



Why eBILIS® Global EIPP¹ is Beneficial for Banks?

Needs

First, the Bank must realize how Billers and Payers can benefit from it. This comes from the bank's role as the trusted party safeguarding financial transactions.

Secondly, EIPP services can be provided by partnership with EIPP Providers that is able to deliver on the Promise of EIPP at a fraction of development & deployment costs.

Thirdly, the Bank recognizes that it is at the strategic position to offer EIPP that will preserve its Aggregated Average Daily Balance and gain residual revenue in the Biller's collections and the Payers' payments by the Bank's "Within-Us" funds settlement processes.

Finally, the Bank must realize that existing revenue channels (e.g. revenue from charging interest is no longer sufficient) must be supplemented with new high-value services that can be offered to its current and future Clients.

Responses

- **Perfect extension of Bank's payment system producing new high-value delivery services channel**
- Better Cash Flow through streamlined Order-to-Cash process
- More Industry groups fostering EIPP practices
- Allure of electronic payments on the rise
- Provides clearing, settlement and remittance reporting as competitive advantage
- Increased revenue through cross-selling
- At the fore-front adding value on Biller-Payer customer relationship and strengthen customer loyalty for all parties
- Payers have established "trust factor" with their banks
- Payers do not want to disclose their financial information to Billers
- **The Bank is at the focal point to offer eBILIS® EIPP services creating new profit center from existing and new Clients.**

Delivery Channels

eBILIS® Vega for A/R

eBILIS® Vega presents Biller's invoice information in Up-to-the-Moment state. eBILIS® Vega provides Payer: Dynamic Discount Management to capture early payment discounts and avoid late fees by paying invoices on-time and Dispute Resolution Management.

eBILIS® Lyra for A/P

eBILIS® Lyra presents Biller's invoice information in Up-to-the-Moment state and populates the Payer's A/P system eliminating data entry errors, providing invoice reconciliation and payment approval processes. The Payer uses their own A/P system to pay the invoices. The Payer needs to learn only their A/P system, not their Biller's Invoice application.

eBILIS® Absolute

eBILIS® Absolute is for **Bill Aggregators**. It provides Billers and Payers, regardless of size, to present, receive and pay invoices in a Many-Billers-to-Many-Payers environment from a single "Statement of Accounts" invoice presentment eradicating paper invoices and checks forever.

1. EIPP – Electronic Invoice Presentment and Payment



Major advantages of Banks offering eBILIS[®] Global EIPP

- Perfect extension of bank's payment system producing new high-value delivery services channel
- Payers trust the banking system
 - They trust that you will protect their deposits
 - You have the infrastructure, processes and human resources to fulfil that role
 - Payers do not want to disclose their financial information to Billers
- Increased revenue through cross-selling
 - Generate revenue without lending money
 - Easier to sell high-end services because of existing customer relationship
 - Better understanding of customer's business environment
 - Exposure to Year-end financials and forward understanding of cash requirements
 - In-sight of financial solvency
 - Excellent position to understand and predict credit risks
 - Understand payment habits
- Deepen customer loyalty
 - Banks are at excellent position to facilitate Billers and Payers adoption
 - Becoming more integrated with customer's finance process
 - Increase retention
 - Develop deeper and more profitable business relationship
- Cash Management or Treasury Management offering
 - Retention of Existing Client Base
 - Acquisition of Net New Clients
 - Enhancement to current product offering

eBILIS[®] Global EIPP Provides:

- Flexible and rapid deployment of EIPP solution
- Billers get paid quickly; Payers capture discounts easily
- Seamlessly "interfaces" to your existing systems
- Adaptable to customer environment – from very large to very small
- Solutions for Biller, Payers, Aggregators, and anything in-between
- Can be company branded