



Prepay Module

Key Features

Prepay comprised of:

- PCS **Connect** Billing
- PCS Prepay Module
- PCS Integrated Messaging
- PCS AMI Interface
- PCS **Online** customer web portal
- PCS Mobile Customer Access (Phone app)



Product Overview

Many utilities across the U.S. are considering providing a prepayment option for their customers. Utilities that have implemented Prepay solutions are finding a reduction of delinquent accounts, truck rolls, interest on bad debts and write offs. Utility staff really appreciate the reduction of delinquent accounts and irate customers.

A Prepay solution provides many benefits for both the utility and the consumer. Customers like Prepay because of the tools available to help manage current debt, daily usage, and cost.

How does it work?

PCS Prepay is seamlessly integrated and is based on the PCS billing solution. As such, there is no need for an expensive third-party Prepay solution or the need to reconcile two separate systems. When the customer signs up for Prepay, the PCS billing application called "**Connect**" assigns the customer to a daily billing cycle. The customer will be asked to make a payment in advance of starting the program. If the customer has a debit or delinquent balance at signup, the customer service representative can move the delinquent balance to a "Debt Recovery Balance".

As such, the billing systems "pings" and reads the meter on a schedule defined by the utility (every day, only weekdays, etc.). The powerful PCS billing engine then calculates usage and associated cost. When the Prepay balance approaches zero, the customer is notified, and policies drive when a signal is sent to the meter for disconnection.

As payments are made, the account is analyzed. If the customer has a debt recovery balance, part of the payment is applied to the debt recovery balance based on the policy of the utility, the remainder is posted to the prepayment balance.

Benefits for the utility:

- Reduce charge offs and related bad debt expense.
- Empowers customers to take better control of usage and cost.
- Reduces manpower associated with the delinquency process.
- Improves customer service morale not having to disconnect a customer.
- Provides CSR options in delinquency processing and initial account sign up for avoiding up front/additional deposits and other fees.
- Lowers the cost of serving the customer while providing daily or near real-time information.

The customer also benefits in many ways which include:

- Eliminates large deposits or additional deposits.
- Eliminates late fees, disconnect and reconnect fees.
- Member is aware of more real-time information typically resulting in reduced usage.
- Empowers customer to recharge the prepay balance through customer service, utility customer web portal, or a convenient phone app.

Prepay





Prepay Module

Why PCS Prepay

- No expensive third-party system
- No Smart Card or Kiosk required
- No In-House Terminal
- No Monthly Bill or Statement (Freedom from monthly bill)
- No Delinquency
- No Rolling Trucks
- Seamless Integration
- No Special Hardware
- No Additional Servers
- Easy to Use & Implement

Utility Benefits

Prepay provides a “Green Solution”:

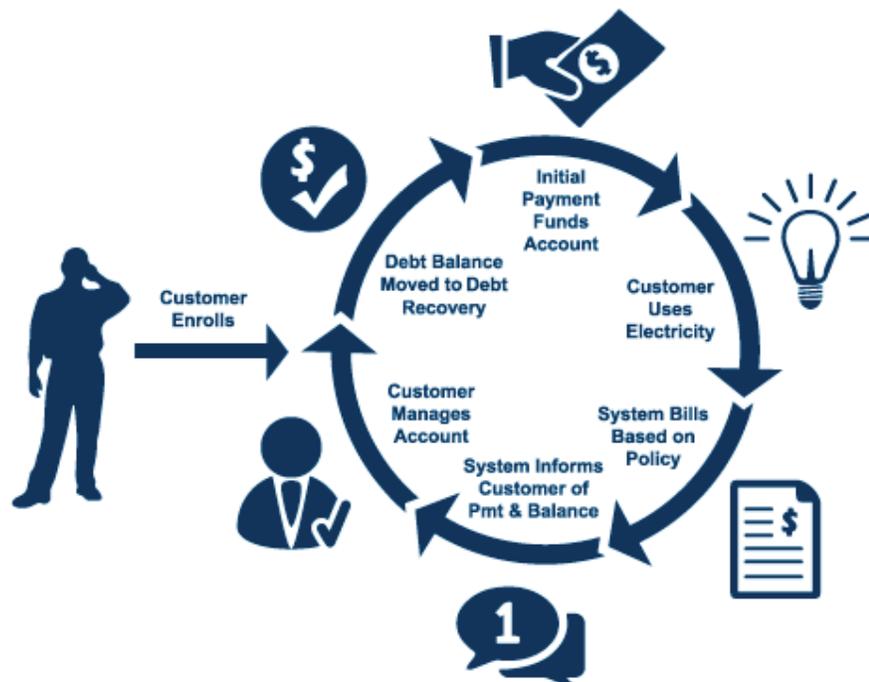
Across the nation, utilities providing a prepay solution are experiencing that prepay is more friendly on the environment by reducing statements generated, postage, envelope and related billing expenses. Prepay eliminates unnecessary truck rolls and labor to disconnect and reconnect services. Also, customers on Prepay typically use less electricity when they have more information to manage usage.

Easy to Use:

Once the customer is signed up, the customer can constantly monitor their account through the use of several tools. The system can notify the customer via email based on several events including a payment, prepay balance moving below a specified level, prepay balance zero or in a debit situation, as well as, a weekly/monthly summary report. The customer can also monitor the account by contacting a customer service representative, viewing the account through the utility web site, or via a convenient phone application.

Seamless Integration:

Since PCS Prepay is just part of the overall PCS Billing solution, there is no need to purchase special servers to implement the solution, no third-party prepay applications, no reconciliation process, no additional companies to coordinate. PCS Prepay operates with the billing engine and is seamlessly integrated throughout the PCS solution.



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