



The simple & secure
bill payment solution



Simple and secure

Payzu is a multi-channel bill presentment and payment solution, ideal for utilities, debt management, councils, care homes, builders merchants, in fact any business who wants to get paid faster and save money.

Payzu has been developed by Headland who have over 15 years' experience of online payments. We designed, created and support **BillPay for Santander** which allows businesses and personal customers to make online payments for utilities and council bills. This includes HMRC Self-assessment tax payments that on a peak day processes in excess of £400 million.

Payzu enables bill issuers to present bills directly to their customer via multiple channels and allows customers to view and pay their bills securely and directly. Payzu provides a better customer experience with greater options to pay and for the bill issuer it will improve customer engagement, deliver promotions, service updates and offers, enable faster payment and reduce the risk of non-late payment, whilst saving money.

A key differentiator of Payzu is that it can use the paper, printed and posted bill to on-board customers to the service. Therefore, it is not predicated on having mobile or email contact details.

However bills are currently delivered Payzu will work:

- ✓ Printed and posted bills
- ✓ SMS bill ready to view with link in text
- ✓ Email with attachment of bill or link to access bill

Get paid faster

Secure

Simple

Save money

How Payzu works... on-boarding customers

Mobile or email

If mobile phone or email contact details for customers are available, we are able to deliver content rich billing and customer communications directly. Starting by sending an SMS or email to them with a link, we easily direct customers to their App Store to download the Payzu app. Here they simply set up their details, view and pay their bills. In future we push a notification that the bill is available to view, download and pay.

No mobile number, no email address? No problem with Payzu

Many businesses do not hold verified or opted-in details of their customers' current mobile numbers or email addresses. For Payzu that is no problem as we can on-board customers using the printed and posted bills. Adding the Payzu payment option to the bills and including a QR code we can get customers to choose Payzu. They simply use their smartphone's camera to access a direct link to the Payzu app on their App Store or use the URL printed on the bill.

We have worked with specialist document composition vendors, printers and business process outsourcers to minimise the integration and development required for the creation of the QR codes.

We can also work with our clients to help redesign bills to maximise the effectiveness of the bills using the latest eye tracking and panel research tools.



Simple and secure



Utilities

Debt management

Care home fees

Rent

Council tax

Builders merchants





So we now have customers with the Payzu app...

You can now save money, no need to spend budget on paper, printing and posting your bills.

Customers can view, download and pay their bills via Payzu.

You can send notifications directly to your customers that their bill is available via Payzu.

How Payzu works... scan, view, pay

When customers have the Payzu app you can send notifications that the bill is ready to view, download and pay.

When the customer opens the notification or app it will have the home screen...

Scan a bill

If the customer is still receiving their paper bills they can tap here, scan the bill QR code and this will enable them to view, download and pay the bill.

My paid bills

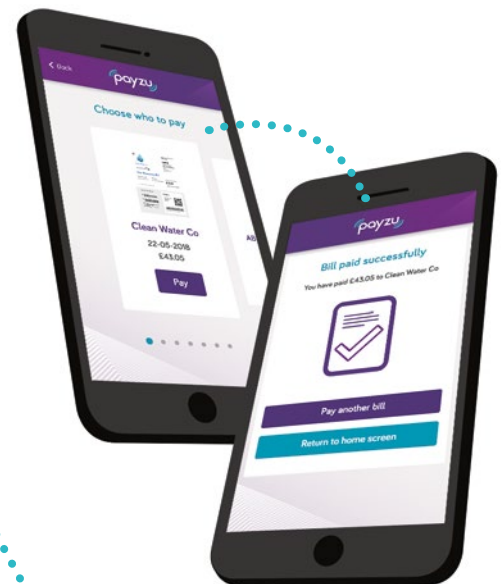
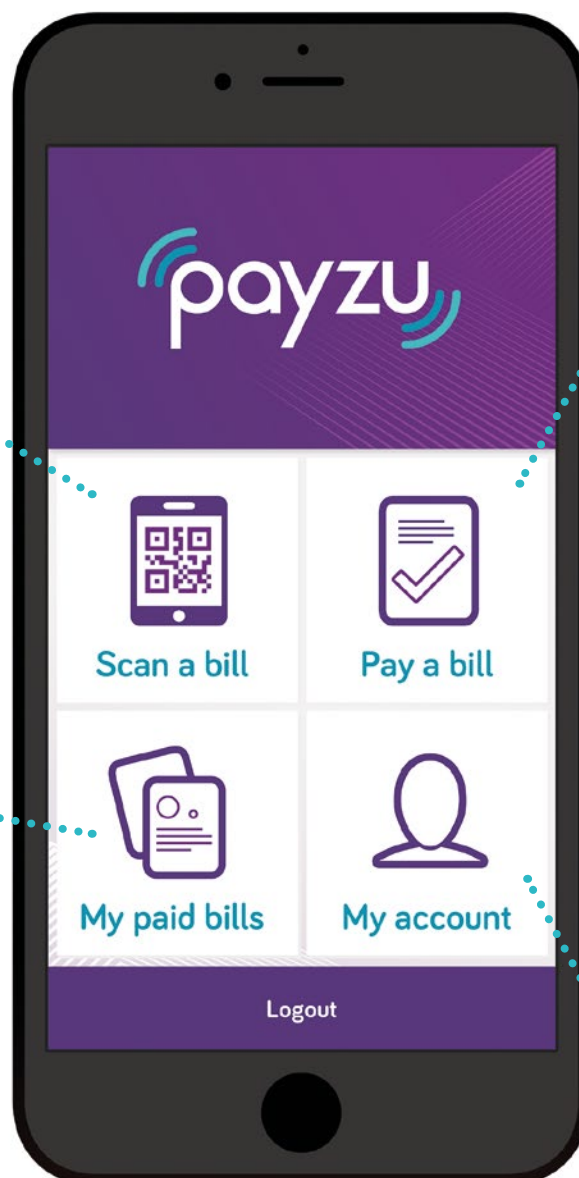
Allows customers to view bills paid via Payzu.

Pay a bill

Customers choose their payment method from device wallet, or perhaps their joint or personal debit cards or credit card.

My account

Customer details set up and can be amended and updated.





68% of emails first opened on mobile¹



90% of 25-34 year-old use a mobile to go online²



52% of adults use banking or payment apps²



The average UK adult makes 55 payments per month³



£27 billion spend on mobile devices this year⁴

A win-win for bill issuers and their customers

Bill issuer benefits:

- ✓ Reduced cost
- ✓ Provide more options to pay
- ✓ Faster payment
- ✓ Improved customer experience
- ✓ Reduce customer churn
- ✓ Reduce debtor days
- ✓ Fewer reasons not to pay
- ✓ Send promotions
- ✓ Embed your brand
- ✓ Issue service notifications
- ✓ More insight

Customer benefits:

- ✓ Secure
- ✓ Convenient
- ✓ View bills instantly
- ✓ Pay in 3 taps
- ✓ Receive bills by channel of choice
- ✓ Simple
- ✓ See paid bills
- ✓ Receive offers and promotions
- ✓ Mobile first – perfect for always-online generation

Payzu is ideal for “Generation Rent” as they are often less keen to set up direct debits, preferring to manage and budget their finances.



Payzu is also a green alternative – reducing your carbon footprint

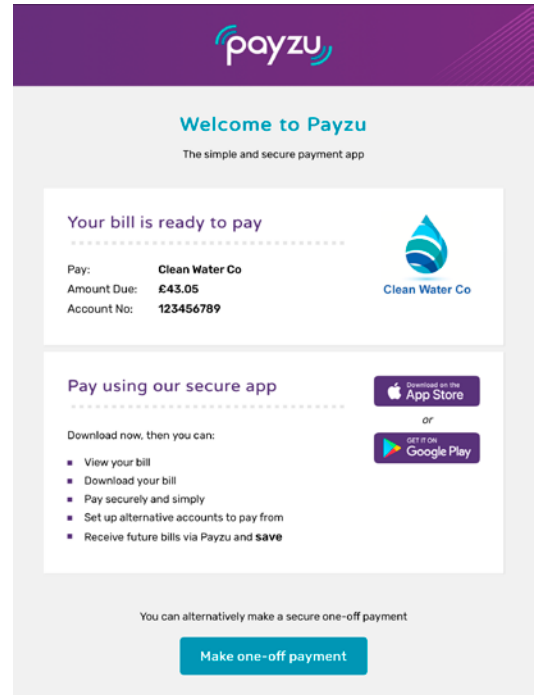
If no printed bill is produced, less trees are used for paper, less energy for making the paper and printing the bill and less emissions from mail delivery.

How Payzu works... Payzu Portal

Payzu Portal – this is where the customer downloads the Payzu app, or can make a one-off payment.

The Payzu Portal is a website where the customer can download the Payzu app for their mobile or tablet, or alternatively make a one-off payment.

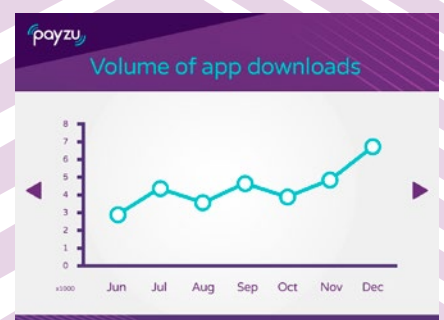
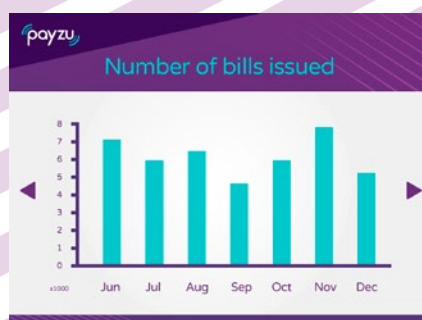
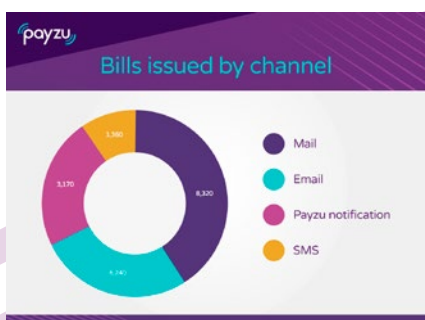
Payzu has also been developed with one-off payment capability – where the customer can simply pay their bill right there without downloading the Payzu app. This provides businesses an alternative secure payment method. Customers can use the QR code or URL to visit the secure Payzu Portal and make a payment. They are offered the ability to download the app here as well of course, but it is ideal for making one-time, secure, simple payments. There is no functionality to view or download the bill if using the one-time payment option.



Payzu Reporting Suite

Data insight is a key benefit of Payzu to bill issuers. As with all data driven processes any information within Payzu can be reported on, for example:

- ✓ Volume of notifications sent
- ✓ Volume of notifications opened
- ✓ Value of bills paid – today



Security... the cornerstone of Payzu

We have worked with banks and the wider financial services sector for 25 years, so security is at the heart and centre of what we do and how we do it.

We have 15 years deep technical experience of online payments with our service development and support of **Santander's BillPay** provision. The imperative is security and Payzu has the required processes and capability to ensure your data, your customers' details and their payment information is safe at all times. No credit or payment data is held on our databases at any time, all information is fully encrypted. Once a customer has registered with Payzu and made a payment we hold their basic registration details only. The customer billing data would come from your systems, processors or partners (bill printers) and not stored by us.



Our data framework fully complies with GDPR

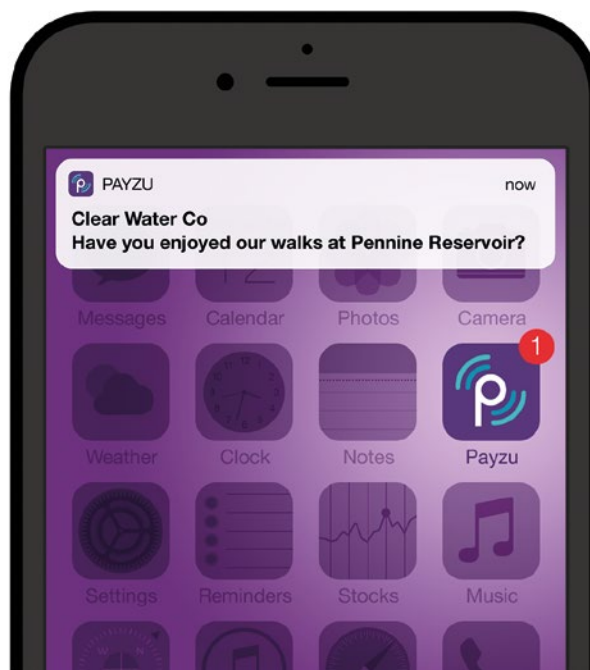
Creating another marketing channel

As part of Payzu you can send marketing messages, service updates, offers and promotions direct to your customers using Payzu. These push notifications would, of course, include the **“Your bill is ready to view and pay”**.

But more than billing we are also creating a new way for you to directly communicate with customers. For example, an energy utility could send a service update advising customers of maintenance work planned for their area that may affect them.

Water companies provide cycling, canoeing, walking around their reservoirs, you can promote use of these to your customers.

To drive customer retention, you can send promotions and offers from your partner businesses. These offers could include geo-location driven messages: so, if you have a relevant message to send when a customer is local to one of your sites, or partner stores you can send them a message.





The simple and secure payment solution

- ✓ Enables faster payment
- ✓ Improves customer experience
- ✓ Provides more ways to pay
- ✓ Embeds your brand
- ✓ Provides new direct communication channel
- ✓ Saves money
- ✓ Simple
- ✓ Secure

Your customers simply...
View, download and pay

Supported by...



Research reference

- 1 Movable Ink's Q2 Report
- 2 Ofcom Adults' Media Literacy Tracker 2017
- 3 One Poll VocaLink Commissioned Report
- 4 OC&C Strategy Consultants Report 2017

Headland are in development of the Payzu solution and further updates and releases will become available during 2018



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Learn more about Payzu

If you would like to know more about Payzu and
how it can help your business get in touch today...

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