WSC WISCUB Service Center

Keep Online Banking Bill Pay Transactions Online

Increase cash flow and drive efficiency for commercial clients, while creating a new revenue stream.

Businesses—and their customers—expect that payments made through online banking bill pay will remain fully digital, from start to finish. But if a business isn't enrolled in a biller network, those payments default to paper checks that the financial institution (FI) then mails to the business. This leads to payment delays, increased fraud risks, and costly manual processing—impacting the business's cash flow and operational efficiency.

With Electronic Lockbox, you can offer commercial clients a seamless way to ensure online banking bill pay transactions remain fully digital.

- **Electronic Lockbox** enrolls your commercial clients into biller networks to keep payments online.
- **Electronic Lockbox** then processes those digital payments seamlessly via ACH.

By keeping payments digital from initiation to settlement, Electronic Lockbox enables businesses to get paid faster and operate more efficiently, while helping to reduce costs, improve customer satisfaction, and unlock new fee-based revenue streams.

What Sets Electronic Lockbox Apart

Electronic Lockbox is the only solution that combines both biller network enrollment and digital payment processing, accessed and managed through a single, integrated platform. This differentiated solution provides a unique opportunity to drive revenue through fee-based digital payment services while ensuring a seamless digital experience for commercial clients.

- **End-to-End Digital Processing:** Payments stay digital.
- **Biller Directory Enrollment:** Connects businesses to biller networks.
- **Single, Integrated Portal:** Manage all payments through one platform.
- **Intelligent "Remember Me" Functionality:** Reduces exceptions and manual errors.

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Key Benefits for Commercial Clients

- **Get Paid Faster:** Receive ACH funds in 1–2 business days, improving cash flow.
- **Enhance Visibility and Control:** See payment status and manage receivables in one platform.
- **Minimize Fraud Risk:** Lower exposure to lost, stolen, or altered checks.

Key Benefits for Financial Institutions

- **Create a New Revenue Stream:** Monetize Electronic Lockbox as a fee-based digital payment service.
- **Reduce Processing Costs:** Keep payments digital and eliminate paper, printing, and postage expenses.
- **Enhance Client Satisfaction:** Offer faster payments, better cash flow, and streamlined receivables.
- **Strengthen Competitive Position:** Deliver a differentiated, digital-first receivables solution for your FI.

How Electronic Lockbox Works

1. **Consumer Initiates Payment:** Pays a bill via FI's online banking portal.
2. **FI Processes Payment:** Debits consumer's account and processes payment.
3. **Electronic Lockbox Keeps It Digital:** Confirms digital eligibility, enrolls businesses as needed, remits payment.
4. **Merchant Receives Funds:** Payment settles via ACH from FI in 1-2 business days.

Help Commercial Clients Improve Cash Flow and Streamline Receivables

Financial institutions that offer Electronic Lockbox empower their commercial clients to reduce payment delays, minimize manual processing, and accelerate cash flow. Strengthen your value proposition by keeping online banking bill pay transactions online, as intended—all while generating new non-interest income opportunities.

GET STARTED WITH ELECTRONIC LOCKBOX

Ready to help commercial clients streamline payments and improve cash flow—all while driving revenue for your financial institution? Contact your Relationship Manager or email us at **rep@wisconservicecenter.com.**

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