

Intelligent Payments, reduced Missed Payments: The Atos Solution for Flexible and cheaper Collections



Atos

Transforming the payments ecosystem with Atos' Flexible Payments platform

In this digital era of fast-paced transformations and revolutionary leaps in technology, Atos offers an alternative payment mechanism for direct debits as part of our spectrum of offerings in the energy and utilities space.

Atos' Flexible Payments platform is an intelligent recommendations and notifications platform that enables customers to efficiently pay their dues across multiple funding sources. It empowers customers to take control of their payment dues by enabling regular payments to suit their needs from one or more funding sources.

This cutting-edge financial solution can spot vulnerable customers and provide them with the flexibility to choose

when and how they meet their dues rather than rely on a single payment, on a specified date, from a single account, i.e., a direct debit which, in many cases, may fail due to funding constraints.

The system proactively monitors the customer's Account Information Service (AIS) data through a consented sign-up process that is regulated by the FCA. It shares recommendations for one or multiple payments in a month to ensure customers meet their dues or have tried to make a payment towards their outstanding dues. Every month the recommendations suggest the right options to help the customer stay on top of any payments they are required to make.



The Flexible Payments Platform helps customers to steer clear of arrears and expensive debt collection services by empowering them to take control of their ability to pay. This can influence and even change their payment habits. The system proactively supports them with cash flow

management and takes reasonable steps not to push a customer into further unmanageable arrears.

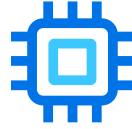
Typically, with this solution, the cost per transaction is lower than that of direct debit and is always lower than that of a credit card.

Key features of Atos' Flexible Payments platform



Prevention of customers defaulting

by spotting affordability, tracking income patterns and taking payments whenever the customer can make a partial or total payment according to their convenience



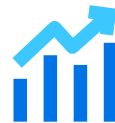
AI-powered recommendations and notifications

to customers by analyzing classified account information provided through consent by the Open Banking standard



Lower cost to transact

than other payment options like direct debit, credit card or cheque



Predictive capability

to spot vulnerable customers and triage to appropriate next steps



Faster recovery

of outstanding balances with an affordability check and a variable recurring payment functionality



Automatic reconciliation to account

with no additional burdensome costs



Simple and seamless platform

to make timely payments on all dues



Immediate funding

via bank-to-bank transfer



Customer-centric mechanism

that allows and positively urges customers to

- Build a payment plan that suits one or more funding streams
- Reduce missed payments by allowing the customer to pay in full or even in part
- Allow split payments, that can be shared between friends, family or other interested parties to make up dues



Immutable ledger tracking and reporting

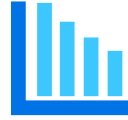
on all recommendations, notifications and transactions

Tangible results with Atos' Flexible Payments platform



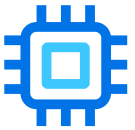
Flexibility

Enables customers to pay more flexibly, based on their financial commitments, income regularity and spending behaviors by using an Open Banking FCA-regulated provider



Reduced overheads

Offers a lower cost per transaction for direct debit, significantly lower cost to credit card, and instant bank-to-bank funding with no reconciliation costs



AI-powered intelligent recommendations and notifications

Encourages consumers to make an effort to pay by spotting those who are vulnerable, proactively triaging and recommending practical steps ahead



Compliance

Includes a built-in immutable ledger and audit trail of decision-making and actions for compliance and adherence to regulatory standards



Reduced arrears

Offers customers payment flexibility, influencing them to pay something as opposed to nothing, and splitting payments on demand, resulting in reduced arrears



Customer insights

Provides customer insights on spends, income to expense ratios, and essential and non-essential billing to plan better; provides enhanced reporting to regulators and uses data to build new products



Loyalty

Maintains and grows customer loyalty through a customer-centric experience, empowering the consumer and allowing them to shift back to a positive net promoter score (NPS)



Built-in innovation

Aims to adopt and integrate sector feedback, ensuring it is enriched with relevance, insights and innovation

>> To book a demo and discuss how Atos can help you create a scalable, sustainable customer-centric solution for your end-customers, contact james.sharpe@atos.net.

About Atos

Atos Group is a global leader in digital transformation with c. 67,000 employees and annual revenue of c. €10 billion, operating in 61 countries under two brands – Atos for services and Eviden for products. European number one in cybersecurity, cloud and high performance computing, Atos Group is committed to a secure and decarbonized future and provides tailored AI-powered, end-to-end solutions for all industries. Atos Group is the brand under which Atos SE (Societas Europaea) operates. Atos SE is listed on Euronext Paris.

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Let's start a discussion together



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The Atos logo is displayed in a large, bold, blue font. The letters 'A', 't', and 'o' are connected, and the 'S' is separate. The logo is positioned in the bottom right corner of the page.