

*Eliminate paper and reduce late or missed payments, all while providing payment security and convenience for your customers with the E-Complish Text2Pay payment system.*



## What is Text2Pay?

E-Complish Text2Pay is a mobile text-based service that allows your organization to accept a wide variety of payment types through SMS Text Messaging Technology. Using a subscription model, your customers will be reminded via text messaging of their upcoming bill and, upon entering their preselected PIN, the customer can elect to pay their bill through Text2Pay, any time of the day, using their securely stored payment information. It is completely up to your customers whether they want to use E-Complish Text2Pay as a 'reminder only service' or 'reminder and payment' service, but expect fast adoption of both reminder and payment from your customers.

- Featuring a powerful SMS platform with guaranteed text message delivery
- NACHA Compliant ACH Processing - payment authorization is sent through text.
- Level One PCI Compliant Credit Card Processing - for maximum security.

## HOW IT WORKS

E-Complish Text2Pay has been designed to guarantee text message delivery, compliance with the FCC and Mobile Marketing Association's Best Practices, and easy integration with all E-Complish solutions using our all-in-one online payment system, VirtualPay.

- Your customers can sign up to pay through E-Complish Text2Pay directly, or just be reminded when a payment is due.
- If they wish to pay through text, the customer sets up an account with their payment information, establishing a PIN number for payment confirmation.
- When it comes time for them to pay, Text2Pay will send them a notice through the system, which will arrive through text message.
- If the customer is signed up to pay, they simply submit a PIN number established at the time of account registration. They'll receive a confirmation of payment through text and email, and the payment is complete.



## Payments Made Easy

E-Complish Text2Pay is one of the easiest and most secure ways to pay through text. With this revolutionary new system, businesses can now remind customers of payments and accept payments 24/7 by tapping into the already-existing cell phone market.



## Benefits and Features

- Real-Time billing reminders and payment
- Customized messaging sent to your customers
- Access to detailed reports and transaction data
- Ability to send real-time alerts (ie. Service Outages, Maintenance and Emergency Notifications, Install, Move or Disconnect Reminders, etc...) to customers
- Competitive edge
- Eliminate the need to send paper bills to customer
- Improve payment processing efficiency
- Faster, more convenient transactions
- Better communication with your customer
- Predictable implementation costs and timelines

## Who Should Use It?

E-Complish Text2Pay is a perfect resource for any business that features recurring payments, such as:

- Utility Companies
- Telecom and Mobile Phone Industry
- Financial Lenders
- Rent To Own Industry
- Personal and Business Insurance Industry
- Property Management
- Virtually any Industry With On-Going Billing

