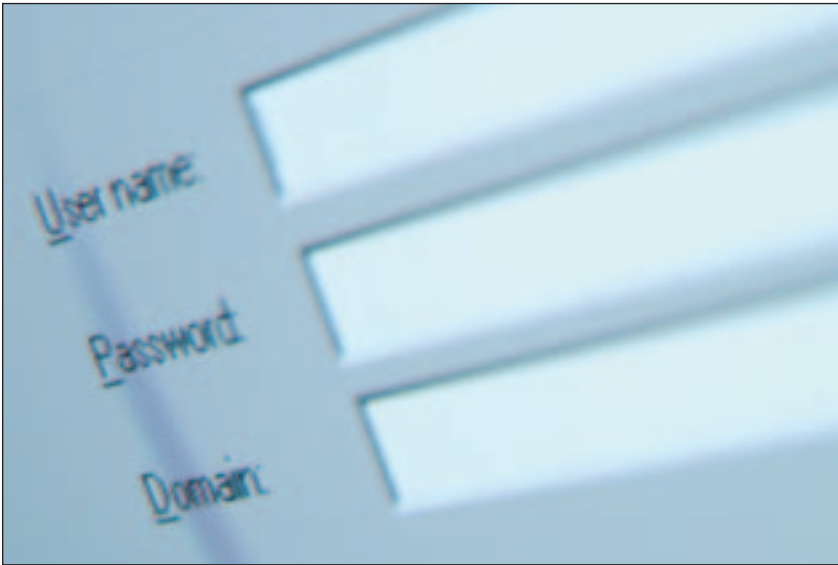


Internet Delivery Solutions

Electronic Bill Presentment (EBP) allows individuals to view their billing data via the Internet and mail their payment to the vendor. With this option, individuals cannot pay their statement or invoice. They may only view it.



Electronic Bill Presentment and Payment (EBPP) allows individuals to view their billing data via the Internet and also pay the vendor via the Internet using their credit or debit card. EBPP works just the same as EBP but adds the ability to view and pay.

Customers receive an email each month when their account statement is ready for viewing. The notification email contains a link that takes the customer directly to their monthly statement when they are ready to view it. Statements can be: 1) Integrated into the body of the email; 2) sent as a file attachment; or 3) sent with links to the *infochoice* hosted file, with summary information provided in the subject line. When the account holder accesses their statement, they see virtually the exact same statement they would see if they were receiving it in the mail. When a customer calls with a question, the CSR can immediately retrieve an exact image of the statement the caller is holding. In addition, if a customer does not view their statement in a certain period of time, the company can choose to send out a reminder email or an original of the statement can be mailed.

Ways companies are saving money:

- **Significantly reduced production and postage costs**
- **Increased cash flow due to decreased receivables turnaround**
- **Flexible payment options increases adoption rates**

