

SpryPoint

SpryWallet

Overview



Frictionless Payment Processing for a Better End-to-End Experience

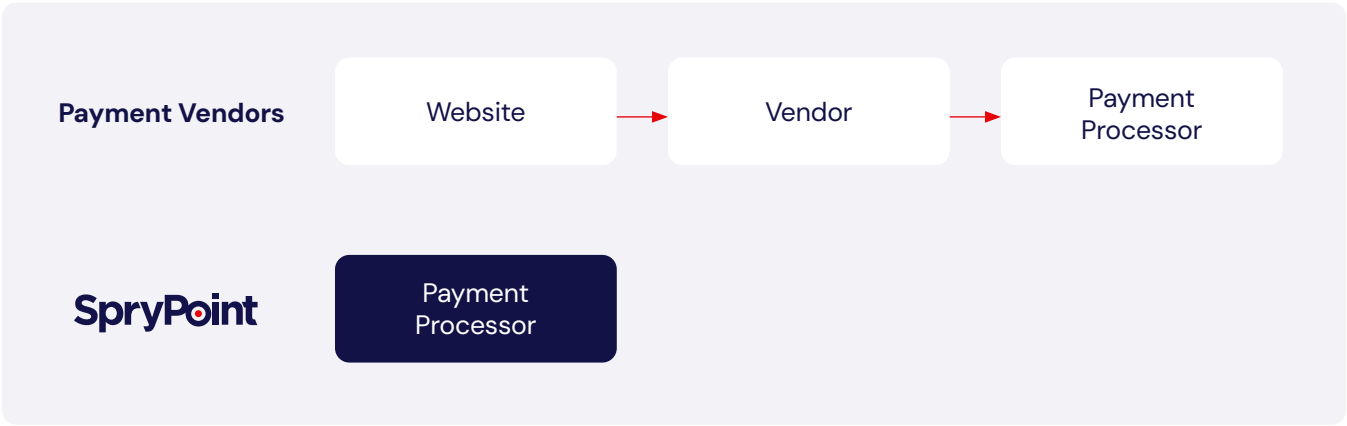
For many utilities, payment processing remains disconnected – a separated payment processing system bolted onto core operations. A legacy approach leading to operational inefficiencies, complexity, and disruptive experiences for your staff and customers, resulting in utility leaders frequently citing pain points including:

- ✕ **Disjointed customer checkout experiences**
- ✕ **Difficult integrations and orchestrations**
- ✕ **One more vendor and helpdesk to interact with and manage**
- ✕ **Deposit timing issues, resulting in batch composition headaches**
- ✕ **Manual reconciliation outside core workflows and business systems**
- ✕ **Payment processing solutions are increasingly becoming a commodity**

Introducing SpryWallet.

Imagine instead, if your payment system was native to your customer information system (CIS).

Welcome to SpryWallet: a secure and seamless payment processing feature within SpryCIS and SpryEngage making payment flows and reconciliation a first-class citizen in your meter-to-cash processes. SpryWallet allows you to reduce vendor sprawl, eliminate operational friction and improve every step of the payment journey.



Extending the Power of SpryCIS and SpryEngage to Payment Processing

SpryWallet transforms utility payment processing into a native feature that evolves with SpryCIS and SpryEngage, reducing vendor management, helpdesk and integration complexity.



Modernizing your payment experience to meet customer expectations



Ensuring real-time transparency and accuracy



Reduce vendor sprawl and support burden



Enabling faster, smarter financial and billing operations

Seamless Payment Experience - both Online and In-person

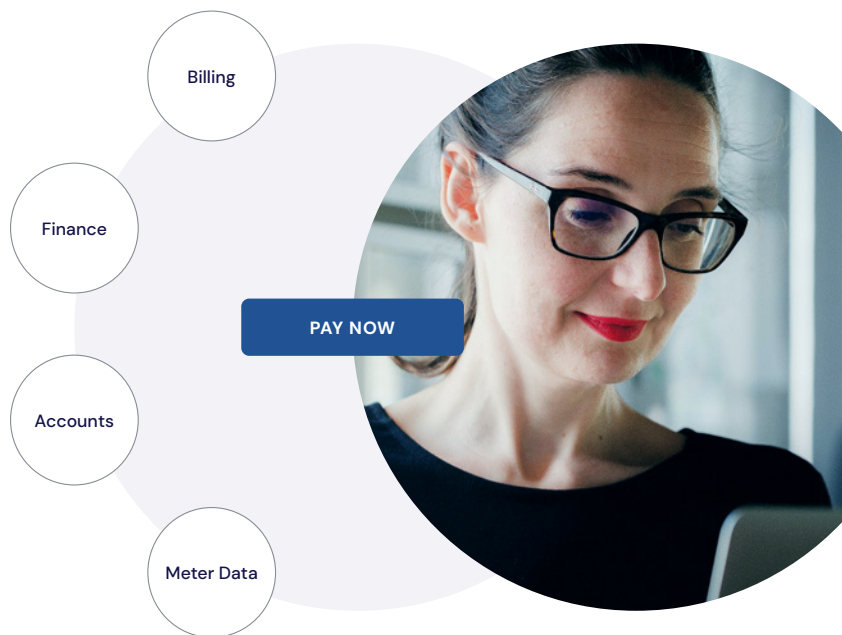
SpryWallet delivers a consistent, intuitive experience across every payment channel. Your customers realize the ease and convenience they expect, while your staff benefits from real-time visibility whether the payment is processed online or in-person.

Online

- Frictionless one-time and recurring payments
- Wallet management and autopay subscriptions
- Campaign support to drive the adoption of low-cost payment channels
- Real-time posting to customer accounts

Front-Counter

- EMV* terminal integration with contactless options such as Apple Pay and Google Pay
- Credit, PIN debit, and multi-lane support for front-counter efficiency



Built-In Benefits for Modern Utilities



Native Payment Processing within Your SpryPoint Platform

- Built directly into your SpryCIS and SpryEngage
- Real-time transaction updates and reconciliation
- Evolves in lockstep with the SpryPoint Platform



Streamlined Payment Workflows

- Full support for meter-to-cash processes
- Eliminates manual reconciliation and batch processing
- Supports both online and front-counter payment flows



Lower Cost, Higher Control

- Utility-specific interchange rate support
- Flexible fee models (absorbed or service-based)
- Enforce transaction limits to control credit card cost exposure



Safe, Secure and Transparent

- Risk-based fraud detection and monitoring
- Real-time data visibility for staff and customers
- Powered by a leading global platform, processing \$2.3T annually

*EMV - Europay, Mastercard, and Visa

Unlock the Power of SpryWallet

Feature	Benefit to Utilities
Eliminate unnecessary API integrations	Less risk of breaches, breakdowns or downtime
Native donation program support	Seamlessly run hardship or community support programs via SpryEngage
Maximum transaction enforcement	Avoid costly transactions by capping high-value credit card payments
T+2 standard, T+1 available	Access your funds sooner and connect to SpryCIS and bank reconciliation processes
Utility-specific interchange rate and fee support	Preferential interchange fees to lower your overall cost structure
Absorbed/service fee flexibility	Flexibility in how you choose to enable payments for your customers, with the ability to change models as needed
Best-in-class fraud protection	A risk-based approach to detect, monitor and reduce uncertainty associated with payment processing

Best-in Class Security, Utility-Focused Functionality

SpryWallet delivers secure, reliable payment processing, powered by the trusted Worldpay for Platforms, supporting over 1 million merchants and processes nearly \$2.3 trillion in transactions annually. This foundation ensures you benefit from best-in-class infrastructure while delivering a seamless experience to your customers and staff.



Powered by Worldpay for Platforms,
headquartered in Cincinnati, OH

Worldpay processes over \$2.3 trillion in
transactions annually, across 1m merchants

One of the largest non-bank merchant
acquirers in the world

SpryWallet: Simplify your operations while improving your customers' experience.

SpryPoint drives innovation with SpryWallet—delivering features that anticipate the changing needs of utilities and their customers.

SpryWallet isn't another payment system.

It's the payment engine designed to support your utility operations and customers the way they demand – securely, seamlessly, and fully integrated within SpryCIS and SpryEngage.

For more information, visit sprypoint.com or contact your SpryPoint representative.



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