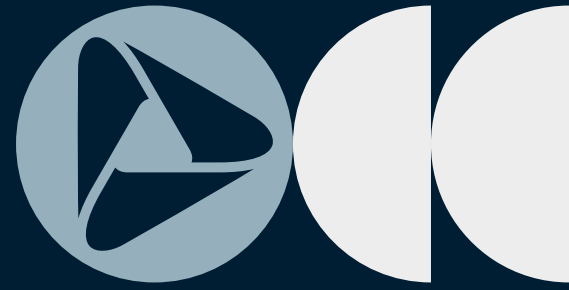


PayerExpress

Electronic Bill Presentment and Payment Made Easy



Your organization needs an integrated 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 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.

How It Works

Using PayerExpress, you can:

- Present your bills in a summary or detail format.
- Accept ACH or credit card payments including digital wallets.
- 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 integrated handoff/shopping cart feature to receive payment information in real time.

Benefits

When you implement the PayerExpress solution, it can help 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.



Present bills through a customized portal



Accept payments from a variety of channels



Powerful reporting and insights

Additional Details

Flexible Reporting

- Your authorized administrators have access around the clock to view and download customizable, detailed or summary reports on customer payment activity, deposits or overall system usage.

Advanced Features for Integration

- Direct Bill Integration allows you to load all of your customer bills using upload or direct transmission into PayerExpress. This will allow your customers to make one-time payments or to enroll to make one-time or recurring payments as well as future date their payments.
- 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).
- Integrated handoff/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.

Mobile Wallet

- The Mobile Wallet feature allows you to push bills and invoices directly to your customers' mobile devices and provide timely, relevant notifications.

QuickPay

- The QuickPay feature allows you to receive payments electronically without loading a bill file and presenting invoices.

Getting More From PayerExpress

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

- **Print Mail** enables PNC to print and mail your bills and present them electronically for payment, creating an enhanced invoicing and receivables solution.
 - **Simplify** by leveraging our standard templates with configurable fields to streamline setups and reduce costs and manual labor. Qualify for discounted postage through pre-sorted mail.
 - **Improve DSO** (days sales outstanding) by delivering easy-to-read bills and offering convenient payment options to customers. Pay online using electronic payment methods or mail payments with a business reply envelope.
 - **Provide** insights and visibility into real-time tracking of print jobs start to finish, view 90-days of archived PDF images, and manage various user access controls with ease.
- **eLockbox** 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.
- **Lockbox** solutions integrate paper-based lockbox collections with electronic collections into one seamless daily A/R posting file.

Let's build your brilliant.



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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