



Barriers in Implementing an EIPP Solution – Study by NACHA<sup>1</sup>  
eBILIS® Global EIPP easily overcomes these barriers!

**1. Technical**

Integration	Security	Standards
<ul style="list-style-type: none"> <li>➤ AP, AR, and billing systems integration</li> <li>➤ Payment/cash management systems integration (paper/electronic, cash mgt. services)</li> <li>➤ Supply chain technology integration (e.g. procurement, and logistics systems)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Encryption, digital certificates</li> <li>➤ Authentication of users (especially without pre-existing relationship)</li> <li>➤ Certification of service providers</li> <li>➤ Authorization</li> </ul>	<ul style="list-style-type: none"> <li>➤ Data content (header, details)</li> <li>➤ Data transmission (http, https, mime, ftp, etc.)</li> <li>➤ Data format (XML, IFX, OFX, EDI, etc.)</li> <li>➤ Interoperability of EIPP solutions</li> <li>➤ Biller id's and profiles</li> </ul>

**2. Payments**

Instruments	Processing	Business Needs
<ul style="list-style-type: none"> <li>➤ Different options for payment</li> <li>➤ Exceptions</li> <li>➤ Internet requirements</li> <li>➤ Real-time settlement of payments</li> <li>➤ Dispute resolution</li> <li>➤ International</li> </ul>	<ul style="list-style-type: none"> <li>➤ Returns processing</li> <li>➤ Integration of payment capabilities with presentment</li> <li>➤ Remittance processing and integration to funds transfer, legacy systems</li> <li>➤ Links to lockbox and other bank services</li> </ul>	<ul style="list-style-type: none"> <li>➤ Payment terms</li> <li>➤ Preauthorization</li> <li>➤ Aggregation</li> <li>➤ Cash management</li> </ul>

**3. Best Practices**

Best Practices	Payer Needs	Billor Needs
<ul style="list-style-type: none"> <li>➤ Best practice guidelines</li> <li>➤ Standard user agreement</li> <li>➤ Interoperability</li> <li>➤ Counter-party adoption</li> </ul>	<ul style="list-style-type: none"> <li>➤ Workflow for AP</li> <li>➤ Internal controls</li> <li>➤ Float management</li> <li>➤ Vendor service</li> <li>➤ Payer control of dispute resolution and amount paid</li> </ul>	<ul style="list-style-type: none"> <li>➤ Workflow for AR</li> <li>➤ Customer service</li> <li>➤ Credit and collections</li> </ul>

**4. Education**

Basic Process Understanding	Technical Comfort	Developing a Business Case
<ul style="list-style-type: none"> <li>➤ Models</li> <li>➤ Definitions</li> <li>➤ Process flows</li> </ul>	<ul style="list-style-type: none"> <li>➤ Integration</li> <li>➤ Security</li> <li>➤ Standards</li> </ul>	<ul style="list-style-type: none"> <li>➤ Costs/benefits of different approaches</li> <li>➤ Estimating ROI</li> </ul>

<sup>1</sup> National Automated Clearing House Association



Here is eBILIS® Global EIPP's response to key questions in implementing an EIPP Solution:

5. Addressing Key Questions		
Barriers	Questions	eBILIS® Global EIPP
<b>Technical</b> <ul style="list-style-type: none"> <li>Integration</li> <li>Security</li> <li>Standards</li> </ul>	Will my internal systems link to it?	YES
	Will my bank or cash management system link to it?	YES
<b>Payments</b> <ul style="list-style-type: none"> <li>Instruments</li> <li>Processing</li> <li>Business needs</li> </ul>	What standards apply?	OPEN
	How secure is it?	Very Secure
<b>Business Practices</b> <ul style="list-style-type: none"> <li>Best Practice</li> <li>Payer Needs</li> <li>Biller Needs</li> </ul>	What is the value, how do I measure it, realize it?	<ul style="list-style-type: none"> <li>- Customer Loyalty</li> <li>- Ease of doing Business</li> <li>- Acquisition of new Business</li> </ul>
	How does this affect my business practices?	It Doesn't. If it does, it will enhance it
<b>Education</b> <ul style="list-style-type: none"> <li>Basic Understanding</li> <li>Technical Comfort</li> <li>Business Case</li> </ul>	How does this affect payment terms, payment instruments?	Enhances them.
	How do I get my customers or suppliers on?	Just give us the feed and the Output.
	What is this going to cost?	Very Cost Effective