

A young woman with long, wavy brown hair is smiling broadly while looking at her smartphone. She is wearing a light blue sweater with horizontal stripes in black, white, and red. The background is a blurred city street with buildings and other people. The overall tone is bright and positive.

Removing Obstacles on Your Customers' Path to Payment



Percentage of senior business leaders that say digitization is a company priority while 79% say it is reinventing their business.¹

Your Challenge

Accelerating Digital Payments While Mitigating Your Risk

Improving your order-to-cash process requires that you integrate and coordinate multiple activities including the printing of bills, online presentment, payments, and credit-card processing. That's already complex.

But add to these the multiple systems you use from different providers, and your process becomes even more tangled and costly to integrate. You face a much greater risk of missed handoffs and mistakes—and it's harder to track your entire process.

What's more, with the USPS operating under near-constant strain, it's hard to know if your paper document was delivered properly or on time—let alone opened by your customer. Even in the case of electronic delivery,

if you lack a data strategy that includes the right resources, systems, and tracking, you're still left with uncertainty—and can't follow up to ensure timely and proper payment.

For every isolated system you operate, your risk of error rises. If you fail to update a change of address across your systems, you could send a sensitive bill or statement to the wrong address. And with your customer information scattered across multiple, incompatible systems, how can you assure auditors that you're following proper data security protocols?

Finally, unexpected market conditions or staffing shortages can delay when your bills go out. Getting paid should be seamless and easy regardless of supply chain obstacles.

In 2023, it is estimated there will be 1.31 billion proximity mobile payment transactions users worldwide, up from 950 million users in 2019.²



Your Solution

Take the Pain out of Payment

Why make it difficult for customers to give you money? Working with EverView™, you can expand the number of payment methods and channels you provide your customers—without increasing your cost or complexity.

Not only will you be able to offer your customers their preferred ease-of-payment choice, but you'll also keep their sensitive data secure, which improves your ability to demonstrate full compliance with auditors at a moment's notice. By adopting a digital-first billing strategy that eliminates the guesswork of your print and mailing initiatives, you'll ensure local issues—like adverse weather or supply chain bottlenecks—don't get in the way of you receiving money on time.

You'll put yourself back in the driver's seat, win your customers' attention, and renew their business.

Here's how you'll make that happen...





Around 80% of all bill transactions are conducted via ACH or card.³

Allow Customers to Pay Any Way They Want

Organizations have a tendency to create complexity, payment delays, and risk by deploying point solutions that are only relevant to their industry. By working with EverView, you'll create one mobile-friendly, customizable solution that supports multiple payment methods and channels—regardless of your niche or vertical.

Partner with EverView to ensure your customers select the payment option that's best for them—online, text, or mobile. Not only will this improve user experience, but it will accelerate your payment process. And unlike in the past, when adding a new payment method involved you evaluating and implementing it, with EverView you can select a new payment method from a pre-existing, turnkey menu—and rest assured the new option will be compatible with what you already have. As a direct result, you'll be able to cut out expensive costs and delays.

Additionally, you can use EverView's integrated robust reporting to create a completely up-to-date view of your customers, regardless of how they send you money. Finally, EverView's vertical-specific enhancements enable you to create solutions that address the unique needs of your ecosystem.

The net effect is that you'll eliminate many of your in-house processing costs while getting paid sooner and reducing delinquencies—all of which improves your bottom line.

Unlock your siloed data—regardless of industry

- **Fintech:** Finance data
- **Martech:** Your customers' digital behavior
- **3rd party data:** Digital ad platforms
- **Operational data:** Loans, underwriting, and public reports



Ensure your Customer's Information is Safe and Secure

You don't always have time to keep tabs on every instance of customer data across your multiple point products. Nor do you have the resources to track your customers' associated data storage to ensure that it's protected each second of the day.

With EverView, you remove the burden of data security and compliance. By managing and securing your customers' data under one umbrella, you save yourself considerable time and energy. What's more, you won't have

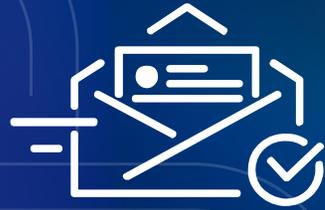
to endure the interruption and hassle of auditors examining your systems and facilities. Instead, when you're asked to demonstrate compliance and certification, you only need to ask EverView for the relevant reports.

As a direct result, you'll be able to show regulators and your customers you are taking the proper steps to safeguard customer data while simultaneously removing a significant liability—and source of worry—from your business.



Percentage of enterprise executives who planned to increase their cybersecurity budgets in 2021.⁴





Speed Payment Delivery

Supply chain uncertainties can lead to disrupted billing cycles for your customers—and make it harder for you to get paid on time. But by adopting EverView's digital-first approach to payment, you'll be able to avoid the unforeseeable impacts of economic events, slower-than-usual postal delivery, and other supply chain bottlenecks.

Working with EverView, you can give your customers an array of new digital payment options including online portals, BNPL, Lockbox, e-payment services, and digital wallets like Apple Pay. By offering your customers new and paperless ways to pay, you'll not only eliminate the hassles and delays that arise from sending out your bills via Post Office, but you'll also expedite your billing cycle all-around.

By taking advantage of EverView's vast number of payment options, you'll provide continuity to your business and maintain your stream of payments—regardless of circumstances beyond your control.

Nearly 60% of the U.S. market expects real-time payments.⁵





A Meaningful Partnership

When you partner with EverView, you'll take the pain out of payment. That means your customers can pay you how they want to, while you remove the burdens of security and compliance—and accelerate payment delivery for your business.

As a result, you will:



Cut your in-house processing costs, getting you paid sooner while reducing delinquencies



Ace your regulatory audits while removing liability



Ensure greater continuity and a steady stream of payments for your business

All key elements of moving to a digital-first approach to payments.

To learn more about taking a digital-first approach, visit

- 1 Gartner, <https://www.gartner.com/smarterwithgartner/speed-up-your-digital-business-transformation>, January 15, 2019
- 2 Statista, Mobile Payments Worldwide, <https://www.statista.com/topics/4872/mobile-payments-worldwide/>, August 27, 2021
- 3 Aite Group, "How Americans Pay Their Bills: Sizing Bill Pay Channels and Methods, 2020 Update"
- 4 PwC, Global Digital Trust Insights 2021, October 5, 2020
- 5 JP Morgan, <https://www.paymentsdive.com/news/payment-trends-2021/597764/>, April 5, 2021

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