



Ohio WEA-AWWA 2014 Technical Conference Columbus, OH

CSAC Technical Sessions Training

August 27, 2014

Technology Improvements –
Solutions that Bring Value

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Utility Payment Processing

Two sides to payment processing:

- 1) Getting our money as quickly as possible while providing customers with the payment options they want.
- 2) Utilities want to process payments quickly (no matter how received) and improve cash flow while keeping banking costs in check.



Cash

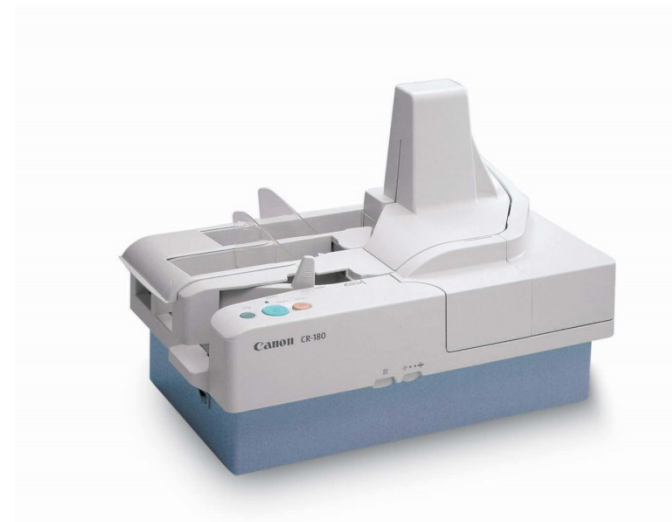
- Bill counters
- Bill counters w/counterfeit detection
- Currency Discriminators or Counters/Sorters
- Payment kiosks





Checks

- Remote Deposit Capture
- Lockbox
- Payment kiosks
- Digital Remittance Solution





Online Banking Checks

We have all dealt with these – customers think they are “saving the environment” when the bank really has a 3rd party print and mail us a check (with no payment stub!)



There are services available that will provide you with the majority of your online banking checks electronically.



Many customers are no longer satisfied with making payments in person or by mailing a check.

Customers want to pay via:

- Credit/debit cards (in person)
- Phone
- Internet
- ACH withdrawal
- Recurring credit card payments



Credit/Debit cards (in person)

- Most vendors will provide you with the equipment to accept credit/debit cards in your office.

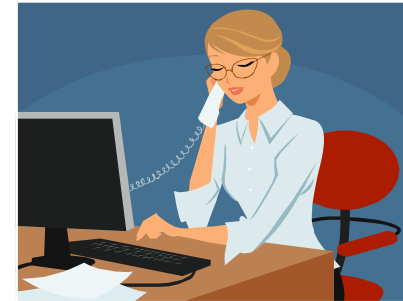


- There is a special rate for Utilities (called the Utility Interchange Rate)
- Payment kiosks are another option.



Phone Payments

- If you accept credit/debit cards, your staff can accept phone payments.



- You can use a third party to accept your phone payments and have your customers pay a fee to the third party.
- There are IVR (Interactive Voice Response) systems you can purchase.



Internet Payments

- Third Party

OFFICIAL PAYMENTS

Home | **Payment Center** | Help | Special Offers | En Español

My Account

Log In (Optional)
Log in for expedited access to our enhanced payment services.

E-mail Address:
Password:

[Sign Up / Forgot Password?](#)

- ▶ Pay Now
- ▶ View History
- ▶ Schedule Payments
- ▶ Verify Payments
- ▶ Schedule Reminders
- ▶ My Account Dashboard
- ▶ E-Wallet
- ▶ My Bills

Make A Payment

Select Service > Enter Amount > Accept Terms > Provide Details > Confirm Details > Digital Receipt

Huber Heights Division of Water, OH

Water Bill

Enter your Payment Amount, including any penalties or interest, select Payment Option, then click "Continue" to proceed with the payment process.

- Your convenience fee will be calculated and presented on the next page, if applicable.
- Do not use your browser's "Back" button. Instead, navigate using the buttons below.

*Payment Amount \$.

Payment Options:

- Debit Card
- Debit Card
- E-Check
- Credit Card

VISA | MCE | MONEYGRAM | MONEYORDER | MONEYPAK | DISCOVER | MASTERCARD

- Your site

View Bill
Manage Account
Logout

Go Paperless

XENIA
VIVID HISTORY. VIBRANT FUTURE.

Summary | Detail | History | Usage | **Make Payment**

Make a Payment

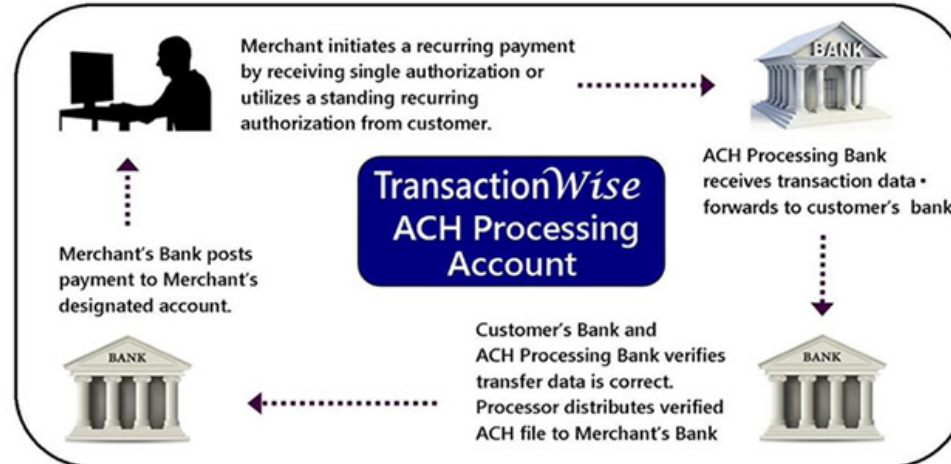
User Name: Mark Bazalak

Account Number	Account Description	Current Balance	Due Date	Payment Amount	Pay Full
A189544403	TEST		8/04/2014	<input type="text"/>	<input type="checkbox"/>



ACH Withdrawals

- Your utility software may already have the capability to create the required files for automatic ACH withdrawal and payment posting.





Recurring payments

- Your utility software or web payment product may already have the capability to set-up recurring credit card payments.
- You can use a third party to set-up recurring credit card payments and have your customers pay a fee to the third party.



Future Payment Types

- Mobile apps
- Near field communication (proximity transactions using a smartphone).
- “In the field” payments using tablets or smartphones



...and who knows what else. As Winston Churchill said “A change is as good as a rest” so with all the changes we see daily, we should all be rested.

