

# SECURE SERVICE<sup>®</sup>: TRANSFORMING CALL CENTER PERFORMANCE FOR A FORTUNE 200 UTILITY



## Dialing Up a Higher Level of Security & Service

When it comes to delivering a superior experience for its customers, few organizations can match Exelon. As one of the largest utility companies in the U.S., Exelon’s fully regulated transmission and distribution utilities have achieved top-quartile or better performance ratings in customer satisfaction.

Since 2019, Paymentus has partnered with multiple Exelon operating companies—Baltimore Gas and Electric (BGE), ComEd, PECO, Delmarva Power and Electric, Atlantic City Electric, and Pepco—to power their billing and payments innovation and continue their legacy of delivering outsized customer service.

While the expansive Paymentus billing and payment solution continued to drive year-over-year transaction growth for each utility, the utilities saw an area of opportunity surrounding the optimization of agent-assisted calls and the introduction of Secure Service<sup>®</sup> IVR and SMS.

### Paymentus + Exelon Overview\*

~\$37B collected through  
Paymentus platform since go-live

183M+ transactions  
successfully processed

\*Data as of February 2025









## The Need for Seamless, Secure Call Center Payments

In a traditional setup, customers wishing to make a payment by phone would call into a call center and speak with a customer service representative (CSR), who would then input the customer’s payment information. There are several downsides to this setup:

- PCI non-compliance, with fines ranging up to \$100,000 for non-compliance
- Monetary risks and stripped of credit card services due to data breaches
- Reputational damage for stolen customer information
- Staff churn due to heavy call volumes and handling of sensitive customer information

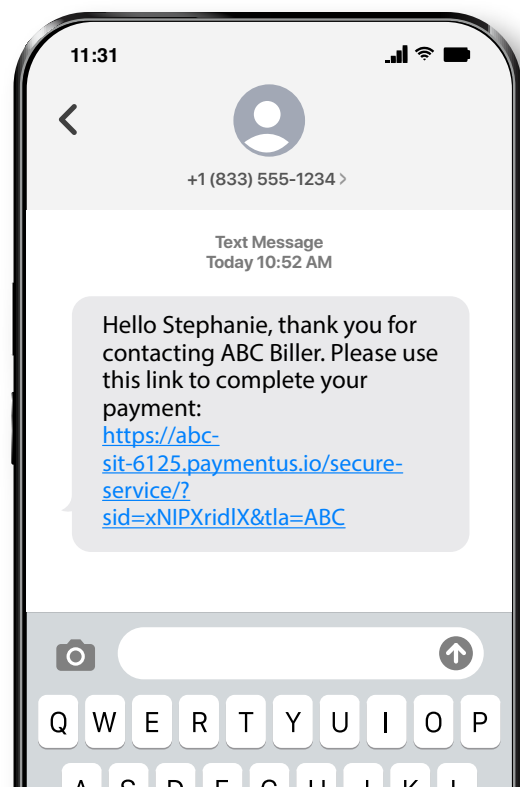
The challenge, however, lies in marrying security with a seamless experience. Added friction can impact everything from call times to satisfaction and payment abandonment, necessitating solutions that both secure and streamline the payment process.

| The Full Exelon + Paymentus Partnership  |                             |   |
|--|-----------------------------|---|
| <br>AN EXELON COMPANY   | ~2M Customers               | <b>CC&amp;B</b><br>(Oracle Customer Care and Billing) |
| <br>AN EXELON COMPANY   | ~2.2M Customers             |   |
| <br>AN EXELON COMPANY   | ~4M Customers               |   |
| <br>AN EXELON COMPANY   | ~670K Customers             | <b>SAP</b>  |
| <br>AN EXELON COMPANY   | ~565K Customers             |   |
| <br>AN EXELON COMPANY | ~894K Customers             |   |
| <b>Multiple Operating Companies</b>  | <b>~8 Million Customers</b> | <b>Multiple CIS Providers</b>                         |

## Secure Service Answers the Call for Seamless Security

Secure Service is a Level 1 PCI-compliant technology that removes the significant risks and non-compliance issues associated with live phone payments. Customers wanting to pay by phone are answered by a live CSR, who then transfers the caller into the Secure Service IVR menu or sends a payment link by text—depending on the biller’s setup and customer preference.

Once transferred, customers can input their sensitive payment information, which is concealed from the CSR. The payment is then transmitted securely through the system, removing all PCI compliance burdens for the biller. If the customer opts to receive a payment link by text, the CSR immediately sends a secure link that the customer can then use to input their payment details.



## Achieving PCI Compliance

For ComEd, deploying a PCI-compliant solution for phone payments was paramount. With agent-assisted phone payments totaling up to 50,000 per month, ComEd needed a solution that would ensure compliance without impacting the customer experience or its First Call Resolution (FCR) performance metric.

Dan Walrath, Senior Manager, Call Center Resource Management, Quality, & Training, ComEd explains, “We needed a PCI-compliant solution that fit within our current platform. But it also needed to improve the customer experience and our most important metric: First Call Resolution. Secure Service completely met our needs.”

ComEd opted to deploy both Secure Service IVR and Secure Service SMS (text) to achieve compliance and give customers greater choice in how they paid their bills. Today, more than 18,000 calls are now routed through both Secure Service IVR and Secure Service SMS, with the remainder made via saved wallets. This brings all phone payments within PCI compliance, achieving ComEd’s security goals.

Not only have call times been reduced thanks to strong SMS adoption rates, the FCR metric has continued to rise and meet ComEd’s growing expectations.

## Success from the Start

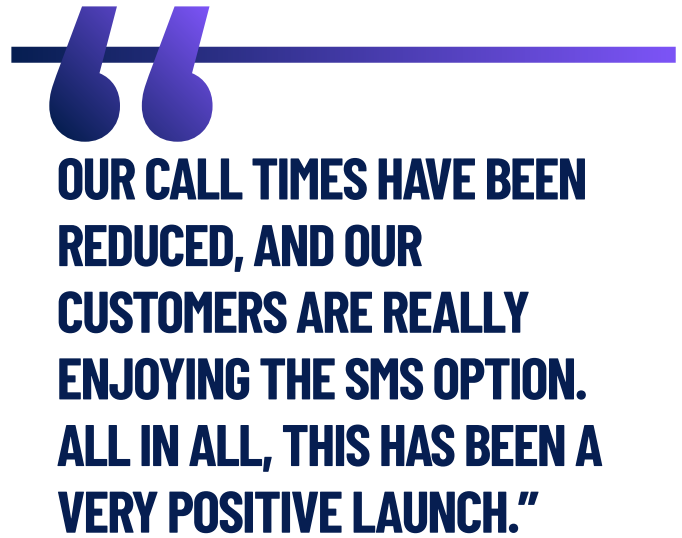
While ComEd certainly benefitted from an ingrained billing and payment platform, the introduction of Secure Service for BGE represented the first time the utility took payments directly from customers. Previously, CSRs could only walk customers through the web portal experience, which impacted call times and the ability of CSRs to handle more pressing issues.

BGE’s call volume has quickly grown to account for 10% of its payments. According to Lisa Wasowicz, Senior Business Analyst, BGE, Secure Service has transformed BGE’s ability to serve all customers. “This was our first time taking payments by phone, so we were anxious to see how our customers would react,” she said. “Our call times have been

reduced, and our customers are really enjoying the SMS option. All in all, this has been a very positive launch.”

## Serving the Needs of Customer Service Representatives

CSRs are an invaluable resource for cementing customer satisfaction, particularly when customers are dealing with outages or service requests. However, the act of processing payments not only poses potential security risks, it also affects the ability of CSRs to address more pressing concerns.



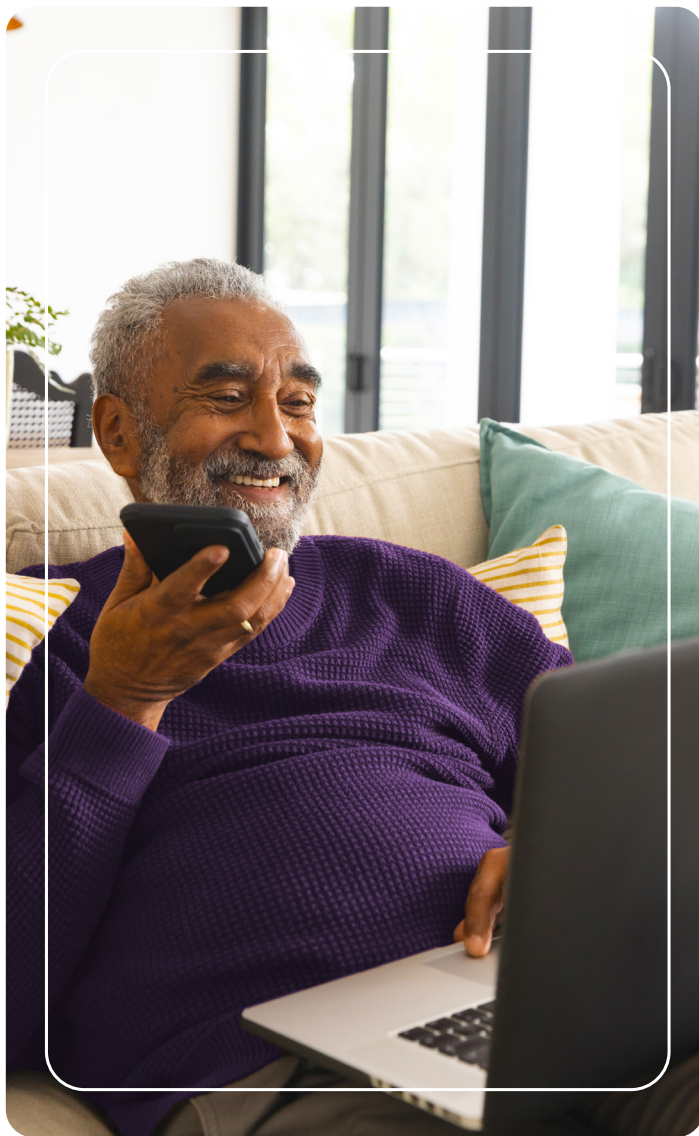
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For PECO, Delmarva Power and Electric, Atlantic City Electric, and Pepco, the ability to assist CSRs was as important as the ability to assist customers. Previously, call times remained high as customers either needed time to gather their payment information or wanted to wait on the phone to see if the payments went through. This impacted the FCR metrics and meant extended call times for CSRs.

The introduction of Secure Service IVR and SMS drastically reduced the burden experienced by CSRs tasked with processing phone payments. For both entities, customers have taken advantage of both IVR and SMS to self-serve. FCR metrics have improved as a result. “Our agents love Secure Service because it allows them to serve more customers,” said Nancy McAllister, Business Program Manager, Pepco. “Customer wait times and call times are both down. It has really been a major win for everyone.”

## Expanded Visibility for Payments by Phone

An added benefit is the ability for CSRs to track payments in real time. While still shielded from sensitive data, CSRs have complete visibility as to where customers are in the payment process. As Secure Service is integrated within Agent Dashboard, providing tracking and reconciliation over the full Paymentus billing and payment solution, CSRs could leverage their familiarity with Agent Dashboard to maintain visibility over all call-in payments.



## Meeting Customers Where They Are

For Exelon's family of utility providers, Secure Service has quickly become a self-serve lifeline for thousands of customers. The flexibility of Secure Service also extends beyond IVR and text, with Spanish language offerings available. What's more, each utility noted that Secure Service has proven popular with all age demographics.

The power of partnership continues to be on display, as Exelon looks to further expand its offerings through the Paymentus solution thanks in part to the success delivered by Secure Service. As Nancy McAllister noted, "We easily added a new capability to our platform with no disruptions or long, sleepless nights. We're extremely happy with the Paymentus team."