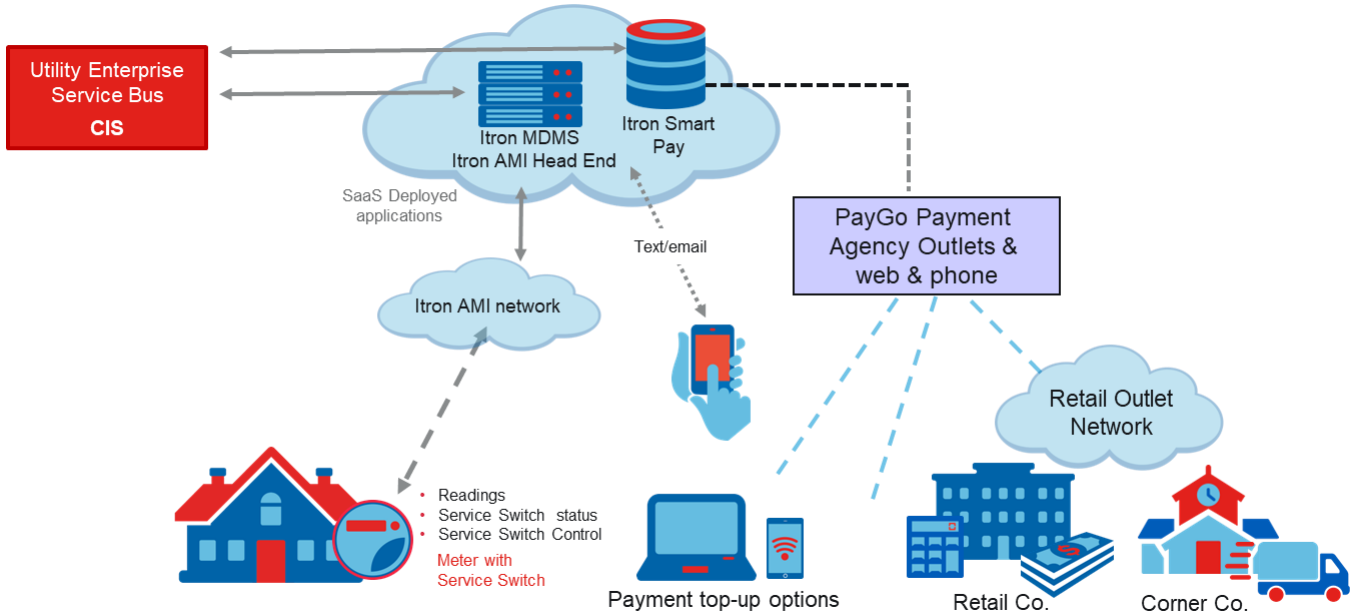




# *Itron Smart Pay Solution Overview*

## Solution Overview

*Itron Smart Pay* is a hosted, a SaaS delivery program model providing flexible billing and payment solutions for the utility company aiming to empower its customers to proactively manage and pay for their utility consumption. The platform is designed to maximize smart meter and AMI investments as well as existing customer engagement models. The *Itron Smart Pay* solution can perform hourly bill calculations, manage business disconnection rules, deploy prepay programs, provide the latest payment solutions, and provides active customer engagement messaging.



## Solution Highlights, Features and Services

*Itron Smart Pay* provides a SaaS-modeled, fully integrated customer engagement and payment solution complete with program execution services for prepay and postpaid customers. The systems leverage the increasing distributed intelligence capability of smart meters to lower utility costs, enhance sustainability and increase customer satisfaction.

**Hosted SaaS delivery model:** The *Itron Smart Pay* solution is hosted, which supports better product support, upgrades and maintenance. The hosted model uses the latest technologies. It also allows for lower overall costs of deployment and ownership. This also allows for new features and functionality to be added based on ideas and priorities of other utilities. All utilities on the platform benefit. The platform also leverages standard APIs and web services allowing for easier integration to either new or existing systems at the utility.

**Multi-Service (Water, Gas, Electric, Sewer, Trash and Area Lighting):** *Itron Smart Pay* accommodates multi-service utilities including municipal water, gas and electric operations. The solution covers complementary utility services such as lighting, sewer and trash as well as other fixed-billed items. The system addresses residential and commercial water meters by pipe size with tiered rates and taxes. It covers gas services by meter size and type as well as a full line of residential and commercial & industrial (C&I) electric rates and services.

**Rates and Billing Engine:** The *Itron Smart Pay* cloud-based solution includes a rates and billing platform for both residential and C&I accounts. *Itron Smart Pay* can calculate an unlimited number of basic and complex rates for residential such as demand rates, flat rates, tiered rates including charges for lighting and refuge. Billing can be done hourly or daily. The *Itron Smart Pay* rates and billing engine modules can be a perfect complement to an existing legacy CIS system to get a better return on a full smart meter deployment.

**Prepay Software:** *Itron Smart Pay* provides a solution that is modular, allowing the ability to leverage and to integrate to existing infrastructure and utility customer-facing assets. The system includes business rules, a rates engine, a billing and settlement engine, a notification platform, reporting tools. Given prepay customers pay an average of four times per month, the prepay software has a fully integrated payments platform for cash, cards and ACH. Customers are informed of their balances in both days and in dollars. They can also graphically view their energy spending. They can also see predicted weather forecasted spending. Customers can now have more insight into their consumption giving them a better opportunity to conserve with the flexibility of making payments on their own schedule thereby creating a proven consumption savings ranging from 3.2-12.7% for the customer as well as potential energy efficiency credit for the utility.

**Automated Cash Payments:** *Itron Smart Pay:* The solution utilizes a complete customer cash payment platform for utility prepay as well as postpaid bills in the United States. According to the FDIC, 68 million consumers still pay in cash an average of 10 bills per month. The solution leverages partner networks with 75,000 retail store locations and with a scale of \$21B in total payments. Consumers can leverage a paper or online (via mobile) bill with a barcode. The barcode does not change, and the same barcode can be used at

any store in the network. Customers can go to a local store where they normally shop, buy their typical groceries, and go through the same check-out line and pay their bills with cash. The customer obtains a receipt, and the utilities can receive payment information as often as real time with full integration. Business rules can be applied at the point of sale. Locations include convenience stores, grocery, mass merchandise retailers, pharmacies, big box and specialty stores.

**Integrated Cards/ACH Payment Platform:** Itron’s solution leverages an understanding of the meter-to-cash processes; that customers and payments are a key facet of the utility business. The customer can use a credit/debit card using the full payment application for either a prepay or a postpaid account. *Itron Smart Pay* can process payments or obtain payment information from existing utility card platforms. Customers can log in to the system and make payments seamlessly via single sign-on (SSO). The customer may have elected to store their payment information on the PCI-compliant payment system. Customers can also elect to set up an “auto pay” feature which would use a stored credit card or ACH and make payments when accounts hit certain customer-defined levels. Payment notifications can be sent and immediately be paid through the payment platform, even via “TextPay”. Cash payments can be supported through the solution at over 75,000 locations in the U.S. with more locations on the way. The solution can also be easily interfaced with other existing local payment systems through real-time web services and standard APIs.

**Messaging Platform:** *Itron Smart Pay* provides a fully integrated messaging platform for account balance notifications, energy efficiency tips and for payments applications. The messaging platform can be used in conjunction with existing utility systems such as mobile apps or other messaging systems. *Itron Smart Pay* provides a mobile web platform application as part of this platform. Prepay and postpaid customers will have the ability to pay their bills via a mobile phone or with two-way text messaging. This method incorporates a text message messaging to the customer and allows the customer to reply “PAY” with the amount of the payment or to get account balances by replying with “BAL”. The system then processes the payment with updates to the customer’s accounts on file in real time.

**CSR and Customer Portals:** *Itron Smart Pay* provides both an integrated CSR portal and a customer portal for prepay and postpaid customers. Customers have the ability to make payments via Single Sign-On (SSO) online 24/7/365 at their convenience. Customers can also manage their preferences for notifications by email, text and phone as well as the time of day and frequency of notifications. For the project, utilities can leverage this portal for all utility payments and notifications. *Itron Smart Pay* is amenable to utilities integrating both *Itron Smart Pay* portals into their existing CIS or customer engagement environment to provide a seamless customer experience; thereby providing the utility “look and feel” all with SSO convenience. The customer portal includes a mobile web solution.

**Reporting and Analytics:** Reporting on smart meter deployments is key both to the utility and to the utility’s customers. Customers want to see consumption trends, cost breakouts, flexible billing dates, payment history and other billing-related attributes on their mobile phones or via web portal. Utilities need data from their systems to justify investments and upgrades. They want to gain efficiencies in their systems and in their AMI deployments. Having a strong reporting engine is key. *Itron Smart Pay* provides standard billing and payment reporting as well as exports to business intelligence and analytics platforms.

**Program Execution:** *Itron Smart Pay* Program Execution services support utility rollouts of its programs. We provide contact center training and full marketing execution including video production. In addition, utilities need to have a Program Execution process that covers everything from how the call center agents will sell the program to how customers will interact with the program. A detailed customer outreach program is designed and followed to ensure a successful launch and create customer awareness. The most common lesson learned by our customers is that they did not focus aggressively enough early on call center “sales” operations, customer acquisition and overall program marketing. *Itron Smart Pay* can communicate with new customers with a timely step-by-step series of Customer Engagement smart videos immediately after enrollment educating them on how to best take advantage of their new service.