



Banyon Data Systems, Inc.

Payment, Billing & Communication Services

Banyon Data Systems partnered with Payment Service Network (PSN) almost 10 years ago to bring you the widest suite of payment, billing and communication services. PSN can capture any payment from any channel and consolidate them for automatic posting into your ledger. You can now easily accept ACH, credit/debit cards, money orders, paper checks and even cash. PSN provides solutions for online payments, automated/live phone payments, payments coming through bank bill pay systems, scanned paper checks, swiped credit cards and more. An eBill solution delivers bills via the Internet with up-to-date balances due, bill attachment capability and customer email notifications. Services also include various ways to communicate with your customer base including Outbound Auto-Call Messaging, emailing and message posting. Select from the following options.

ePayments Feature Highlights:

- Automatic posting of payments from all channels into your Banyon Utility Billing.
- Provide customers with widest choices of how they pay—online, automated/live phone, bank bill pay system, mailed paper checks
- Your choice to accept any of the following: ACH, VISA, MasterCard, Discover, American Express, money orders, paper checks, cash, bank bill pays which all become ePayments
- Make payments on behalf of customers and terminals at customer service locations for self-service
- Customers can set up a secure profile
- Customers can set up Auto-Pay for the amount of the bill or make an immediate or schedule a one-time payment
- Presents online the most recent balance due
- Online archive of payments for the life of the agreement
- Account Management Center allows for:
 - Real-time viewing of payments, rejected payments, pending payments
 - Review archived payments
 - Issue refunds
 - Cancel payments, block payers
 - Make payments on behalf of customers
 - Change authorization level of staff
 - View bank deposits
 - Download reports
 - Download marketing piece templates
 - And much more
- Highest level of security is maintained; Payment Card Industry - Data Security Standard (PCI DSS) Level 1 Certification

eBill Feature Highlights:

- Hands-free uploading of billing file
- Daily balances automatically uploaded each night
- Online bill mirrors paper bill (PSN creates the online statement design)
- Archives billing statements for two years
- Billing statements can be emailed to customer, as needed
- Email notifications are sent to customers when their bills are ready for viewing and payment
- Email notifications when bill is coming due and/or past due
- Paper bill opt out capability
- Displays charts reflecting past months' utility usage

eCommunication Feature Highlights:

- Auto-Call: Upload recorded message and list of recipients, select date and time; PSN system executes the Auto-Calls
- Email Notifications: Upload email and list of recipients, select date and time; PSN system executes the emails
- Bill Due Email Notifications: Select the number of days before and/or after the bill due date and the PSN system executes the emails
- Message Posting: Post messages to individual customer profiles or one message to all customers; when they log in, they can retrieve their messages (available on new site coming in Spring 2011)
- eBill Attachments: Upload PDF documents and select which bills they are to be attached to (past, present, future)
- Email Payment Notifications: If customers provide their emails, the system will send an email notifying if the payment has been successful, rejected and/or deposited

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