Biller Site

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).



The Cost/Benefit Balancing Act of Credit Card Acceptance



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.

100% Uptime

Proven Stability

Paymentus has achieved 100% uptime since 2004.

Traditional Payment Architecture = Lots of Work & Low Customer Satisfaction





Knock Off Models = Time + \$ + Work





Use a Single Fully Hosted and Integrated Provider

PCI Compliant across whole platform



ONE PLATFORM



An Omni-Channel Platform will equip you with all of the tools you need to increase revenue, reduce operational costs and improve customer relationships

Paymentus

SUCCESSFUL SYSTEM COMPONENTS

OUR SYSTEM 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.

OUR SYSTEM

Customer Self-Service Portal

Using the Self-Service Portal, your customers have a level of control over their bill-pay experience that is unmatched. Pay Bills
Setup Recurring Payments
Manage paperless billing

Save payment information

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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.

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Enter Payment Information	· -
Pay this Amount \$ 68.86	SHAT AM 100%
Payment Date 💿	My Accounts
Now Later	Policy #6759370
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VISA 4448	Service Address: 10 First St. New York NY
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Mobile Versatility

from Paymentus

ABC UTILITY

SECURE E-BILL PAYMENT

My Account ? Help

A Your Bill Summary

Account Number	Service Address	Prev. Balance	Amount Due	Due Date	Payment Amount
6759370	123 Bach Mozart Symphony Rd	\$ 9,685.65	\$ 9,685.65	12/16/2013	\$ 9,685.65

E 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:

Payment Date:



By clicking the Pay Now buton, you agree to our Terms & Conditions.

Pay Now

Please click here if you wish to use a different payment method.

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

- 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.

E	EXISTING SOLUTIONS	THE RISKS
1	Customer reads card Information to employee who enters it into a payment terminal	Significant security risk. Your business is in PCI scope and does not comply with current regulations.
2	Employee directs customer to website to make a payment	Customer satisfaction and non-payment risk. Your customer wanted to make a phone payment, not be referred to pay online.
3	Employee transfers customer to automated phone system / IVR to make a payment	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.
4	Employee engages IVR to mask payment details using DTMF	Security risks still exist. Your business is in PCI scope since the network is connected to the transmission, capture or storage of cardholder data.
	Il existing solutions require you to make a choic ind data security. Paymentus is excited to annou	

customer service and simplify the payment process without compromising security. Learn more on the back.

Secure ServiceTM

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.



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!

Paymentus

Outbound Notifications

Outbound Communication

BE PROACTIVE. INFLUENCE CUSTOMER BEHAVIOR. DRIVE ADOPTION.

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 misplace 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 eBilling 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 enhancements, payment reminders, service interruptions, and more via text (sms), 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



our system eBilling

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%."

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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.



our system AutoPay

"Set it and forget it"

Automatically pay you bills on time.

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

	9:41 AM	100%
ABC UTILITY	Customer Portal	1
AutoPay		
💡 Utility #6759370		
AutoPay Details Ø		
Type On the due date of each bill	Next Payment 05/21/2014	
Created By johndoe@paymentus.com	Created On 03/27/2013	
Payment Details 💋		
Method ① VISA	Amount \$68.86	
Notification Settings		
Notify Me by SMS	Preview	
Schedule New AutoPay	,	

Our customers have really embraced the Scheduled Payments feature, and that's helped reduce our number of disconnections by almost 50%." OUR SYSTEM

Business Intelligence

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.

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Single Click Reconciliation

								Last lo	ogin by paymentus	was on Feb 6, 2019	10:53:38 AM
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Payment Analytics



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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..

🚯 Overview		Payments Ma	de Today							Origin	Channel	Originat				
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BENEFITS OF USING OUR SYSTEM

Fully Configurable System



YOUR LOGIC - YOUR BUSINESS RULES

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.

working with us **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

Paymentus

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

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PAYMENTUS

WHO WE ARE

Charlotte, NC – Paymentus Headquarters

- 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)



Paymentus

TRYING TO PAY A BILL? | ABOUT | BLOG | CONTACT US
Customer Engagement | Business Productivity | Hosted Solution | Industries



Helping billers shape customer experience today...and tomorrow

FEB 16, 2018

Utility Uses Incentive-Based Campaign to Drive EBPP System Adoption: A Client Success Story

Recently, a mid-size, west-coast water utility selected Paymentus to provide electronic bill presentment and payment solutions to its customer base.

Adoption/Promotion Client Success Story Paperless/eBilling Relationship Management Technology Utilities

FEB 1, 2018 Electronic Payments and Municipal Services: Citizens



E-Payers are on the Go: Do You Offer a Mobile Payments Solution to Keep Up with Them?
Electronic Payment Security
White Paper: 12 Essentials for Successful Utility eBilling & ePayment Programs

All Topics

Thank You!

Chris Wease – Regional Sales Director

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The energy behind public power

www.electricities.com

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