

# Electronic Bill Presentment and Payment



## Save Money and Improve Service?

Sound impossible? It isn't.

**Electronic Bill Presentment & Payment (EBPP)** is the most effective way of presenting customers with their statement while providing a convenient way to pay and track their bills. Because paper is no longer needed, printing and postage costs are greatly reduced or eliminated.

- **Email Notifications**  
Customers receive an email branded with the biller's logo notifying them that their bill is ready to be paid. They can then click to view and/or pay the bill online or print it if needed.
- **Customized Bill Portal**  
Customers feel comfortable with a bill portal that looks like the biller site and is easy-to-use. Billers have complete control of the appearance of the online bill portal.
- **Easy Payment Options**  
Customers can pay with e-checks, credit/debit cards, or ACH from a checking or savings account. Payments can be made that day, scheduled for a specific date or put on AutoPay.

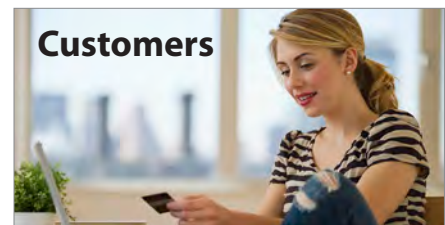
*Simple as  
1-2-3  
for Billers  
and  
Customers*

### Billers



- 1** Biller makes no changes to the accounting process due to tight integration.
- 2** Biller creates invoice file and uploads it to Invoice Cloud for online billing. Email notifications are automatically sent.
- 3** Payments and updates are posted in accounting software and systems are synchronized.

### Customers



- 1** Customer receives email notification and clicks on the "View or Pay Your Bill" button.
- 2** Customer views invoice and either enters payment information for an express payment or registers to schedule a payment.
- 3** Customer receives an email confirmation with their payment amount and processing date.

# All Communications Look Like You



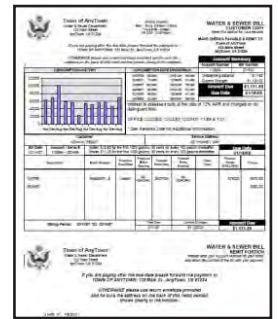
## Email Notification

Billers and customers have access to print-ready PDF's that are identical to the current paper bill and archived for 18 months.



## Bill Access

Billers and customers have access to print-ready PDF's that are identical to the current paper bill and archived for 18 months.



## Collections

Simple to follow screens collect payment data which is then double encrypted. Customers decide whether to retain data for next payment.



## Payment Tracking

Both billers and customers can easily access payment history through a searchable database. Billers have access to multiple reporting features.



## Invoice Cloud Advantages

- Specialized Expertise**  
 Invoice Cloud is a proven SaaS Application Provider that specializes in electronic payment applications. SaaS technology means no biller maintenance required and no hardware or software to purchase.
- No Up Front Fees**  
 The pay as you go model with no up front licensing or customization fees, makes implementation fast and stress-free.
- Flexible - Scalable**  
 Features throughout the system are designed to be customized and focused on customer requirements. For instance, a service or convenience fee model is optional as well as customer registration.
- Security**  
 The service is PCI (Payment Card Industry) Compliant. It eliminates the need for customers to enter payment information on Biller's systems and eliminates the biller's need to store payment card data which alleviates the burden of Visa/MasterCard compliance at the biller level.
- Dynamic Billing and Payment**  
 Allows invoices to be updated (late fees, payments) and consolidated, improving the collection of ancillary services like utilities for property management firms.



Use cloud technology to lower your billing costs, communicate more easily with your customers and speed up collections.

