

## Collections Solution

Better  
connected.  
Better  
collected.

SMS-prompted collection  
of scheduled and one-off  
payments.



# Collections Solution

Paythru's collections solution provides a powerful new channel of engagement with debtors boasting extremely high conversion rates.

The standalone solution requires minimal set up allowing organisations to start collecting without any integration with existing systems.



## Introduction

Paythru's collections solution can be used by practically any organisation that collects money from its customers. This may be at scheduled intervals when payments are due, when customers fall into arrears, or as an appeal for donations. The system is white-label and content managed allowing organisations to communicate and accept card payments using their own brand and messaging.

The solution uses SMS as its primary means of communication ensuring that messages are delivered fast and are highly visible. Payment requests are completely personalised and allow customers to complete frictionless payments without any usernames, passwords or any other similar barriers.



## How it works

When payment is due, the customer receives a personalised SMS message. The message can be sent from any short code, mobile number, or name, as necessary. The message usually contains sufficient information to reassure the customer that the message is genuine.

The message also contains a URL (link) for the customer to follow. The URL is uniquely generated for the individual payment request. After tapping the link, a personalised branded web page is launched in the customer's web browser providing more information about the requested payment.

Where payment of fixed amount is required, the customer simply confirms they are happy to proceed. If the payment amount is flexible, the customer may enter or adjust the amount shown before confirming. Customers then simply enter their card details and tap pay. That's it! No logging in, no usernames or passwords to enter.

## Available options

The solution is also very simple from a collector's perspective. Collections can be initiated from the solution's web portal on an individual basis (e.g. for contact centre use), or in bulk. The required customer data is either keyed (single request) or uploaded from a CSV/Excel file (bulk requests). This data includes essential fields of information such as the customer's name, payment amount etc.

The message(s) may either be sent immediately, at a specific date or time, or in the case of bulk requests, distributed over a period of time to prevent overwhelming support channels.

## Collector benefits

- TCF friendly messaging
- Paythru ensures that AML guidelines and 3rd party payments rules are met
- Complies with VISA mandate for MCC 6012
- Additional levels of validation can be applied to online payments such as 3D Secure and tick box statements
- The solution can be speedily implemented alongside existing systems & processes
- Flexible messaging which can be tailored to individual circumstances
- Full "white labelling" to reflect company & portfolio brands



Collectors can dictate the messaging that appears within the payment pages, the period of time within which payment must be made, and the repayment options (i.e. fixed amount, flexible amount etc.). These settings may be saved against user-defined campaign types making the setup and transmission of a collection very quick and easy.

Further options are available to organisations that are mandated to provide accountholder information to the card schemes (MCC6012) and merchants required to only allow payments to be made using debit cards. 3-D Secure Authentication (Verified by VISA, MasterCard SecureCode) is also available as an option at no additional cost.

## Reporting and tracking

The response activity resulting from a collection campaign can be tracked in real-time using Paythru's web portal 'Partner'. Conversion metrics are available to indicate the number of SMSs sent and delivered through to links used and payments made providing immediate data for Return on Investment calculations.

The results of a campaign may also be analysed to determine the customers that are more likely to respond to collection messages allowing further campaigns to be optimised in the future.

## Integration and Automation

Organisations can integrate with Paythru's Collections solution in two ways, Callbacks and Link generation using Paythru's API. Both usually require IT development resource to implement.

### Callbacks

Paythru's 'Callbacks' are web (HTTP POST) requests sent from Paythru's servers to the collection organisation's servers on the event of each payment attempt. Callbacks contain data relating to the payment such as the customer's account number, the amount, the transaction result, and masked details of the card that was used.

Callback can be used for various purposes, such as to modify the customer's balance, or to trigger an automated payment receipt email.

### Link generation

Where necessary, organisations can automate the entire collections process by generating the necessary URLs, and sending the SMSs using Paythru's APIs. Messages containing payment links can then be sent automatically for example when a payment becomes due, or the customer falls into arrears.

## Customer benefits

- Customers can utilise this service at any time of the day, 24/7/365
- Provides the customer with the ability to manage their account on the mobile or online when it suits them
- Secure mobile and online payment pages
- The mobile and online payment pages are simple and easy to complete
- A speedy way to make payments without the need to speak to anyone and provide card details



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