

A Enterprise Biller Direct Bill Payment Solution

Imagine how valuable it would be to have a centralized system for collecting payments from all of your departments, channels and business systems. Would you like to devise a cohesive online platform that enables customers to pay their bills online and empowers you to apply a consistent payments strategy across your organization? How much money could you save by transitioning costly paper-based and call center transactions to web-based transactions? OrbiPay Enterprise is an out-of-the-box solution that lets you consolidate, collect and process payments across your enterprise—quickly and efficiently.

What is OrbiPay Enterprise?

OrbiPay Enterprise is a web-based bill payment solution that enables you to collect, aggregate, manage and process payments from multiple departments, systems and channels through a centralized payment platform. Once OrbiPay is deployed within your organization, your customers will be able to pay their bills via the web, IVR systems or through customer service agents.

You can add payment-collection capabilities to your existing business processes to provide customers with robust end-user functionality. They can make payments from their bank accounts and credit cards on a one-time, recurring and same-day basis. OrbiPay can also meet the requirements of individual business units and portfolios with custom branding, fraud controls, risk criteria and business rules. In addition to capturing and processing payments through the ACH and credit card networks, OrbiPay produces daily activity, posting and return information that seamlessly integrates with your CRM and accounting systems for settlement control and reconciliation.

OrbiPay generates daily, weekly and monthly reports to monitor enrollment activity and keep track of payments processed, scheduled, returned and pending. It includes a customer care website so your customer service and operations staff can lookup bill payment profiles, review historical and pending

payments, schedule and manage payments on behalf of customers and perform other day-to-day customer service tasks. The result is faster collection of funds, simplified operational processes and greater customer satisfaction.

OrbiPay is secure, cost-effective and easy to deploy, supplying a fast return on your investment.

Why Deploy OrbiPay™?

- Reduce operating costs
- Lower days-sales-outstanding (DSO) and improve cash flow with fast, accurate collection services
- Streamline financial processes including collection, payment and settlement
- Strengthen customer service, improve customer retention and increase online bill-pay adoption rates
- Respond more quickly to market opportunities

Put Your Customers in Control

- Quickly sign up for online bill-pay services
- Add and manage multiple funding sources (bank accounts, credit and debit cards)
- Schedule and manage one-time, recurring and expedited rush payments
- Easily make payments via web, IVR and agent channels

The screenshot shows a web browser window with the URL 'http://www.abc.com'. The page title is 'Welcome Rahul Anand'. The main content area is titled 'Schedule a Payment' and contains a form for scheduling a payment. The form includes a sidebar with navigation links: 'Schedule Payment', 'View Payment Activity', 'Manage Funding Sources', 'Cancel from Online Bill Pay', 'View eSign and Terms and Conditions', 'Frequently Asked Questions', and 'Exit Online Bill Pay'. The main form has the following sections:

- Schedule a Payment**: Select a Payment Type. *Please Note: All dollar amounts listed below are for the current month only. Future dollar amounts will vary. Please take this into consideration when scheduling recurring payments. *Online Bill Pay will NOT process payments without your authorization.*
- *Card Account Ending in 91163**: Payment Due Date: 02/04/2018
- Select Payment Type**: Radio buttons for One Time Payment, Recurring Payment, and Rush Payment.
- Payment Date**: mm/dd/yyyy. This is the earliest date your payment will post.
- Bank Account Number**: 1234567890123456
- Amount**: Radio buttons for Current Payment Due (\$100.00), Current Balance (\$1,000.00) (balance that includes recent activity), Last Statement Balance (\$0.00) (balance as of your last statement), and Other Amount \$ (Minimum \$1.00).
- Message**: A text area for entering a message.
- Buttons**: Continue and Cancel.

At the bottom of the page, there is a note: 'Please Click the "Continue" button only once.'

Empower Administrators to Manage the Payment Platform

- Standard and customized posting and return files enable automated posting of payment and return information to finance and general ledger systems and easy reconciliation of payment, return and fee information
- Flexible settlement options tailored to the needs of individual business units
- Manage negative file/hot-list data at the department and enterprise levels
- Configure and setup business unit-specific transaction limits, velocity and other business rules

Create Comprehensive Reports for Managers

- Daily, weekly and monthly reporting on payments processed, returns received, fee and settlement, enrollment information and notice of change (NOC) details
- Reports available in multiple formats (HTML, PDF, CSV and Excel)

Improve the Customer Experience with Online Support Tools

- Browser-based customer care tool
- Ability to create, edit and cancel payments on behalf of customers
- Fast access to bill payment profiles, payment histories, funding source and audit trail information
- Role and privilege based administration framework enables you to securely manage user profiles from multiple business units through a centralized system

Customize the System for Individual Billers

- Easily add new billers to the system
- Configure, setup and manage biller specific business requirements such as
 - Website branding
 - Payment options and funding sources
 - Fee configuration
 - Business rules relating to payment, fraud and risk
 - Accounting, settlement and reconciliation

Minimize Costs with Customizable Deployment Options

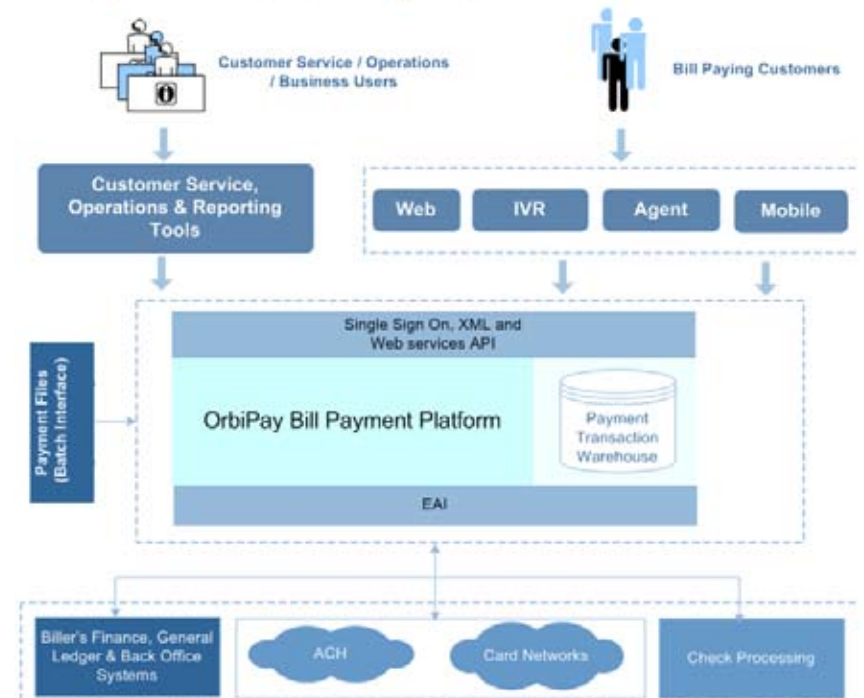
- Available in on-premise and on-demand SaaS (software as a service) versions
- Control the end user experience by integrating the payment functionality into your website using Web Services or an XML-based API

The screenshot displays the Alacriti Inc. web application interface. At the top, it shows the user name 'Wayne Brown', country 'USA', group 'Retail Services', branch '001', user ID 'waynb', and date 'Mon, 29 Sep 2008, 02:58 PM, GMT-05:00'. The main content area is divided into several sections:

- Customer Overview:** Displays details for David M. Hulse, including account number 4894-1340-0321-5289, address (50 Craigwood Rd., Suite #100, South Plain Field, NJ 07080, USA), home phone number (+1-908-205-1551), gender (Male), and date of birth (29-14-1968).
- Pending Payments:** A table showing 5 payments out of 12 found. The table has columns for Confirmation No., Funding Source, Scheduled Date, Payment Amount, and Cancel Payment.
- Bank Accounts:** A table listing bank accounts with columns for Bank Name, Account Number, Issue Institute Name, Routing Number, and Status.

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OrbiPay™ Biller Direct Bill Payments



The OrbiPay™ Payment Suite

In addition to OrbiPay Enterprise™, Alacriti offers the following payment solutions:

OrbiPay Web™ - a web-based biller direct payment solution that enables companies to collect payments from their customers over the internet while offering comprehensive and easy-to-use bill payment functionality

OrbiPay Exchange™ - a enterprise biller direct payment solution that enables banks to become Biller Service Providers (BSP) and offer value-added bill payment services to their treasury and cash-management clients

About Alacriti

Alacriti is a highly specialized technology company that develops and implements payment-related financial solutions. We are experts in every facet of electronic payment technology, and we are singularly focused on serving the needs of organizations in the banking, financial services, insurance and healthcare sectors. Our cutting-edge products, custom application development and maintenance services are tailored to your business needs, resulting in significant operational savings and faster time-to-market.

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