

Evolution of Digital BillPay

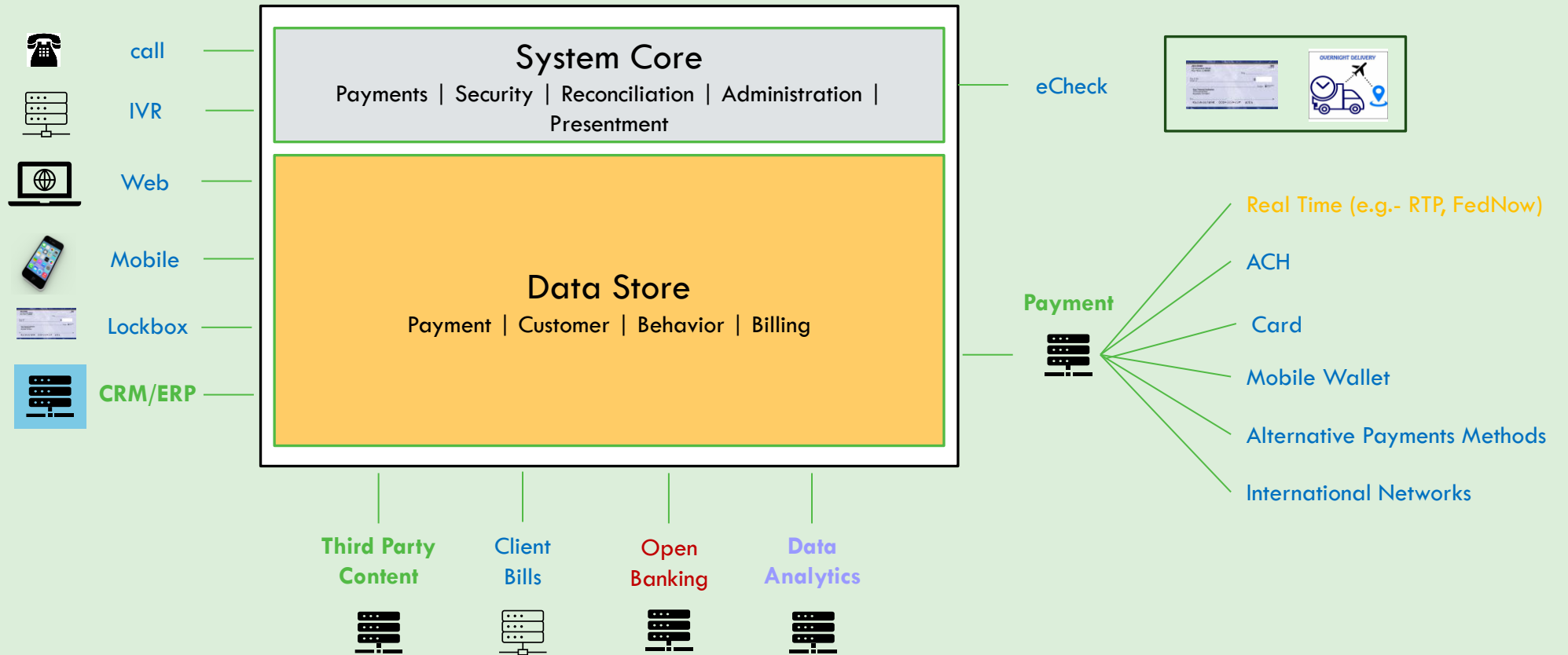
Digital BillPay (Circa 2025)

User Interface

Functionality

Payments

Receivables | Payables | Disbursements



Key innovations

- Gateway Services
- Real Time Payments
- Anytime / Anywhere UI's
- Open Banking
- AI / Data Analytics
- Computer Power & Data Storage
- Bank/Payment Aggregation Integration
- Payment Facilitator and Value Add Pricing

Evolution of Digital BillPay

EBPP (Circa 2000)

User Interface



call



IVR



Web



Mobile

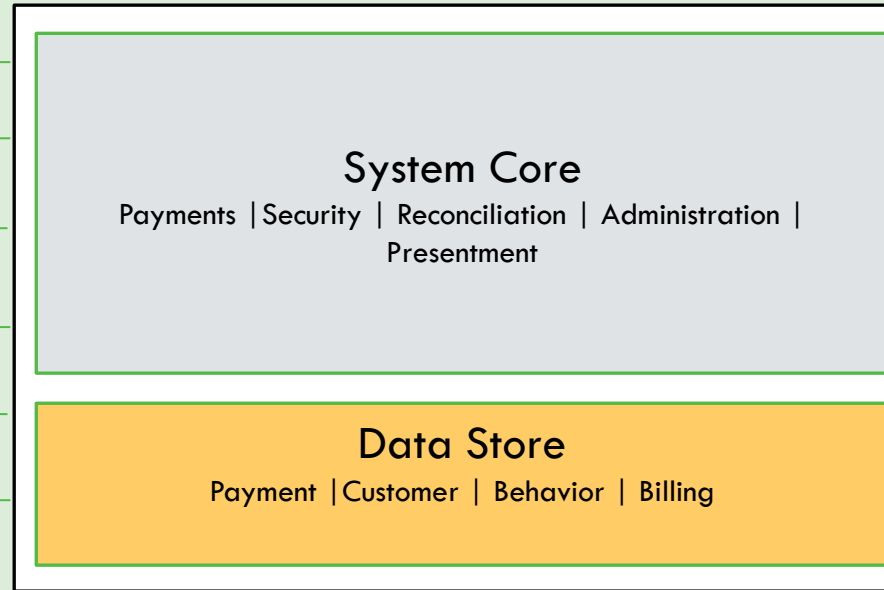


Lockbox



CRM

Functionality



Payments Receivables

eCheck



ACH



Card



Client
Bills



Key innovations

- Computer Networking
- Paper to Digital Conversion
- Computer Power and Data Storage
- *Payer Absorbed Pricing*

Evolution of Digital BillPay

Check by Phone (Circa 1995)

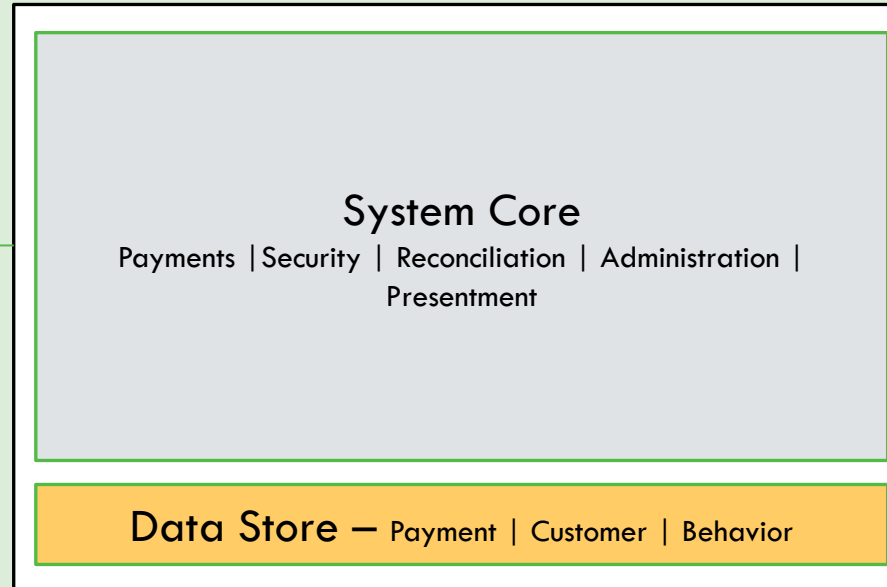
User Interface

Functionality

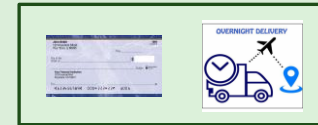
Payments
Receivables



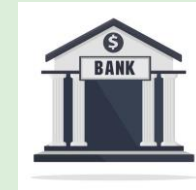
call



eCheck



ACH



Key innovations

- Basic Computer Functionality
- Reg E vs. Reg CC
- *Per Transaction/unit Biller Absorbed Pricing*