



Paymentus Launches AI-Native Service Commerce, Transforming Bills into Intelligent Experiences that Enable End-to-End Service Relationships and Payments

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CHARLOTTE, N.C. & DALLAS & SAN JOSE, Calif.--(BUSINESS WIRE)--May 4, 2026-- Paymentus (NYSE: PAY), a leader in secure billing, payment, and customer experience innovation, today announced patented Billeo™ and BillWallet®, and additional patented technologies designed to transform bills, invoices, and statements into intelligent, interactive experiences designed to help consumers understand, manage, and pay with ease—establishing a new category: AI-native Service Commerce.

Built for the modern service economy, these innovations are intended to move beyond traditional transactions to create persistent, intelligent relationships between consumers and service providers. Together, they form the foundation of Paymentus' AI-native platform for secure, personalized Service Commerce.

A New Category: AI-Native Service Commerce

Paymentus is establishing a new category—AI-native Service Commerce—where every service interaction becomes intelligent secure, and outcome-driven.

Instead of fragmented experiences across channels, consumers can engage seamlessly through web, mobile, voice, messaging, or emerging agentic interfaces—all within a unified, persistent service relationship that spans understanding, interaction, and payment.

Bills, invoices, statements, policies, and other transactional documents become the entry point into an ongoing, intelligent service relationship—where understanding, resolution, and payment are seamlessly integrated into a single experience.

BillWallet®: The Service-Native Payment and Identity Layer

BillWallet® is a purpose-built digital wallet designed specifically for bill and service payments. Unlike retail wallets that store cards for one-time purchases, BillWallet® establishes a persistent, secure relationship identity between the customer and service provider, linking accounts, service relationships, and payment credentials into a unified layer.

This enables one-touch, authenticated payments across all channels—digital, voice, agentic, or in-person—eliminating the need for account numbers, passwords, or traditional point-of-sale entry.

By anchoring payments to a persistent relationship rather than a one-time transaction, BillWallet® enables faster, more secure, and more intuitive service interactions.

Billeo™: The Intelligent Interaction and Experience Layer

Billeo™ transforms static bills, invoices, and statements into intelligent, interactive experiences. Built on Paymentus' portfolio of granted patents and pending applications, Billeo™ enables consumers to understand charges, resolve issues, and take action directly within the document itself.

Through AI-driven explanation, contextual insights, and embedded actions, Billeo™ converts transactional documents into dynamic service experiences—bridging the gap between information and action.

Together, Billeo™ and BillWallet® connect understanding to execution, enabling consumers to move seamlessly from insight to resolution to payment within a single, continuous flow.

AI360: AI-Based Integration, Orchestration, and Data Intelligence Layer

Billeo™ and BillWallet® are powered by Paymentus' AI360 layer—an AI-based integration, orchestration, and data intelligence framework that enables systems to autonomously interpret, connect, and operate across disparate data sources.

AI360 is designed to allow organizations to rapidly deploy intelligent service experiences without the time, cost, and complexity of traditional integrations, enabling dynamic data integration, real-time orchestration, and intelligent visualization across systems, channels, and workflows.

SecureService®: Securing Every Interaction

All interactions are secured through Paymentus' patented PCI-compliant SecureService™ framework, engineered to ensure

end-to-end protection, trust, and compliance across every service interaction and payment flow.

Executive Commentary

"Service commerce is not a one-time transaction; it's an ongoing relationship between customers and the providers they trust," said Dushyant Sharma, Founder and CEO of Paymentus. "We believe that BillWallet® and Billeo™ will redefine that relationship by making every interaction clear, fast, and secure—delivering an intelligent, autonomous service experience that did not previously exist."

Availability

BillWallet® and Billeo™ are available now to Paymentus clients and partners across service-based industries, including utilities, insurance, telecommunications, government, education, healthcare, and property management.

Organizations issuing bills, invoices, or statements can now deliver intelligent, personalized experiences that explain charges, resolve issues, and facilitate secure payments in a single, unified interaction.

For demos and more information, visit www.paymentus.com or contact sales@paymentus.com.

About Paymentus

Paymentus is a leading provider of cloud-based bill payment technology and solutions for billers and financial institutions across North America. Our omni-channel platform provides consumers with easy-to-use, flexible and secure electronic bill payment experiences through their preferred payment channel and type. Paymentus' proprietary Instant Payment Network™, or IPN, extends our reach by connecting our IPN partners' platforms and tens of thousands of billers to our integrated billing, payment, and reconciliation capabilities. For more information, please visit www.paymentus.com.

Forward-Looking Statements

This press release contains forward-looking statements regarding the intended impact and future performance of new products, including Billeo™ and BillWallet®. Forward-looking statements include statements containing words such as "expect," "anticipate," "believe," "project," "will" and similar expressions intended to identify forward-looking statements. These forward-looking statements are based on our current expectations and involve risks and uncertainties. The actual results of the products discussed in this press release could differ materially from those anticipated in such forward-looking statements as a result of these risks and uncertainties, which include, without limitation, those included under the caption "Risk Factors" and elsewhere in our filings with the SEC, including, without limitation, our Annual Report on Form 10-K for the year ended December 31, 2025, filed with the SEC on February 24, 2026, and our Quarterly Report on Form 10-Q for the quarter ended March 31, 2026, which we expect to file with the SEC shortly after the date of this release. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release.

All forward-looking statements are qualified in their entirety by this cautionary statement, and we undertake no obligation to revise or update any forward-looking statements to reflect events or circumstances after the date hereof.

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