

A Single Provider, a Complete Solution

Doxim's payment solution provides the tools and services you need to optimize the entire payment experience. From composition, to bill design and presentment, to multi-channel payment and collections, to account management and communications, the solution guides you every step of the way.

With Doxim as your single vendor you can simplify implementation, create a seamless experience for customers and staff, and remove the operational burden of reconciliation – all while reducing your cost per transaction.

Flexible, Omnichannel Delivery

Customers want options for when, where, and how they pay their bills. More importantly, they want the flexibility to move seamlessly between payment channels and methods as their needs and preferences change.

Our omnichannel solution enables your customers to choose from a variety of self-service and agent-assisted payment options, personalizing the experience according to their preferences.

Advanced Payment Reporting & Reconciliation

Doxim provides real-time posting and easy access to payment information. Detailed and conclusive reporting on the full payment lifecycle, from authorization through funding, ensures to-the-penny reconciliation, every time, saving both time and effort.

Intuitive Payment Interface

In addition to streamlining biller and payment operations, the solution's easy-to-use interface boosts user productivity by simplifying tasks and minimizing the number of clicks required.

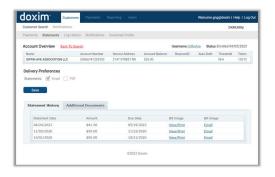
Streamlined Fee Handling

Select a Convenience Fee Model (transaction fees are charged directly to the customer) or an Absorbed Fee Model (fees are billed to the utility). When charged to the customer, transaction fees are bundled into Doxim processing fees to reduce your collection and administration, yet they are transparently reported to enable easy reconciliation.

You can also adjust fees to encourage the payment behavior you desire (e.g. making online payments less expensive than in-branch payments).

Highest Level of Security & Compliance

Securing customer data is of utmost importance to us at Doxim. Our tested, proven, and secure cloud-based solution holds the highest level of PCI and SOC 2 compliance so you can rest assured that your data is protected.



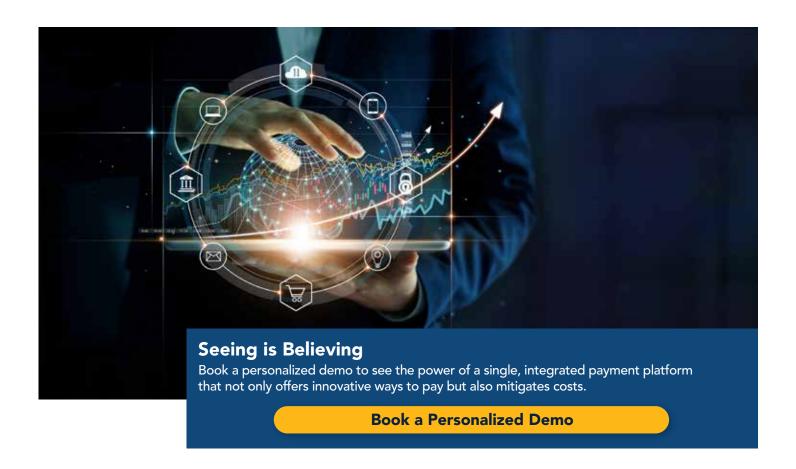
Doxim Payment For Utilities

Features	Included
Payment Processing	
One-Time Payments - Immediate and Scheduled	✓
Convenience Fee Model - Configurable by Channel, Payment Method, and Account Type	✓
Absorbed Fee Model	✓
Credit / Debit Card, Cash, ACH	✓
Digital Wallet	✓
PCI DSS Certified	✓
Tokenization & Validation	✓
Real-Time Payment Authorization	✓
Real-Time Payment Posting to CIS	✓
Payment Channels	
Online Customer Self Service for Enrolled and Not Enrolled (Guest Pay) users	✓
Mobile	✓
Pay By Text/SMS	✓
Pay By Phone (IVR)	✓
AutoPay	✓
Kiosk	✓
Retail Cash Payments	✓
eLockbox	✓
Customer Portal	
Multi-Language Support	✓
ADA Compliant	✓
Biller-Branded Customer Portal	✓
Manage Paperless Enrollment	✓
Manage AutoPay Enrollment	✓
Save Payment Methods in Digital Wallet	✓
View Bill History	✓
View Payment History - Including External Payments	✓
Personalized Digital Notifications with Delivery Preference - Email or Text/SMS	✓
Multiple Users per Account with Guest Access	✓
View Activity History	✓

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Biller Portal

360° View of Customer Account	✓
CSR/Agent-Assisted Payments, Paperless Enrollment, and AutoPay Enrollment	✓
Manage Account Access - Restrict Payment on Account	✓
View Notifications and Activity/Event History	✓
Advanced Payment Reporting and Administration	
Transaction Report	✓
Reconciliation Report	✓
Returns Management Report	✓
AutoPay Management Report	✓
Cancel, Void, or Refund Payment	✓
Automated Payment Monitoring & Alerts	✓
Email Activity & Customer Engagement Reports	✓





Doxim is the customer communications management and engagement technology leader serving highly regulated markets, including financial services, utilities and healthcare. We provide omnichannel communications and payment solutions that maximize customer engagement and revenue, while reducing costs. Our software and technology-enabled managed services address key digitization, operational efficiency, and customer experience challenges through a suite of plug-and-play, integrated, SaaS software and technology solutions. Learn more at www.doxim.com.

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