

PAYEREXPRESS SELECT

ELECTRONIC BILL PRESENTMENT AND PAYMENT MADE EASY

Your organization needs a secure way to present your bills to your customers (consumers or small businesses) and accept payments electronically, and you want to accomplish this easily, without a major financial investment or complex implementation.

PNC DELIVERS

PNC provides fast and easy implementation of electronic presentment and payment without burdening your internal IT resources. The PayerExpress Select solution is hosted by PNC and delivers:

- Branded web portal with your colors and logo
- Easy uploading of billing data using a simple CSV file
- Easy access to your data for cash application using CSV file download

Using PayerExpress Select, you can:

- Present your bills in a summary or detail format.
- Accept ACH or credit card payments.
- Facilitate Point-of-Sale (POS) credit card transactions.
- Allow customer service representatives to accept payments over the phone.

There are no minimum transaction requirements and low implementation and monthly costs.

PAYEREXPRESS SELECT BENEFITS

When you implement the PayerExpress Select solution, you can save money, improve efficiency and:

- Transform paper-based bills and payments into smarter, more efficient and environmentally friendly transactions.
- Mitigate the risk of fraud and time associated with manual check data entry while reducing trips to the bank.

- Reduce collection time and paper, printing and postage costs, improving your cash flow and bottom line.
- Implement the solution with the comfort of working with your trusted financial institution and the efficiency and security that comes with that relationship.

FEATURES FOR YOU AND YOUR CUSTOMERS

PayerExpress Select offers a range of standard and optional features including:

Customizable presentment methods

You can present your bills in the format that best suits your organization.

- Summary format provides invoice-level data fields such as previous balance due, payments made, current charges and total amount due.
- Detail format provides the same invoice-level data as the summary format, plus transaction-level data fields such as item numbers, order quantities, transaction amounts and transaction dates.

Convenient payment methods

Your customers can choose their preferred payment method without adding cost. They can:

- Make one-time payments without enrolling in the system.
- Enroll to make one-time or recurring payments as well as future-dated payments.

- Work with customer service representatives who can take customer phone calls and initiate payments on the customer's behalf.
- Complete POS transactions on-site using a credit card.

Versatile payment types

You can allow customers to pay using:

- Checking accounts
- Savings accounts
- Credit cards
- Debit cards

FLEXIBLE REPORTING

- Your authorized customer service representatives have secure online administrative site access around the clock from any location with Internet connectivity.
- Your authorized administrators can view and download customizable, detailed or summary reports on customer payment activity, deposits or overall system usage.

SECURITY CONTROLS

PNC's Enterprise Security program has established a comprehensive series of technology and process control solutions to protect the integrity of customer data. PNC has established security policies and standards that have been deployed throughout the organization and with our vendors.

SUPPORT FOR IMPLEMENTATION

- PNC views each PayerExpress Select implementation as a customized project, and we assign experienced implementation specialists to work with you to plan, design and develop your personalized PayerExpress Select service.
- PayerExpress Select websites are designed as "turnkey" sites. With your input, our implementations team will build a completely functional site, fully customized with your organization's name, logo and color scheme, featuring built-in bill presentment and payment features and email capabilities.

GETTING MORE FROM PAYEREXPRESS SELECT

PNC offers a variety of services that can enhance the capabilities of PayerExpress Select:

- **PrintMail Select** enables PNC to print and mail your bills and present them electronically for a significantly enhanced receivables solution.
- **E-Lockbox Advantage** consolidates all bill payments made at bank websites to your PNC Bank account. Electronic payment delivery can eliminate manual checks sent to you by online bill payment providers.
- **Retail Lockbox** or **OCR Wholesale Lockbox** solutions integrate paper-based lockbox collections with electronic collections into one seamless daily A/R posting file.



READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or visit pnc.com/treasury.

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