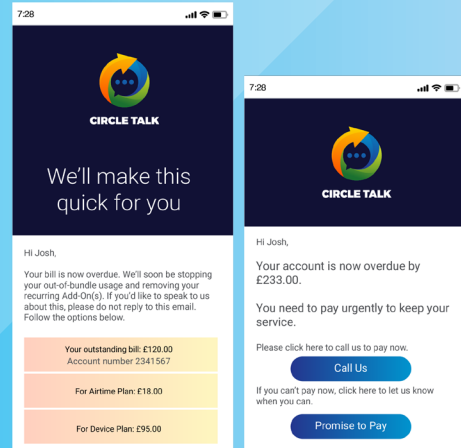# Collections Portal

The Which50 'Collections Portal' provides a digital 'self-serve' solution to collect overdue payments from your customers in a secure and professional manner.

As prices continue to rise across all sectors, many customers are finding it hard to pay bills. Through our unique web-based customer communications platform Which50, you can engage sensitively and effectively with your customers to encourage payment where possible. This will increase the chances of payment by giving your customer a better digital experience while also enhancing internal operations.

CIRCLE TALK

We'll make this quick for you

Hi Josh,

Your bill is now overdue. We'll soon be stopping your out-of-bundle usage and removing your recurring Add-On(s). If you'd like to speak to us about this, please do not reply to this email. Follow the options below.

Your outstanding bill: £120.00
Account number 2341567

For Airtime Plan: £18.00

For Device Plan: £95.00

CIRCLE TALK

Hi Josh,

Your account is now overdue by £233.00.

You need to pay urgently to keep your service.

Please click here to call us to pay now.

Call Us

If you can't pay now, click here to let us know when you can.

Promise to Pay

The Which50 'Collections Portal' combines a number of arrears and collections options into a single web-application which enables the customer to select the resolution path that suits them best without any requirement for agent involvement.

✓ **Pay Now**
Direct link to your existing payment gateway

✓ **Promise to Pay**
The customer can make a commitment or 'promise' to pay on a selected date

✓ **Payment Arrangement**
The customer can be offered an appropriate payment plan

Pay Now - Seamless Payment Process

The Which50 'Pay Now' journey seamlessly integrates branded digital communications with your existing online payment solution. Customer data is fed from your core business systems to personalise the journey and facilitates a 'one-click' process to confirm payment and account details. All data is securely managed throughout, and the customer is passed seamlessly from one stage to another until their payment is completed and they receive a confirmation email.

✉ Initial e-Bill

💳 Pay Now

✓ Payment Received
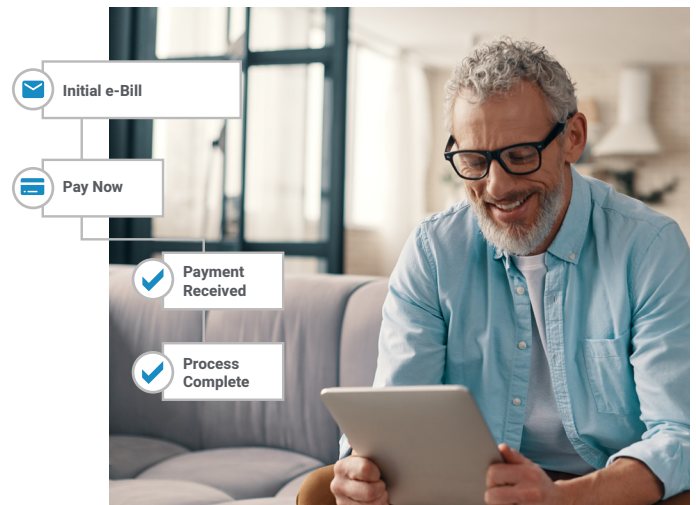
✓ Process Complete

Key Outcomes & Benefits

- Customers can complete the preferred payment process in one simple, self-serve journey through API Integrations that connect directly with your existing payment gateway.
- Minimal data entry is required as data can be securely passed through each stage of the process.
- Your payment gateway delivers all the secure PCI compliant processes for credit card payments - but all within an integrated digital journey.
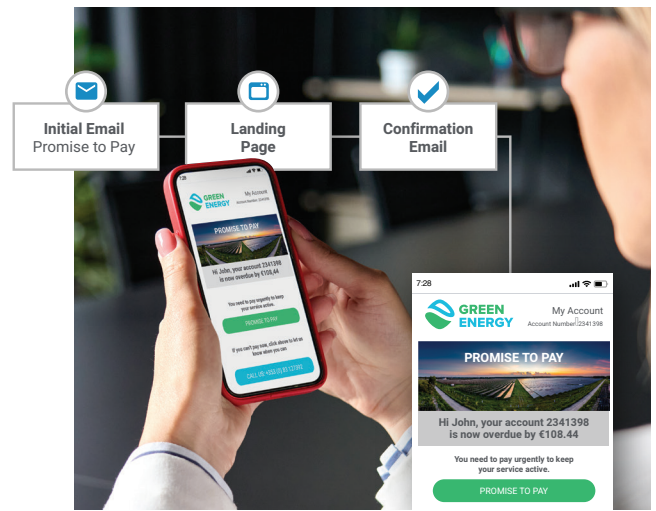
Key Features

- **Secure Email** sent to customer with encrypted 'Unique ID' embedded in the weblink.
- **Multi-view Webform** allows customers to select the preferred option to resolve their arrears.
- The **payment page** within the Webform is pre-populated to enable 'single-click' confirmation of the customer details.
- The relevant details are passed through to your payment gateway via API so the customer only needs to enter their card details to complete the process.

PayLater - Promise-to-Pay

Customers who have not responded to early-stage contacts for payments potentially need additional options to settle their arrears. One of the most common collections options is to allow the customer to commit to a date in the future when they will be able to make the full payment to clear the amount that is owed, they are essentially making a 'Promise-to-Pay' by that date.

Key Outcomes & Benefits

- Customer can commit to clear their debt by an agreed date via dynamic, self-serve journeys - avoiding awkward and resource heavy call-centre engagement.
- All data is fed back into the core systems and both you and your customer receive digital communications to confirm the process is successfully completed.

Key Features

- **Secure Email** sent to customer with encrypted 'Unique ID' embedded in the weblink.
- **Multi-view Webform** allows customer to select the date on which they will be able to make their payment.
- **Automated emails** are sent to the customer and the service provider with a copy of the 'Promise' that has been made.

Payment Arrangement

If your customers do not respond to early-stage contacts for payments or simple 'Promise-to-Pay' journeys, you may need to offer additional options to help them pay down their arrears. A range of options and arrangements can be offered to different customer categories based on specific criteria and data that you have in your existing business processes and systems.

Key Outcomes & Benefits

- Temporary payment arrangements can be offered to customers giving them time until their financial circumstances improve so they can resume normal payments.
- Flexible payment arrangements can be offered to customers via dynamic, self-serve journeys - avoiding awkward and resource heavy call-centre engagement.

Key Features

- **Secure Email/SMS** sent to customer with encrypted 'Unique ID' embedded in the weblink.
- **Multi-view Webform** allows customer to choose the payment arrangement that best suits their circumstances.
- **Dynamic webform** elements will offer alternative options to each customer based on your existing data and rules.
- **Automated emails** are sent to the customer and the service provider with a copy of the payment plan that has been setup.