

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 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 day2of consumers open every
text they receive within a
few minutes3the open
messages
for email5

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

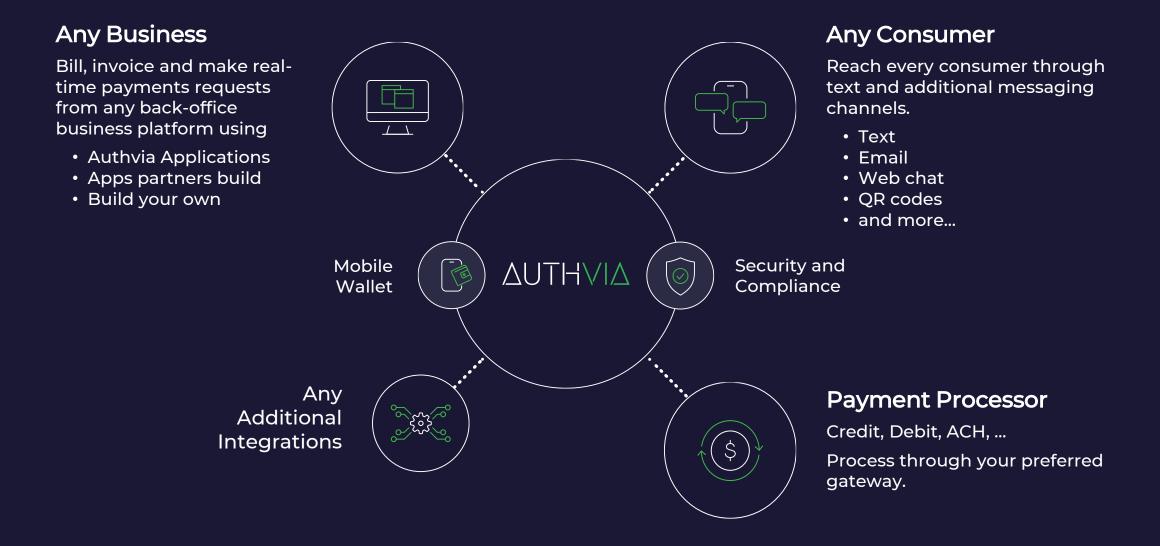


of your finance team's time is spent on manual reconciliation¹⁰



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



Authvia Merchant Portal

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

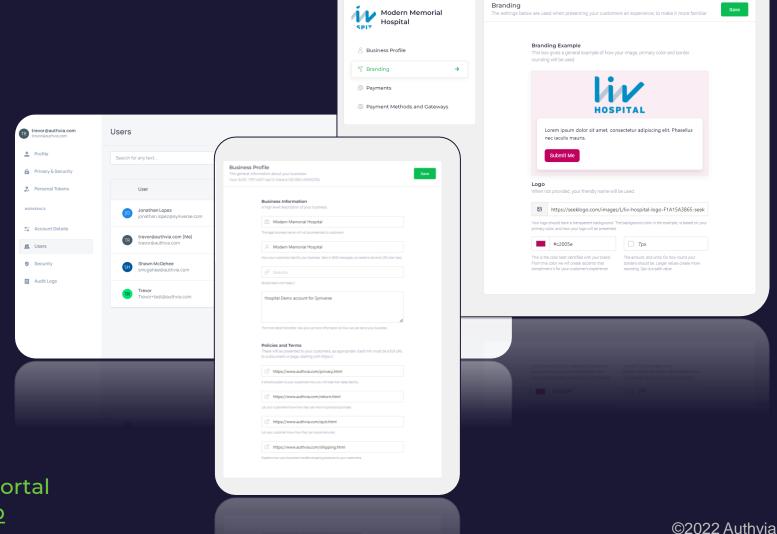
- Get paid faster
- Fantastic customer experience
- Eliminate PCI exposure
- Contact-Free

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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....

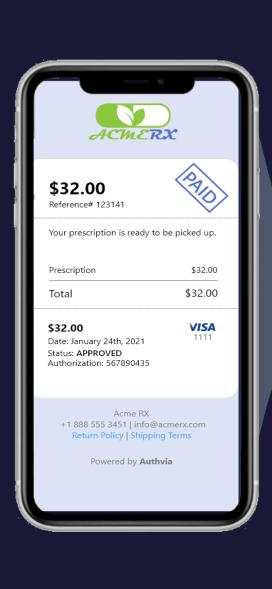


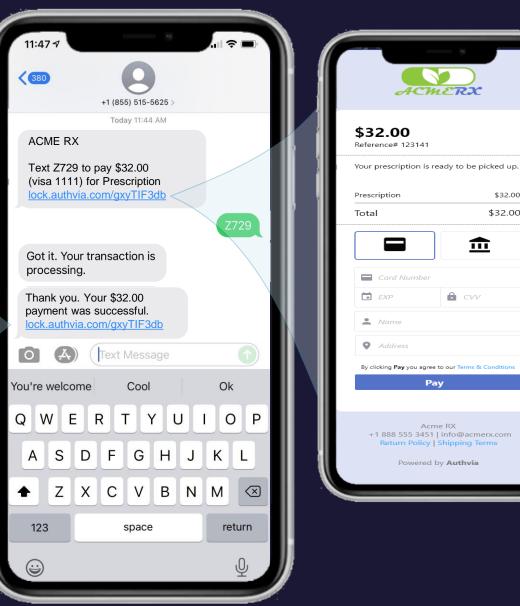
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TXT2PAY®

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

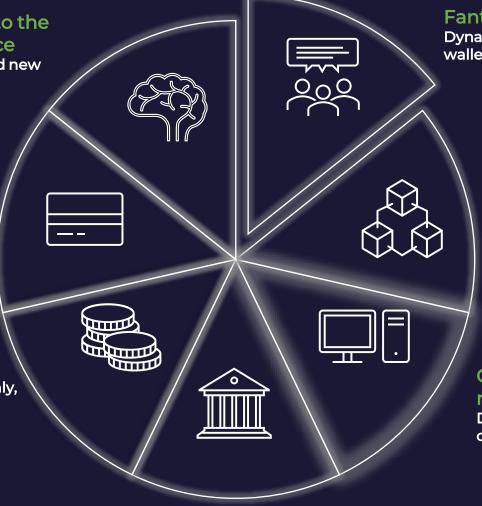
Intelligence built into the consumer experience Need card, Has card, Need new tender, Declines, etc...

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

https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/

- ² <u>https://www.pewresearch.org/internet/2011/09/19/how-americans-use-text-messaging//</u>
- ³ <u>https://smallbiztrends.com/2019/07/text-message-marketing-for-small-business.html#comments</u>
- 4 <u>https://theblog.adobe.com/marketing-with-98-percent-read-rate-and-10-more-compelling-stats/</u>
- ⁵ <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
- 7 https://www.pwc.com/us/en/advisory-services/publications/consumer-intelligence-series/pwc-consumer-intelligence-series-customer-experience.pdf
- ⁸ <u>https://www.highradius.com/resources/Blog/how-to-improve-collections-and-dunning-processes/</u>
- ⁹ <u>https://ntctexas.com/new-study-reveals-83-of-consumers-want-to-pay-bills-online</u>
- 10 https://www.simplus.com/costs-manual-reconciliation/
- ¹¹ <u>https://mobilemarketingmagazine.com/celebrating-28-years-of-sms</u>
- ¹² <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