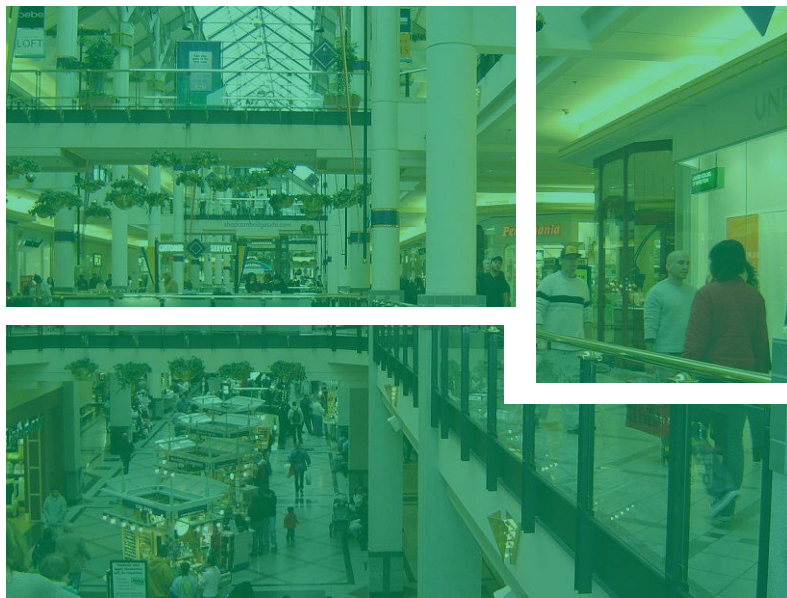


# Accepting Bill Payments



***Increasing Foot Traffic and Turning a Profit***

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## **Introduction**

Making the sale just doesn't do it anymore for success in the cellular retail business. Constantly, retailers are forced to create new streams of revenue. Fortunately, the modular nature of CellularManager® affords cellular retailers with just such an opportunity - accepting cellular bill payments at the point-of-sale using the All-in-One Bill Pay Suite.

Combining the ease-of-use and familiarity of CellularManager POS software along with the ever-growing network of electronic remittance billers, cellular retailers using the All-in-One Bill Pay Suite can process any bill for any customer, at any time, anywhere they normally use their CellularManager POS software.

Accepting bill payments increases traffic in and around cellular retail establishments, increases customer loyalty, and inevitably can lead to new purchases. That is, of course, on top of the fee collected for accepting each bill payment

This document addresses the key points and benefits that cellular retailers need to know about accepting bill payments using CellularManager's All-in-One Bill Pay Suite.

## **Why offer bill payment?**

A large percentage of people buying cellular services have poor credit. Many customers in this group may also not have bank accounts. This current un-banked population represents 33 million households. Typically, these individuals purchase money orders to make payments remitted by mail. Purchasing one money order for each bill payment is a hassle. These customers need a secure and easy way to pay their cellular bills, as well as their everyday bills, without using a bank account.

By taking advantage of CellularManager's All-in-One Bill Pay Suite, retailers can offer a new convenience to their existing customers. Instead of purchasing money orders, a customer can establish an account and return to the retailer's location each time a bill is to be paid.



## **What bills can customers pay?**

Customers can pay virtually any bill for any qualified biller. CellularManager's All-in-One Bill Pay Suite allows retailers to accept payments for tens of thousands of billers participating in an ever-expanding network. Chances are, the businesses that customers send their bill payments to are members of this network.

In the slim chance that a biller a customer wants to pay is not a participant in the network, the payment can still be accepted and processed. Instead of being sent as an electronic payment, a paper money order is generated and sent to the biller through the mail on the customer's behalf. If the payment is due immediately, and the biller is not in the network, the biller will be notified that the payment has been received to prevent any action against the customer.

## **Attract new customers**

While existing customers will find the bill payment service useful, retailers will find that implementing CellularManager's All-in-One Bill Pay Suite will attract new customers. Not everyone passing by a cellular store is looking for a cellular service.

By offering the ability to take payments, retailers can draw people who may have simply walked past their stores. Once they begin to use the bill payment service, they will return to pay their same bills again and inevitably make further purchases.

Recently, there has been a strong gravitation to prepaid services. More and more, service providers are recognizing the potential revenue to be generated from selling services that require no credit checks. Providers are currently offering prepaid services comparable to their regular contract services. This obviously attracts customers with poor credit and those without a checking account.

CellularManager's All-in-One Bill Pay Suite is a natural extension of this new sales dynamic. As customers venture into your store to purchase prepaid services, they will not want to pass up the chance to also pay their other bills without having to purchase money orders or go through the normal entanglements of not having a checking account.

## **Bill payment processing**

Bill payments using CellularManager's All-in-One Bill Pay Suite are processed through a national and secure electronic clearinghouse by an established bank, allowing retailers to take advantage of a vast network of billers, carriers, and utilities, as well as giving them the flexibility to even process bill payments for billers not included in the electronic network.

Bill payments accepted using CellularManager's All-in-One Bill Pay Suite go through a process that documents, tracks, secures, and confirms a customer's cash payment. The payment is sent electronically or to the biller's remittance address via postal mail, just as if the customer themselves had sent it. Electronic payments typically arrive in two banking days. Since processing fee payments can be deposited electronically into the retailer's account using safe and secure transaction processes, the retailer saves time and the associated labor expenses of handling paper checks.

Since payments made through CellularManager's All-in-One Bill Pay Suite are guaranteed by a third-party bank, the retailer need not worry about the payment making it to its destination, nor do they need to worry about receiving the processing fee for each payment.

The end result is an extremely safe, profitable, value-added service, with no startup costs, no liabilities, and no risk whatsoever.

## **Bill payment and accounting**

The All-in-One Bill Pay Suite is completely embedded within the framework of the familiar CellularManager POS. CellularManager is completely unique in its approach. Instead of merely linking disparate systems, CellularManager provides a truly integrated all-in-one solution for the cellular retailer.

Integration means that all of the data processed for bill payments can be used within the context of the already existing reporting and tracking modules in CellularManager. Imagine running a cash drawer report at the end of the day and easily being able to reference how much was allocated to bill payments.

Integration also means that CellularManager provides enhanced accounting accuracy by ensuring that fees get exported to one account while payments can be exported to QuickBooks.

## **Costs and rates**

For retailers using the CellularManager Cellular POS, there is no startup investment to get started with the All-in-One Bill Pay Suite. And thanks to the mass volume buying power of Data Guard Systems, retailers enjoy the lowest wholesale processing rates available.

With CellularManager's All-in-One Bill Pay Suite, retailers can set their own rates in regards to end-customer charges. This opens up the opportunity to offer incentives to particular customers. The retailer may wish to offer a discounted rate for bill pay if the customer also purchases prepaid wireless services. Also, the retailer may wish to offer discounts for customer paying a certain number of bills through the All-in-One Bill Pay Suite. The possibilities are endless, and completely in the retailer's control.

## **Convenience of a web-based solution**

Implementing bill pay services using CellularManager's All-in-One Bill Pay Suite web-based architecture allows for many benefits over client based solutions. An important benefit is there is no need to outfit each store with expensive software. With each bill payment at any store across the organization, the transaction is added instantly to the centralized database. Each store's customer information, including bill payment history, can then be maintained and monitored in real-time, all without involving IT or costly installs.

## **Centralized Data storage**

CellularManager provides centralized online data storage and secure real-time access to vital information across the organization, increasing efficiency and eliminating excess paperwork.

CellularManager also allows retailers to scan and upload important documents into the web-based system. Any document the retailer deems as "important" can be safely and securely stored. These documents can then be made accessible to managers or other specified members of the company from anywhere, at any time.

Online data storage eliminates the need for retailers to keep copies of important documents and removes the need for maintaining an expensive and time-consuming paper trail.

## **Data security**

To successfully offer bill pay services, customers, as well as retailers, want to know that all their information is safe. CellularManager's high level of security ensures that unauthorized users will never access vital data without permission. By using Secure-Sockets Layer (SSL) accelerators, CellularManager delivers the maximum security available at the highest performance rate possible.

Additionally, security features, such as tracking IP addresses, locking employees out based on set hours, and being able to track every single action processed in the system, serve to keep the retailer in control across multiple locations.

Coupled with customizable levels of on-site security, CellularManager offers a much higher level of security than most retailers could ever provide on their own.

## Conclusion

With a large amount of existing cellular customers as candidates, as well as the untapped passerby clientele, it makes sense to implement a bill payment service that will increase revenue.

CellularManager® Cellular POS and its All-in-One Bill Pay Suite is the only completely integrated bill payment system for cellular retailers. Other software solutions available on the market today merely redirect the user to their bill payment processor's site. This means that not only does the user have to maintain two independent systems; there is also no interaction between the two systems. This can be a logistical nightmare when it comes trying to keep up with fees, payments, and other accounting issues. CellularManager takes away this hassle by integrating the bill payment network WITHIN the already-familiar CellularManager® cellular point-of-sale software.

CellularManager's truly integrated All-in-One Bill Pay Suite makes bill payment transactions quick and easy by processing them inside of the point-of-sale software. Also, retailers get the full benefit of being able to utilize Cellular Manger's robust reporting features for all data across the entire organization. CellularManager is the only software solution available to offer such a high level of integrated cellular retail management features.

## About Data Guard Systems

Data Guard Systems, Inc., based in Cambridge, MA, is a leading developer and marketer of online business management software. Data Guard's flagship product CellularManager® provides a comprehensive package of data management and enterprise synchronization with complete point-of-sale integration to independent wireless and cellular retailers, distributors, and master agents. CellularManager® is web-based and provides revolutionary real-time cellular POS and CRM capabilities with tracking features for ESN/SIM/IMEI, carrier activations, cellular commissions, and serialized inventory. The CellularManager® Cellular POS All-in-One Bill Pay Suite is the ONLY Completely Integrated bill payment system for cellular POS. CellularManager® Cellular POS offers the best real-time data software for cellular stores.

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