

Person-to-Merchant (P2M)

P2M functions where the merchant has a relationship with the consumer, and each invoice needs to be approved separately.

The Electric Bill

Just think about receiving a recurring utility bill via US Mail, email, e-billing notice, etc. If there is an existing authorization, such as having the bill paid automatically, then P2M does not apply.

From the merchant's point of view, the P2M-enabled invoice provides another avenue for payment. There is no special enrollment process required.

Sam Stubble got a bill from his electric company as portable document file (PDF) attached to an email received on his desktop computer. He opened the PDF that looked like this --->.

The Electric Company
975 Generating Avenue
Someplace, SomeState, SomeZip
123-456-7890 General Telephone
www.ElectricCompany.com

Sam Stubble
11235 Fibonacci Drive
City, State Zip

Dear Sam,

We appreciate you allowing us to provide your electricity in our 77th year of service.

Please pay **\$110.42** before October 16, 2016 for the **1123** kilowatt hours (kwh) consumed for the 30 days ending September 30, 2016.

Bill details may be found on line under your account.

Thanks again!

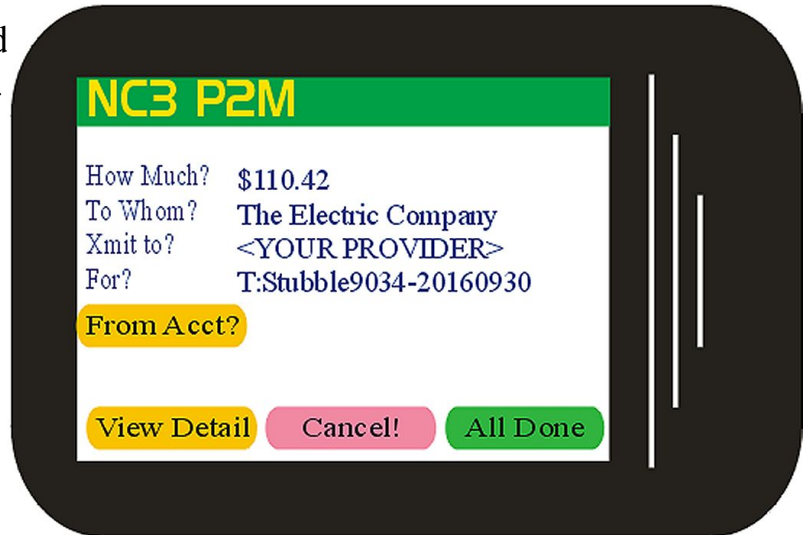
Tommy Zapper
General Manager
TZapper@ElectricCompany.com
10/1/2016



Sam opened the PDF on the desktop and the NC3 application on his smart phone. He scanned the QR-m-P2M code and his phone displayed ---->

The information came from the plain-text QR-m-P2M.

There is more information in that code and Sam can view it by tapping the “View Detail” button”.



Sam tapped the button to chose from which account to pay the bill. Only the nicknames are on the phone, not the account numbers, not even the name of the bank.

Sam approved the payment, and his smart phone sent the payment on its way to Sam's provider who knows the details and will arrange the payment.

That was all!

Lots of electrons were temporarily inconvenienced, but this was a *paperless process*. No postage to send the invoice or the payment, no trucks delivering invoices or payments, and no one got Sam's payment account information except the organizations that already knew.