



### Benefits

- Accelerates collection of funds with autopay options
- Reduces bill print and payment processing costs
- Reduces call center volume through self-service and help features
- Creates a central, Web-based repository accessible to multiple departments
- Provides flexible, tailored marketing opportunities and helps drive traffic to your Web site
- Delivers superior system reliability using proven world-class infrastructure

### Advantages

- Enables rapid, low-cost entry into EBPP
- Fulfills the mandate for paperless processes
- Provides unequaled security and scalability
- Features ASP service with option to purchase software
- Enhances customer loyalty and ongoing interactive customer relationships

## PRESENT YOUR BILLS ELECTRONICALLY

### EDS OpenBill® Express

Reduce payment errors, accelerate collection of funds and improve customer service by delivering secure, Web-based bill viewing and payment capabilities. OpenBill® Express (OBE) by EDS, an HP company, offers an innovative, reliable electronic bill or invoice presentment and payment (EBPP/EIPP) solution that enables you to generate savings while giving your customers a better way to pay.

### Increase customer satisfaction and reduce costs with online bill payment

As a biller, you want an affordable yet complete package for getting to market quickly with an EBPP or EIPP solution. We have what you are looking for. OpenBill® Express can be implemented with little or no impact to your existing legacy systems. We can deliver your billing information to multiple endpoints, including an EDS-hosted biller-direct Web site, bank bill pay portals or even via your own customer portal. You can also capitalize on more convenient, cost-effective ways of providing customer service and targeted online marketing. OBE is designed for fast implementation, so you can quickly enjoy the benefits of electronic bill or invoice presentment and payment and start saving money on printing, insertion and postage, as well as lockbox fees and exception handling.

### Features

- Flexible, full-featured solution offers Internet access to bill and payment history
- Supports B2C and B2B EBPP/EIPP functionality across industries
- Comprehensive, secure payment and remittance processing
- Regulatory and Payment Card Industry (PCI)-compliant payment processing
- EDS-hosted solution in a service bureau environment or software licensing alternative
- Support for both single sign-on as well as service-oriented architecture integration with your existing Web site
- Robust administrative tool giving you ongoing control of your service
- Multiple online marketing and help features
- Innovative design center feature for customized site design and branding
- Supports electronic bill inserts
- Customizable enrollment allows for authenticated user self-enrollment



## UTILITY COMPANY HEATS UP BILLING CONVENIENCE

A leading utilities company in the United States was looking for a proven provider to deliver Internet-based billing.

To remain competitive, it wanted to implement an EBPP system for its more than 1 million customers. EDS offered OBE.

The utility wanted an EBPP system that would deliver bills to multiple endpoints, across multiple subsidiaries, legacy systems and states.

OpenBill *Express* enabled customers from all three of the utility's subsidiaries to seamlessly access, view and pay their bills via the OBE Web site or through any banks or financial portals connected to CheckFree bill distribution.

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## Minimize costs

You may be spending tens or hundreds of thousands to get your bills out the door. You may have high lockbox and cash application costs. Internal methods of accessing billing information may be outdated or leave your customer service staff unable to see what customers see on their bills. You may be looking for the quickest, most efficient route to keep up with your competition and new ways to retain and grow your customer base. With OBE, you can reduce bill delivery costs, provide additional payment channels, provide a central data repository that can be leveraged across departments, improve customer service response time and gain a stable, proven EBPP service.

## Maximize your investment

EDS has the flexibility to offer an implementation solution that meets your unique needs. To minimize legacy system impact, we provide you the option to use legacy bill print streams as input or to provide data in XML format. OBE is implemented as an EDS-hosted application service provider (ASP) service with options to use the OpenBill *Express* client-branded Web site for customers to view and pay their bills or use Web services to enable your customers to view and pay their bills from within your own customer portal.

## Rely on unsurpassed security

EDS is committed to safeguarding information and protecting your customers' privacy. OBE offers the highest standards in SSL encryption, unique user name and password protection, and automatic sign-out after periods of inactivity. With EDS, your site is secure, and your customers' information is protected. Payments are processed in a regulatory and Payment Card Industry Data Security Standards (PCI DSS)-compliant environment.

## Maintain maximum control

In addition to a feature-rich customer application that supports business-to-consumer or business-to-business billing needs, OBE includes an administrative module for managing the important details of your online billing service. The administrative application is a powerful tool that helps you service your customers quickly and completely, while enabling you to configure and manage the your EBPP implementation through its many features - all online, without EDS intervention. Plus, our innovative design center feature enables you to customize many areas yourself, such as Web site style and branding, marketing messages, e-mail text, online help, FAQs, survey text, contact information, terms of use, and other system options - online and in real time.