Remitter is a platform designed specifically for enterprise that delivers a world-class, intelligent collections experience that adapts to your customers, and their circumstances. No one knows how to serve your customer better than you. Collection is often an impersonal process that removes your brand from the process entirely, resulting in annoyed customers and late payments. Remitter enables you to personalize your collections process, reduce Debtor Days, increase cashflow and satisfy Customers.

Security

Remitter is PCI Tier 1 compliant, we have decided to obtain the highest security certification to show our dedication to protecting both our customers and the end users of our platform, despite not touching payment details, storing card information, or directly processing payments. All employees are required to undergo yearly PCI training. Vulnerability tests are run daily on our environment as well as real-time monitoring and scans, in addition to yearly penetration tests by an independent 3rd party firm. Remitter is powered by the Microsoft Azure cloud.

Messaging

The system is designed by default to adhere with all federal and local regulations around messaging content, sending times, and anti-spam laws.

Our clients approve all messaging content prior to being sent. We run Google sentiment analysis on all messages and provide this feedback back to our clients to ensure the content of their messaging reads well and delivers the information they need to convey in the best possible way.

The two channels we currently provide messaging through are SMS and email. We're currently developing the next generation of the platform which will be compatible with RCS along with looking into adding WhatsApp and Apple Business Chat as an additional channels. Our intelligent engine will learn the customer's communication channel preference to maximize response rates and reduce costs.

Our payment portal will automatically detect the language of the customer and tailor the experience for them. Messaging can also be targeted to different languages by using the tagging system to flag certain message content for specific groups.

Data Flow

The Remitter Sync API is designed to allow other organizations to send their data into the Remitter Cloud Platform to update the state of invoices, payments and contacts

Real time data is provided back to clients via webhooks

Remitter's API and Webhooks provide a huge amount of data that can be consumed on your own analytics platform — everything from device type, manufacturer, resolution, screens visited, buttons pressed, operating system, delivery information, clicks, opens, and activity

Every request through Remitter's API must have a bearer token that is used to authenticate you to the API and to assign the data you upload to the correct account. During the on-boarding process with Remitter, you will be provided two keys that can be used to interact with the API — one primary and one secondary. Two keys are issued in the event that the primary key needs to be changed to keep security tight, leaving the secondary key as the new primary. In this event, a new secondary key will be issued for future uses.

Remitter Product Brief

Omnichannel Experience

No matter which channel your consumers prefer to be communicated to, we are there, via SMS or email

Auto Translate

Remitter will automatically translate the user interface into the debtor's native language (24 different languages) determined by the languages their mobile device is set to

Payment Gateway Agnostic

We can integrate your existing payment gateway or we can provide you one if needed

Time Zone Sending

Our location engine uses your customers zip code and ensures messages are sent and arrive in your customer's local time zone.

Access to Instant Payment Arrangements

Collect more by empowering customers to create flexible repayment schedules that fits their needs while remaining within your business rules

Dispute Resolution

Empower your customers to schedule call-backs or get in touch with you in a single click to resolve disputes.

ID Verification Engine

High level protection providing a security layer to identify the customer before payment

PCI Tier 1 Compliance

Ensuriung a high level of security and compliance is a core part of our companies values

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Remitter Campaigns
For Accounts team

Our proprietary data driven campaign creation on product allows you to create and manage your custom messages and schedules with ease no matter the size or complexity of your campaign.

Remitter AI Core
For your data

Our behavioral intelligence optimizer tunes your campaigns for performance to communicate to each user at the right time, through the right channel, and in the right language.

Remitter Admin Portal
For your Executives

Visualize all data, including tracking every movement of every user, understanding where they are when they make a payment, on what device, and on what network.

Remitter Suite Flow

Add Accounts

John - $100
Julie - $150

Account Upload

Through either CSV, file upload or sync API your accounts will be added to our system, ready for collections

Account can be grouped using tags for later use in campaigns and automations.

Scheduled

John - Monday 2nd
Julie - Friday 6th

Campaigns and Automations

Based on the pre-configured campaigns and automations along with the tags used during upload, communications will be automatically scheduled to send.

The intelligent rules based engine will determine the most appropriate time and medium to send the message within the specified window.

Sent

John - Email
Julie - SMS

Communications Sent

As the scheduled time rolls around, communications are sent out automatically respecting all specified date restrictions and communication preferences.

Payment Plan

John - Starts Plan

Payment Plan Created

Customers can choose to set up a recurring payment plans for either weekly, bi-weekly or monthly depending on your preferences

Enabling payment plans as an option allows customers who are unable to pay the full amount, but want to, an easier and less stressful pathway to clearing their debt.

Paid in Full

Julie - Pays

Payments

In a simple, two-click process on our payment portal, customers can fully pay their invoice using your chosen PCI Tier 1 compliant gateway. If the customer has a saved card, or their device supports card scanning, their payment details will be automatically filled out.

Payments and balances are updated immediately in the Admin Portal and the money is processed through your gateway directly into your account. The customer's payment information, and your money, never hit the Remitter system.

Activity Sent

John - On a plan
Julie - Paid

Reporting and Webhooks

Each and every event as it occurs is added to the system, allowing immediate decisions to be made, or insights gained. All data is fed into our Overview and Analytics pages to better inform your staff. All reports are also exportable as a CSV, allowing for easy assimilation back into your systems.

Webhooks allow for more immediate and automated feedback into your system. As each event occurs a call to a desired endpoint on your system will inform you of payments, payment plan creation, callback requests and many other important events.