



Connect and collect:

Driving collections and improving efficiency

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Together we'll go far



Economic TRANSFORMATION

**Millennial
Effect**



APP / Technology

Millennial Usage

Twitter

26%

Instagram

59%

SnapChat

60%

NFC (ApplePay/SamsungPay etc.)

45%

P2P payment (Venmo/Zelle etc.)

62%

Millennial Payment Practices

21%

have never written a check to pay a bill¹



91%

have at least one debit card²



62%

are comfortable connecting payment info to a retailer or service app they use often³



1. "There's no slowing down millennials, A First Data White Paper," First Data Corporation, 2015.
2. Steven Anderson, "Are Millennials Not Interested in Mobile Payments?" Payment Week, July 15, 2015.
3. "The Future of Payments and Currency," JWT, October 2014.

Economic TRANSFORMATION

**Millennial
Effect**



**Exponential
growth
of mobile**



38%

IS HOW MUCH U.S. MOBILE COMMERCE SALES GREW FROM 2014 TO 2015, EQUALING 30% OF ALL E-COMMERCE.

45%

IS HOW MUCH MOBILE COMMERCE WILL MAKE UP THE TOTAL E-COMMERCE BY 2020.

Internet Retailer, Mobile Commerce Now 30% of All US e-Commerce:

<https://www.internetretailer.com/2015/08/18/mobile-commerce-now-30-all-us-e-commerce>

Economic TRANSFORMATION

**Millennial
Effect**

**Constant
Threat of Data
Compromise**



**Exponential
growth
of mobile**

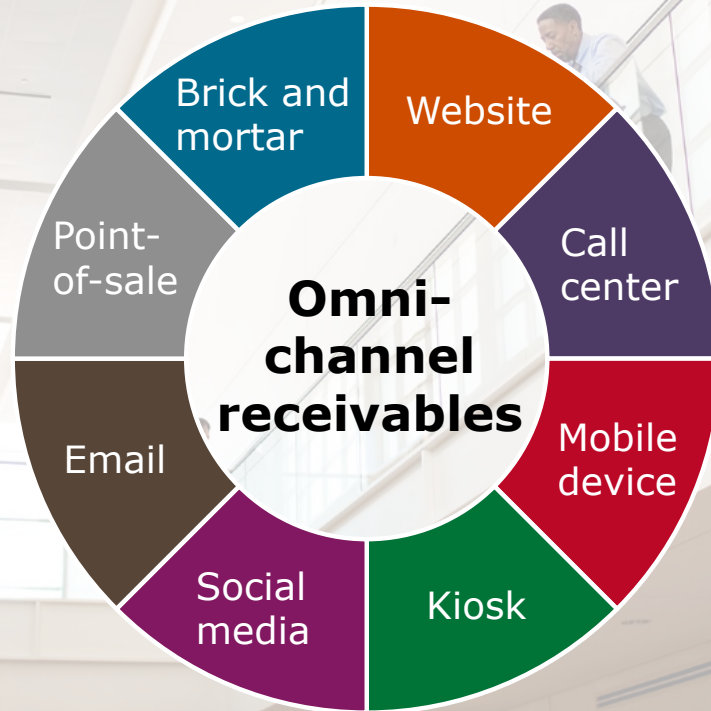
**Digital Strategy
is essential**

More than ever, electronic technologies offer you the ability to **connect with** and **collect from** your constituents.

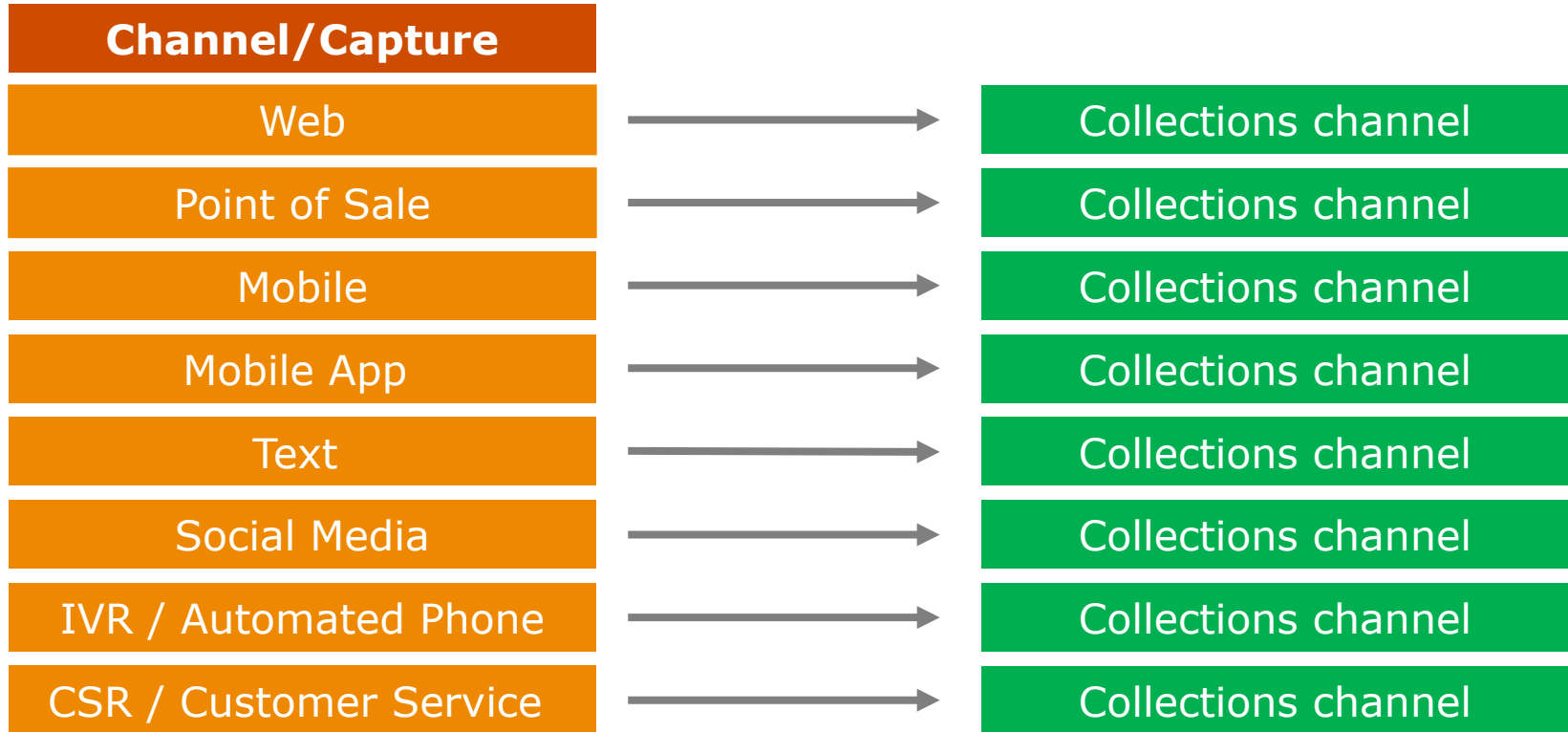


**Constituents expect
anytime, anywhere,
and any-channel access
to your organization**

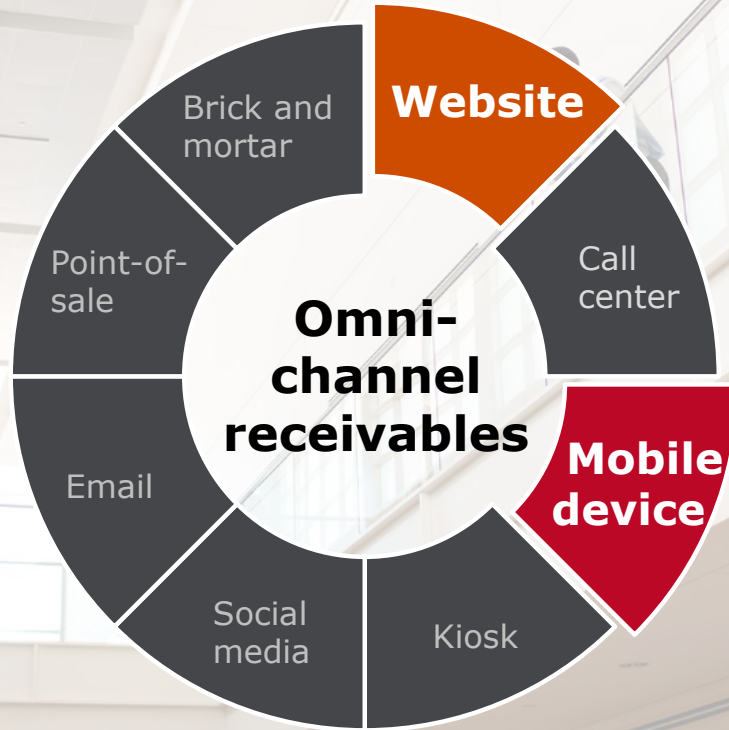
The average organization manages six customer channels



More opportunities to collect



Web/Mobile channel trends



Web and mobile working together

Responsive design = page formatting that renders properly across all mobile operating systems (i.e., iOS, Android, etc.)



Changing “Card Present”

EMV/Chip card processing



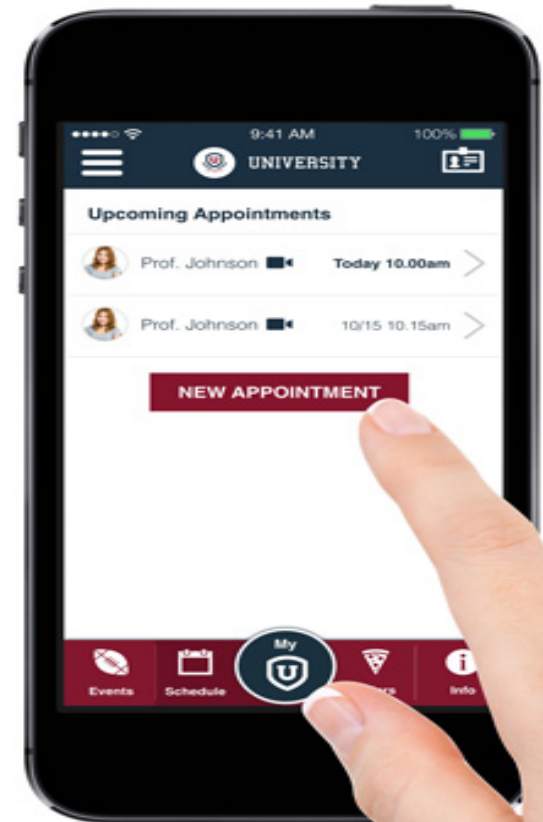
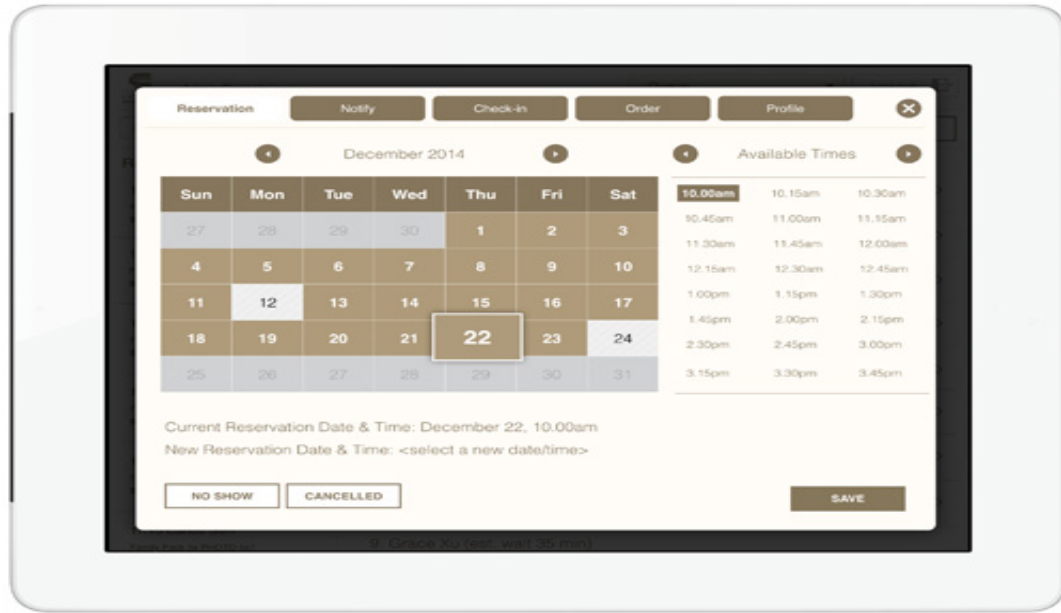
Mobile phone card processing



Mobile wallets at point of sale



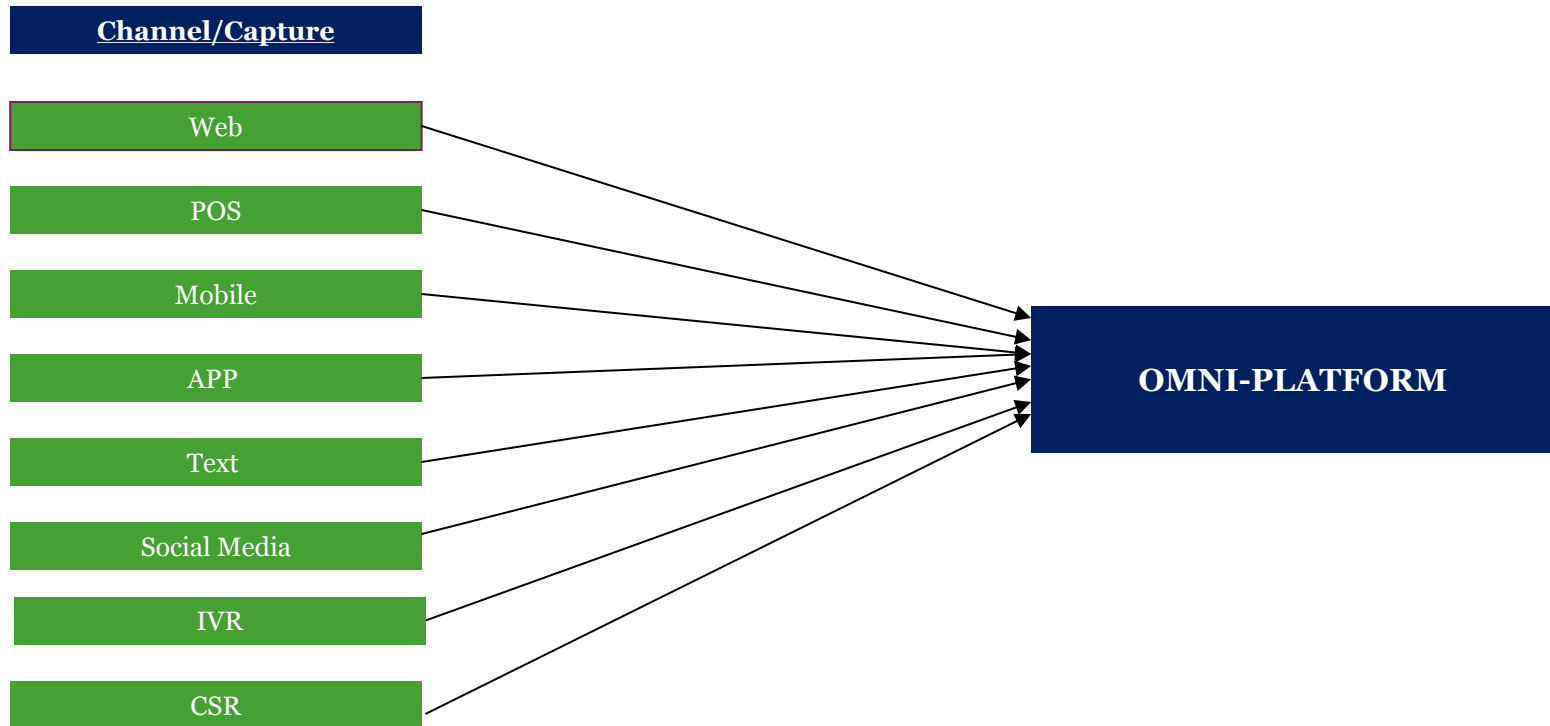
Mobile APPs



Aiming for "frictionless"

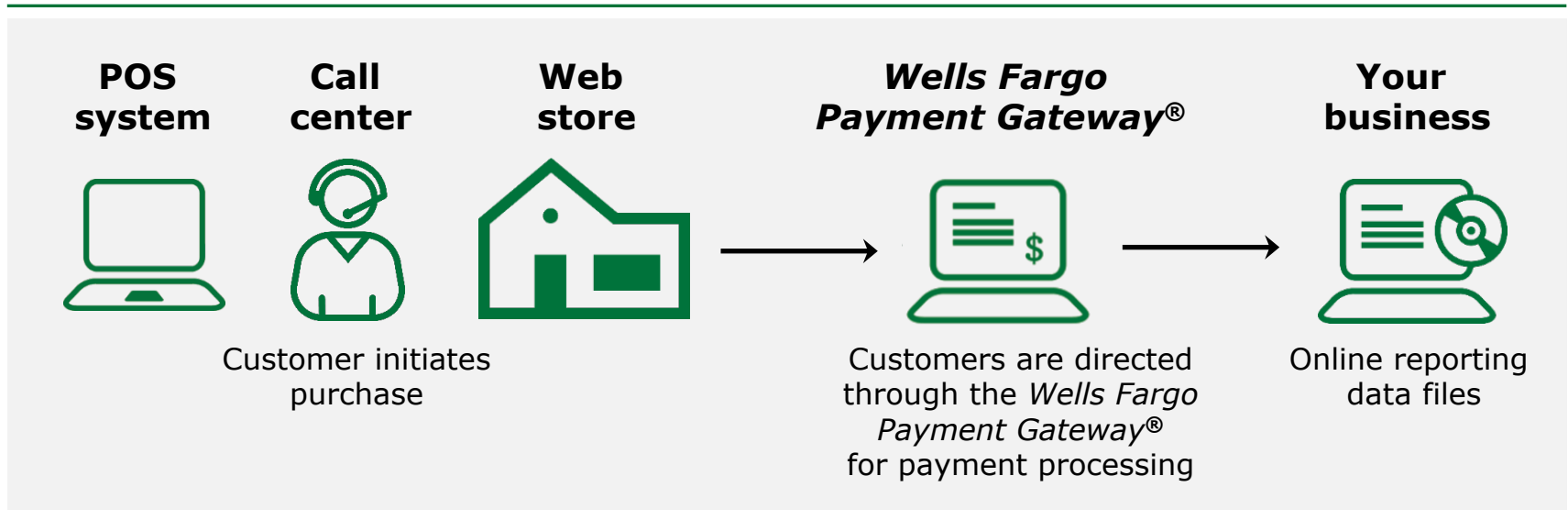
Omni-platform

OMNI-PLATFORM

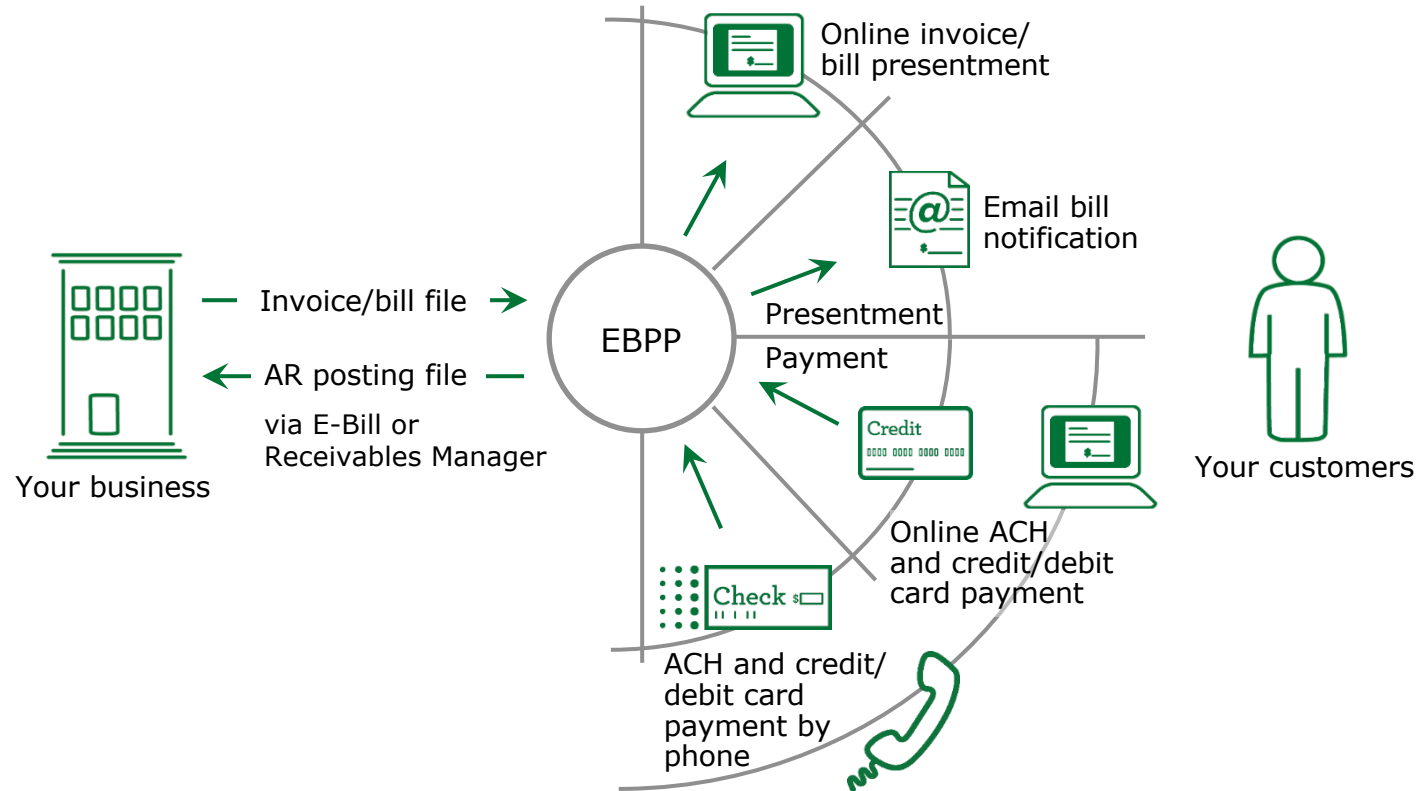


Payment Gateway

A **payment gateway** is software that connects a front-end system (such as a website or POS device) to a back-end network to authorize and settle a credit card, debit card, or e-check payment.

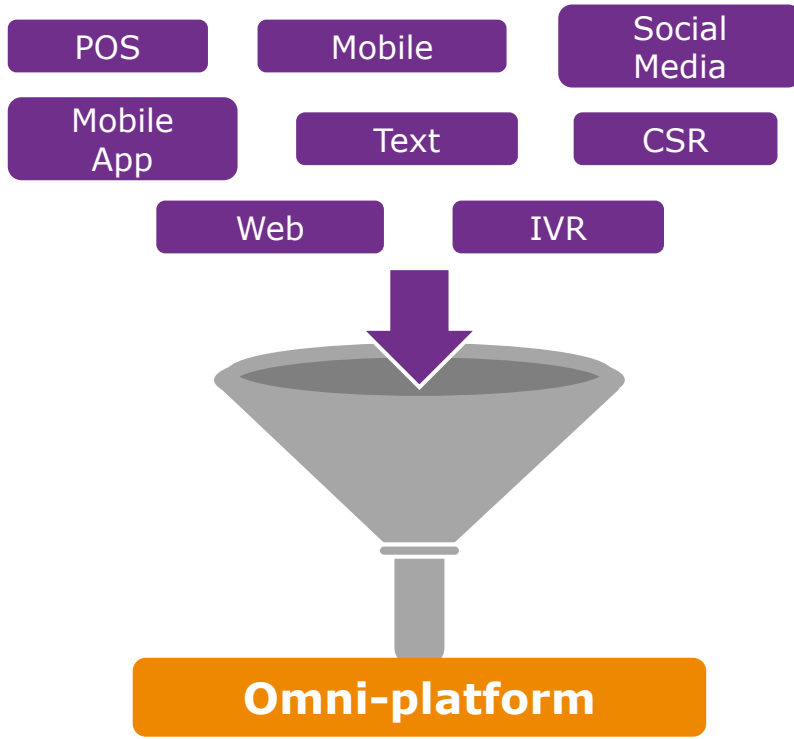


Electronic bill presentment and payment



A omni-channel delivery **does not** have to result in an inefficient A/R process.

Omni-channel



Fewer platforms = Increased Efficiency

- Automated cash application
- Reduced exceptions
- Expedited cash availability
- consistent constituent experience
- Improved data security

Cornerstones of Collections

Case Studies

Cornerstones of Collections



Connect dollars and data



Optimize internal costs



Leverage technology



Mitigate risk and fraud

Tokenization

Tokenization process



Secure token vault with link between
card and token numbers

If you don't need the data, why store it?

Federal Agency Tokenizing ACH

Risk

Federal agency **storing** massive database of **ACH** information.

Solution

Using Payment Gateway technology.. **tokenized database**

Result

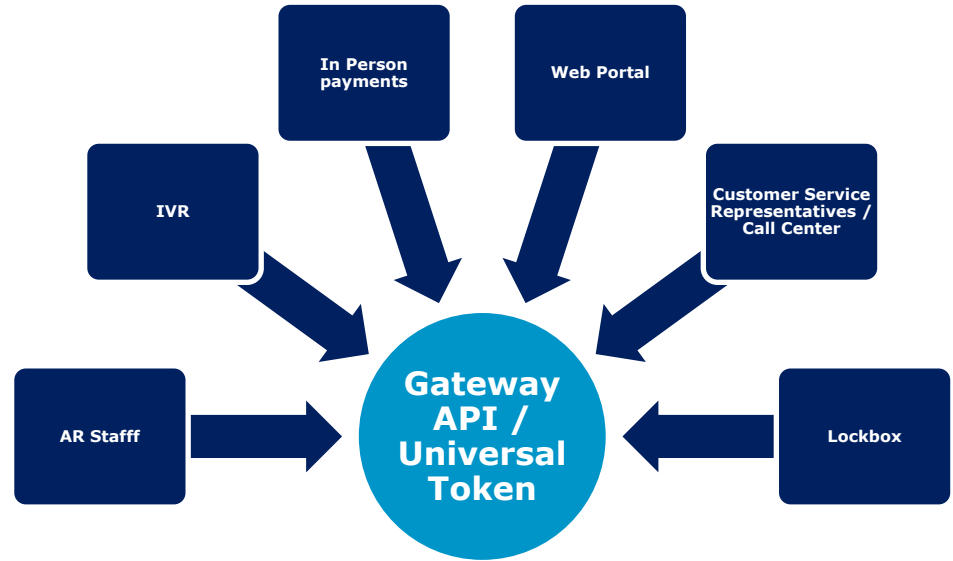
Initiating all ACH debits via Payment Gateway.
Eliminated risk of storing account data.

Tokenization Enables “Card-On-File”

Need: Organization seeking to **improve collections** and to improve Revenue Cycle

Solution: Receive a **token** from payment gateway and **store with constituent account profile**

Result: Capable of **resolving balances electronically** without relying on the “check in the mail”.



Public Utility Drives Electronic Collections

Use case

A large public Utility seeks to eliminate **mail float**, service **interruptions** and **overdue balances**.

Solution

Elimination of Convenience Fees on all payment types and **updating of EBPP** platform.(Web, IVR and Mobile)

Result

50% increase in adoption..improved cash availability .. decrease in unpaid balances

Thank you