CORE

Electronic Bill Presentment & Payment (EBPP)

Electronic Bill Presentment & Payment (EBPP) Creates a *Better Payment Experience for Citizens*

Consumers want a digital payment experience — 85% are already using digital bill pay and many consumers are willing to pay a convenience fee for a digital pay service.[1]

1 ## Convenience

Digital payments offer the convenience of an online portal with a login or guest checkout to make payments.

41% of consumers say they select digital payments for ease and convenience.[2]

2 ## Speed

Digital payments also provide speed to both the consumer and the business with real-time payments, faster speed-to-payment, and an elimination of mailed invoices.

Nearly 80% of consumers are interested in faster payment options to pay businesses.[3]

3 ## Security

Digital payments create a more secure payment experience requiring account verification or login and password without requesting personal information.

49% of consumers say using a contactless payment method, like a digital wallet, is one of the most important safety measures for businesses to implement.[4]

[1,2] https://www.pymnts.com/consumer-finance/2022/the-data-point-consumers-highly-interested-in-digital-bill-pay-will-pay-for-the-service/
[3] https://www.frbservices.org/news/press-releases/051622-survey-consumers-faster-payment
[4] https://www.forbes.com/sites/forbesfinancecouncil/2022/05/24/the-digital-payment-boom-how-we-can-uphold-safe-online-commerce/?sh=68b1b3253734

CORE

With CORE, Your Citizens Can Get Exactly What They're Looking For In This New Stage Of Payment Experience.

Digital payment options don't just impact the consumer experience, they can streamline back office operations, too.

Reduce Overhead Expenses

Stop wasting time, budget, and other resources on physical invoices, in-person payments, and collecting over-the-phone payments.

- Integrated payment processing through API to allow for data lookup and online account information presentment
- Paperless/electronic bill presentment (both online and via email) to significantly reduce costs for bill printing and mailing

Streamline Operations And Increase Productivity

With EBPP, your resources can spend time on strategic tasks instead of manually sending out invoices and collecting payments.

- Integrated payment processing through our API for data lookup
- Daily transaction settlement
- Refund (both credit and void) processing
- Dispute / charge-back resolution
- Integrated, emailed, and real-time online reporting and data analysis
- Seamless look-feel to match website and sub-sites
- Interface payment lookup functions, receipts and autopay features

Offer Secure Payment Options

Stay compliant and meet customer security demands with a payment process that is built on safety.

- Payment via web, web-based terminal or at-the-counter
- Real-time credit card authorization
- Shopping cart functionality
- Teller-facing functionality w/ integration to credit card swipe devices for face-to-face transactions

The CORE Electronic Bill Presentment & Payment (EBPP) Experience

Customer portal
Account holders can easily log in to make a payment, view bill details, and review payment history.

Guest payments
Consumers can search by account or bill number, address, name, or other customer identifiers to make a payment without logging in or creating an account.

Multiple payment options
Offer multiple payment options for consumers checking out online or in person—credit/debit card payments, ACH, autopay options, payment forms, and more.

In-person payments
Consumers can make payments in-person, bypassing the online portal altogether.

Real-time reports
Get comprehensive, real-time reports with specifics on transactions, items/products, settlement summary, settlement details, and more.

Digital invoice delivery
Invoices are generated and delivered digitally via email or text, alerting customers to upcoming payment deadlines.

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TRANSFORM YOUR PAYMENT EXPERIENCE

PCI-DSS Level-1 Compliant Platform

Anywhere, anytime, any device access

Actionable reporting and insights

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