

## Are your auto loan 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 auto loan 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

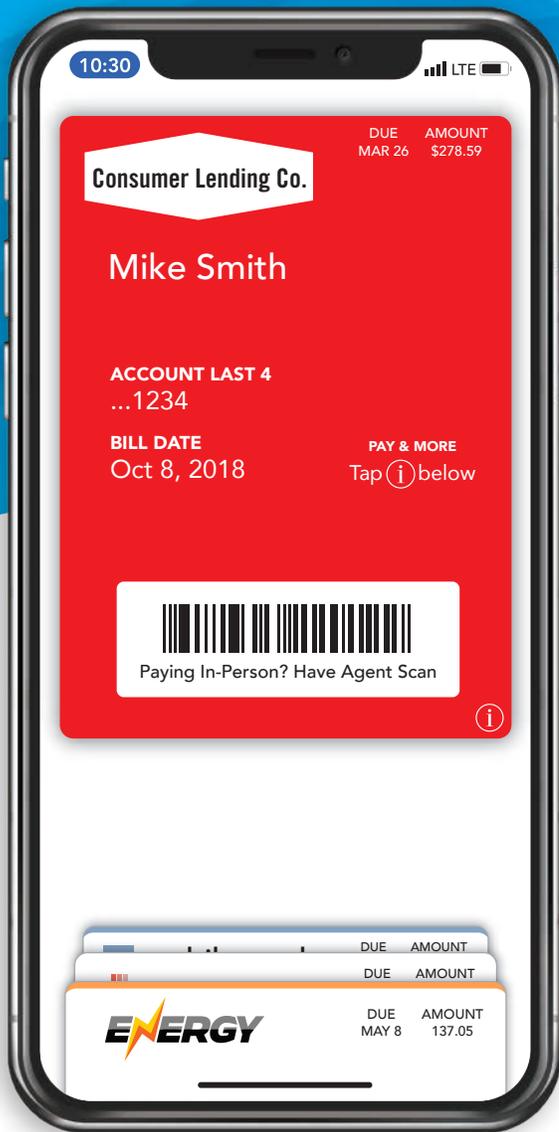
- One-Time
- Scheduled
- Recurring

# Stay relevant in today's mobile world

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

Get Paid Faster and Reduce Delinquencies 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