BillTool | Example Messaging Framework | Round 1

FRAMEWORK	BillTool (fictional example comp	anv)		
AUDIENCE	Organizations:			
	Small to mid sized service providers who need/want customers to have the ability to pay online			
	and/or through mobile devices.			
	Personas:			
	Fiduciary: Cares about cash flow, cost-savings and startup costs.			
	Executive: Cares about big picture efficiencies and public perception of the service provider and how			
	it reflects on their role as a leader.			
		Influencer/operations role: Cares about the day to day operations of bill pay, how much work is involved in launching/supporting BillTool and the risk/reward of changing systems as it relates to the		
	operations team.			
KEY NEEDS OF	Easy online and mobile l	nill nay for customers		
AUDIENCE		ng checks, posting payments and ta	king phone calls	
	3. A secure payment system with low liability and low maintenance			
VALUE	A frictionless, secure, mobile and online bill pay solution that relieves service providers of manual			
PROPOSITION	work required to process and post payments.			
TONE	Simple, concise, dependable & friendly			
25-WORD	BillTool is a secure, easy-to-use online payment solution for service providers that improves			
	customer experience, reduces risk and removes the manual work associated with accepting			
	payments.			
75-WORD	BillTool is the ideal solution to simplify the process of online and mobile bill pay for service provider			
	customers and employees. Boost customer experience with mobile-first payments and reduce the			
	liability associated with storing sensitive payer information on a billing network that already serves			
	as the bill pay solution for over 5,000 organizations like yours.			
MESSAGING	Key Message 1: Provide an	Key Message 2: Do less manual	Key Message 3: Reduce risk.	
PILLARS	excellent customer	work.		
AUDIENCE	experience. • Marketing	Customer support	• IT	
NODIENCE	Customer support	Operations	Security	
	Website teams	IT/integration team	Compliance	
	Executive	Management	Fiduciary	
	Give customers a frictionless	Immediately reduce time spent	Access a modern bill payment	
	online and mobile bill pay	processing checks, posting	network that processes	
	experience that makes it easy	payments and answering billing	payments securely and	
	to pay accurately and on time	support calls from customers.	accurately.	
	with their choice of payment			
SUPPORT	method. BillTool is a	 BillTool is pre-built and 	■ With BillTool, you are a	
POINTS	mobile-first bill pay	easy to implement; no	less attractive target	
	solution that offers	IT department	for phishing and	
	customers the	necessary for	ransomware attacks	
	convenience of paying	deployment or	because you don't	
	bills from anywhere.	maintenance.	store financial	
	 BillTool uses a single 	 BillTool proactively 	information or process	
	wallet for all	communicates with	payments.	
	payments,	payers about their	BillTool removes the	
	streamlining the	payments and due	burden and liability of	

- payment process for customers across billers
- With BillTool customers can avoid paying convenience fees because paying with ACH is always fee-free.
- BillTool offers a variety of payment methods so the customer can choose to pay by credit, cash, debit or bank transfer.
- BillTool consolidates the bill pay experience so payers can pay all of their bills in one place.
- BillTool Auto Pay makes it easier to accurately track and pay bills on-time because payers can see their due dates, amounts and update payment information for all bills in a single place.
- BillTool offers customers
 peace-of-mind and protection with \$1 million of identity theft protection.
- BillTool allows your customers to pay bills faster, without having to rely on US mail delivery.

- dates, reducing inbound support calls.
- BillTool reduces the manual work of processing paper checks.
- BillTool speeds up the remittance process.
 Electronic bill pay is automated and processed in 1 business day, greatly reducing the need to receive and process paper checks.
- BillTool offers
 real-time payment
 tracking and reporting
 so billers know if a
 payment is in process
 before they take action
 to collect or terminate
 service.
- BillTool has automated rapid reconciliation for easy, accurate billing and receiving.
- BillTool provides verified payments to catch inaccurate payments before they are processed to prevent errors and overdrafts.
- BillTool eliminates processing delays and customer support calls, freeing up your human resources for more important tasks.

- storing and protecting payment information.
- BillTool improves security compliance by reducing liability for the biller and flagging fraudulent payment vehicles.
- BillTool can identify repeat bad payers and automatically flags and blocks accounts for behaviors like writing bad checks or using a stolen credit card.
- BillTool's payment accuracy safeguards can help reduce customer complaints to regulators about bad payment experiences.

EVIDENCE

- 60% of bill payers on BillTool don't pay convenience fees.
- 60% of BillTool bills are paid on a mobile device.
- BillTool saves users 3 hours per week on average when compared to manual reconciliation.
- Billers are the #1 target of phishing attacks.
- BillTool has won three awards for its advanced security features.