

# Electronic Bill Presentment and Payment Solution

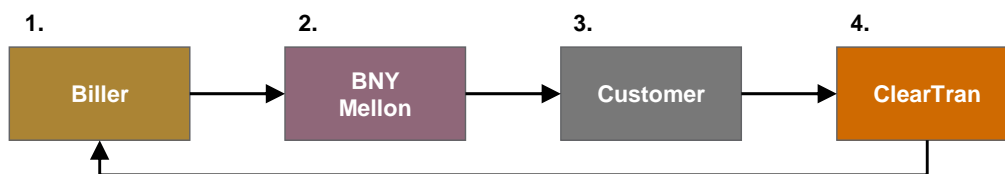
ClearTran™ – The clear choice in transaction management.



As consumers increasingly choose to make payments electronically, online bill payment methods continue to gain ground and now account for more than half of all consumer payments. As a result, many billers are realizing how migrating from traditional, paper-based payment methods to electronic options can help them increase efficiency and realize numerous benefits, both in bottom-line results and customer satisfaction. Further, more billers recognize the mailing and check writing cost savings their customers can realize from electronic delivery of billing information. If you are a biller looking to improve customer satisfaction, deepen customer relationships and increase customer loyalty while collecting payments faster and more cost effectively, an Electronic Bill Presentment and Payment (EBPP) solution from ClearTran, a department of BNY Mellon Treasury Services division, can help. EBPP is a process that enables you to provide your customers with electronic presentment of bills and invoices that can then be paid securely over the Internet via ACH or credit/debit card and can update your Accounts Receivable billing system in real time. You retain complete control of bill payment presentation and branding online, while ClearTran notifies customers of the bill and manages the secure payment process. Using our EBPP infrastructure, you can collect funds faster, reduce exceptions and returns, and enjoy more efficient payment posting while reducing operating costs.

## How the Service Works

1. When customers enroll for EBPP services, you prepare and send their billing information and payment preferences data to BNY Mellon.
2. BNY Mellon stores your electronic billing information on a hosted Web site that you can brand to your own specifications.
3. The customers are notified of a pending bill via an e-mail that directs them to log on to your Web site where they can view an electronic version of their bill. Each customer then executes payment directly from your Web site. Optionally, customers can enroll in a recurring payment program to deduct payments from their account at a regular interval on an automated basis.
4. ClearTran then processes the payment, sends the payment and settlement information to your financial institution, and provides an updated accounts receivable file to update your Accounts Receivable billing system.



## Benefits

- Deepens customer loyalty and satisfaction by providing your customers with additional payment options and electronic delivery of bills
- Provides a more cost-effective method for you to transmit and store billing data and notify your customers of pending bills
- Enables you to control the visual presentation of your bills and provides you with a supplementary brand and messaging channel to your customers
- Provides you with additional cross-sell and up-sell opportunities through electronic statement messaging

- Provides you with a faster, more reliable, bill delivery and payment receipt mechanism, especially when compared to traditional, paper-based bill presentment and payment
- Reduces your labor and overhead costs associated with customer service centers
- Operates in concert with your other collection channels (e.g., mail-in payments) to create a seamless accounts receivable system that grows in sophistication along with your customers.

## Contact Us

As part of BNY Mellon Treasury Services' comprehensive suite of consumer receivables services, ClearTran offers a range of flexible installation and configuration options to fit virtually any payment processing environment. To learn more, contact your Account Representative, send an e-mail to [sales@cleartran.com](mailto:sales@cleartran.com) or visit us at [www.cleartran.com](http://www.cleartran.com)

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*This material provides a general overview of our services and is not an offer or commitment to provide credit facilities or services. BNY Mellon Treasury Services may be provided by one or more legal entities of The Bank of New York Mellon Corporation. Not all services are offered at all locations.*