

OFFER A BETTER UTILITY PAYMENT EXPERIENCE WITH TXT2PAY®

CONSUMERS EXPECT A BETTER CHECKOUT EXPERIENCE FOR THEIR UTILITY PAYMENTS.

BUT MOST UTILITY COMPANIES AREN'T KEEPING UP WITH NEW CUSTOMER EXPECTATIONS.



CONSUMERS ARE TIRED OF:

SENDING PAYMENT THROUGH THE MAIL.



Only 5% of consumers still prefer to make payments by sending a check through the mail.¹



Paper invoices and mailed checks take too much time for both utility companies and their customers. Bills are lost in the mail and writing checks is a tradition of the past.

USING CASH TO MAKE A PAYMENT.



80% of consumers prefer card payments instead of cash payments.²



Cash payments present multiple challenges in today's fast-moving economy. They're not as secure, not as clean, and not as convenient as digital options that most customers carry with them.

MAKING PAYMENTS IN PERSON.



83% of consumers prefer to make payments digitally on their phones or other online platforms.³



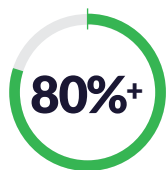
When customers need to make payments in person, they have to drive or take public transportation to the physical location of each utility company. It's inconvenient for customers and requires staff to accept payments at each business.

PLUS, FOR CUSTOMERS THAT LIVE PAYCHECK-TO-PAYCHECK, AUTOPAY ISN'T A VIABLE OPTION FOR THEIR UTILITY PAYMENTS.

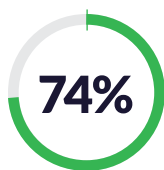
When income is variable, autopay isn't an added convenience, it's an added stress. Customers in all situations need control over how and when they make payments, especially for services like heat, power, and water.

More than half of all consumers expect multiple payment options on the checkout page.⁴

CUSTOMERS EXPECT A FASTER, SAFER, MORE CONVENIENT PAYMENT EXPERIENCE.



of consumers want to use their phones or another online platform to make payments.⁵



of consumers say they will continue to use contactless payment options even after the pandemic is over.⁶

IT'S TIME FOR UTILITY COMPANIES TO MODERNIZE THE PAYMENT EXPERIENCE.



10x

Contactless payments are up to 10x faster than other in-person payment options.⁷



9 of 10

consumers want to communicate with a business through texting.⁸

THE POWER OF TEXTING—THE CUSTOMER-PREFERRED CHANNEL FOR COMMUNICATION AND PAYMENTS.



of consumers send or receive at least one text every day.⁹



of consumers open every text they receive within a few minutes.¹⁰



the open rate for text messages is 98%¹¹ vs. 20% for email.¹²

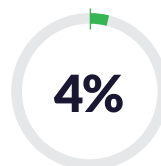
Nearly every text message sent is opened by the receiver. Compared to lost, unopened, and even ignored emails and mailed invoices, texting offers a way to get paid faster while adding convenience and speed for your customer.



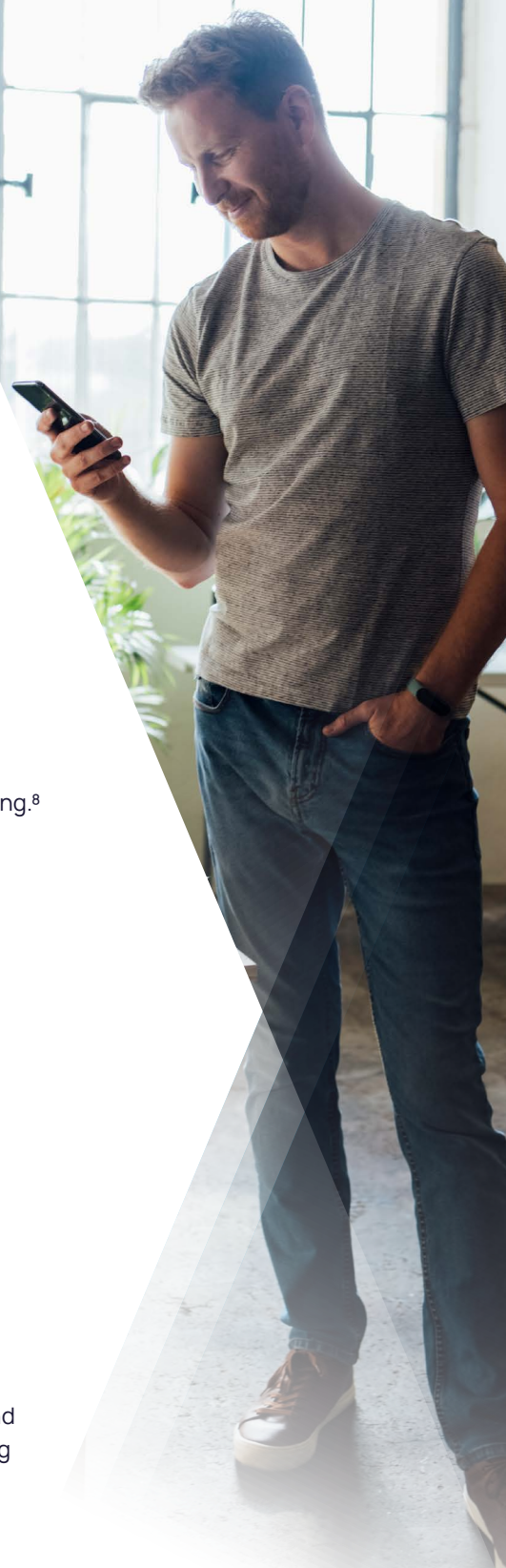
83%

of consumers want to make payments with their mobile device.¹³

But most businesses are still stuck offering outdated payment choices.



In fact, only 4% of businesses offer a pay-by-text option.¹⁴



AUTHVIA OFFERS A BETTER PAYMENT OPTION FOR UTILITY COMPANIES AND CUSTOMERS.



OFFER A TOUCHLESS, SAFE WAY TO CHECK OUT

Nearly 80% of global consumers say they use contactless payments because of safety and cleanliness.¹⁵ And 82% of consumers agree that contactless payments are the “cleaner way to pay.”¹⁶ Meet customer expectations for the new normal with a payment experience that is completed on their mobile device—right in a text thread.



COLLECT PAYMENT WITH TXT2PAY®

To add even more convenience to the customer payment experience, TXT2PAY® allows customers to make a payment directly in the text thread. While 95% of all texts are opened within just three minutes¹⁸ and at least 50% of consumers complete the requested action in the text they receive,¹⁹ TXT2PAY® offers a great way to improve speed-to-payment.



CREATE A MORE SECURE PAYMENT EXPERIENCE

Nearly 70% of consumers worry about the security of the digital platforms they use to make payments.²⁰ TXT2PAY® offers a safer, more secure payment experience with the highest level of PCI compliance. Customer credit card information bypasses your business and your employees, eliminating fraud opportunities and data breach concerns.



TRANSITION PAPER BILLS TO TEXT PAYMENTS WITH A QR CODE

Make the transition from paper bills to texted payments seamless with a QR code. Add the option to pay-by-text with a simple “scan here” call to action and a QR code. The customer can scan the code and visit an opt-in page online. Customers can make the payment within seconds and opt-in to receive future bills via text (saving both paper and time for future bills).



TEXT PAYMENT REMINDERS AND INVOICES

9 out of 10 consumers prefer to engage with businesses by texting.¹⁷ Printed invoices are lost in the mail and emailed reminders get stuck in busy inboxes. Send payment reminders to make a payment in the channel that’s convenient for customers and your staff—text.



REDUCE CUSTOMER PHONE CALLS FOR PAYMENTS

Text payments and reminders don’t just add convenience to the billing experience, they reduce incoming calls for payments over the phone. Text call deflection offers a better customer experience—removing the frustration of interactive voice response systems—and helps front desk staff collect more payments at the same time.



PROVIDE BILL TRANSPARENCY

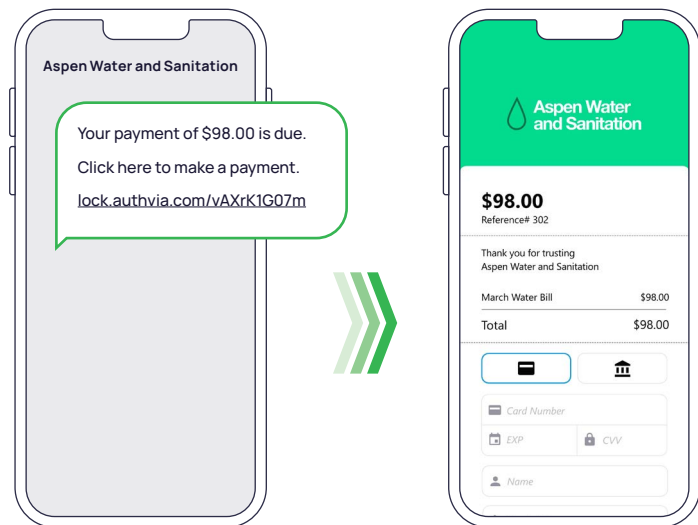
Eliminate surprise billing scenarios with a texted invoice. Billing questions can be brought to a customer representative if needed, but with TXT2PAY®, customers can see their total bill as soon as it’s available instead of waiting for a mailed invoice. Plus, with a texted bill payment, payment completion is higher—text messages have a 209% higher response rate than phone calls, emails, and even Facebook.²¹



FORWARD TEXT PAYMENT LINKS TO ANOTHER HOUSEHOLD MEMBER

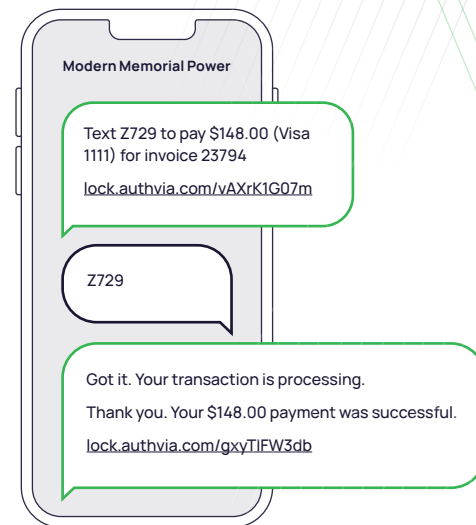
Without disrupting the process of text opt-ins, TXT2PAY® links can be forwarded from recipient to recipient, allowing different household members to make the payment for the current invoice. This process removes any friction of signing up new members to make a payment, adding convenience for both customers and the utility company.

A CONVENIENT PAYMENT EXPERIENCE FOR NEW AND RETURNING CUSTOMERS.



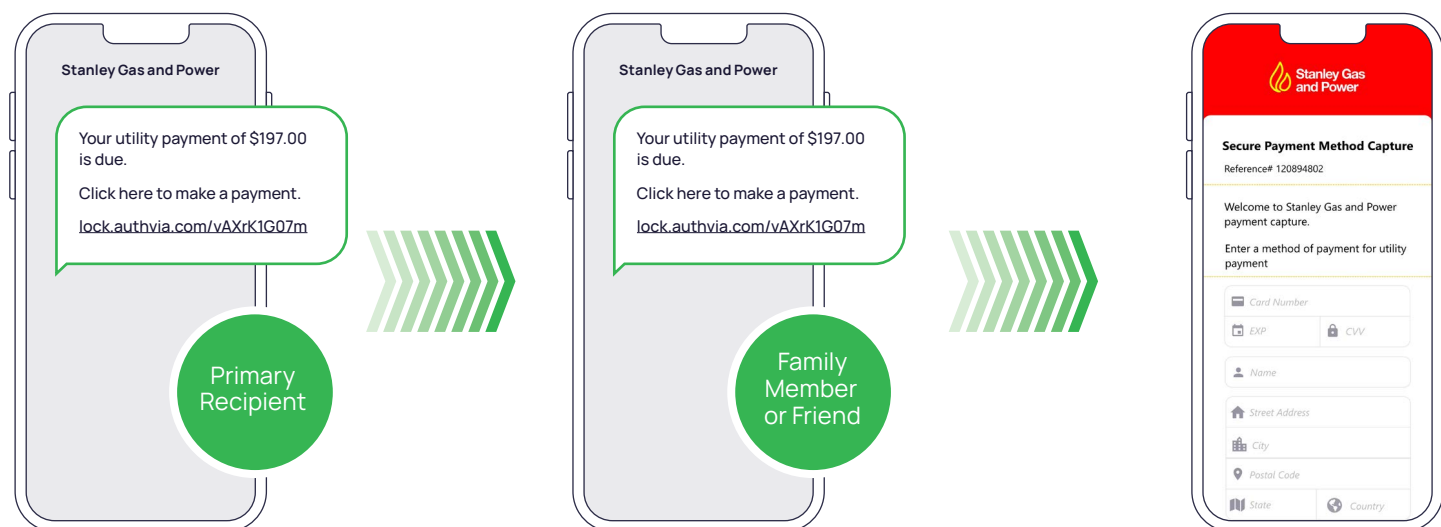
EASY SET-UP FOR FIRST-TIME PAYMENTS

Customers receiving their first TXT2PAY® request are directed to a microsite—with an embedded link right in the text thread—where they can enter their payment information.



FASTER, MORE CONVENIENT TRANSACTIONS FOR RETURNING CUSTOMERS

Returning customers—or payment requests sent through Authvia from another utility company—bypass the microsite request for payment information and simply ask for a payment code confirmation.



PLUS, A SAFER, MORE CUSTOMER-FOCUSED OPTION TO FORWARD TEXT PAYMENT LINKS

Without adding each member of the household to an opt-in list or an emailed payment reminder, TXT2PAY® links can be forwarded from recipient to recipient. This process allows anyone with the link to make the payment, reducing friction for every customer (and helping utility companies get paid faster).

OFFER CONTACTLESS, CONVENIENT PAYMENT OPTIONS FOR GAS, POWER, WATER, SOLAR, AND SANITATION COMPANIES:



Meet customer
expectations



Remove friction with
touchless payments



Get paid
faster



Reduce paperwork
and phone calls



Increase payment
convenience

MODERNIZE YOUR CUSTOMER PAYMENT EXPERIENCE WITH AUTHVIA.

- Make payments convenient—use TXT2PAY®
- Eliminate payment risk—keep customer payment data safe and secure
- Increase speed-to-payment—send payment requests via text

**CLICK HERE TO SPEAK WITH A SALES REP OR
SCAN HERE TO LEARN MORE.**



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1 <https://ntctexas.com/new-study-reveals-83-of-consumers-want-to-pay-bills-online>
2 <https://www.fundera.com/resources/cash-vs-credit-card-spending-statistics>
3 <https://ntctexas.com/new-study-reveals-83-of-consumers-want-to-pay-bills-online>
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