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Bill Pay, From Both Sides of the Screen

A Commercial Perspective on PayNearMe — Loan & Receivables Payments — Account Executive, Credit Unions/Banks

Consumers see one click—or one scanned barcode—when a loan payment goes through. Behind that interaction sit payment initiation, authentication, card, ACH, mobile-wallet or cash acceptance, funding, settlement, posting, reconciliation, and exception handling. I understand what a member sees when they make a payment—and what banks, credit unions, platforms, and processors must make happen behind the screen for that payment to post correctly.

THE CHAIN I KNOW

- **Initiation and self-service** — where member friction first appears and digital adoption is won or lost.
- **Authorization and acceptance** — where payment method, risk, and cost begin shaping the downstream outcome.
- **Funding, settlement, and posting** — where timing and payment data determine when funds become usable.
- **Reconciliation, exceptions, and returns** — where manual work, service demands, and hidden acceptance costs accumulate.

WHERE THIS CAME FROM

At Bank Up, I sold within a payment-operations business supporting $4B+ annually across banking, utilities, municipalities, and property management — where the hard problems weren’t accepting the payment but everything after it: reconciliation, remittance data, exception handling, treasury workflows. That’s the same operational spine underneath loan and receivables payments at a bank or credit union — a different receivable, the same chain.

HOW I SELL IT

I start with the member experience and follow the payment through account posting. I qualify pain across operations, exceptions, economics, implementation, and decision ownership—then build the commercial case around what the institution needs to improve.

TRACK RECORD

- Sustained ~25% close rate across a high-volume SaaS sales motion averaging ~80 scheduled executive conversations per month.
- Took one enterprise account from 2 locations to ~1,500 through executive-level, education-driven selling.
- Built an outbound banking pipeline from zero, developing 20+ regional and national bank opportunities across treasury, RDC, reconciliation, and operational receivables.

ONE COMMERCIAL OBSERVATION

Banks and credit unions don’t modernize loan payments simply because a newer interface exists. The business case emerges when payment friction starts creating measurable consequences — avoidable service calls, manual exceptions, delayed posting, limited payment choice, and a higher total cost of acceptance. PayXM changes that conversation. It connects the member experience at the front end with the operational efficiency required behind it, giving the institution a reason to modernize the full payment experience rather than bolt on another isolated payment method.

That’s the fit I’d bring to PayNearMe: a seller who understands that a successful payment is not merely authorized — it has to be convenient for the member, usable by operations, correctly posted, and economical for the institution.