## 

## Reimagine the Payment Experience

## **About Us**



THE MOST CRITICAL TOUCHPOUNT IN YOUR CUSTOMER'S JOURNEY ISN'T FINDING YOUR BUSINESS OR SELECTING A PRODUCT OR SERVICE.

#### IT'S THE PAYMENT EXPERIENCE.

And if it isn't convenient, you're losing customers to your competition.

It's time for a solution that makes it easy to request and receive payments. A solution that prioritizes the consumer experience, streamlines the back-office process, and keeps both consumer and merchant data safe.

Introducing Authvia. The payment enablement solution that offers speed, convenience, and security for both you and your customers.

## Why Authvia



#### SHOW UP WHERE CUSTOMERS WANT TO ENGAGE

Phone calls don't just take up more time for consumers (on average, phone calls take 10x as long as a text conversation<sup>1</sup>), they create potential data security issues for customers and PCI compliance issues for customer center representatives.



of consumers send or<br/>receive at least one text<br/>every day2of consumers open every<br/>text they receive within a<br/>few minutes3the open<br/>messages<br/>for email5

the open rate for text messages is 98%<sup>4</sup> vs. 20% for email<sup>5</sup>

#### NEARLY EVERY TEXT MESSAGE IS OPENED BY THE RECEIVER

## Why Authvia

#### TEXT PAYMENT REMINDERS AND INVOICES

9 out of 10 consumers prefer to engage with businesses by texting.<sup>6</sup> Send payment reminders to make a payment in the channel that's convenient for customers and effective for your business—text.





of consumers rate speed and convenience as a top priority for customer experience<sup>7</sup> of finance executives blame ineffective communication with customers for late payments<sup>8</sup>



of consumers want to make payments digitally on their mobile device<sup>9</sup>

#### LET YOUR CUSTOMERS MAKE PAYMENTS IN THE WAY THAT WORKS BEST FOR THEM.



## Why Authvia

#### STREAMLINE INTERNAL RESOURCES

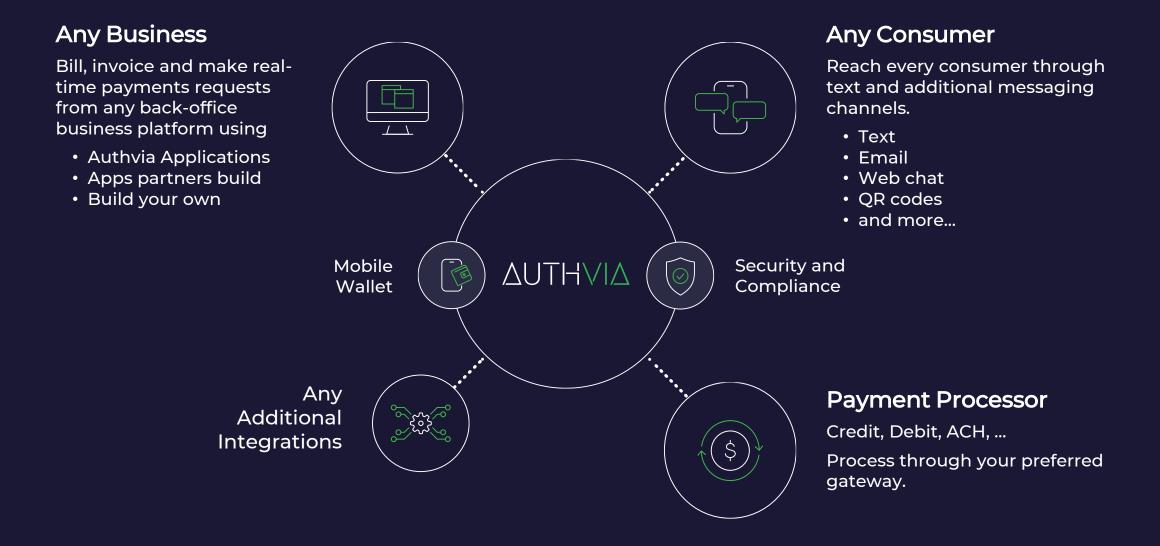


of your finance team's time is spent on manual reconciliation<sup>10</sup>



of companies found they communicated with consumers more efficiently after launching texting initiatives<sup>11</sup> Streamline internal resources by offering a completely digital payment experience. Text payments and reminders don't just add convenience to the billing experience, they reduce incoming calls for payments over the phone. Text call deflection offers a better customer experience while TXT2PAY® provides your company with a great way to improve speed-to-payment.

## What Authvia Does



## **Authvia Merchant Portal**

Enabling merchants of any size to easily request and receive payments faster, safer, and simpler

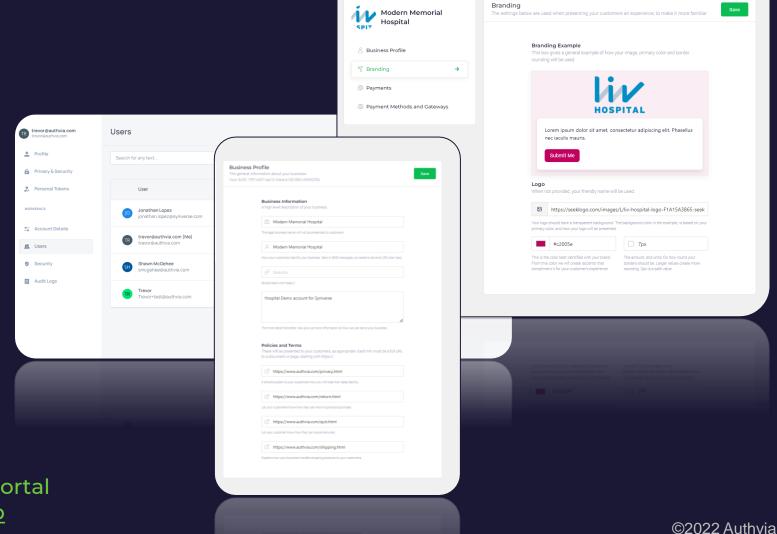
- Get paid faster
- Fantastic customer experience
- Eliminate PCI exposure
- Contact-Free

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## **Authvia Merchant Portal**

Leverage Merchant Portal to manage your Authvia account

- Branding and Customer facing experience
- Processor and Gateways credentials
- Convenience Fees
- Merchant details
- Users and permissions
- Etc....

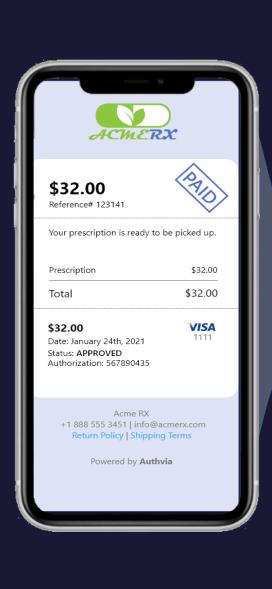


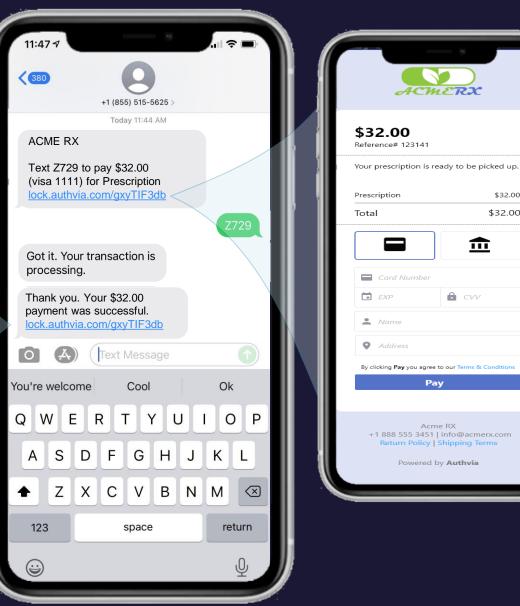
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## TXT2PAY®

Enabling cardholders to simply and easily pay a bill or invoice over text

U.S. Patent No. 11,144,895 U.S. Pat. App. No. 17/497,032





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## **Future-Proof With Authvia**

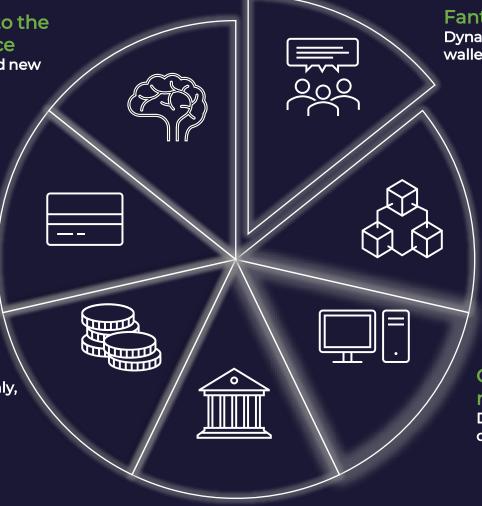
Intelligence built into the consumer experience Need card, Has card, Need new tender, Declines, etc...

## Existing payments partners and tender preferences

ACH, Credit Card, Debit Card, Cash, Existing Stored Cards, PCI Compliance

#### **Multiple Payment Flows**

Change, approve, Put card on file, Authorize only, Add convenience & service fees, Surcharging



#### Fantastic Customer Experience

Dynamic customer experience, Multi-merchant wallet, No app required

#### Integrate into new & existing channels

Rest API's, Webhooks & Web Components for Text, Web & social chat apps, Billing systems, IVR, Call center, POS, Email links, QR codes, Kiosk, Self serve

#### Communicate through multiple messaging platforms

Dynamic experience by channel & profile, Carrier compliance

Interoperability with your other payment modalities Pay with tokens, Tokenization, Real-time webhooks and rest API's

## Sources

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- 4 <u>https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/</u>
- <sup>5</sup> <u>https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/</u>
- 6 https://assets.ctfassets.net/2fcg2lkzxw1t/5l4ljDXMvSKkqiU64akoOW/cab0836a76d892bb4a654a4dbd16d4e6/Twilio\_-\_Messaging\_Consumer\_Survey\_Report\_FINAL.pdf
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- <sup>11</sup> <u>https://mobilemarketingmagazine.com/celebrating-28-years-of-sms</u>
- <sup>12</sup> <u>https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/</u>

# The future is now

- » Make payments convenient use TXT2PAY®
- Eliminate payment risk keep consumer payment data safe and secure
- Increase speed-to-payment send and receive payments via text