How data can help you with making
better credit management decisions

Customer behaviour is changing

- Convenience

- Personalisation

- Sharing

- Trust

WE MILLENNIALS...

EXPECT REAL-TIME CONFIRMATION OF OUR PAYMENTS

LIKE TRANSPARENCY AND CONTROL

EXPECT A **SMOOTH AND EASY (MOBILE)** EXPERIENCE

WANT TO **FLIP THROUGH OUR MESSAGES** AND SEARCH ON THE FLY

ARE ACCUSTOMED TO **SEEING BILL ALERTS** BASED ON CHOICE OF FREQUENCY

WANT **OPTIONS** ON HOW TO RECEIVE AND PAY OUR BILLS

LOVE VISUALIZATION & PERSONALIZATION

ACCEPTEMAIL ticks all these boxes for bill payments.

Evolutions in billing and payment

Fragmentation in devices	In messaging	In payments

- Renderability
- UI
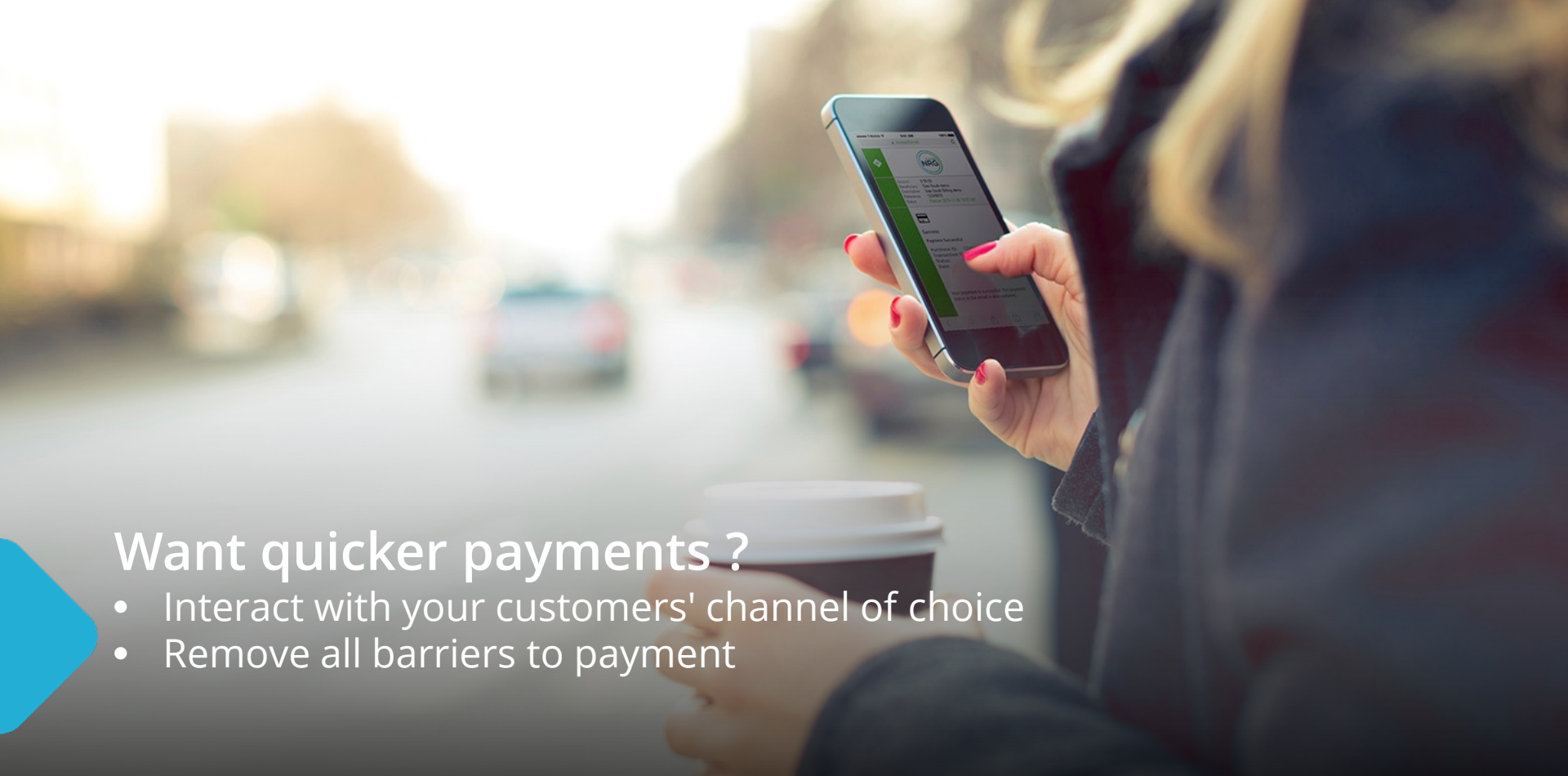
- Omni channel
- Consumer preferences

- Gateways
- Sender options

Want quicker payments ?

- Interact with your customers' channel of choice
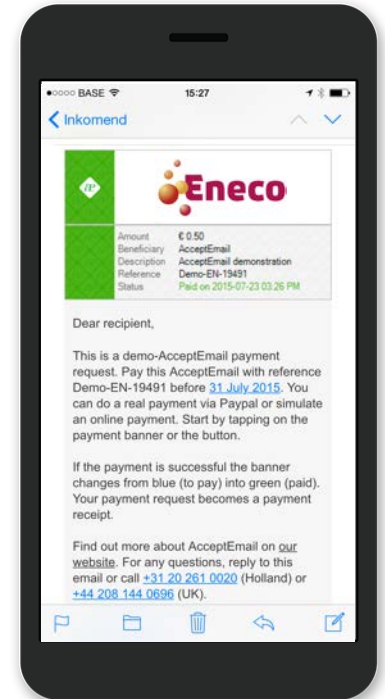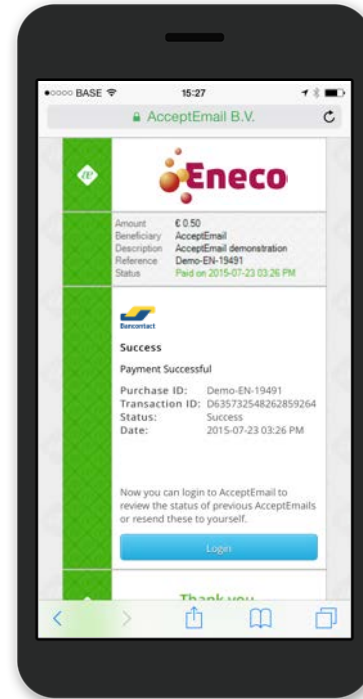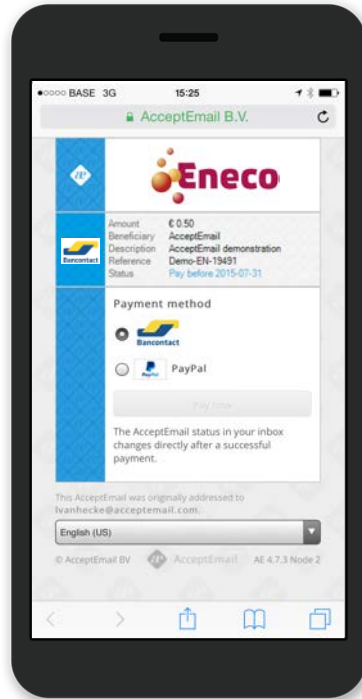- Remove all barriers to payment
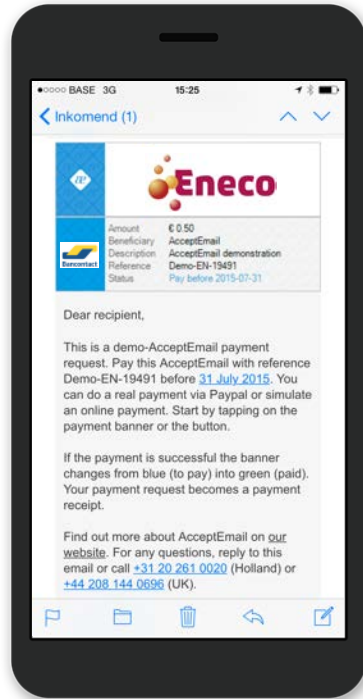
Make static bills dynamic with Smartpix
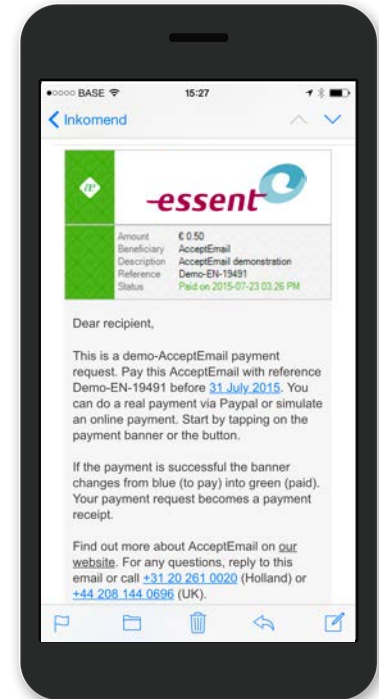

To be Paid

Due in x days

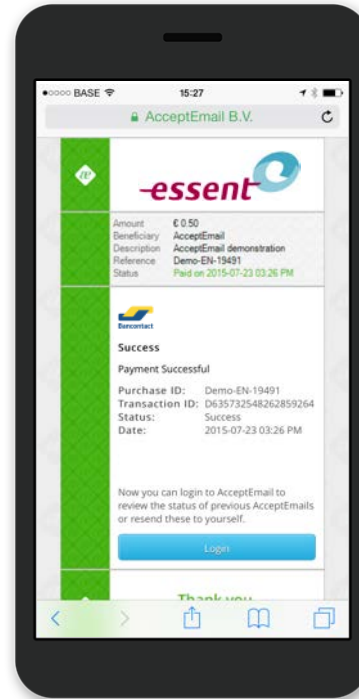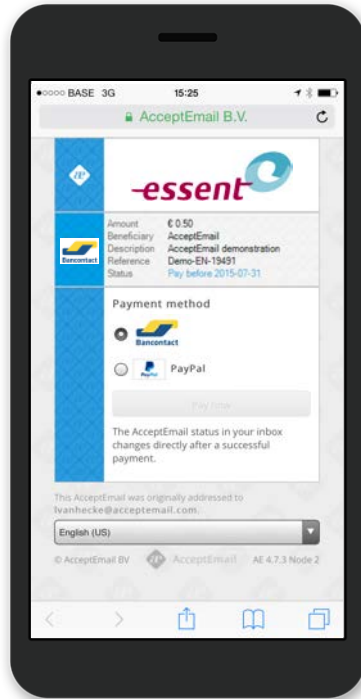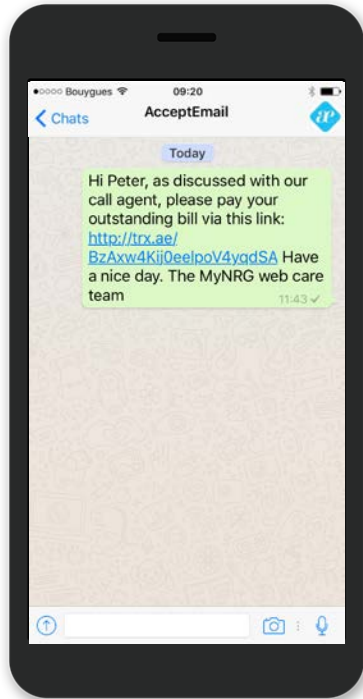**Paid**

Past Due/Cancelled

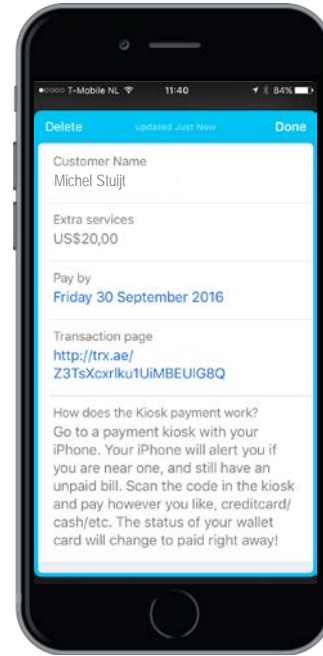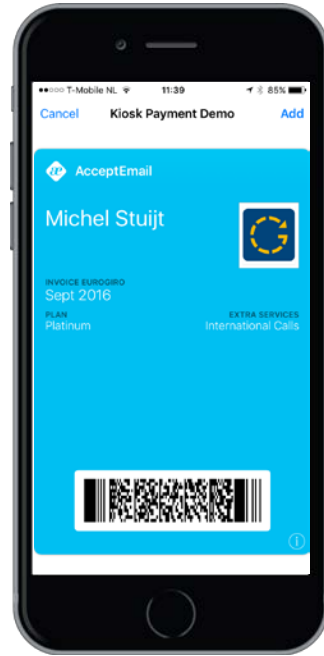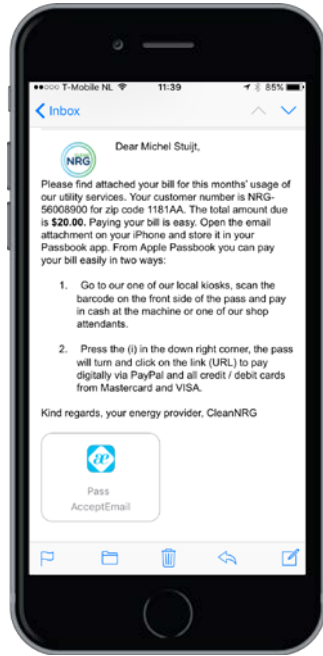# Paying bills the easy way. Simple and secure.

Or start bill pay from Whatsapp or text message

AcceptEmail in Apple Passbook

Give customers freedom of choice
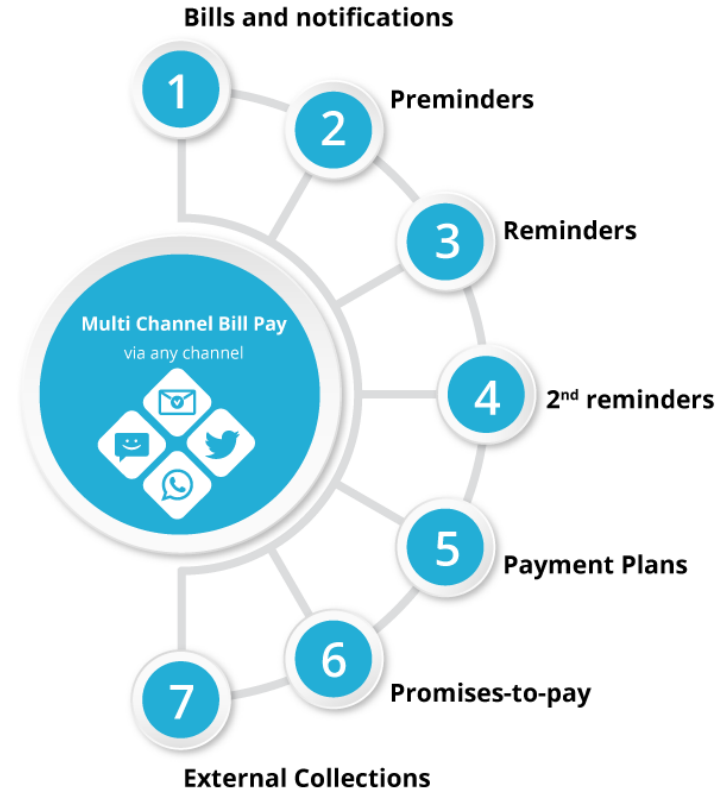
Biller

Customers
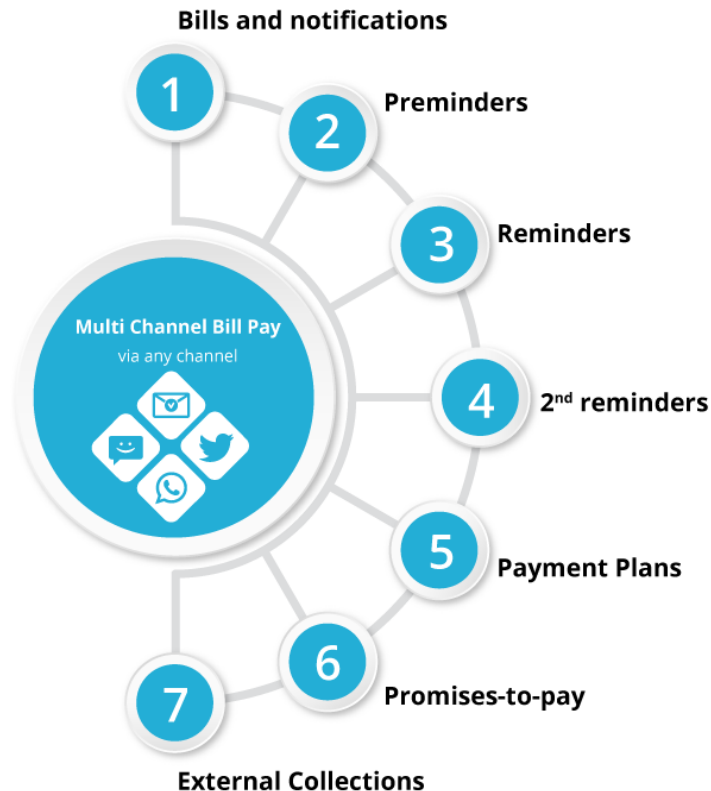
How to get the most out of this?

Interactivity

- Credit Management logic determines what to send and when

- Messages are sent via different channels

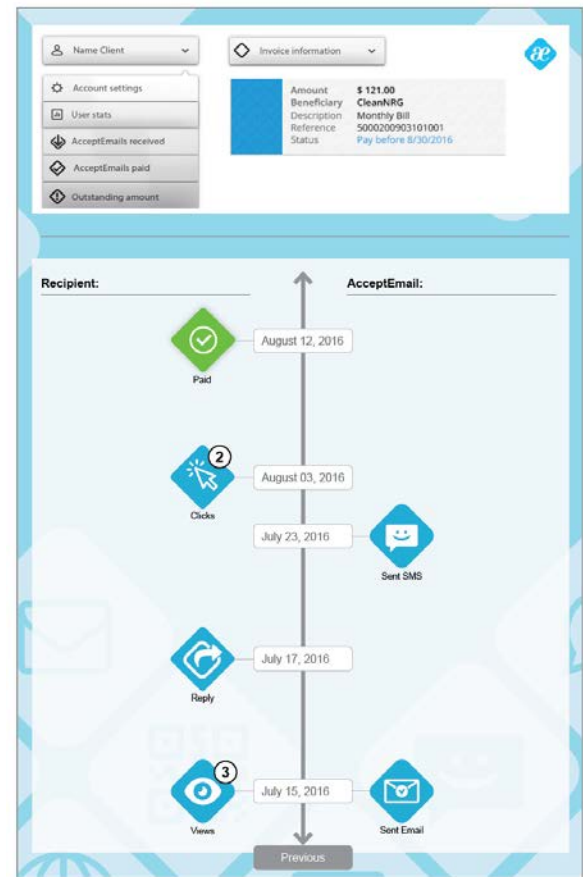- Payment status is synchronized across all channels

Bills and notifications

1

2 **Preminders**

3 **Reminders**

Multi Channel Bill Pay
via any channel

4 **2nd reminders**

5 **Payment Plans**

6

7 **Promises-to-pay**

External Collections

Measure reactions

- All information is logged
  - Arrives
  - Opens
  - Clicks
  - Attempts to pay
- Increase efficiency and conversion

Bills and notifications

1

2 Preminders

3 Reminders

Multi Channel Bill Pay
via any channel

4 2ⁿᵈ reminders

5 Payment Plans

6

7 Promises-to-pay

External Collections

Full History

- All activities per customer on @, [f], 🐦 ,
- Available through API and UI
- UI in timeline format
- Message type, Delivery status, Payment status
- Review sent message

Easy API Integration

Realtime Landing Pages

Billing Analytics

Omnichannel Messaging

Realtime Reporting

Payment Agnostic

Template Configuration

Documentation

Toolkits w/ samples

Platform independent

REST and SOAP

Extended Billing Analytics
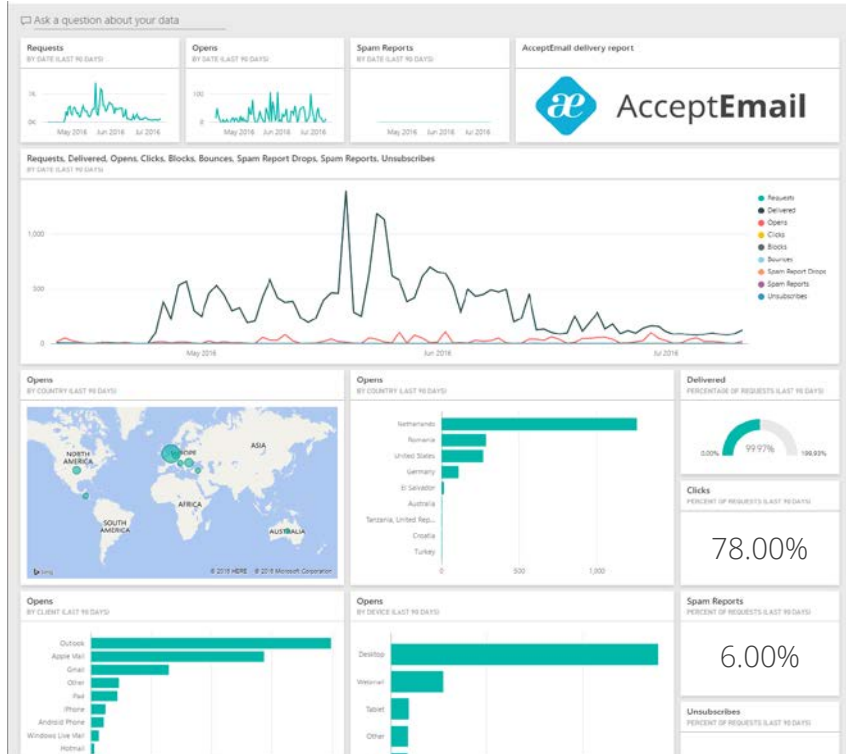
- Integration with BI tools
- Analytics:
  - For
    - Any type of AcceptEmail
    - Any channel
  - At
    - Batch level
    - Individual level
- Possibility to profile dynamically using realtime information flow

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