



# Paymentus

Expect More From Your Payment Processor

Making It Easier for  
Your Customers  
Shouldn't Create  
More Work for Your  
Team

Chris Wease, Regional Sales Executive  
October 17, 2016

# Leveraging Technology

- **What does the customer want?**
- **How do we integrate?**
- **How do I create more time for customer service staff?**
- **How do I reduce finance time spent on payment reconciliation?**
- **How do I reduce time spent on PCI compliance?**
- **How can I reduce foot traffic?**
- **How does it work?**

# A Single, *Unified* Electronic Billing, Payment and Communication Platform



**Customer  
Engagement**



**Business  
Productivity**



**Secure  
Hosted  
Deployment**

Benefits for your **customers, staff, and business.**

# What do the customers want?

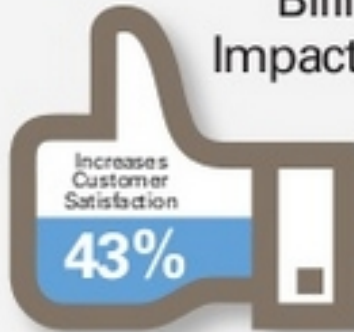
## 74% of Consumers Expect an Emergency Payment Option

Having the Option Increases Customer Satisfaction

Increases **57%**  
Decreases **1%**  
No Change **42%**



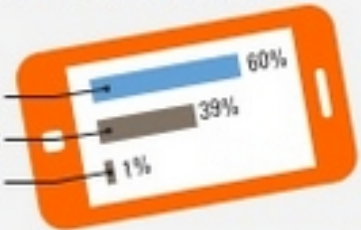
## Billing and Payment Options Positively Impact Customer Satisfaction and Loyalty



Offering multiple billing and payment options

## Paying Bills via Mobile Device Increases Customer Satisfaction with Billers

Increases **60%**  
No Impact **39%**  
Decreases **1%**



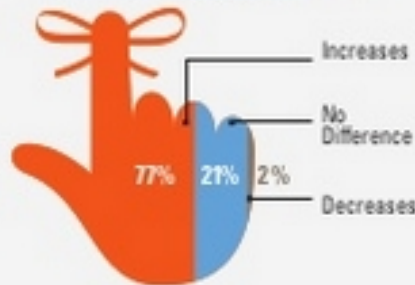
## Expedited Payments Through Online Banking Enhance Customer Satisfaction With That Biller

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, Fiserv Inc., 2014





## **Mobile Versatility**

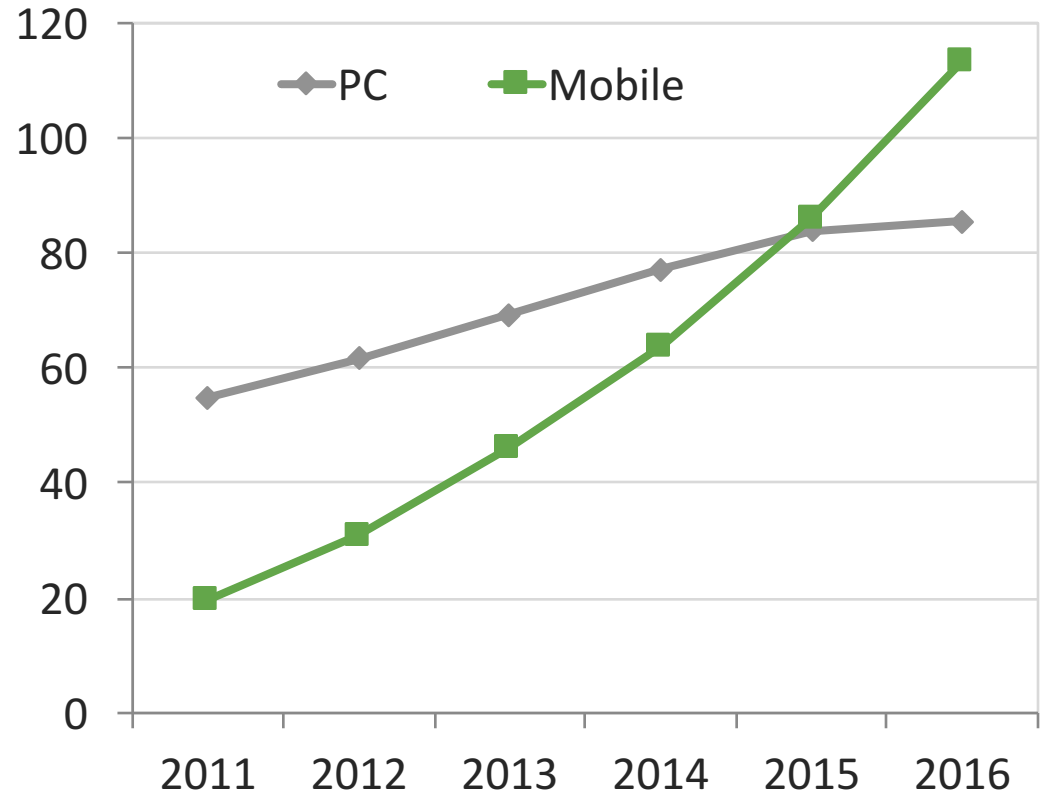
1/3 of Customers are now “mobile only”.  
They’re on the go. Are you?

With Paymentus, your customers will have an identical payment experience on whatever device they prefer.

# Mobile Tipping Point

In May, Google announced that U.S. search volumes for mobile surpassed PC search volumes for the first time.

Internet Search Volumes (in billions)



# Mobile Versatility

from Paymentus



**Pay-by-Text**



**Pay-by-Email**



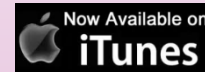
**mobileWEB**



**mobileAPP**

✓ **Convenient downloadable bill-pay app**

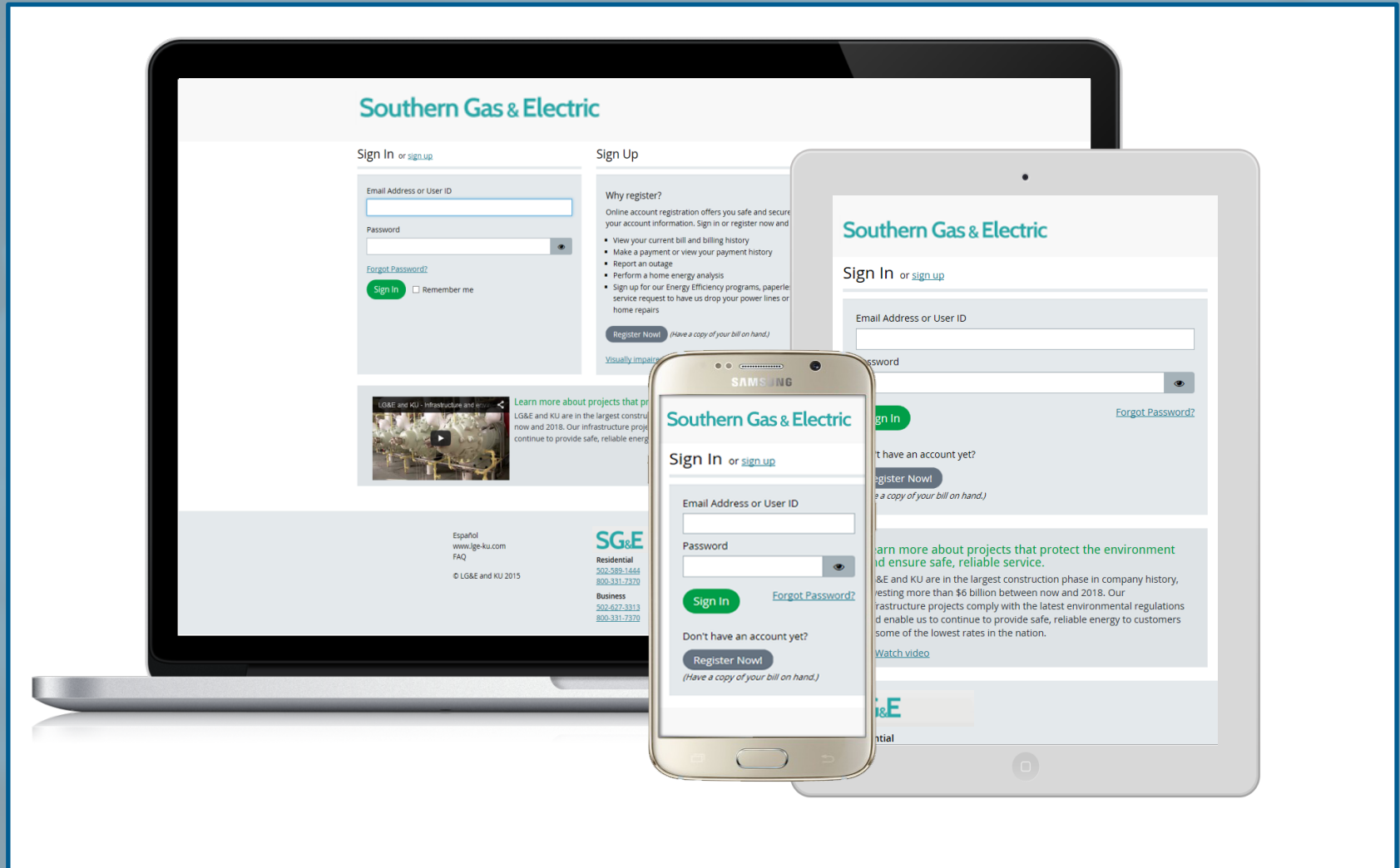
✓ **Available on iOS and Android platforms**



✓ **Level 1 PCI Certified**

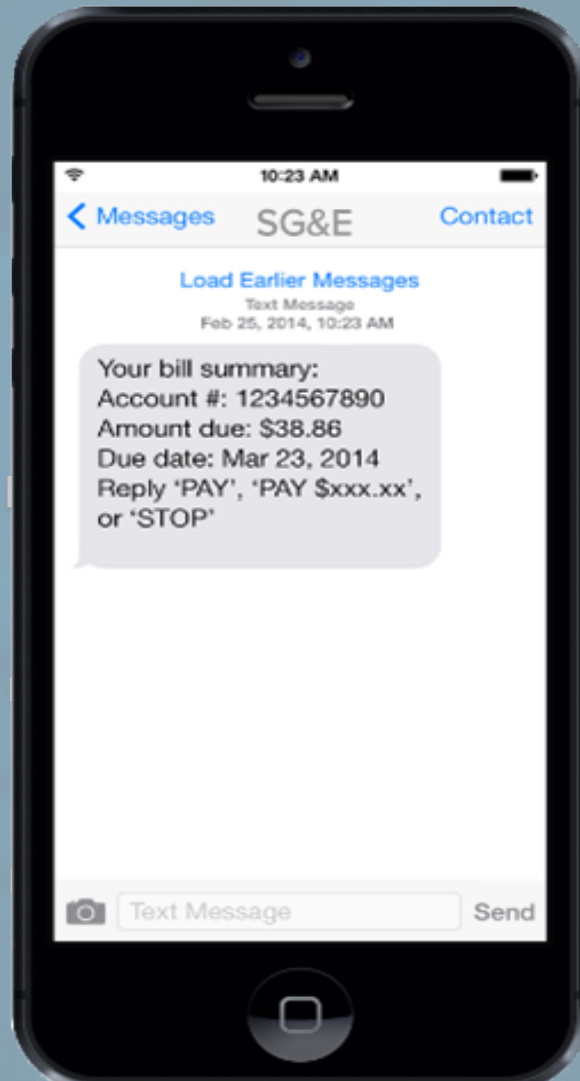
**Paymentus**

# Mobile Versatility



# Mobile Versatility

from Paymentus



- ✓ Our fastest way to go paperless
- ✓ Review balances and pay w/o ever opening an envelope or going online
- ✓ Level 1 PCI Certified

4 out of 5 adults use text messaging!

Paymentus





# Mobile Versatility

from Paymentus

**ABC UTILITY**

**SECURE E-BILL PAYMENT**

 My Account  Help


## 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

## Your Payment Details

This bill will be paid with the below information:

Johann Bach

 \*\*\*\*\*4448

Expiry 06/15

Please [click here](#) if you wish to use a different payment method.

## Complete My Payment

**Total Amount Charged:** \$ 108.65

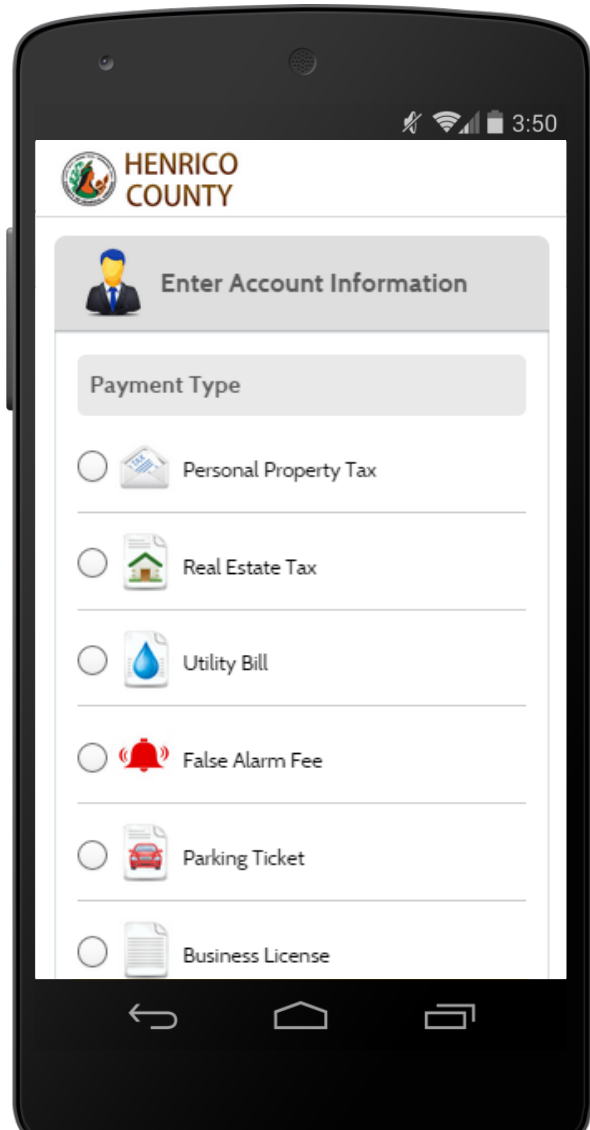
**Payment Date:** Pay Now  Pay Later

MM DD YYYY  
Mar 04 2013

By clicking the Pay Now button, you agree to our [Terms & Conditions](#).

**Pay Now**

# Adoption and Promotion



## Henrico County Utility Bill Payments. EASIER THAN EVER!

### Did You Know?

Henrico County utility bills for water, sewer, and solid waste can be paid online or by phone.

Pay Online

Pay-by-Phone



<https://ipn.paymentus.com/cp/hnro>



855.748.6015



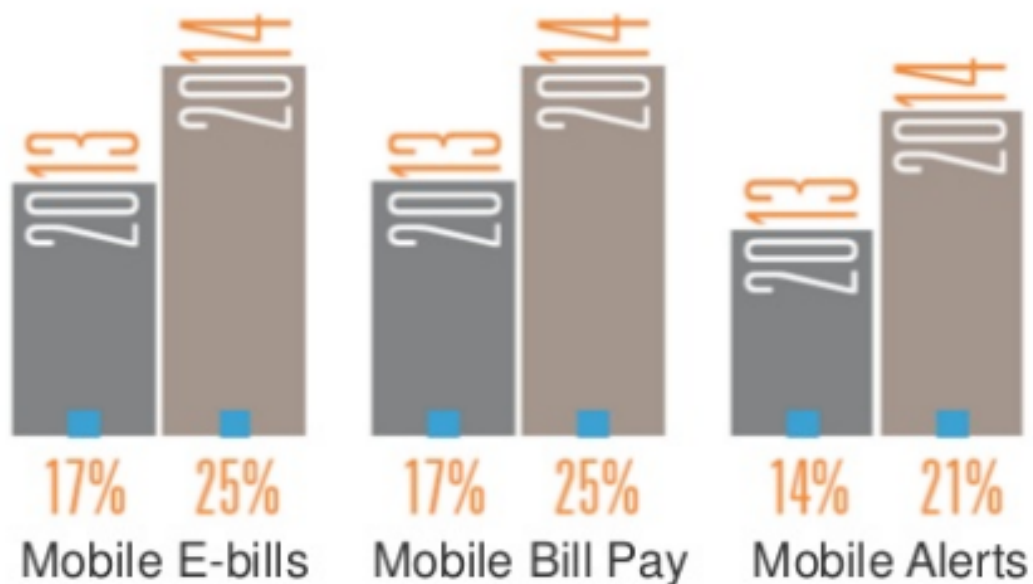
powered by:

**Paymentus**

Paymentus Charges a nominal fee for this service.  
Fee information can be found at:  
[henrico.us/finance/payments/onlinepayments](https://henrico.us/finance/payments/onlinepayments)

## Year over Year Adoption Rates of Billers Who Offer Mobile Functionality

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Compare to average of **3%** increase for Billers who do not offer MBPP Functionality

N= 40 Biller Paired year/year comparisons

Source: Third Annual Biller Mobile Bill Pay Benchmark Study, Blueflame Consulting for Fiserv, Inc., 2014

# Customer Engagement

A Consistent, user-friendly experience  
Across all channels



Online  
Quick Pay



Mobile



Pay-by-Text



iPad Kiosk



IVR



Self-Service  
Portal



AutoPay



Pay-by-Email

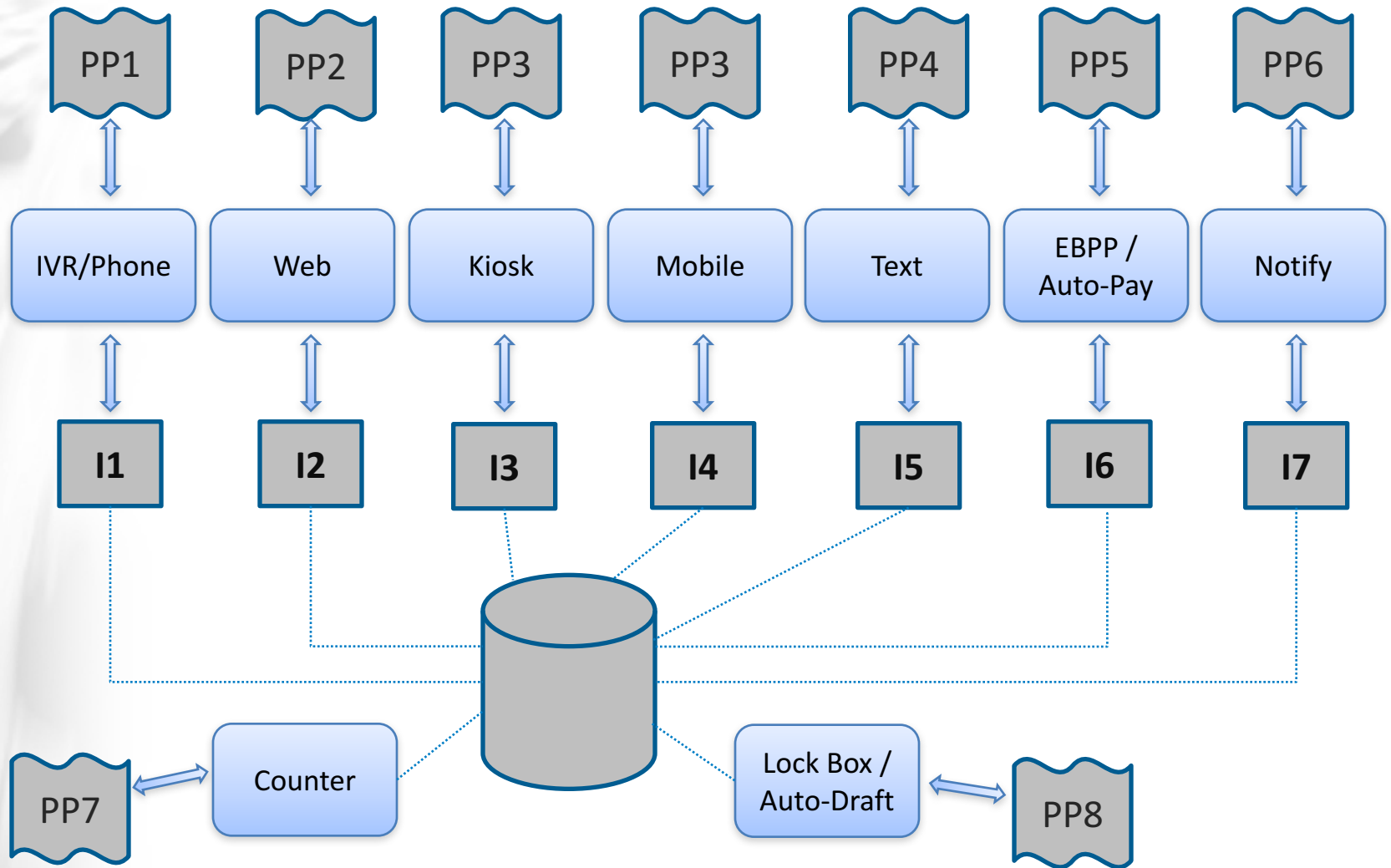


Paperless  
eBilling



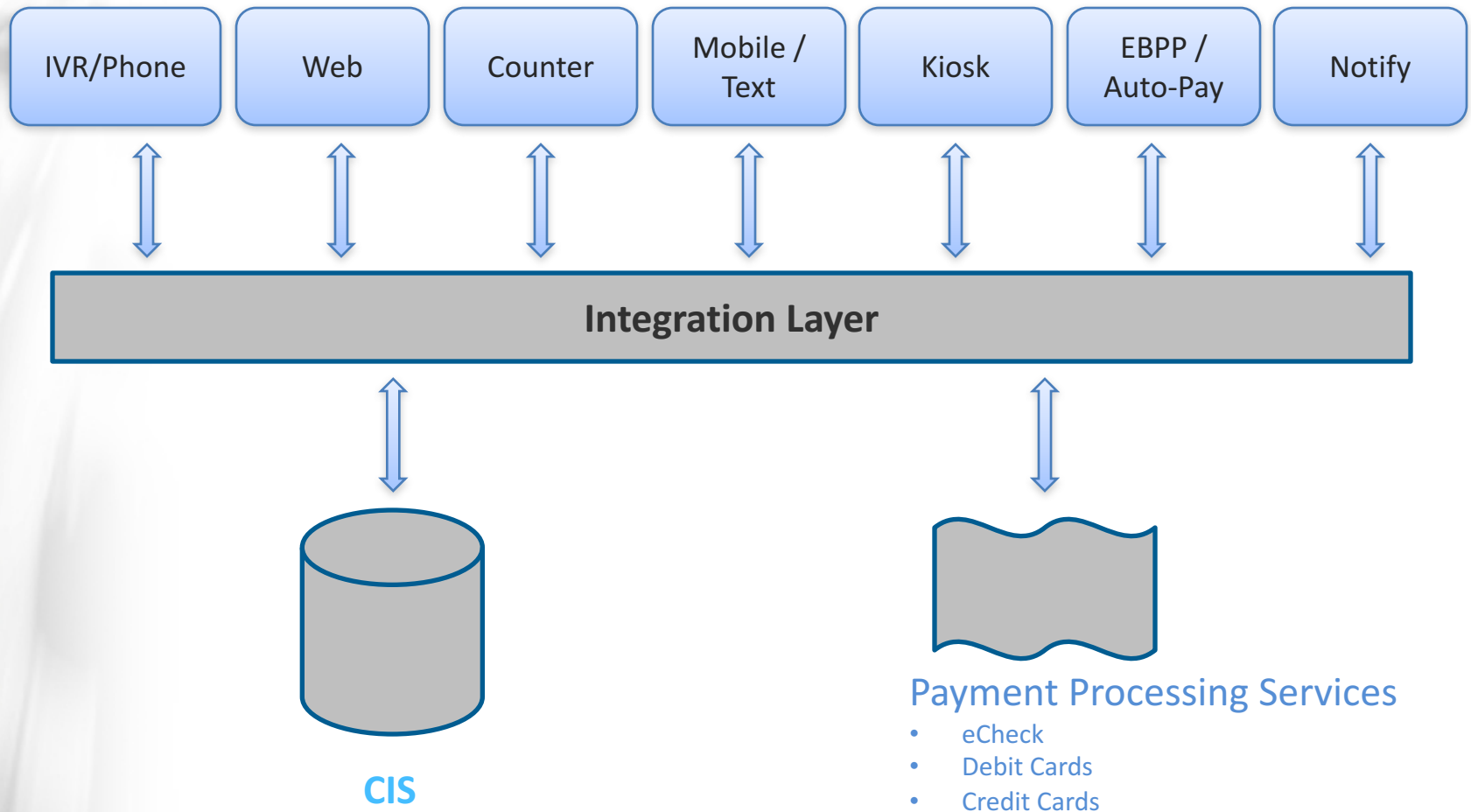
Customer  
Communication

# Traditional Deployment of Automation





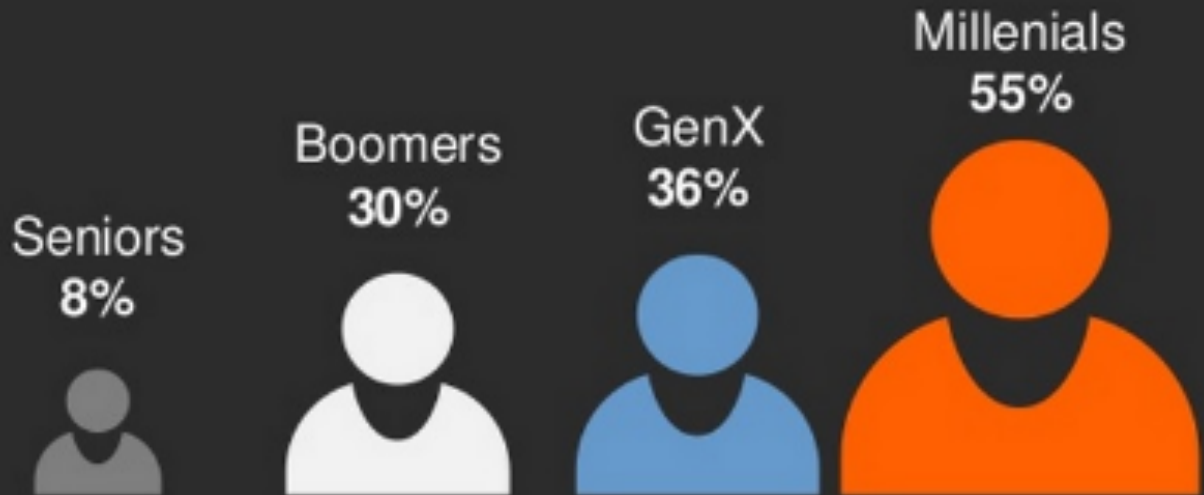
# Expect More from your Payment Processor



# Electronic Billing: Time / \$ Saver?

## The Paperless Generation:

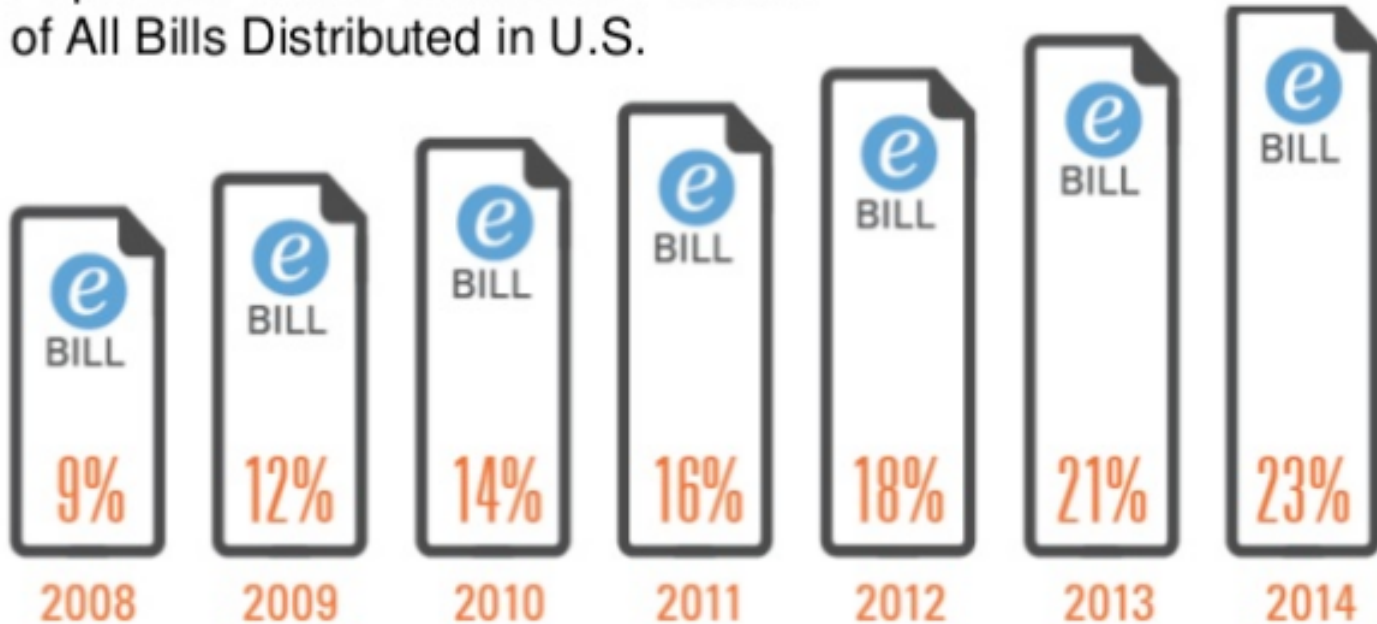
Millennials are the most interested in ditching paper



# How is e-billing changing?

The State of E-bill Growth in 2015 is Slow but Steady

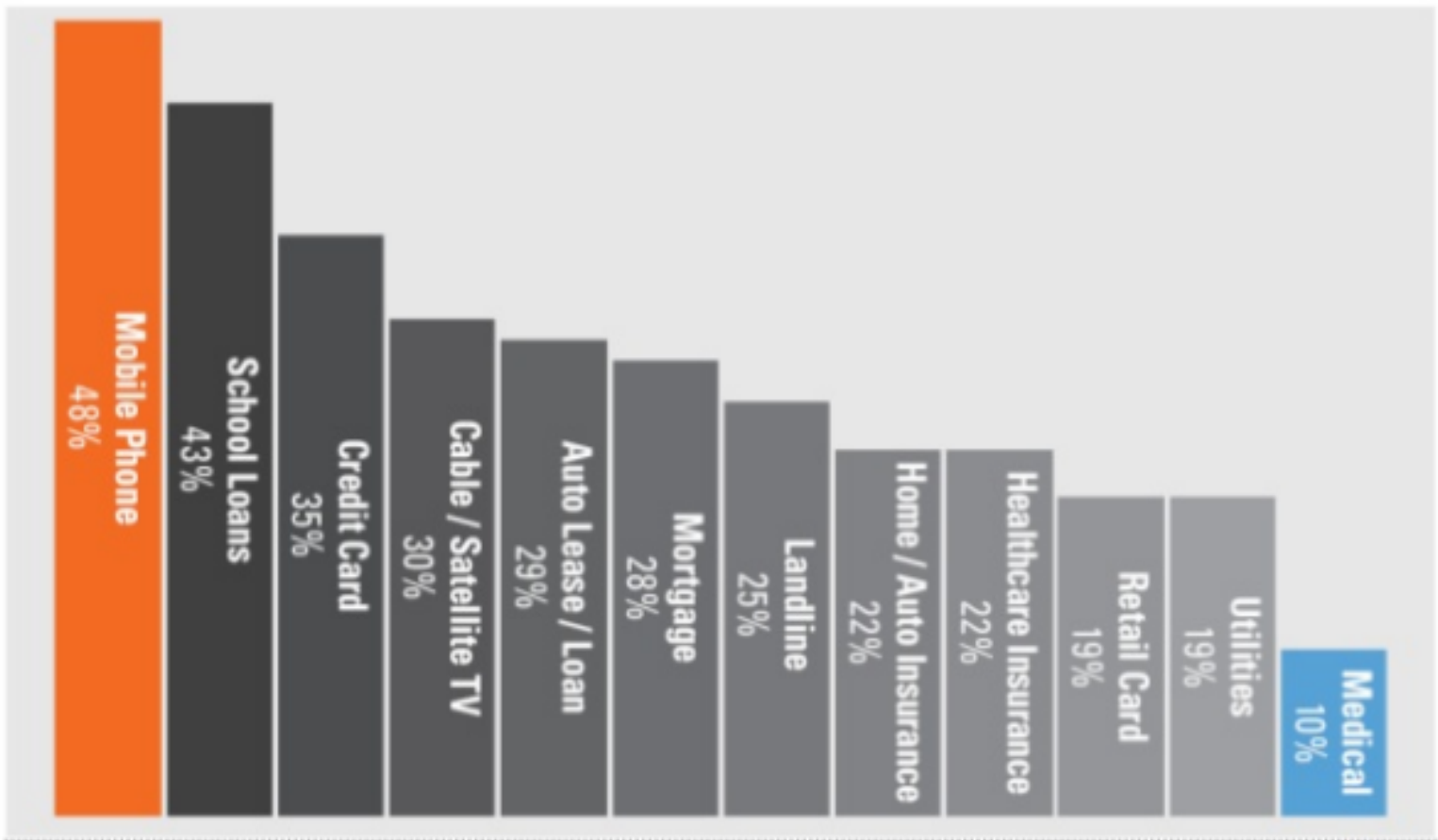
Paperless E-bills Sent as a Percent of All Bills Distributed in U.S.



Source: The State of E-bill, Fiserv Inc., 2014

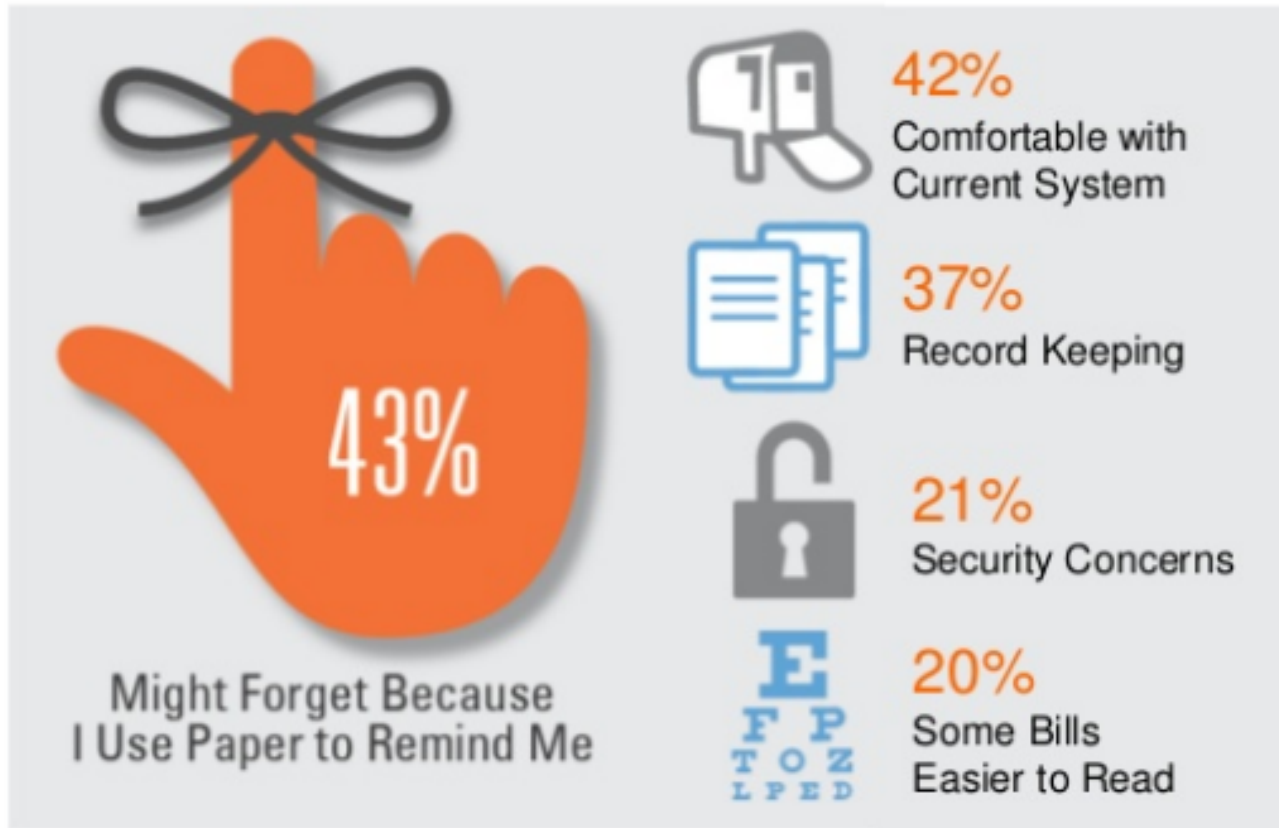
© 2015 Fiserv, Inc. or its affiliates.

# The State of E-bill in 2015 Varies by Industry Type



Source: The State of E-bill, Fiserv Inc., 2014

# Consumer Barriers to Adoption



Source: Seventh Annual Billing Household Survey, Fiserv Inc., 2014



# 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

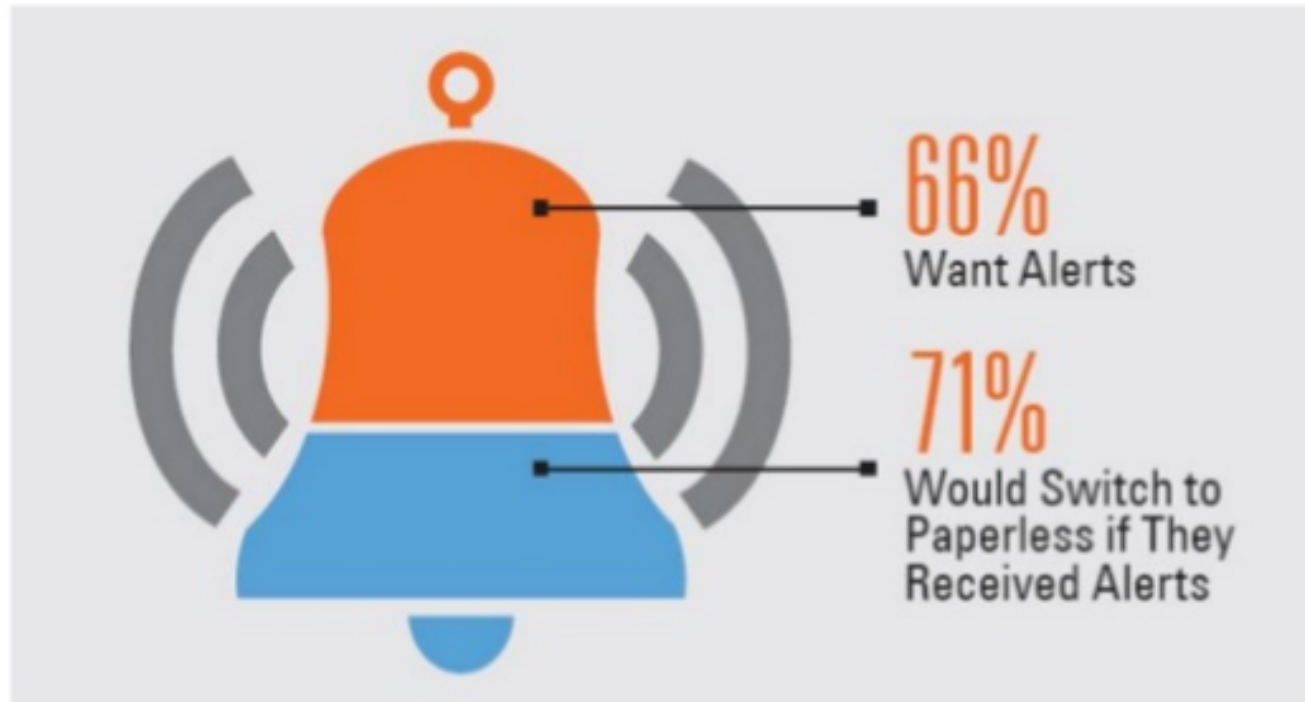
### Importance of Environment in Decision to View/Pay Bills Electronically



Sources: Seventh Annual Billing Household Survey, Fiserv Inc., 2014, PayItGreen.org, 2015

## Bill Payment Due Alerts Increase Likelihood of Paperless Billing

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Source: Seventh Annual Billing Household Survey, Fiserv Inc., 2014

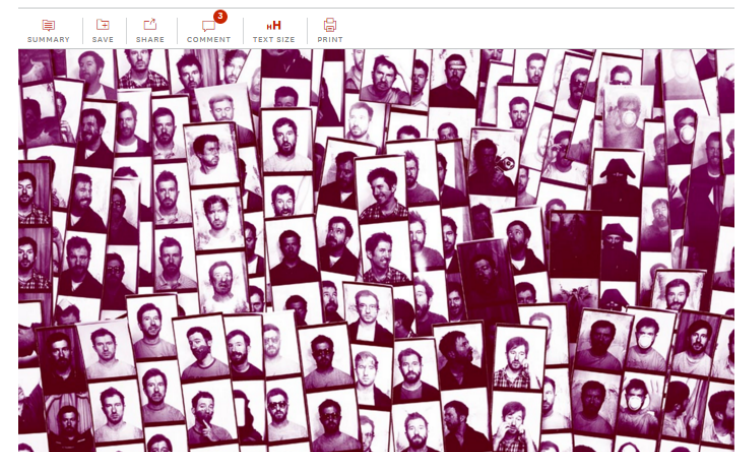
# Why use kiosks?

- Efficiency at the Counter
- Improves Customer Service to those that want automation
- Reduce PCI Footprint
- Reduce EMV Costs
- Cross Market other services
- 24/7 in person access to information and payments
- FAST – less than 60 seconds to complete a transaction

Harvard  
Business  
Review

## How Self-Service Kiosks Are Changing Customer Behavior

by Gretchen Gavett  
MARCH 11, 2015



# Types of Kiosks

- Indoor electronic payments and information only
- Indoor electronic payments and cash payments
- Outdoor weatherized electronic payments only
- Outdoor weatherized electronic payments and cash payments – give change
- Window and Drive thru Kiosks



# iPad Kiosk



- Supports both “convenience fee” and “no convenience fee” models, allowing you to change “behavior” of your customers
- Uses the same ‘Pay Now’ screens from the web site (link) making it a great way to educate/promote web services to your customers



# Sample Kiosks

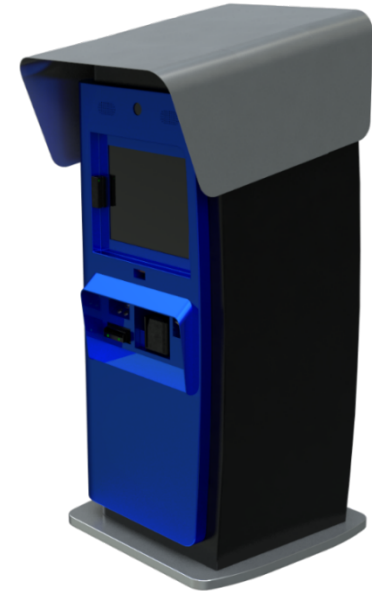
Outdoor Free Standing



Thru-Wall ATM Style



Drive-Thru Model

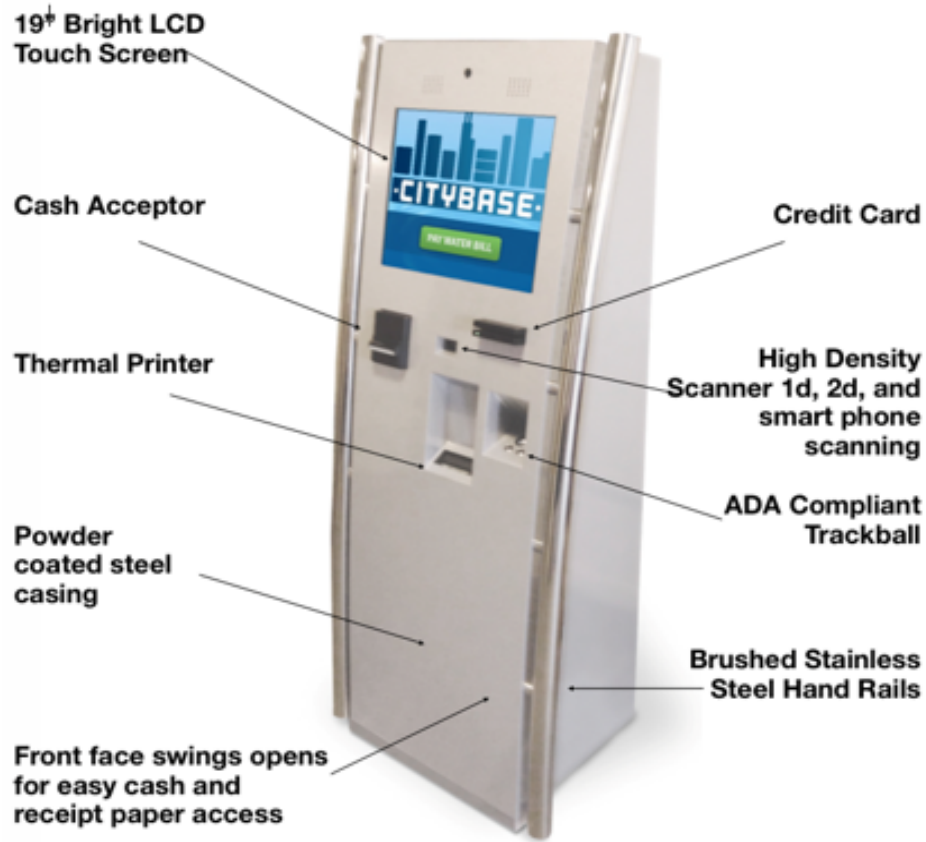


# Anatomy of a Kiosk

## FULL SERVICE INDOOR KIOSK

CASH/CHECK/CREDIT; APPROX. 5.0' HEIGHT, 2.0' X 2.0' FOOTPRINT

INDOOR KIOSKS MAY BE EQUIPPED TO MAKE CHANGE IF SUPPORTED BY WALK-IN CASH PAYMENT VOLUMES



# ONLY REQUIREMENT



# Resurgence of Inbound IVR / Phone Payment System



The IVR handles 40% of all call traffic.

## Standard Features

- ✓ Move Call Volume – Free Customer Service Agents to Deal with Issues that only Customer Service Agents can handle
- ✓ 24/7 customer self-service access
- ✓ Hear account balances and payment history
- ✓ Pay bills by credit card or eCheck
- ✓ Saved Payment Data / ACH Confirmation Recording
- ✓ Update Customer Phone Numbers
- ✓ Get answers to common questions & FAQ's

Blog Post: [What Goes Around Comes Around – IVR / Phone Payments Resurging](#)

Call Samples (click to listen)

- ▷ [Main Menu](#) 🔊
- ▷ [Account Balance and Payment](#) 🔊

# The Unified eBilling and Payment Platform from Paymentus



**Customer  
Engagement**



**Business  
Productivity**



**Secure  
Hosted  
Deployment**

Benefits for your **customers, staff, and business.**

# Business Productivity

Making it easier for your customers, shouldn't create more work for your team.

## Staff Portal

Give your staff single sign-on access to manage the full customer experience and monitor payments in real-time

### **Analytics**

- Tap into customer's preferences and identify trends with comprehensive usage analytics

### **Comprehensive Payment Processing**

- All payment channels, all payments types, and flexible pricing models

### **Rapid Reconciliation**

- A single view to all payments makes reconciliation the easiest part of your day

### **Adoption and Promotion Services**

- We provide promotion and marketing services that help grow eBill/ePay adoption



# Staff Management Console

## Agent Dashboard Login

User ID:

Password:



All users have their own ID and password. All work can be audited, for your own security.



© 2005 Paymentus Instant Payment Network. Transforming the Way BillPay Works.

# Agent Dashboard – Real Time Reports

Agent Dashboard

Payments

Scheduled Payments

Accounts

Reports

User Management

Campaign Management

Support Center

Broadcast Messaging

[List Reports](#) | [Report Totals](#) | [Deposits and Returns](#) | [Bill LifeCycle Reports](#) | [ECM Reports](#) | [ECM Call Records](#) | [Charts](#) | [Notifications](#) | [File Reports](#)

Please click on the report you would like to create.

## Reports

[Posting File](#) (Payments: 10, Total Invoiced Amount: \$815.61)

Posting File (Payments received within 24 hours immediately before last cut-off time)

[Payments Made Today](#) (Payments: 3, Total Invoiced Amount: \$23.48)

Payments Today (Payments received since last cut-off time)

[Payments Last 7 days](#) (Payments: 40, Total Invoiced Amount: \$2,504.36)

Payments Last Week (Payments received for last 7 days including today)

[Payments Last 30 days](#) (Payments: 181, Total Invoiced Amount: \$6,046.20)

Payments Last Month (Payments received for the past 30 days including today)

[Customized Payments](#)

Payments between any 2 cutoff dates

[Failed Scheduled Payments Today](#)

Scheduled payments that have failed since last cut-off time

[Customized Failed Scheduled Payments](#)

Failed Scheduled Payments within the date range you specify

[Paper Suppression Report](#)

Paper billing suppression report for the date range you specify

[Future Payments Report](#)

Detailed, REAL TIME reports for all payments made using the Paymentus platform. Includes Future Payment Reports, Deposits & Returns, etc.

# Transactions Dashboard

Agent Dashboard

- Payments
- Scheduled Payments
- Accounts
- Reports**
- User Management
- Campaign Management
- Support Center
- Broadcast Messaging

[List Reports](#) | [Report Totals](#) | [Deposits and Returns](#) | [ECM Reports](#) | [ECM Call Records](#) | [Charts](#) | [Notifications](#) | [File Reports](#)

Payments Last 30 days (Sep 22, 2015 to Oct 22, 2015)

[Download CSV](#)

[First](#) [2](#) [Last](#)

1-25 of 75 Items

Confirmation Number	Related Payment	Amount	Payment Type	Account Number	Customer	Payment Date/Time	Payment Method	Origin	Channel	Originator	Status	Status Description	Email Status	Action
<a href="#">28962587</a>	<a href="#">28958955</a>	\$-211.09	Utility Bill	<a href="#">6759370</a>	Peter McCurley	Oct 20, 2015 3:57:23 PM	Visa *****1881	Agent Dashboard	Agent Dashboard	admin	Accepted	Approved	Sent	<a href="#">View</a>
<a href="#">28962583</a>		\$148.86	License Payment	<a href="#">6759376</a>		Oct 20, 2015 3:53:55 PM	MasterCard *****5454	IVR Interface	IVR Channel	CONSUMER	Accepted	Approved	NA	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">*28958955</a>		\$211.09	Utility Bill	<a href="#">6759370</a>	Peter McCurley	Oct 20, 2015 3:29:17 PM	Visa *****1881	Responsive OTP	Web Channel	CONSUMER	Canceled	Payment canceled	Sent	<a href="#">View</a>
<a href="#">29018566</a>		\$38.67	License Payment	<a href="#">6684196</a>	John Doe	Oct 20, 2015 5:24:36 AM	MasterCard (Debit) *****4448	Customer One Time Payments	Web Channel	payment-creator	Accepted	Approved	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29019539</a>		\$74.85	Utility Bill	<a href="#">6759373</a>		Oct 19, 2015 2:51:25 PM	MasterCard *****5454	IVR Interface	IVR Channel	CONSUMER	Accepted	Approved	NA	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29019500</a>		\$50.25	License Payment	<a href="#">100856</a>	Stan Herschorn	Oct 19, 2015 2:42:08 PM	Visa *****1881	Customer Portal	Web Channel	sherschorn@paymentus.com	Accepted	Approved	Sent	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29019499</a>		\$90.00	Utility Bill	<a href="#">6759371</a>	Stan Jones	Oct 19, 2015 2:40:32 PM	Checking Account *****1221	Responsive OTP	Web Channel	CONSUMER	Accepted	Approved	Sent	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29018292</a>		\$36.45	License Payment	<a href="#">1689980</a>	John Doe	Oct 19, 2015 9:03:36 AM	Visa (Debit) *****4448	Customer One Time Payments	Web Channel	payment-creator	Accepted	Approved	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29022158</a>		\$20.35	License Payment	<a href="#">3095026</a>	John Doe	Oct 19, 2015 8:39:00 AM	MasterCard *****4448	Customer One Time Payments	Web Channel	payment-creator	Accepted	Approved	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29021895</a>		\$39.06	License Payment	<a href="#">2201309</a>	John Doe	Oct 19, 2015 8:24:36 AM	Savings Account *****4448	Customer One Time Payments	Agent Dashboard	payment-creator	Accepted	Approved	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">29021790</a>		\$35.98	Utility Bill	<a href="#">2716829</a>	John Doe	Oct 19, 2015 8:46:48 AM	Discover *****4448	Customer One Time Payments	Scheduled Payment Channel	payment-creator	Accepted	Approved	Queued	<a href="#">View</a>   <a href="#">Cancel</a>

Transaction Dashboard. Click on View for specific information about a particular transaction. Reports can be exported to Excel for further analysis of the data.

# Deposits & Returns

Agent Dashboard

Payments

Scheduled  
Payments

Accounts

Reports

User  
Management

Campaign  
Management

Support  
Center

Broadcast  
Messaging

[List Reports](#)

[Report Totals](#)

[Deposits and Returns](#)

[Bill LifeCycle Reports](#)

[ECM Reports](#)

[ECM Call Records](#)

[Charts](#)

[Notifications](#)

[File Reports](#)

Please click on the report you would like to create.

## Deposits and Returns

[Net Deposit Summary - Mar 11, 2014](#)

Deposit transfer summary details (Deposits transfer summary records within the last 24 hours)

[Deposits - Mar 11, 2014](#) (**Deposits: 4, Deposit Amount: \$99.10, Returns: 0, Returned Amount: \$0.00, Net Deposit: \$99.10**)

Deposit details (Deposits scheduled within 24 hours immediately before last cut-off time)

[Returns - Mar 11, 2014](#) (**Returns: 0, Returned Amount: \$0.00, Deposits: 4, Deposit Amount: \$99.10, Net Deposit: \$99.10**)

Returns details (Returns posted within 24 hours immediately before last cut-off time)

[Financial Report - Mar 11, 2014](#)

Financial Summary Report from Paymentech for the last 24 hours

[Deposit Transfer Summary Customized](#)

Deposit Transfer Summaries for effective date range you specify

[Customized Deposits](#)

Deposits received within the date range you specify

Detailed, daily reports on all funds deposited into your bank account from the previous business day. Makes reconciliations so much easier!

# Funds Deposit Report – Account Level View

## Easy Reconciliations

Agent Dashboard

- Payments
- Scheduled Payments
- Accounts
- Reports**
- User Management
- Campaign Management
- Support Center
- Broadcast Messaging

[List Reports](#) | [Report Totals](#) | [Deposits and Returns](#) | [Bill LifeCycle Reports](#) | [ECM Reports](#) | [ECM Call Records](#) | [Charts](#) | [Notifications](#) | [File Reports](#)

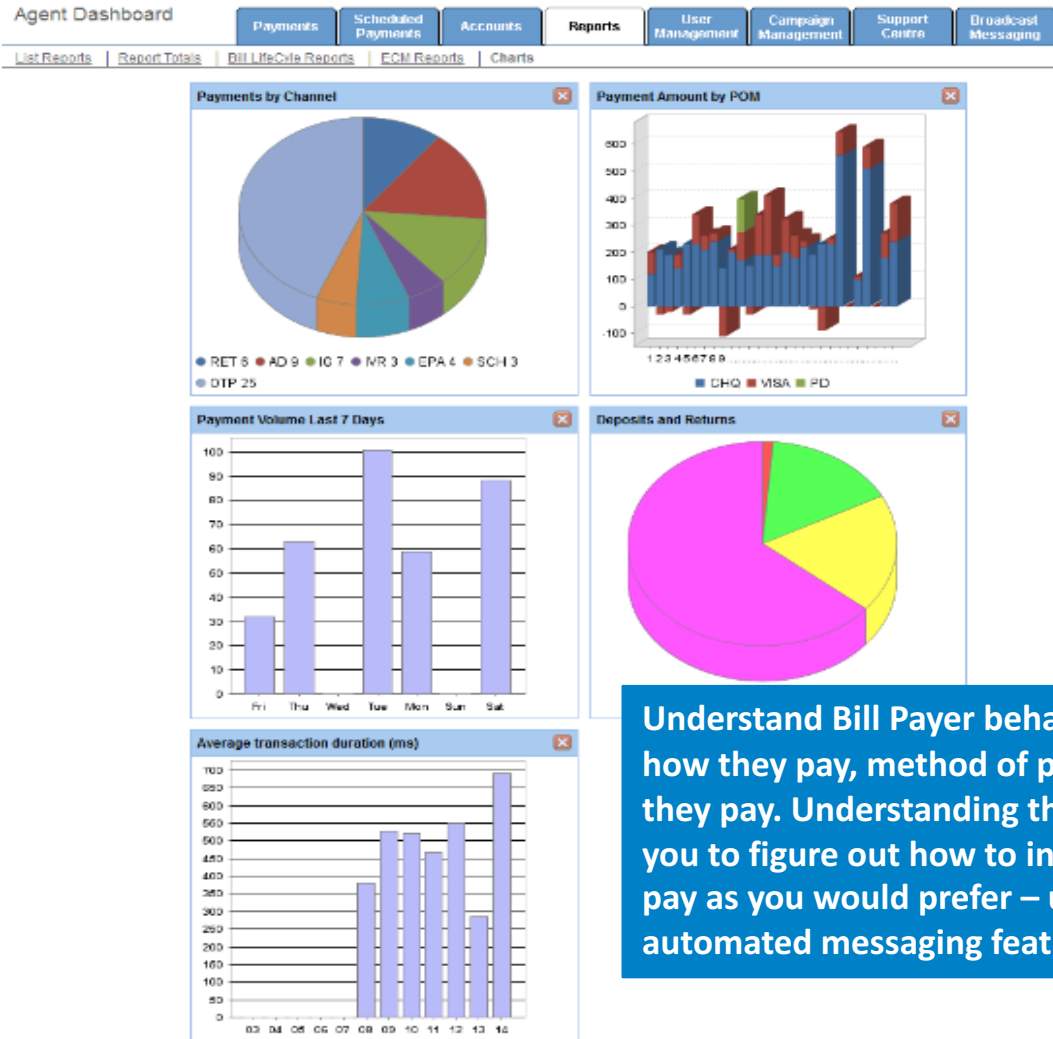
Deposits - Mar 5, 2014

[Download CSV](#) [Billing System File](#)

1-5 of 5 Items

Confirmation Number	Related Payment	Amount	Payment Type	Account Number	Customer	Payment Date/Time	Deposit Date	Payment Method	Origin	Channel	Originator	Email Status	Action
<a href="#">26979997</a>		\$45.99	Utility Bill	8995058	John Doe	Mar 5, 2014 6:36:36 AM	Mar 5, 2014	Visa *****4448	Customer One Time Payments	Web Channel	payment-creator	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">26979288</a>		\$45.16	Court Fines/Fees	5551552	John Doe	Mar 5, 2014 5:23:24 AM	Mar 5, 2014	Visa (Check) *****4448	Customer One Time Payments	Web Channel	payment-creator	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">26979957</a>		\$40.33	Court Fines/Fees	2811460	John Doe	Mar 5, 2014 2:40:48 AM	Mar 5, 2014	American Express *****4448	Customer One Time Payments	Scheduled Payment Channel	payment-creator	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">26980234</a>		\$40.62	Court Fines/Fees	6824101	John Doe	Mar 5, 2014 1:54:00 AM	Mar 5, 2014	Discover *****4448	Customer One Time Payments	Web Channel	payment-creator	Queued	<a href="#">View</a>   <a href="#">Cancel</a>
<a href="#">26980198</a>		\$41.55	Permit	1476052	John Doe	Mar 5, 2014 1:19:12 AM	Mar 5, 2014	Discover *****4448	Customer One Time Payments	Web Channel	payment-creator	Queued	<a href="#">View</a>   <a href="#">Cancel</a>

# Paymentus 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..



# Suspend Account / Block Payment Method

Agent Dashboard

Agent Dashboard | Payments | Scheduled Payments | Accounts | Reports | User Management | Campaign Management | Broadcast Messaging

[Find Account](#) | [Suspend an Account](#) | [Block a Payment Method](#) | [Find Blocked Payment Method](#) | [Find unpublished batches](#)

## Block a Payment Method

\* Account Number:

\* Payment Type:

\* Payment Method:

- MasterCard
- Visa
- Discover
- American Express
- Visa (Check)
- Savings Account
- Checking Account
- MasterCard (Debit)

Ensure payments are made with good funds by limiting payment methods to credit / debit card rather than e-check..

Or, suspend an account from using any Paymentus payment channel.

# Enterprise Campaign Manager - Outbound Messages

Agent Dashboard


- Payments
- Scheduled Payments
- Accounts
- Reports
- User Management
- Campaign Management**
- Support Center
- Broadcast Messaging


[Add New Campaign](#) | [Find Campaign](#) | [Add New Audience](#) | [Find Audience](#) | [Find Audience Members](#)


## Search Campaign

Campaign Name:

Channel:  
 Email  
 SMS  
 IVR Outbound

Start Date:      
MM dd yyyy

End Date:      
MM dd yyyy

Status:  

display inactive campaigns

**Search**

You can send automated, digital messages directly to your customers for payment reminders and service outages.

Paymentus platform sends messages by IVR phone, SMS Text or Email.

Costs much less than mailing a letter or phoning!

# ECM – Campaign Reports

Agent Dashboard

Payments

Scheduled Payments

Accounts

Reports

User Management

Campaign Management

Broadcast Messaging

[1st Reports](#) | [Report Totals](#) | [Deposits and Returns](#) | [ECM Reports](#) | [ECM Call Records](#)

ECM Call Records Custom Date Range (Feb 01, 2011 to May 09, 2012)

[Download CSV](#)

1-25 of 40 Items

[Next](#)

Phone Number	Customer	Account Number	Campaign	Call time	Duration	Nr of tries	Status
(647) 290-4010	Bojan Sijanovski Paymentus	1316091208278	Campaign Sample	Sep 15, 2011 10:10 AM	12	3	Answered
(647) 406-0970	Perry Halle Pigmentus	1316113946414	UPC 2011 ECM PROMO	Sep 15, 2011 15:20 PM	12	1	Answered
(416) 827-8545	Stan Herschorn Pigmentus	1316114266282	UPC 2011 ECM PROMO	Sep 15, 2011 15:51 PM	0	6	Dialed
(647) 290-4010	Bojan Smith Digmentus	1316114492212	UPC 2011 ECM PROMO	Sep 15, 2011 15:30 PM	9	1	Answered
(416) 827-4575	Stan Herschorn Paymentus	1316115060788	UPC 2011 ECM PROMO	Sep 15, 2011 15:40 PM	12	1	Answered
(647) 686-6626	Moana Araki Paymentus	1316115717002	UPC 2011 ECM PROMO	Sep 15, 2011 16:06 PM	12	4	Answered
(416) 827-4575	Stan Herschorn Paymentus	1316117984543	UPC 2011 ECM PROMO	Sep 15, 2011 16:30 PM	12	1	Answered
(647) 290-4010	John Doe Compan ABC	1316461885426	UPC 2011 ECM PROMO	Sep 19, 2011 16:00 PM	44	1	Answered
(803) 530-8733	Jonathan Evans SCANA	1316467202360	UPC 2011 ECM PROMO	Sep 19, 2011 20:26 PM	0	6	Dialed

View detailed reports about the status of all of your messaging campaigns and messages

# Quickly Find Any Payment

Agent Dashboard

Payments

Scheduled Payments

Accounts

Reports

User Management

Campaign Management

Broadcast Messaging

Make a Payment

Find Payment

## Search Payments

User Id:

Confirmation Number:

Account Number:

Payment Type:

Payment amount range: From: \$  To: \$

Payment Date Range

Start Date:

mm dd yyyy

End Date:

mm dd yyyy

Payment Method:

Status:

- SELECT--
- MasterCard
- Visa
- Discover
- American Express
- Visa (Check)
- Savings Account
- Checking Account
- MasterCard (Debit)

Search any field in order to retrieve live payment information over a 13-month period

# The Unified eBilling and Payment Platform from Paymentus



**Customer  
Engagement**



**Business  
Productivity**



**Secure  
Hosted  
Deployment**

Benefits for your **customers, staff, and business.**

**Paymentus**

# Secure Hosted Deployment

Deploy with confidence!

## SAAS / Hosted Infrastructure

- Free your business from costly hardware & software implementations
- Let us handle PCI Compliance so you don't have to

## Unmatched Stability

- Industry leading up-time and performance

## Bank-Level Security

- We are Level 1 PCI Compliant
- We are your Solution / We are not Your Enforcement

## Rapid Implementation

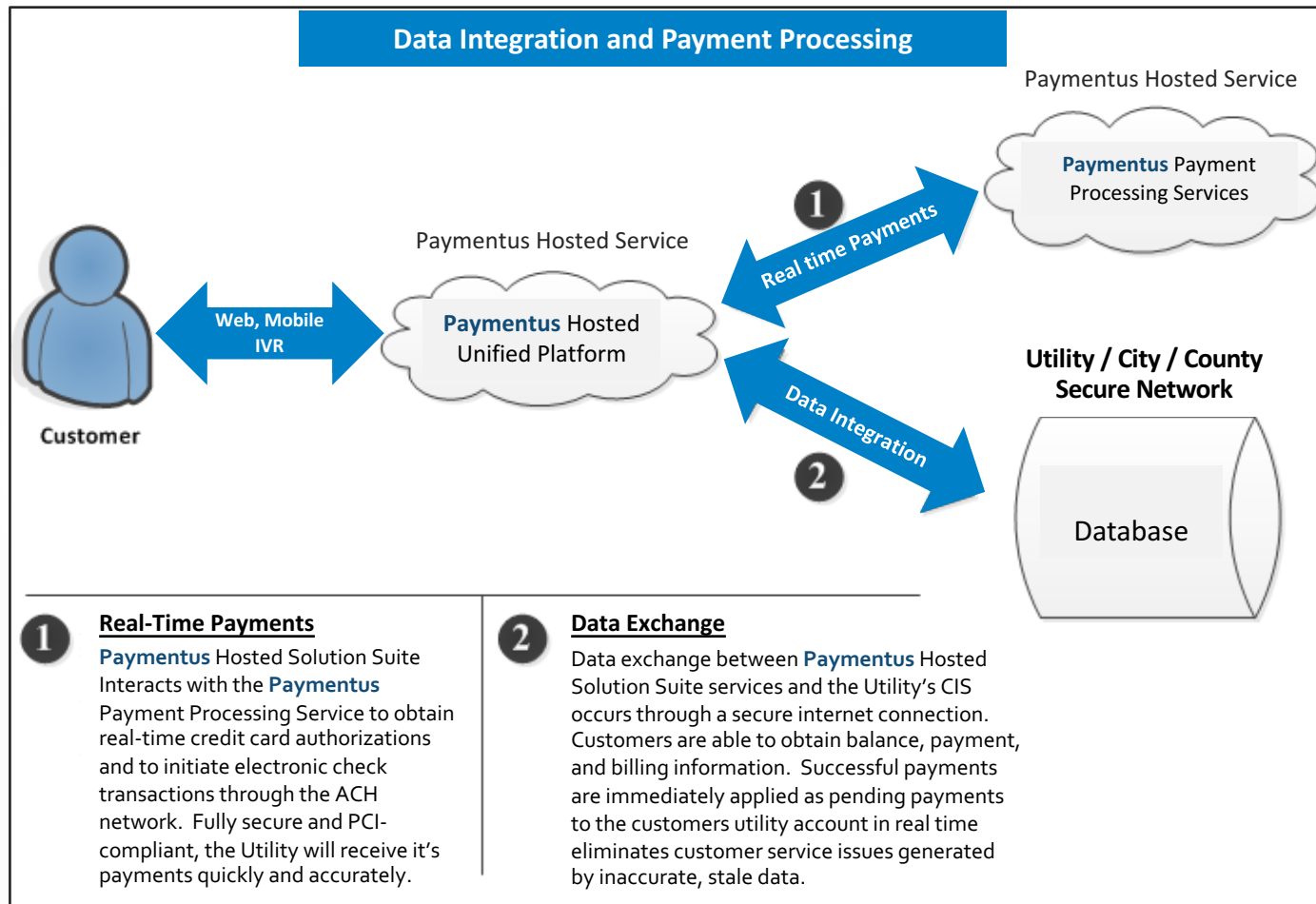
- Deep CIS Experience and Configurable Product Suite ensures the fastest "go lives" in the industry

## Steadfast Commitment

- Our *Continuous Product Improvement Program* with Account Management-- makes certain your organization is ready for "What's Next"



# Data Integration



# The Paymentus Solution

The first fully unified payment 2.0 platform.

## Presentment



## Payment Types



## Payment Channels



## Access



## Communication Intelligence



E-bill via all channels

- Customer Portal

- One-time payment

- Mobile App

- Secure email PDF

- Text to Pay

- Credit

- Debit

- Check

- E-Check

- Cash

- IVR

- SMS

- Web

- Kiosk

- Mobile

- In-person

- Agent-assisted

Customers are able to:

- View account usage information

- View bill history

- Make a one-time payment

- Schedule recurring payments

- Receive important notices

Efficiently notify customers of service and critical business updates via:

- SMS text

- IVR

- Email

Real-time snapshot of revenue received by channel, payment method, day/time, that demonstrate demographic trends to support your management initiatives

# Billing and Payment Blog

Helping billers shape  
customer experiences  
now and tomorrow.

Oct 6, 2015

## Part II: The Rising Cost of PCI Compliance...The Risk and Burden are on You

Payment security a burgeoning problem. With it comes a host of issues and tighter, more complex and costly Payment Card Industry (PCI) regulations. It's a necessary evil that every business – large or small – needs to implement. In this second blog of our three-part series, find out more about the true costs of PCI Compliance and which PCI 3.0 security standards are proving to be the most challenging to implement.

PCI, Privacy, Security   Payment Processing

Sep 29, 2015

## Would You Like Paper or Mobile?

One-third of millennials don't review their bills before paying them. Make sure your billing and payment systems are reaching these customers.

Customer Communications   Emerging Trends   Paperless/eBilling   Relationship Management   Technology

Usability

Sep 21, 2015

## Part I: Are You PCI-Compliant? Why your Business shouldn't be Compliance

### More Resources

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

### Browse Topics

- ▶ All Topics
- Adoption/Promotion
- Business Intelligence/Analytics
- Customer Communications
- Emerging Trends
- Payment Processing
- PCI, Privacy, Security
- Productivity
- Paperless/eBilling
- Relationship Management

<http://paymentus.com/blog/>

**Paymentus**

**Thank you.**

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