



moving money for better

The Western Union Convenience Pay[®] Service

What Is the Convenience PaySM Service?

- Provides a quick and easy way for customers to pay their utility bills at retail by cash or check.
- Our Convenience PaySM biller portfolio represents over 250 companies.
 - Including our Payments platform on WUPOS, we have over 14,000 billers!
- Consumers associate the Western Union[®] brand with speed, trust and reliability.
- Western Union has over 20 years of experience processing utility payments
- In 2013, Western Union completed
 - **459 million** business payment transactions
 - **242 million** consumer-to-consumer transactions



Convenience PaySM Benefits



Customer Profile

- Customers that prefer to pay bills with cash
- Customers already utilizing WU® money transfer and money order services
- Last minute and late payers
- Many customers are driven by biller's customer service center to an approved payment center
- An average of 5% of the billers' customer base uses walk-in cash payments to pay their bill.



Transaction Basics

- Customer brings utility bill to the service counter
- Clerk enters the bill information and amount to pay.
- Collects cash or check payment plus a pre-determined fee
- Clerk provides the Payment Receipt customer
 - Validates/endorses check if applicable
- Terminal uploads payment information to Western Union to be posted to the customer's account according to biller requirements
- Funds are automatically drafted next business day via ACH from your agent account to WU.
- Reconciliation reports generated daily at store and HQ level

Point of Sale Equipment

- Hypercom or wuTAIO technology
- Minimal Training:
 - Hypercom: Same keystrokes, security features, functionality as money order
 - wuTAIO: Touchscreen technology for easy use
- Small footprint of hardware on counter
- Fast, cost-effective implementation

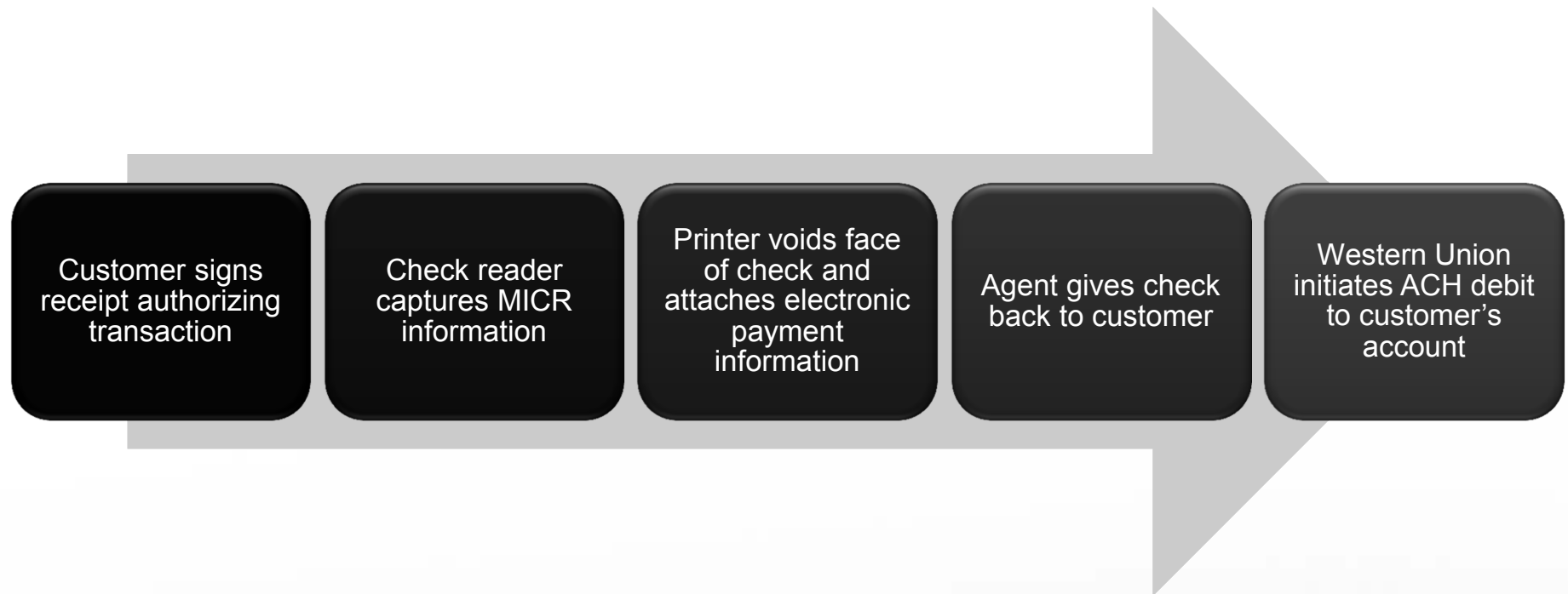


Hypercom Terminal



wuTAIO Terminal

Electronic Check Acceptance (ECA) Process



ECA is our cleanest method: Eliminates deposits altogether

Key Billers

National Billers

- AT&T
- CenturyLink
- Comcast Cable
- Dish Network
- Verizon

Local Billers

- Enter relevant
- Local Billers
- Here

Customer Service and Support

- Customer Service Hotline for ordering supplies, payment processing questions, adjustment inquiries, and customer inquiries
- Technical Support Hotline for all equipment issues
- Dedicated account representative



Marketing Opportunities

- In-store Signage
- Tear Pads
- Messaging on register receipts
- In-store radio announcements
- Ad slick in weekly circular

- Biller-Driven marketing to your location
 - Agent Locator
 - Customer Service Representative recommendations

Convenience PaySM Fee and Commission Structure

- Consumer Fees:
 - Range from \$0 - \$3.00

- Agent Commission Structure:

Contracted Biller, Consumer Fee	Agent Commission
\$0.00 (Free)	\$0.20
\$0.75	\$0.35
\$0.84	\$0.40
\$0.88	\$0.40
\$1.00	\$0.50
\$1.50	\$0.55
\$2.00	\$0.60
\$3.00	\$0.75

Non-Contracted Biller	Agent Commission
\$2.50	\$1.10