



Electronic Bill Payment

Cash flow is vital to business. That's why it's so important to make it as convenient as possible for your customers to make payments securely and effectively.

Our Electronic Bill Payment service makes it easy for your customers to pay online through your website or by touchtone phone. Payments can also be accepted through your call center.

Benefits of Our Electronic Bill Payment System

Faster funds availability – Next-day funds availability for both ACH and credit card transactions.

Expense reduction – Since your customers pay electronically, your staff no longer has to manually process paper payments.

Protection of your customer's identity information – Our service uses a secured system and process.

Reduced returned check and credit card charges – Real-time payment validation.

How it works:

Payments are processed by direct debit to your customers' checking accounts or credit cards, providing convenient and secure payment methods.

Your customers can pay their bill by entering personal checking account or credit card information. There are three different payment interfaces available:

- **Interactive Voice Response (IVR)** – Provides the ability to pay by using a touchtone phone through a dedicated toll-free number. Customers can be led through the payment steps in English or Spanish. They may also connect directly to your office for assistance.
- **Agent Access (through your call center)** – Allows customer service agents to make payments on your customer's behalf, view payments and view reports – all online and in real time.
- **Customer Access (Web)** – Provides your customers with the ability to pay while on your website by allowing the customer to simply click on a link to "Pay Now." They also have the ability to set up recurring payments.

Product Features

- Supports payment with credit card and/or electronic check.
- Online, real-time access to confirm payment, view specific customer payment history, modify customer payment (intraday), and to view reports.
- Payment card industry (PCI) compliant.
- Verification is performed on routing and transit numbers.
- Real-time validation of credit card information.
- Invoice, automatic, installment and donation payment capabilities.
- Convenience fee revenue stream.

For more information, please contact your Relationship Manager or Treasury Management Sales Officer.