

PAYEREXPRESS

ELECTRONIC BILL PRESENTMENT AND PAYMENT MADE EASY

Your organization needs a secure way to present your bills to your customers (consumers or small businesses) and accept payments electronically, and you want to accomplish this easily, without a major financial investment or complex implementation. You may also want to integrate a payment process through an existing web portal.

PNC DELIVERS

PNC provides fast and easy implementation of electronic invoicing and payment without burdening your internal IT resources. The PayerExpress solution is hosted by PNC and delivers:

- Branded web portal with your colors and logo
- Easy uploading or direct transmission of billing data
- Easy access to your data for cash application using download, direct transmission and merge capabilities

Using PayerExpress, you can:

- Present your bills in a summary or detail format.
- Accept ACH or credit card payments.
- Allow customer service representatives to accept payments over the phone.
- Enable your customers to make payments through the optional Interactive Voice Response (IVR) service.
- Use single sign-on capabilities to integrate with your existing customer portal.
- Leverage the secure hand-off/shopping cart feature to receive payment information in real time.

PAYEREXPRESS BENEFITS

When you implement the PayerExpress solution, you can save money, improve efficiency and:

- Integrate with existing client-facing web capabilities.
- Transform paper-based bills and payments into smarter, more efficient and environmentally friendly transactions.
- Mitigate the risk of fraud and the time associated with manual check and cash data entry while reducing trips to the bank.
- Reduce collection time and paper, printing and postage costs, improving your cash flow and bottom line.
- Choose the billing structure that best fits your organization's needs using direct billing or fees.
- Implement the solution with the comfort of working with your trusted financial institution and the efficiency and security that comes with that relationship.

FEATURES FOR YOU AND YOUR CUSTOMERS

PayerExpress offers a range of standard and optional features including:

Customizable presentment methods

You can present your bills in the format that best suits your organization.

- Summary format provides invoice-level data fields such as previous balance due.
- Detail format provides the same invoice-level data as the summary format, plus transaction-level data fields such as item numbers, order quantities, transaction amounts and transaction dates. You can choose to load PDF files of the paper invoices sent to your customers.

Convenient payment methods

Your customers can choose their preferred payment method without adding cost. They can:

- Make one-time payments without enrolling in the system.
- Enroll to make one-time or recurring payments as well as future-date their payments.
- Work with customer service representatives who can take customer phone calls and initiate payments on the customer's behalf.

Versatile payment types

You can allow customers to pay using:

- Checking accounts
- Savings accounts
- Credit cards
- Debit cards

Integrated Interactive Voice Response (IVR) System

You can add the IVR platform to integrate phone payments in real time with the PayerExpress application. PNC can issue you your own toll-free phone number so your customers can make payments using their touch-tone phone. This offers an opportunity for customers who would not normally use an online payment system to make payments coordinated with PNC's PayerExpress service.

FLEXIBLE REPORTING

- Your authorized customer service representatives have secure online administrative site access around the clock from any location with Internet connectivity.
- Your authorized administrators can view and download customizable, detailed or summary reports on customer payment activity, deposits or overall system usage.

A CHOICE OF BILLING STRUCTURES

You can choose the billing structure that best fits your organization's needs.

- Direct Billing: PNC will bill you directly for your PayerExpress service.
- Biller-Managed Fees: You offset the cost of your PayerExpress service by collecting fees as your customers pay their bills.
- Third-Party Fees: A third party will set and collect fees to offset the cost of the services. Clients interested in a Third-Party Fee model will be referred to Transactis.

ADVANCED FEATURES FOR INTEGRATION WITH YOUR SYSTEMS

- Direct Bill Integration allows you to load all of your customer bills using upload or direct transmission into PayerExpress. This will enable your customers to enroll or make one-time payments in PayerExpress.
- Single sign-on allows you to manage all user IDs from your customer-facing web platform, bypassing the need for customers to enroll in PayerExpress to make a payment.
- Standard real-time payment processing APIs allow you to manage all user IDs from your customer-facing web platform and the payment processing User Interface (UI).
- Secure hand-off/shopping cart transfers your customers to PayerExpress for an order completed on your website.
- Website hierarchy can deliver uniquely branded websites for subsidiary organizations, while a master site performs centralized functions such as reporting and user management.

ADVANCED FEATURES FOR YOUR CUSTOMERS

- View bills and make payments through desktop and mobile portals or mobile wallet.
- Pay multiple bills at the same time.
- Save banking account or credit card information for future payments.
- Choose to contribute to donation drives.
- Create recurring payments with flexible rules.
- Include free-form comments to be attached to each invoice being paid.
- Access current balance and previous payment history.
- Add and modify notifications and alerts.
- Manage accounts by linking a single user to multiple accounts, multiple users to a single account, or multiple users to multiple accounts.

SECURITY CONTROLS

PNC's Enterprise Security program has established a comprehensive series of technology and process control solutions to protect the integrity of customer data. PNC has established security policies and standards that have been deployed throughout the organization and where applicable with our vendors.

SUPPORT FOR IMPLEMENTATION

- PNC views each PayerExpress implementation as a customized project, and we assign experienced implementation specialists to work with you to plan, design and develop your personalized PayerExpress service.
- PayerExpress websites are designed as "turnkey" sites. With your input, our implementations team will build a completely functional site, fully customized with your organization's name, logo and color scheme, featuring built-in bill presentment and payment features and email capabilities.
- A one-time migration process moves existing auto debits into PayerExpress.

GETTING MORE FROM PAYEREXPRESS

PNC offers a variety of services that can enhance the capabilities of PayerExpress:

- **PrintMail Express** enables PNC to print and mail your bills and present them electronically for a significantly enhanced receivables solution.
- **E-Lockbox Advantage** consolidates all bill payments made at bank websites to your PNC Bank account. Electronic payment delivery can eliminate manual checks sent to you by online bill payment providers.
- **Retail Lockbox** or **OCR Wholesale Lockbox** solutions integrate paper-based lockbox collections with electronic collections into one seamless daily A/R posting file.



READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.

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