

AUTHVIA®

Reimagine the Payment
Experience

About Us



THE MOST CRITICAL TOUCHPOINT 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.

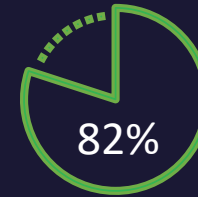
Why Authvia

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 conversation¹), they create potential data security issues for customers and PCI compliance issues for customer center representatives.



of consumers send or receive at least one text every day²



of consumers open every text they receive within a few minutes³



the open rate for text messages is 98%⁴ vs. 20% for email⁵

NEARLY EVERY TEXT MESSAGE IS OPENED BY THE RECEIVER

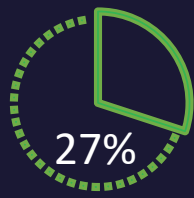
Why Authvia

TEXT PAYMENT REMINDERS AND INVOICES

9 out of 10 consumers prefer to engage with businesses by texting.⁶ 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 experience⁷



of finance executives blame ineffective communication with customers for late payments⁸



of consumers want to make payments digitally on their mobile device⁹

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 reconciliation¹⁰



of companies found they communicated with consumers more efficiently after launching texting initiatives¹¹

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

Any Business

Bill, invoice and make real-time payments requests from any back-office business platform using

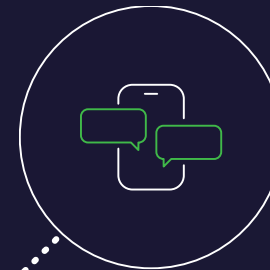
- Authvia Applications
- Apps partners build
- Build your own



Any Consumer

Reach every consumer through text and additional messaging channels.

- Text
- Email
- Web chat
- QR codes
- and more...



Mobile
Wallet



AUTHVIA

Security and
Compliance



Any
Additional
Integrations



Payment Processor

Credit, Debit, ACH, ...

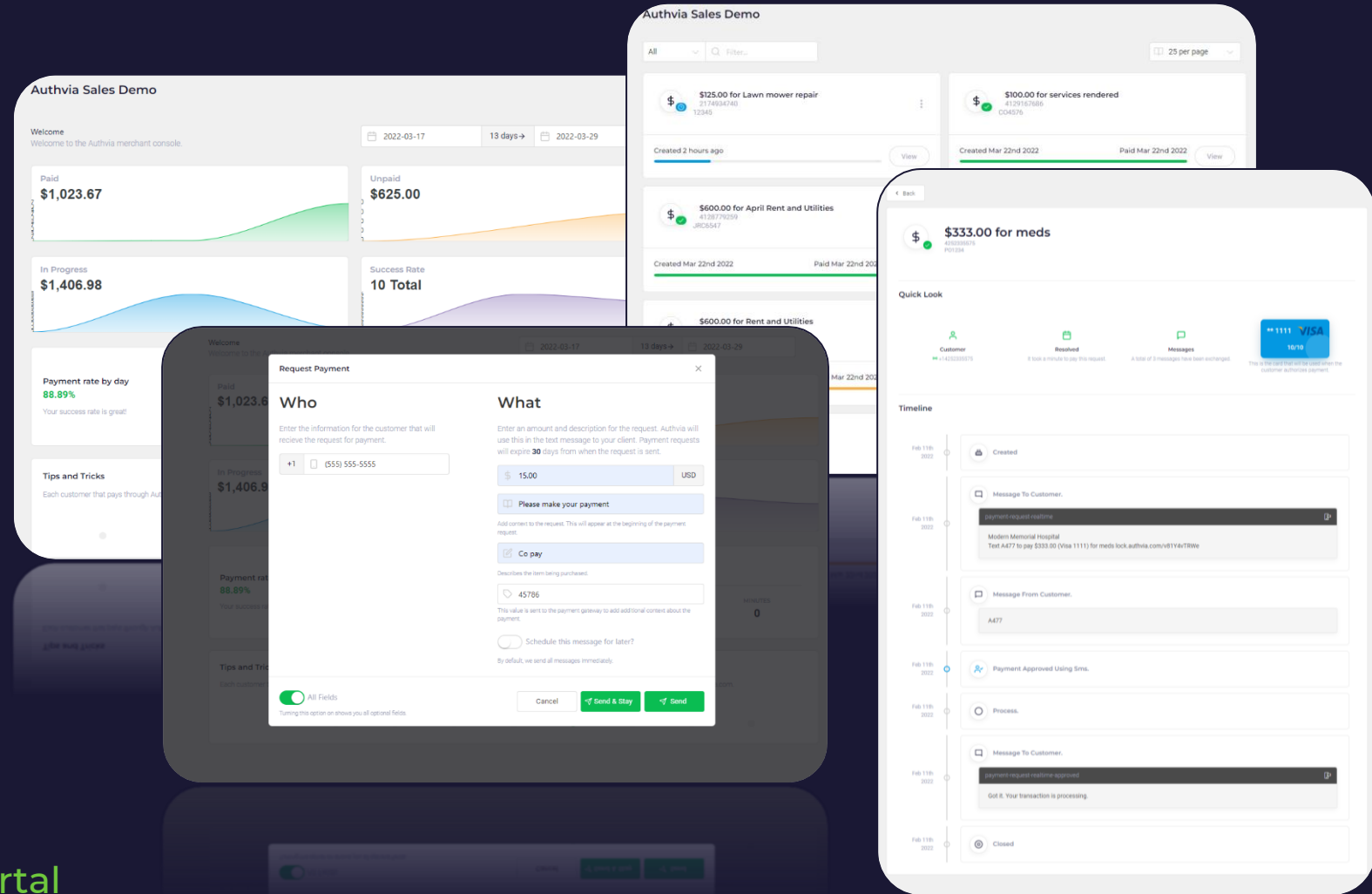
Process through your preferred gateway.



Authvia Merchant Portal

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

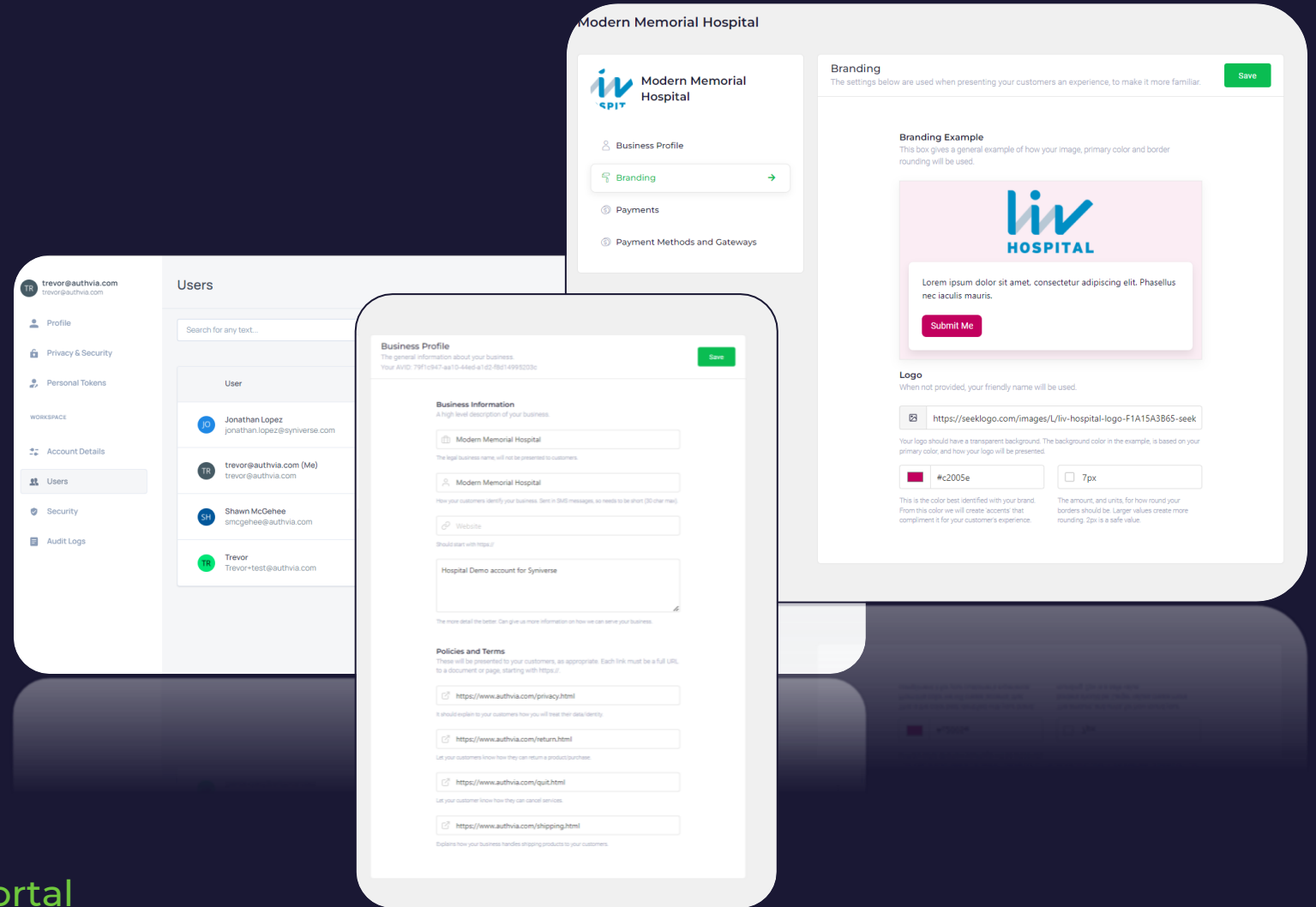
- Get paid faster
- Fantastic customer experience
- Eliminate PCI exposure
- Contact-Free



Authvia Merchant Portal

Leverage Merchant Portal to manage your Authvia account

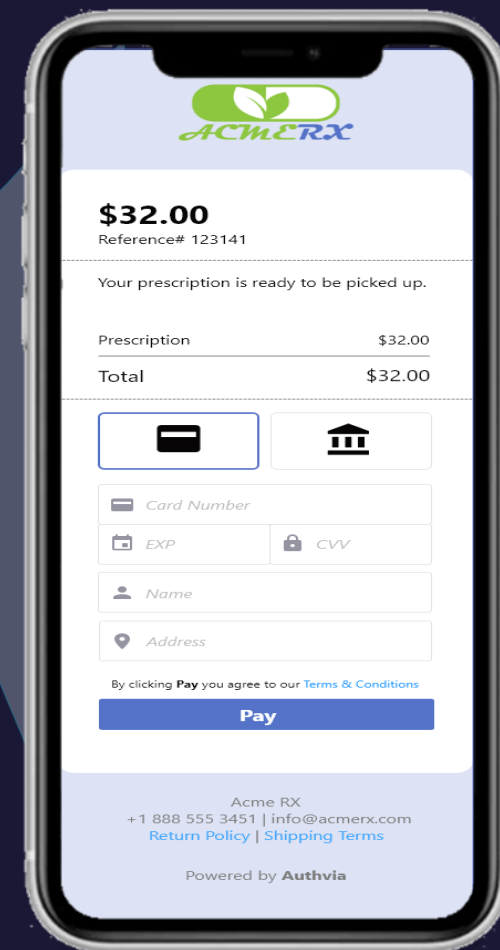
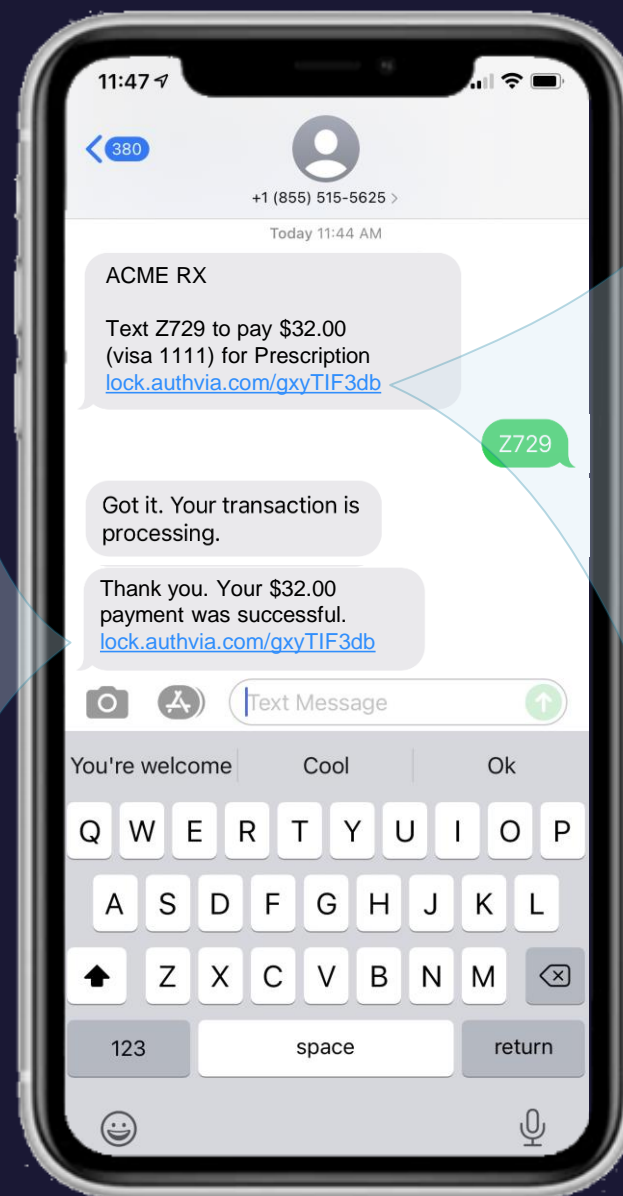
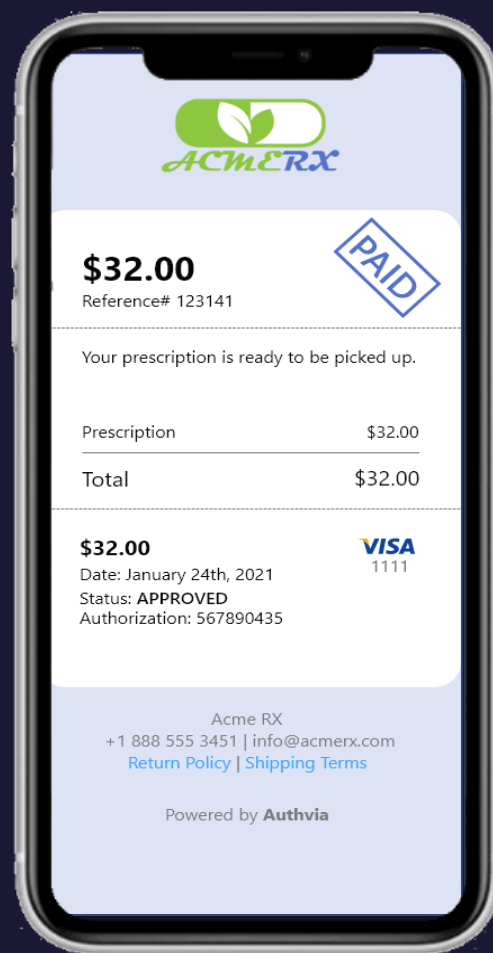
- Branding and Customer facing experience
- Processor and Gateways credentials
- Convenience Fees
- Merchant details
- Users and permissions
- Etc....



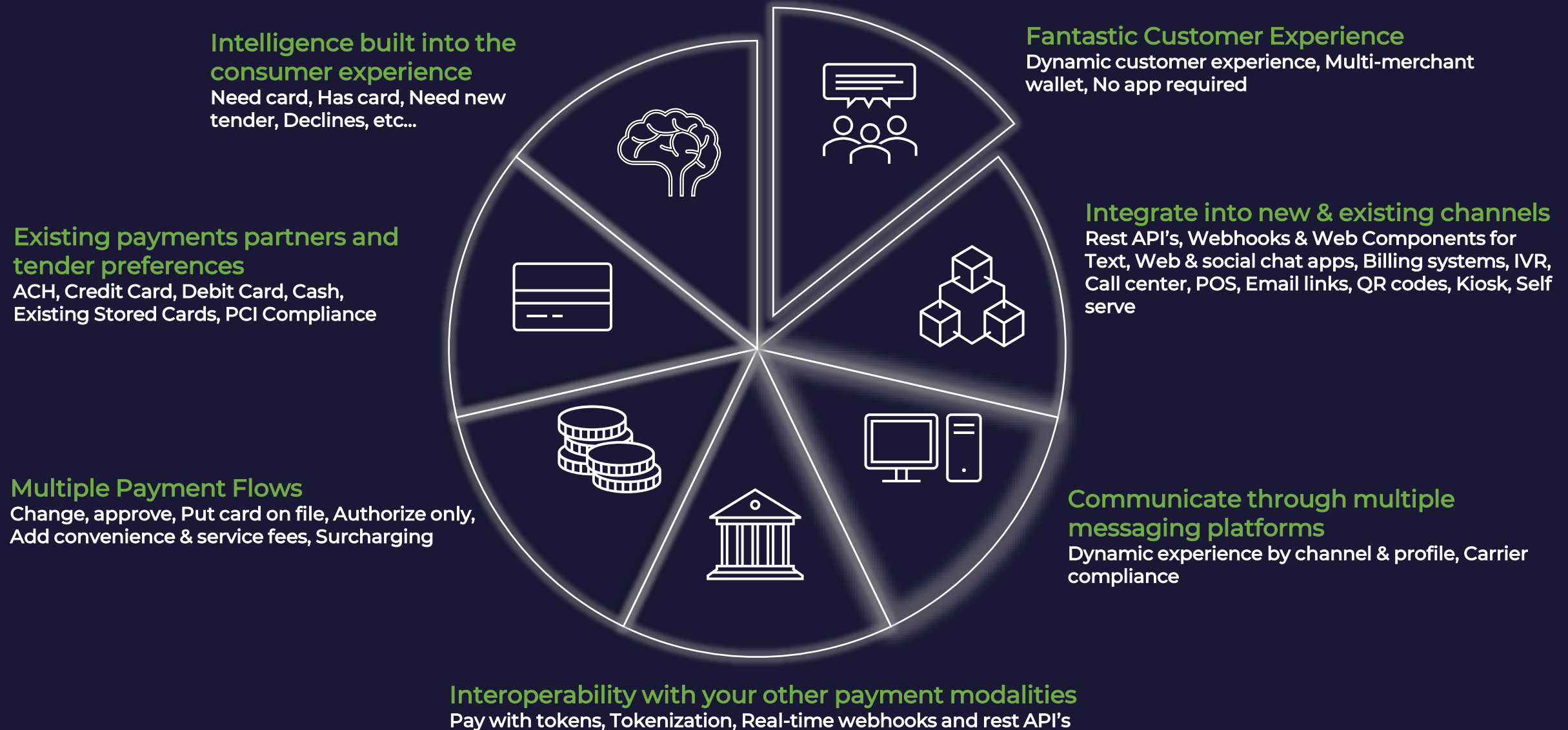
TXT2PAY[®]

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



Future-Proof With Authvia



Sources

- 1 <https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/>
- 2 <https://www.pewresearch.org/internet/2011/09/19/how-americans-use-text-messaging/>
- 3 <https://smallbiztrends.com/2019/07/text-message-marketing-for-small-business.html#comments>
- 4 <https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/>
- 5 <https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/>
- 6 https://assets.ctfassets.net/2fcg2lkzxw1t/5l4ljDXMvSKkqiU64akoOW/cab0836a76d892bb4a654a4dbd16d4e6/Twilio_-_Messaging_Consumer_Survey_Report_FINAL.pdf
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- 10 <https://www.simplus.com/costs-manual-reconciliation/>
- 11 <https://mobilemarketingmagazine.com/celebrating-28-years-of-sms>
- 12 <https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/>

The future is now

AUTHVIA®

- › 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