

PAYMENTS INTEGRATION

Discover the Power of Payments via Text

Eltropy and MessagePay join forces to create fast, easy, and secure mobile payments for credit union members. This partnership will enable a text payment solution to provide a tremendous experience for your employees and your members.

Combining Text Message with Online Payments

- Send secure payment links to members
- Generate reports to review the amount collected from members
- Encourage members to reply if they have issues with payments and reduce future delinquency
- Track member logins and payments within MessagePay
- Scale conversational payment Texts by using Eltropy's Intelligent Virtual Agent to front the conversations for payment alerts and campaigns replies
- Personalized payment reminder text messages.

and much more!



Benefits

The days of forgetting payments are over. Now, it's easier than ever to receive payment reminders and keep track of all due dates.

- Increase On-Time Payments
- Reduce Overall Costs
- Convenient and Fast
- Provide Better Member Engagement, Experience & Service
- Reduce Delinquency Rates, Collection Calls and Charge Offs

Why Pay via Text?

98% Meaning your customers will never miss your billing reminder
OPEN RATE

209% Higher Open-rate

Traditional Communication



Top Reason for late payments
Forgetting



Top choice for getting reminded for payments
Text

69% people are more likely to pay bills on time by Text.

Messages Filter

Activity Type

Payment Reminder Alert

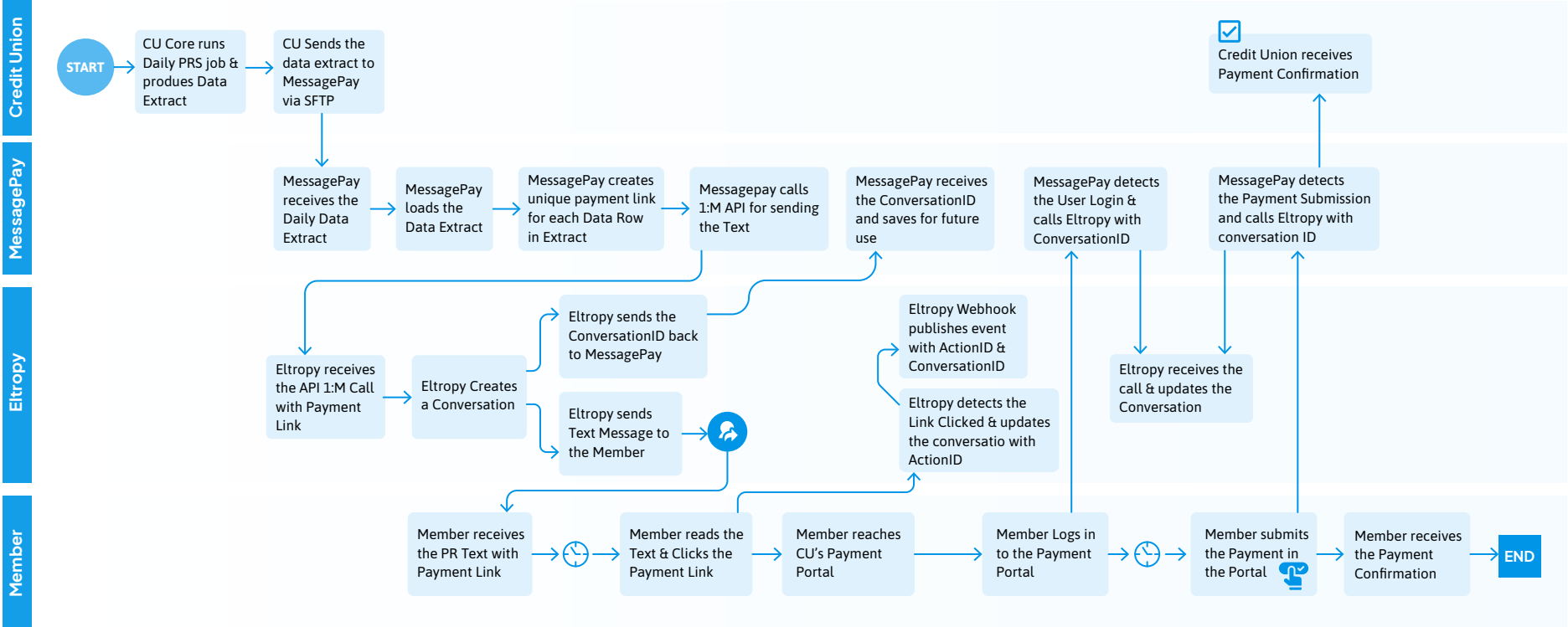
Cancel
OK

Advanced Filter Options

Easily filter and select activity in Eltropy's Messenger

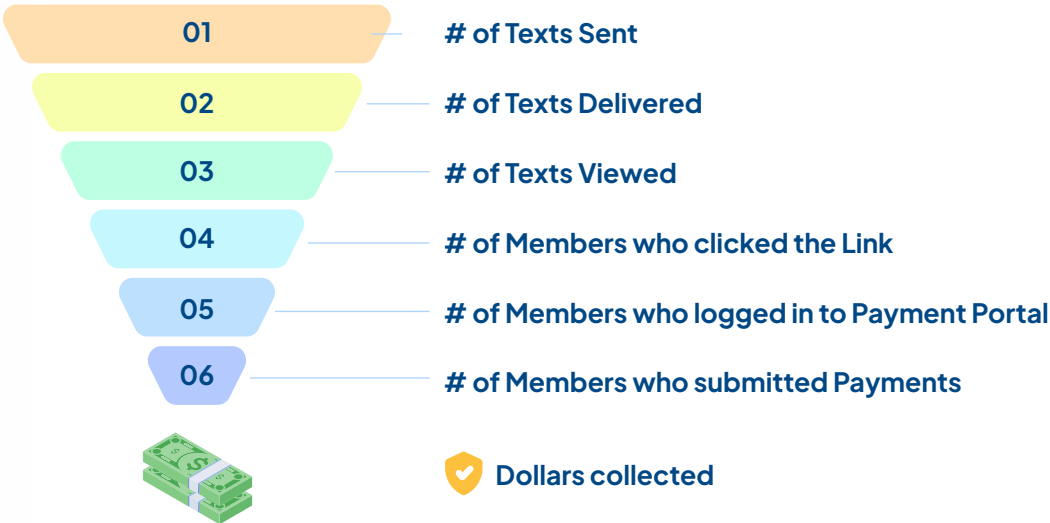
How it Works?

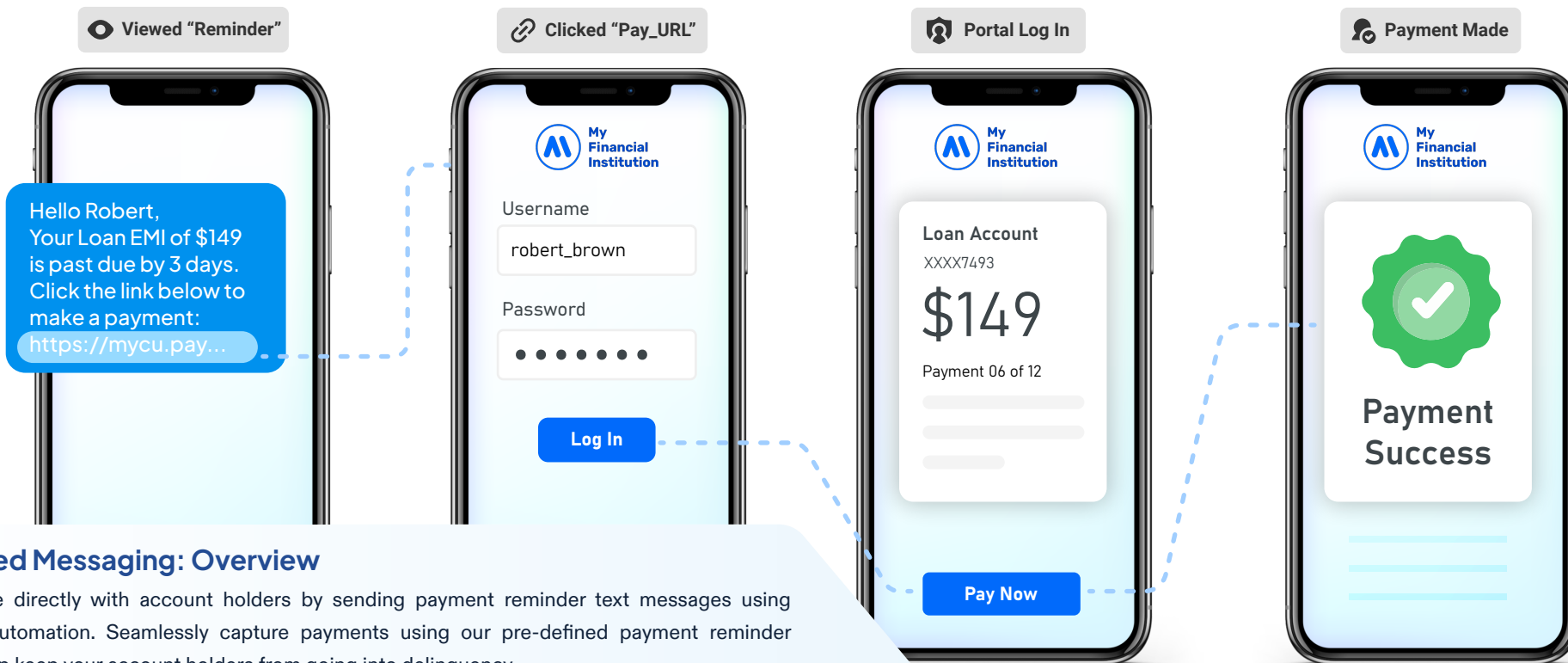
Automated 1:Many Payment Reminders



Stay on top of Collections with Comprehensive Payment Reports

Eltropy provides comprehensive payment reports to the credit union employees





Automated Messaging: Overview

Communicate directly with account holders by sending payment reminder text messages using technology automation. Seamlessly capture payments using our pre-defined payment reminder journey to help keep your account holders from going into delinquency.



1 Receive a Text

Account holder receives a payment reminder text message directly on their mobile phone which contains the Web Payments Portal URL.

3 Make a Payment

Account holder is able to view all their loan accounts and select an account to quickly and securely make a payment using previously stored bank accounts or make a card payment.

2 Validate Identity

Account holder has to answer one security question to verify their identity and gain access to make a payment. Encryption ensures account holder's information is always secure.

4 Receive Confirmation Text Message

Account holder receives a payment confirmation text message with pertinent payment details, once a payment has been successfully submitted.

We wanted to communicate better with our members. We saw an opportunity with Eltropy to do that in a way that was flexible.

Matthew Schenk

VP of Enterprise Architecture
CU of America



The ONLY Text Payments Solution that works with MessagePay

Let's
Talk

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