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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 3\textsuperscript{rd} 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
- Your site
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.