

‘Debit’ is Your Consumer’s Preferred Payment Method—Are you Listening?

Over the past 15 years, CSI has processed credit card, debit card and e-check payments for state agencies, counties, cities, tax collectors and

utilities throughout the United States. We see a lot of payments and importantly we have seen a lot of changes in the way that your custom-

ers submit payments to you.

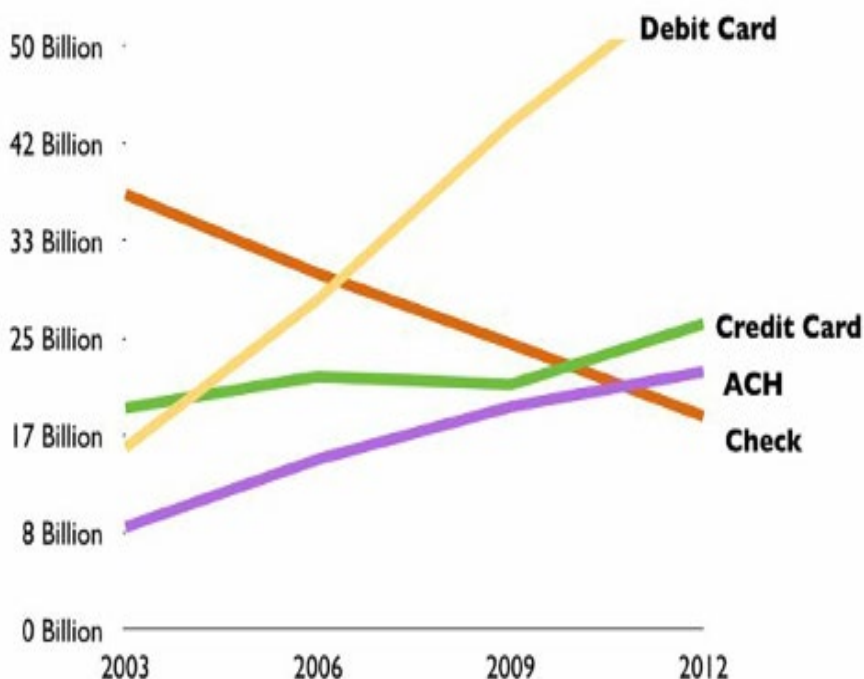
As you can see in the graph below, according to the Federal Reserve, debit is by far the most

prevalent method used in the US to make payments today. Less than 10 years ago, paper checks were the

See Debit page 4

“Debit Payments Dominate Payment Behavior”

All Payments in the US



Source: 2013 Federal Reserve Payments Study (transactions)



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www.CollectorSolutions.com

Message from the CEO -- Win Naming Contest



Gene Valentino, CEO and President

CSI proudly boasts of over 15 years in operation. Our success has centered on the notion that the 'Solution' for our

client was comprehensive. We continued over the years with the idea that as our 'Solution' grew for our clients, that it remained flexible. This meant that we connected the CSI Payment Engine to the clients' websites, and to the in-house accounting and management systems in the specific way the clients asked for.

Today, the CSI payment engine is being redesigned for the ultimate in scalability for you! There will be no mode of collection too difficult to handle. Yes, it's ALL ABOUT YOU! You set the rules under this new system. For now, we call our system "**BBD**" (Bigger Better Deal).

If **BBD** is truly YOUR SOLUTION in providing comprehensive 'End-to-End'

processing, then it's CSI's belief YOU should decide on it's permanent name. Therefore,

CSI announces the "**BBD** Naming Contest". That's right ... The name we agree to accept for this payment solution is YOURS to decide. CSI will announce rules to this contest beginning June 1, 2015. The contest will run for 30 days. On July 1, 2015 CSI will announce the top three winners name for **BBD**. CSI will present a check for \$500 to the Charity of Choice for each of the top three winners.

Get on-board with the future vision of payment processing and give us a name for **BBD** which becomes permanent. Be a part of our future. Be a part of our story!!!!

CSI's different modes of Collection:



And the way they want to use them



Web



Phone



Point of sale



Recurring Billing



IVR



Mobile



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Do you want to increase your EBPP Adoption?

Want to Increase Your Customer's Adoption of Electronic Bill Presentment? And, realize the cost savings on printing and sending paper statements?

While electronic bill presentment has been offered since the year 2000, several recent studies state that only approximately 15% of consumers receive their bills electronically. What gives? Why are consumers not changing to a more efficient and lower cost solution especially given that we live in the Digital Age? Greater staff efficiency and lower costs typically translates into lower rates charged to consumers.

Even more striking, according to the Federal Reserve's most recent triennial payments study, electronic payments

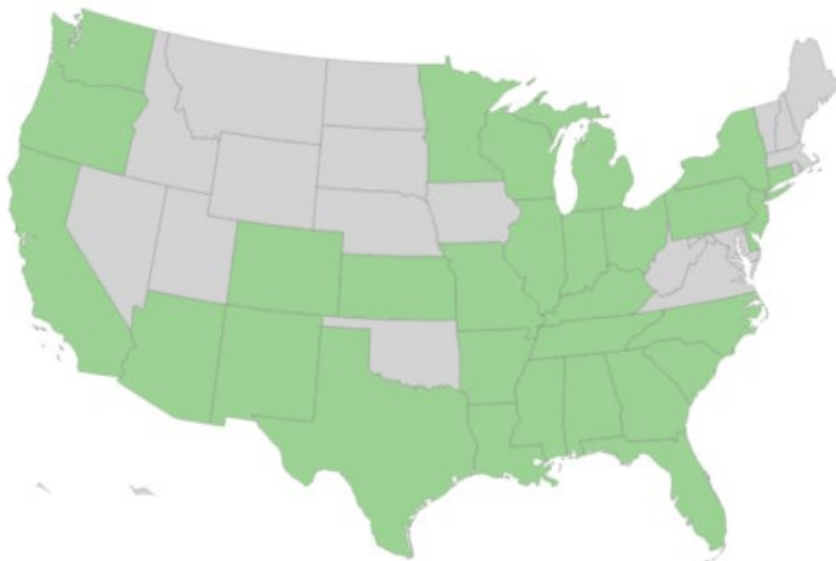
(debit card, credit card and electronic check) represent approximately 85% of all non-cash payment transactions in the U.S. while paper check accounts for the balance of 15% of the transactions. Yet, several recent studies state that 55% of payments made to utilities and governments are submitted in the US mail with paper checks! What?!

Want your customers to receive their bills electronically? Talk to CSI. We will help you create the incentive to change your customers behavior which also increases their satisfaction while your realize greater efficiency and lower costs. CSI is launching a new value-added service (not additional software which all of our competitors

offer) to help you accomplish this objective. At CSI, we will help you develop the incentive program, and manage all customer communication campaigns to accomplish the desired outcome. Your costs will go down, efficiency will increase and your customer satisfaction will soar!

Click here to learn more about how CSI can help you accomplish your Electronic Bill Presentment and Payment objectives. Our success is based upon your increased efficiency and customer satisfaction.

Our Clients are Nationwide (includes Missouri statewide contract)



*CSI Client locations (by state) in GREEN

Call us for a
DEMO!

1-877-813-0199

Join the
CSI
Family and
be part of
the future
CSI
Solution



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‘Debit’ Continued from page 1

most prevalent payment method; however, paper checks are the least used payment method today and are continuing to decline in usage. We need to talk. You should permit your customers to submit payments to you in their preferred payment method. Debit is the preferred payment method and it is one of the most cost effective. Contact CSI for more information on how we can help you optimize your electronic payments at the most efficient cost. We look forward to hearing from you.



PIN Debit 20-50% Less
All credit and debit cards & e-checks
Integrate with all Software
(including Closed Systems)

Customers and Staff Love

CSI
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