

# pennApps **Bill Pay**

Streamline your **Bill Payments** across channels...

Offer your customers convenient and personalized Bill payment experiences..



*Comprehensive solution that helps banks to offer bill payments across banking service delivery channels..*

[www.pennanttech.com](http://www.pennanttech.com)  
pennApps product suite | Application Services | Consulting



## Overview

Today's customers expect exceptional service coupled with comfort and convenience. Increased access to mobile and touch technology has made the need to integrate multi channels for routine and custom transactions like the electronic bill payment facility, an urgency. Thus, offering a differentiated channel experience that engages customers on their terms assumes crucial importance in the increasingly competitive market. The fast evolving retail payments landscape and the easy access to new wave technology has customers looking for the ease and control offered by remote and widely proliferated banking channels in making their most routine transactions.

pennApps Bill Pay is a complete solution that enables banks to offer a fast and secure way to pay bills for all of their service delivery channels. It offers seamless integration capabilities with built-in connectivity tools that reduce complexity of integration with back-end systems.

### pennApps Bill Pay:

**Bill Payment process made easy.**

pennApps Bill Pay is a comprehensive, modular and scalable solution that empowers banks to offer bill pay option through various delivery channels. A truly enterprise class solution, it is flexible and scalable to meet organizations present and future needs.

With pennApps Bill Pay, bank customer can register beneficiaries, make payments, setup standing instructions and view past historical bill payments through any service delivery channel, making it a complete bill payment solution. It offers varied modes of operation that includes online connectivity with utility providers/companies to get current payment dues and real-time processing of payments.

Bundled with a wide array of integration features to accelerate the time to market, it leverages the proven connectors to add new billers and to offer bill pay options through various delivery channels quickly, with minimal efforts. Built-in connectivity tools ensure easy and seamless integration with utility companies, companies, financial transaction switches, back-end systems, delivery channels and payment partners.

Banks can also add additional billers or similar payment services with minimal dependence on the vendor as Bill Pay comes with various extendable features. Customer centric flexible licensing model keeps banks at pace with market requirements allowing them to add additional billers and service delivery channels without any cost implication those offering true cost optimization.

## Core features of the Bill Pay

### Definition

Billers Definition (Utility Providers/Companies)  
Services Definition  
Payment Modes  
Connectivity Definition

### Beneficiary Management

Beneficiary Management  
Standing Orders Management

### Payment Services

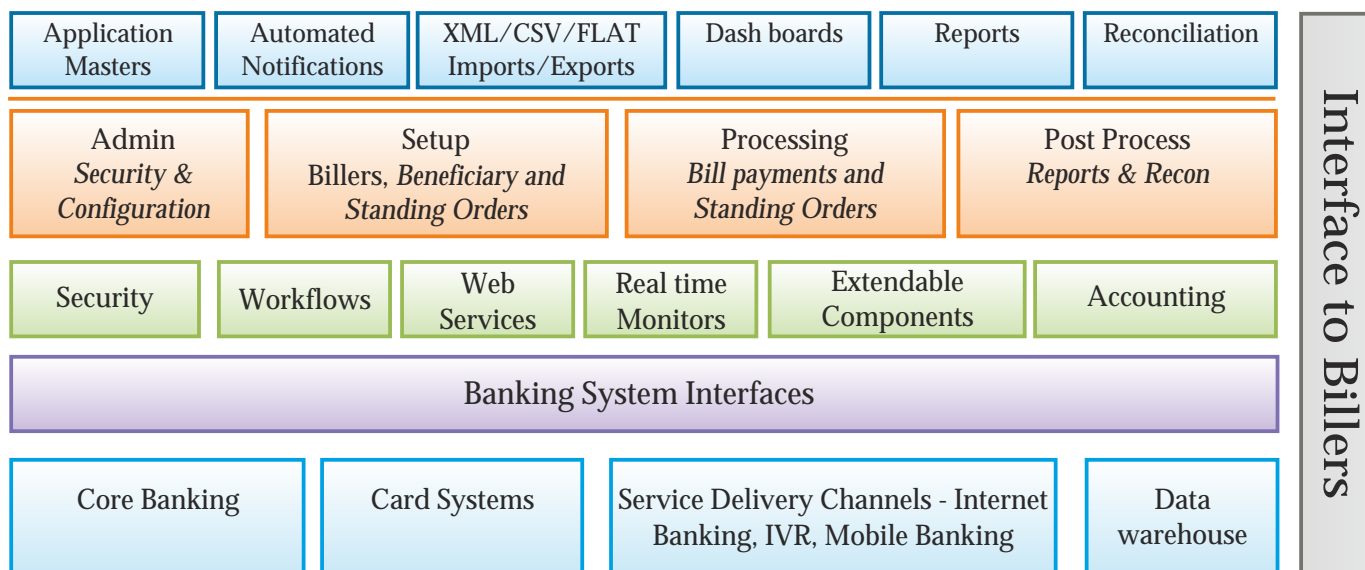
Bill Enquiries  
Bill Payments  
Payment History

### Integration

Multi Channel Servicing  
SOA Based Integration  
Proven adapters for billers

### Flexible Reports

Dashboards  
Drill down Reports  
Reconciliation  
Biller-wise reports



## Why pennApps Bill Pay?

pennApps Bill Pay is an enterprise class solution built on an open architecture and that is agnostic to the platform and device. With its proven interfaces and industry standard integration connectors, pennApps Bill Pay is simple to implement, flexible enough to scale-up and cost effective to operate.

### Meet Market Demands

The readily available proven interfaces and integration tool box enables banks to quickly add new billers and extend the bill pay options to other service delivery channels enabling banks to meet market demands quickly and cost effectively.

### Achieve Operational Efficiencies

Extensive audit and tracking capabilities built into the solution ensure smooth reconciliation and quick resolution of any payment issues. In addition to this, the uniform and consistent payment experience it offers across all the service delivery channels ensures that banks achieve operational efficiencies.

Proven interfaces and integration connectors to process several types of external systems and message formats coupled with the robust, scalable and extensible architecture of the solution simplifies implementation and offers reduced TCO.

## Technology Highlights

- > Developed based on the latest J2EE architecture for rich UI and flexibility
- > Open architecture for any J2EE application server deployment
- > Open to work with any Database server
- > SOA Based interfacing for back end systems and channels
- > BPMN 2.0 based workflow with configurable routing
- > Built on Innovative Framework zKoss and pennApps

## About Pennant

Pennant Technologies, dynamic and innovative software solutions and services company offers comprehensive suite of end-to-end business driven technology services and products covering all the functional areas of BFSI vertical. Pennant's pennApps product suite offers the right-fit and next generation products that address the unique requirements of banking.

Pennant empowers its customers to effectively address their business challenges with its deep domain expertise backed with excellent insights of local market dynamics and leveraging the latest technology advancements.

Registered Office:

### Pennant Technologies

Image Gardens Function Hall Lane  
Madhapur, Hyderabad, Andhra Pradesh  
India - 500 081

Telephone: +91(40) 40267666 / 67 / 68 / 69

Fax: +91 (40) 4026 7670

[www.pennanttech.com](http://www.pennanttech.com)

[info@pennanttech.com](mailto:info@pennanttech.com)



Middle East Office

### Pennant Technologies

PO Box 128831

Dubai, UAE

Telephone : +971 (4) 3961775

Fax: +971 (4) 3961776