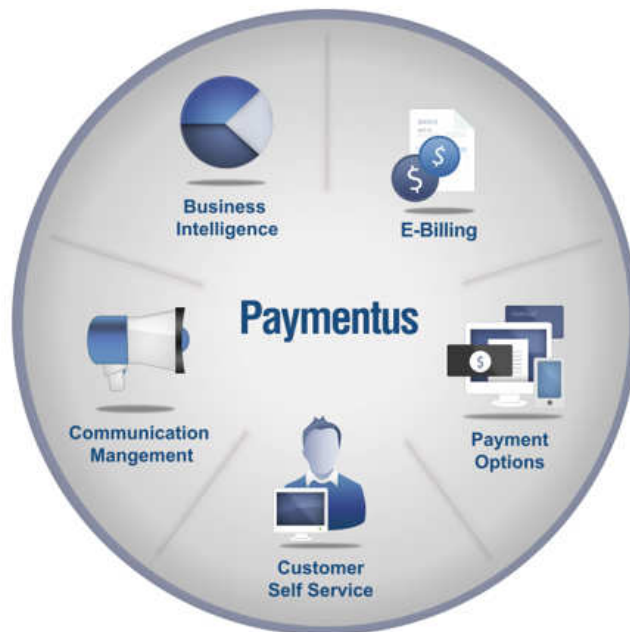




March 14, 2013

The 5 Key Essentials

To reduce the cost of
collections &
improve customer satisfaction



- **E-Bill:** Provides electronic bill presentment
- **Payment Options:** Process via all payment channels
- **Customer Self Service:** Empower your customers to manage how to pay their bill from anywhere at anytime
- **Communication Management:** Contact your customers in real-time
- **Business Intelligence:** Fully reconciled revenue reports

Innovative, Trusted Services

- **First and only full-service payment provider**
 - Get bill presentment, payments, communication, self-service and business intelligence – one system, from one partner
 - Single solution with more features and functionality
- **Unmatched value** – reduce your cost to collect by up to 75%
- **500 clients in 48 states are highly satisfied**
 - 99.2% client retention rate since 2004
 - 100% customer reference-ability – every client will provide a reference
- **Switching is easy**
 - You give us a file, we do the work
 - Fastest implementation in industry; 90 days from agreement to launch

We Know Payments

What's Important To Your Customers

- Lots of payment options
 - Channel – SMS, Smartphone, Web, IVR, Agent assisted
 - Method – Credit card, debit card, e-check
- Lots of Flexibility
 - One-time
 - Recurring
 - Anytime, anywhere
- Convenience with timing control
- Low / no cost for that convenience
- Loyalty rewards, airline miles, rebates

What's Important to You

- A proven, highly recommended partner to entrust with your most valuable assets
 - Your customers
 - Your \$
- Comprehensive and reliable outsourced service for electronic payments
 - On demand-no prior registration required
 - Recurring-enrollment, maintenance, transaction processing
- Full revenue management of payment methods and user interfaces
- Client driven, seamless and integrated service design
- Analytics to identify customer segments
- Enterprise Communications Manager to quickly & easily broadcast proactive messages to customers

The Paymentus Platform

The first fully unified Payment 2.0 platform....

Presentment



E-Billing

Your customers can view their most recent bill activity and payment history at any time

Payments



Payment Options

- IVR
 - SMS
 - Web
 - Kiosk
 - Mobile
 - In-person
 - Agent-assisted
- Credit, debit, check

Access



Customer Self Service

- View account usage information
- View bill history
- Make a one-time payment
- Schedule recurring payments
- Receive your important notices

Communication



Communication Management

- Efficiently notify your customers of service and critical business updates:
- SMS Text
 - IVR
 - Email

Intelligence



Business Intelligence

- Real-time snapshot of revenue received
- By channel, payment method, day/time,
 - See demographic and geographic trends
 - Data to support revenue management initiatives

A Full Service Platform

(For the Price of a Payment)

If your customers need to....	They use...
View your bill online	Paymentus
Call 800# to make payment	Paymentus
Make a web payment	Paymentus
Make a mobile payment	Paymentus
Set up recurring payments	Paymentus
Make a payment with a credit or debit card or check	Paymentus
Make an in-person payment at a payment office or kiosk	Paymentus
Need to make a payment in real-time	Paymentus
If you need to...	You use...
Send a service communication to customers in a certain area	Paymentus
Send a payment reminder via text, email or IVR	Paymentus
Immediate reconciliation of payments	Paymentus
Report of collections from previous night with a click of a button	Paymentus

A complete solution for you and your customers

Paymentus

Best Value

Fully loaded cost of single payment

Before switching

\$7.50*

Expense Sources:

Billing – cost of paper, printing, collation and postage

Processing – cost of labor required to extract payments from envelopes, enter payment data, reconcile account information

Support – cost to answer billing calls, make outbound collection calls and manage multiple customer interaction channels (IVR)

*based upon industry research and actual client experience

Paymentus

After switching

\$2.50

Not Applicable – Paymentus manages all billing, processing and support for a single transaction charge

Savings of up to 75%

Easy Implementation

Fast, simple – we do the majority of the work for you

- Every aspect of the project designed to be easy on your resources
- Dedicated and experienced project management team
- Executive sponsorship of every client
- PMI based methodology
- Rigorous testing and quality control before roll out
- Average implementation under 90 days (contract to launch)
- Full integration with your Harris Innoprise system
 - Executed over 400 client projects
 - Experience with all types of systems from home-grown to the most sophisticated

So easy, we will show your Paymentus system now!

Fully Operational, Live Presentation

Personalized for you including:

- **One time web payments**
- **Self service for your customers**
 - Bill presentment, payment, recurring payments, payment history
- **IVR payment** – 40% of all payments are made via IVR
 - Reduce inbound calls, increase average speed of answer
- **Your management dashboard** – full control of the system
 - All reporting: reconciliation, custom reports, finding payments
 - All control features: communication, user management, see what they see

This is how your Paymentus system will work for you and your customers.

Successful Clients



Choose Paymentus

- **We're innovative**
 - We believe in continuous innovation to make our clients successful and help them become more effective and efficient
- **We simplify**
 - Technology can be complex, but not with Paymentus
- **We work hard**
 - We don't stop until our clients are happy
- **We care**
 - We're more than a vendor, we're a partner who builds long-term relationships
- **We give you more for less**
 - A full-service platform for the price of a payment
- **We're easy to do business with**
 - No surprises – straightforward, open and honest



Thank You