



# Mobile Bank Payments for Business

- ★ Offer Pay-by-bank Payments at Lower Fees
- ★ A Mobile App for Contactless Customer Payments
- ★ Communicate with Customers around your Brand



## Federal Focus Points to Payments' Future beyond Cards

THE WALL STREET JOURNAL.

**Pay-by-bank** involves transferring money online directly between bank accounts and doesn't involve a card network like Visa or Mastercard. Today such transfers may be familiar to consumers in some realms, such as paying bills online with checking accounts.

### Enable Mobile Pay-by-bank Payments

- Collect ACH / Bank Payments at significantly lower fees than Credit Cards → 1% vs 3+%
- Offer a “contactless” payment option for customers to pay your Distributed Sales Team
- Accept all Credit & Debit Cards ... but at a standard, non-variable fee across issuers
- Bill for one-time payments, as well as recurring plans for Maintenance & Membership

### Establish Your Mobile App Brand

- Build a Brand on Mobile devices that is Interactive, Communicative & Transactive
- Manage announcements & updates through a Business Profile and individual Communications

### Communicate With Customers

- Message your latest Promotions, Products & Programs
- Issue Invoices for Payments and retain Payment & Communications history
- Capitalize on in-app Mobile Phone Notifications, such as Payment & Schedule Reminders

