



Are your utility billing and payment methods relevant in today's real-time mobile world?

As a secure, cloud-based electronic payment partner, **Clearwater Payments** delivers a solution set that meets your customers' evolving expectations of where and how they want to interact - increasing your e-channel adoption while streamlining your deposits and reducing payment costs.

The Clearwater Difference

Deeper Integration

Our fresh technology stack and open API architecture allows us to seamlessly and securely integrate with your customer management systems and user interfaces. Direct URL pass, IFrames or API, we can deliver payment data and interfaces as deep or as shallow as you need to create the best experience for your customers and agents.

Relevant Payment Options

Your customers can make payments when and how they want through our Mobile, e-Wallet, Web and Phone channels. They can also receive and act on smartphone messages, create their own mobile wallet and manage payment enrollments.

Faster Funding

Our solution shortens your receivables time-frame and eases reconciliation by consolidating all payment channels into one daily deposit.

Enhanced Security

Our bill payment platform is backed by a fully PCI-certified solution that employs leading edge security and state-of-the-art fraud detection tools.

Quick Implementation

Start taking payments faster on your new Clearwater Payments platform with our rules-based portal engine that fast tracks the implementation process and eliminates lengthy project queues.

The CLEAR choice for all of your billing and payment needs

OUR SOLUTION

Online

Mobile

IVR/VRU

Agent Assisted

Terminal

Cash

eBill Presentment

eLockbox

Alerts & Reminders

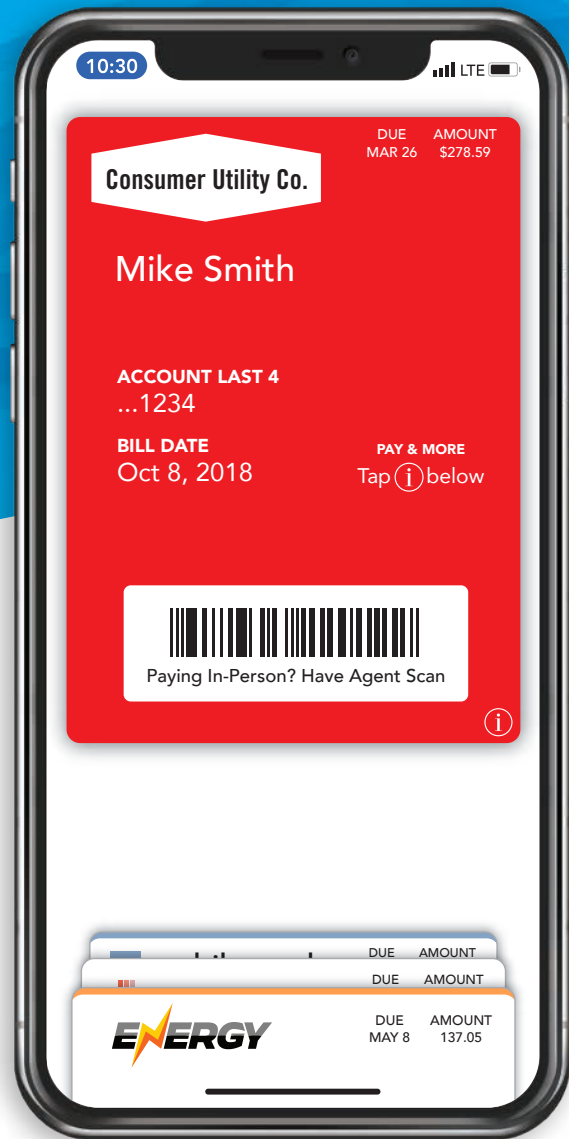
Card Account Updater

Token Vault

Interactive Messaging

One-Time | Scheduled | Recurring

Stay relevant in today's mobile world



Add **e-Wallet** to your Electronic Bill Payment Channels

Get Paid Faster and Increase eBill
Adoption with Native iOS and Android
Mobile App Functionality

Send Alerts/Reminders, Accept
Payments, Deliver Statement Summaries
via Smartphones

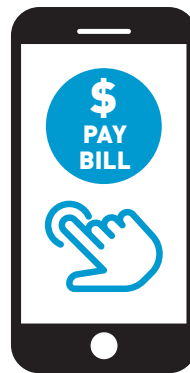
EASY CONSUMER INTERACTION



Receive e-Wallet
alert on
smartphone



Tap alert to open Biller
pass in e-Wallet and view
amount due, due date
and payment options



Tap "Pay My Bill"
and link to mobile
payment interface



Pay bill and get
confirmation via
e-Wallet message