

# Innovations Driving Digital BillPay Disruption



## Customer Engagement Anytime Everywhere

Integrated customer communication platforms enable businesses to interact with their customers method of choice for the customer and the most cost-effective method for the business: voice, IVR, text, email, chat, video, social media, etc.).



## API's & Plug-in Technology

API's and Plug-ins are used to improve or add new features to the core application or integrate with a third-party application or system. They are designed for ease of use, expedited development and improved performance.



## Artificial Intelligence & Data Analytics

The science of drawing insights from a variety of information sources to reveal metrics, trends for more effective machine driven decisioning. Utilizing Artificial intelligence (AI) to the simulation of human intelligence and behavior maximizing the value of services delivered.



## Open Banking

Open banking allows the networking of accounts and data for use by consumers, financial institutions, and third-party service providers using API's. Open banking help financial services customers to securely share their financial data to improve their access to services.



## Realtime Payments

New rails for clearing and settling transactions at banks in real time. Created to better meet business and consumer demands for a faster, smarter, more secure ubiquitous payments solution - instant B2B, P2P, B2C, and C2B transfers—24/7/365. Opportunity to leveraging blockchain.