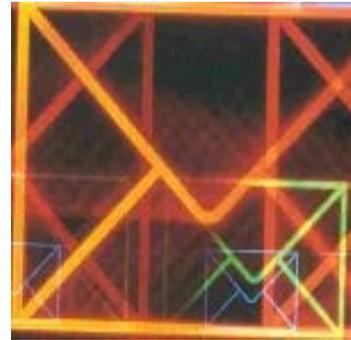# ELECTRONIC BILL PRESENTMENT AND PAYMENT COURIER

The Electronic Bill Presentment and Payment Courier™ Solution

Electronic Bill Presentment and Payment (EBPP) Courier delivers recurring documents like statements or bills over the Internet. The customers may receive documents via e-mail directly to their inboxes or get notifications to retrieve the documents on a Web-site. EBPP Courier reduces the need for paper documents and enables billers to embed marketing and cross-selling options directly within documents, as well as incorporate direct links to customer service features and other Web services.

Reduces Costs

In the US billers' average processing costs in a paper-based system run at USD 1.25 per bill, but using the Internet can reduce this cost by 50 per cent. EBPP Courier delivers interactive bills that settle disputes electronically and drastically reduces customer service costs by cutting paper from the dispute resolution process.

Saves Time

Since EBPP Courier delivers documents to customers via e-mail, delivery time is reduced. Furthermore, billers can receive payments and collect funds faster.

Enhances Security

Electronic billing presents a risk to exposing confidential billing and private customer information to unscrupulous hackers. EBPP Courier takes adequate steps for the data protection. Customers can be sure that all documents received by e-mail are authentic and private. A secure extension of the standard e-mail protocol MIME is implemented in EBPP Courier. Secure MIME ensures industry-standard encryption and digital signatures capabilities without the need for a customer to install any additional software.

Marketing Communications

EBPP Courier allows billers to launch targeted marketing and advertising campaigns from directly within electronic statements and bills. Content-rich messages help companies to cross-sell products and services as well as increase revenue by including advertisements from other organizations.

OTS Advantage

The advanced technology of e-billing and messaging infrastructure implemented in EBPP Courier creates excellent solution that delivers statements and bills to the customer by e-mail, eliminating postage costs and allowing customers to pay bills online. Extensive experience and professional services of OTS enable to implement electronic bill presentment and payment quickly and cost-effectively.

FEATURES AT A GLANCE:

- End-to-end e-billing solution
- Built-in security
- Online access to statements and bills
- Online bill payments
- Delivery tracking engine
- Certificate Authority to issue X.509 digital certificates
- A range of Host Security Modules supported

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