

## eLockbox: A Complete Bill Payment Solution

eLockbox is Electracash's complete payment solution for recurring billers, enabling consumers and businesses to pay bills electronically via the Internet. eLockbox provides a simple electronic payment option that supports multiple payment types, including eChecks. Payments can be made directly by the customer over the Internet and/or entered on the customer's behalf at the biller's call center.

eLockbox provides the infrastructure necessary to enhance billers' payment offerings in a more efficient manner, reducing costs and serving a broader base of customers. In addition to implementing eLockbox for billers, Electracash can help design effective marketing campaigns to generate awareness and increase adoption of the new electronic payment services.

## Some Industries for eLockbox

- Utilities
- Rent/Mortgage
- Insurance
- Telephone
- Memberships

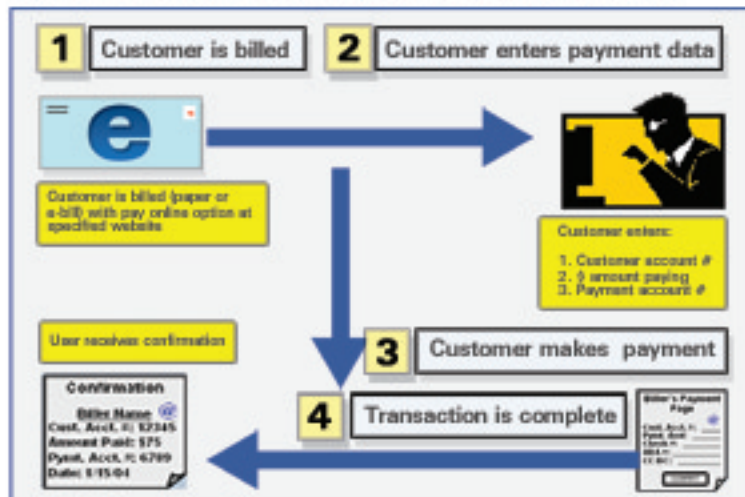
## Features: Designed for the Specific Needs of Recurring Billers

- Provides simple and straightforward consumer interface (see illustration below)
- User interface is customizable with biller's logo and statement image
- Payment interface can be hosted by Electracash (low cost, fast-to-market)
- Offers a 1-day rush feature for last minute consumer payments
- Facilitates convenience-pay functionality (at biller's option, customers pay transaction fee)
- Settles funds in 3-5 working days from the time transactions are entered
- 24/7 merchant and technical support

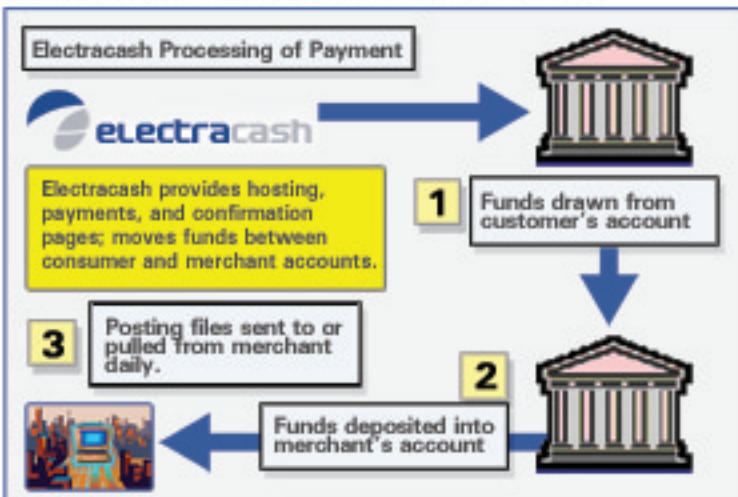
## Benefits of eLockbox for Billers

- Reduces costs and service interruptions
- Improves cash flow
- Enhances customer satisfaction
- Is easy to implement, with no set-up or monthly fees

## The transaction flow is very simple for consumers



## The transaction flow is very simple for billers



## Save Time and Money

For more information on how your business can start accepting eLockbox via Electracash, contact us directly by calling **562-498-6888**, or toll-free at **1-888-310-7312**, or email [sales@electracash.com](mailto:sales@electracash.com).