



# Black Mountain Software helps households and businesses easily pay utility bills with BMS Pay, powered by Nuvei

*Real-time bill presentment and payment solution streamlines operations for utilities*

## Case study

## About Black Mountain Software

For over 30 years, Black Mountain Software has served small cities, towns, counties, special districts, utilities, and schools with custom, purpose-built enterprise resource planning (ERP) software. Its fund accounting, payroll, and utility billing solutions help organizations improve operational efficiency and support regulatory compliance.



## The challenge

Black Mountain Software wanted to provide an upgraded utility billing solution that enabled real-time payment data. Its legacy payment processing provider worked on an automated batch file transfer basis. The delays of next-day batch data caused reconciliation issues for Black Mountain Software's utility clients and poor experiences for their residential and business users.

For example, if two household members inadvertently paid their utility bill on the same day, both payments were accepted, and the utility would need to issue a refund. Delays in presenting overage charges to users often resulted in those charges going unpaid until the next billing cycle's due date. In addition, users could enter fraudulent or incorrect account and routing information, and the payment portal would still mark the account as paid. When false or inaccurate information was eventually detected, it further complicated the utility's accounts receivable processes.

Black Mountain Software realized early on that to deliver a best-in-class solution to its clients promptly, it would need to partner with a capable, technically advanced payment solution provider. After examining many vendors, Black Mountain chose to partner with Nuvei.

## KEY RESULTS

# 22%

average end user participation rate in BMS Pay

# 27%

of utility clients achieved end user participation levels exceeding 25%— and some as high as 65%

# 67%

growth in utility clients onboarded to BMS Pay in the first half of 2025



Nuvei has been instrumental in accelerating our time to market for BMS Pay. The Nuvei team's support allows us to be aggressive in our rollout strategy and stand up utility clients fast. By partnering with Nuvei on an integrated API solution for real-time utility payments, we can provide utilities a compelling offering to streamline business operations and improve customer experiences.



**Mike Fabrizio**  
Co- CEO, Black Mountain Software



# The solution

Black Mountain Software partnered with Nuvei to deliver an integrated API solution that enables real-time utility bill presentment and payment—laying the foundation for the launch of BMS Pay, powered by Nuvei. BMS Pay enables utilities to offer households and local businesses multiple convenient ways to pay—online, by text, phone, over-the-counter, or autopay, all through a customizable, user-friendly portal. For utilities, the solution synchronizes in real time with their Utility Billing backend systems from Black Mountain Software to eliminate manual, batched file transfers and next-day payment postings.

Now, when a utility updates a customer’s bill or a customer makes a payment, the changes are instantly reflected in both the payment portal and the utility’s billing system. This real-time sync improves accuracy, saves time for everyone, and allows utilities to quickly identify and block fraudulent activity at the individual account level.

Convenient options like autopay and flexible payment methods help reduce late or missed payments, while lowering printing and mailing costs. The result is increased customer satisfaction and greater operational efficiency.

Black Mountain Software’s product team was delighted with the ease of collaboration with Nuvei across customer support, technology, and implementation. Their marketing team also appreciated Nuvei’s co-branded support—ranging from client and end user email communications and product fact sheets to webinars and customized landing pages designed to capture new business opportunities for their sales team. To further support the sales team, Nuvei conducted individual follow-ups to schedule demos and held bi-weekly syncs to stay aligned on client needs and status updates.

## SERVICES USED



Payment orchestration



Authorization optimization



U.S. bank transfer

## COVERAGE



USA



**Black Mountain Software, with its expertise in customized public sector ERPs and strong capabilities for real-time utility bill presentment and payment, is a valued partner to Nuvei. We look forward to continued collaboration and growth to help public sector organizations improve constituent services.**



**Gregg Bavisotto**  
Vice President of Government Sales, Nuvei

# The results

- 22% average end user participation rate in BMS Pay.
- 27% of utility clients achieved end user participation levels exceeding 25% — and some as high as 65%.
- From zero to 90 utility clients using BMS Pay in just 13 months, representing nearly \$25 million in payments.
- 67% growth in utility clients onboarded to BMS Pay in the first half of 2025.

Black Mountain Software’s leadership is pleased with the rapid adoption of BMS Pay, with strong growth in both utility clients and end users in just over a year. Many clients have already surpassed the 25% user participation goal, and for those still working toward it, Black Mountain Software is actively collaborating with their marketing teams to boost engagement. Meanwhile, the company’s salesforce is now focused on introducing BMS Pay to the hundreds of utility clients who have yet to onboard—armed with compelling proof points highlighting the solution’s success.



Nuvei is designed to accelerate your business. Our future-proof technology allows companies to accept cutting-edge payment options, optimize new revenue streams, and get the most out of their stack—all on one platform.

**Learn more at [nuvei.com](https://nuvei.com)**