



eBillme™
MY BANK MY WAY



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Lessons Learned from Online Retailers

Topics:

- ✓ eBillme introduction
- ✓ Why some consumers don't checkout
- ✓ Cash at the checkout
 - Profile of a cash consumer: behavior and preference
 - How online banking works at the checkout
- ✓ Impact on fraud, NSF, and operational costs
- ✓ eBillme overview
- ✓ Online retailers case studies
- ✓ eBillme benefits

eBillme™ Overview



- ✓ eBillme extends online banking to the checkout
- ✓ Consumers set up eBillme as a payee and pay merchants using online bill pay
- ✓ No financial information is exchanged
- ✓ Payment is guaranteed
- ✓ Consumers shop online or by phone
- ✓ Low transaction fees, no NSF's, no declines

Why Some Customers Don't Checkout

- ✓ 74 million consumers who use the Internet do not buy online

source: JupiterResearch

- ✓ Key reasons:

- **Security:** fear of entering personal or financial info online
- **Fraud:** concerned about identify theft, payment liability for unauthorized transactions
- **Protection:** what guarantees do they have, what recourse do they have if they aren't satisfied with the purchase

- ✓ 77% of consumers pay cash offline

- **Online:** a lack of cash options online leads to cart abandonment and lower average order values

Profile of Online Cash Consumer

- ✓ Online savvy and well educated
- ✓ A habitual online bill payer
- ✓ **High spender:** Spends **117%** more than average online shopper
- ✓ **Wants to pay cash: 76%** interested in using online BillPay to shop online
- ✓ **Values Security: 80%** value a safe and secure payment option



source: JC Williams Group 2007

Online Banking Snapshot

Large and active customer base of
84 Million *source: eMarketer*

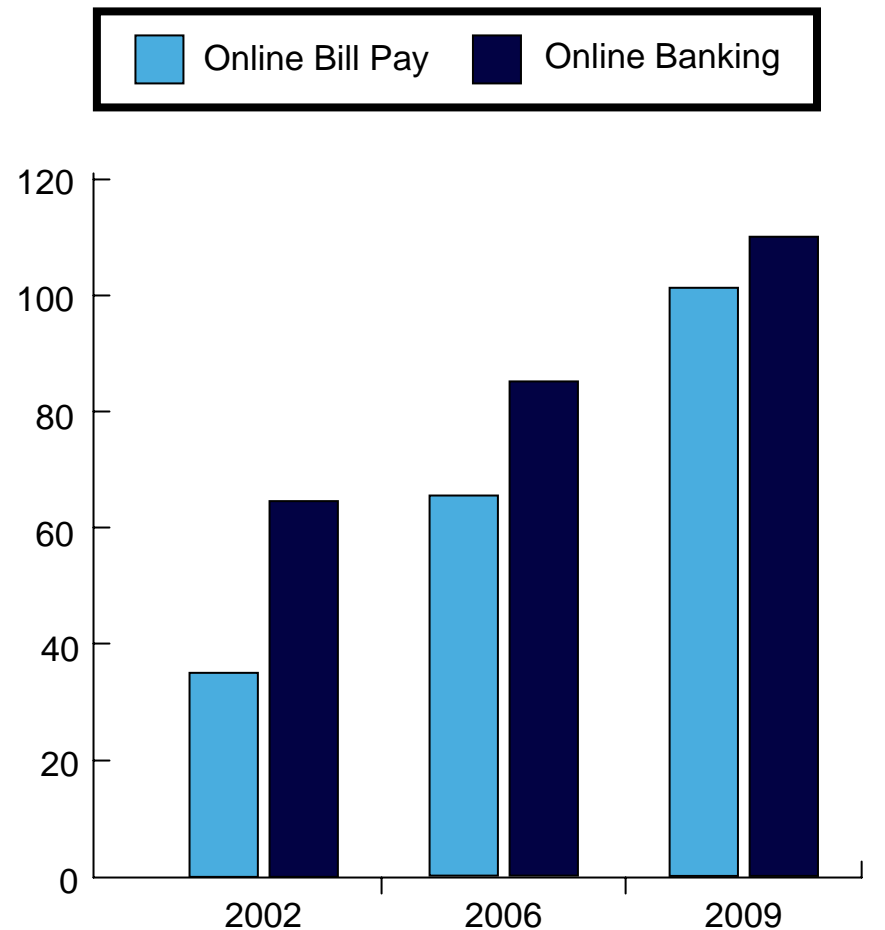
Trusted infrastructure

- 80% of online customers trust online banking *source: Forrester Research*

Established customer behavior

- Average consumer pays 3 -4 bills per month

North America in Millions



source: eMarketer

Online Banking at the Checkout

How Online Banking works

- ✓ Consumers sets up secure account with bank
- ✓ Consumer logs into Bill Pay section on banks web site
 - adds the Payee name, and assigned account number
 - makes payment
 - Example: You can set up to pay your phone bill using online bill pay
- ✓ Payments flow through the banking network
- ✓ Consumer and Payee never exchange financial information

Reducing Payment Risk and Fraud





- ✓ Online Banking payments
 - **Guaranteed funds** from consumers saving or checking account
 - **No Reversals** on banking network – eliminating **chargebacks**
 - **No NSF**s for merchant
 - **No Fraud liability**
- ✓ Reduced manual order reviews
- ✓ No declines for call center or online
- ✓ Merchant fulfills order upon payment notification from eBillme


eBillme User Experience



eBillme at Checkout

Payment Method



*** Required information**

Card type *

Card number *

Expiration *

Card ID number * ?

Finance code ?

MY BANK. MY WAY
Checkout with online bill pay
[Learn more](#)


eBillme allows you to pay for your order through your bank's online bill pay service. Payments take 1-3 business days to be processed.

Faster Checkout

- No need to enter personal financial numbers
- No applications
- No pre-sign up required
- No authorizations
- No declines

Customer Submits Order

Pay cash with online bill pay - the same way you pay your other bills

Terms and Conditions 

Please agree to the following terms and conditions:

- I have online banking.
- I must pay eBillme immediately using online bill pay.
- It may take 1 to 3 business days for my bank to process my payment.

I DO NOT ACCEPT
GO BACK

I ACCEPT
SUBMIT MY ORDER

Customer submits the order confirming that they selected eBillme and intend to pay eBillme for their order using Online Banking

Order Confirmation

To receive your order:

Go to your bank's website, setup and pay eBillme \$214.95


First time users may require the following information:


Account Number: **EB0013143**

Payee Name: eBillme

Payee Address: PO Box: 635808
Cincinnati, OH 45263-5808

Payee Phone Number: 1.866.365.6632





[Need Help?](#)

- ✓ Order is complete
- ✓ Merchants feature payment instructions on their confirmation page
- ✓ Similar in look and feel to eBill - eBill arrives simultaneously by email
- ✓ Can be paid at **ANY** US bank, credit union, or bill pay portal that offers online bill payment

Paying an eBill

- ✓ The consumer pays eBillme for their order at their bank's web site, with online bill pay
- ✓ eBillme transfers full payment to merchant
- ✓ Merchants fulfill order



Online Banking

Search · Locations · Alerts · **New Mail** · Help · Sign Off

Accounts	Bill Pay & e-Bills	Transfer Funds	Investments	Customer Service
Overview	Payments	Payees	e-Bills	

Add a Payee: Payee Added

Quick Help

You have added a payee. The payee has been saved and is available on your list of payees. You are now ready to make a payment.

What can I do?

- Make a payment ([How?](#))
- Edit payee information ([How?](#))
- Add another payee ([How?](#))

What do I need to know?

- We send payments electronically, when possible, or by check through the mail for payees that can't receive electronic payments. ([More...](#))
- **Pay From** lists your accounts eligible for Bill Pay (checking and money market accounts).
- **Deliver By** is the date your payment is received by the payee as well as the date the funds are normally withdrawn from your account.
- To select a different date, click the **Deliver By** date

Make a Payment ?

OK Payee Added

eBillme has been added. You need only add a payee once. After you have added a payee, you can make payments at any time.

As a security precaution, we sent an email confirming your new payee to sheila.james@modasolutions.com.

To make a payment to this payee, enter your payment information and click **Make Payment**.

Pay From: FULL ANALYSIS BUSINESS CH-7283 : Avail. Funds \$

Payee	Amount	Deliver By mm/dd/yyyy
eBillme-0103 Next Day Delivery	\$ <input type="text"/>	<input type="text"/>
	Add memo	
	Make Payment	Don't Make Payment

Add Another Payee ?

To add another payee, enter the name of the company you want to pay, or if you want to pay an individual, enter the person's first and last names.



eBillme Highlights

TigerDirect.com

Buy.com

CRUTCHFIELD

etronics.com

DE RUSH.COM

shoplet.com
everything for the office

Gift Cards.com

ActionVillage.com

TOOL KING.com

4ALL MEMORY.com
The Memory Specialists

**MasterCard
RPPS.**

ScanAlert
Making the web HACKER SAFE®

FIFTH THIRD BANK

RBSlynk

DEV X
e-business solutions

**CARDINAL
COMMERCE**

- ✓ Buy online or by phone - Pay cash with online banking
- ✓ From any bank, credit union, or bill pay portal (~13,000 FI)
- ✓ High ROI and Fast Integration
- ✓ Available at many Top 500 IR participating merchants

eBillme Case Studies



\$300 AOV Across Merchants

“Merchants who have introduced eBillme are seeing dramatic increases in average order values.”

Matt McDowell, VP of Merchant Services



60% Transaction Cost Savings

*“The 40% increase in AOV is staggering, and the **cost savings have been significant.**”*

*Mark Crary, Dir. Of Marketing, **pcRUSH.com***



20% AOV Increase

*“**Very popular** with a large number of consumers who consider online shopping a risky endeavor.”*

*Don Cohen, Managing Partner, **Tool King***



13% ROR

*“Our **average order values have skyrocketed** compared to our other payment options.”*

*John Congdon, CIO, **bowlingball.com***



eBillme Benefits

- ✓ Choice: Provide the 84 Million online bankers a cash option at the checkout
- ✓ ROI and Lower Costs: convert checks; eliminate NSF's, chargebacks, and fraud liability; reduce transaction fees; and reduce manual processing
- ✓ Multi channel: Online – Call Center – Catalog
- ✓ Capture new consumer segments: online banking consumers and Small Business
- ✓ Buyer protection program: FREE to consumers and merchants
 - Merchants convert price sensitive and hesitant shoppers
 - Offers consumers peace of mind with every purchase
 - Payment Protection
 - In Transit Protection
 - Sales Price Protection
 - Return Guarantee



Contact us



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