fiserv.

CheckFreePay®

Walk-In Bill Payment Convenience and More Locations for Customers to Pay Their Bills







One in five people prefer to pay a bill in person. Many want the convenience and security of paying in person and getting a receipt at the time of payment, while many others are among the 30 million households in the U.S. who do not have a bank account. If you're not providing walk-in bill payment service, you may risk losing customers to a competitor who does.

Support customers' preference-driven bill pay needs with CheckFreePay from Fiserv, a complete walk-in bill payment solution that provides a convenient way to serve customers who prefer to pay bills in person. With Fiserv, your customers can pay their bills at more than 29,000 managed agent locations.

Maximize the Walk-In Bill Payment Channel

Your organization's preference would most likely be for all customers to pay bills electronically—it's faster, more efficient and less costly for you. However, not all customers have the means or desire to pay electronically. Fiserv helps bridge the gap by enabling financial institutions to capture the benefits of an electronic payment solution while also allowing customers to pay in person. Fiserv makes it simple.

The Walk-In Bill Payment Customer:

- Is the most costly customer to serve
- Makes frequent emergency payments
- · Wants receipt as proof of payment
- Demands convenience and security when paying bills

Walk-In Bill Payment from Fiserv:

- Serves the 7 million households that choose to pay in person
- · Is licensed in all required states
- Trains and supervises a nationwide network of more than 29,000 agents
- Maintains relationships with more than 250 authorized billers

A Simple Solution

With CheckFreePay, you can realize several key benefits:

- Turn cash payments into electronic funds
- Reduce expenses associated with posting errors and payment processing
- Receive payment information in seconds
- Allow staff to focus on your core business
- Improve customer satisfaction by offering additional payment locations



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Benefits for You

The walk-in bill payment customer is the most costly customer to serve, because maintaining a walk-in bill payment center is expensive. By outsourcing this service to Fiserv, you can serve this important customer base at a fraction of the cost of an in-house solution. Our standard solution includes:

- Complete guarantee of funds
- Cash, check, money order, cashier's check payment options
- Receipt verification of payments
- A professional agent network
- Adoption marketing consultation
- Multilingual customer service support

In addition to all the benefits of the standard Fiserv solution, our real-time solution provides immediate payment notification.

Benefits for Your Customers

When customers have the option of paying their bill at one of our walk-in bill payment centers, you satisfy a community need and help customers who want to make last-minute or emergency bill payments. CheckFreePay locations are convenient, have extended hours and guarantee the payment will arrive to you on time. These customers also have the option of one-stop bill payments since they can pay nearly all their bills at one location.

Partner With a Leader: Fiserv

Fiserv is committed to maximizing the value of your walk-in payment channel. Our expertise makes us uniquely qualified to deliver this service to your organization.

Customer Interaction Optimization: Enhancing Customer Bill Pay Touchpoints to Maximize Business Profitability

Supporting a "preference-driven" bill pay landscape means cost-effectively serving customers where they choose to interact—online, by phone or in person. Fiserv offers a complete approach to make the most of interactions with customers to sustain and build relationships, and maximize growth by leveraging the bill as a valuable touchpoint.

Whether you need to improve a single solution—such as walk-in payment—or optimize your entire offering, choosing a partner who has the experience and expertise to address the entire payments landscape is the best way to improve today's customer interactions, while keeping an eye on tomorrow's requirements.

- Leadership Market leader in walkin bill payments with over 90 million transactions per year
- Experience Over 30 years of electronic bill payment experience
- Success-100 percent electronic rate
- Quality-Sigma quality processes in place

Connect With Us

For more information about CheckFreePay from Fiserv, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com/billers.

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