

# Solutions



## Billing and Payment Solutions for Billers

A Multichannel, Integrated Approach to Reduce Costs and Delight Customers While Maintaining Your Brand



## Solutions

Are you looking to reduce costs, collect payments faster and delight your customers? If so, Fiserv can help. Your customers are all different and their billing and payment needs are dynamic. You know it's important to balance customer demands with your own business objectives, and you need a partner who understands and can help you navigate the marketplace.



With Fiserv, you can count on getting the right solutions across paper and digital channels today and know that you'll be ready for opportunities to help achieve your goals in the future.

### Give Customers Options and Get the Results You Need

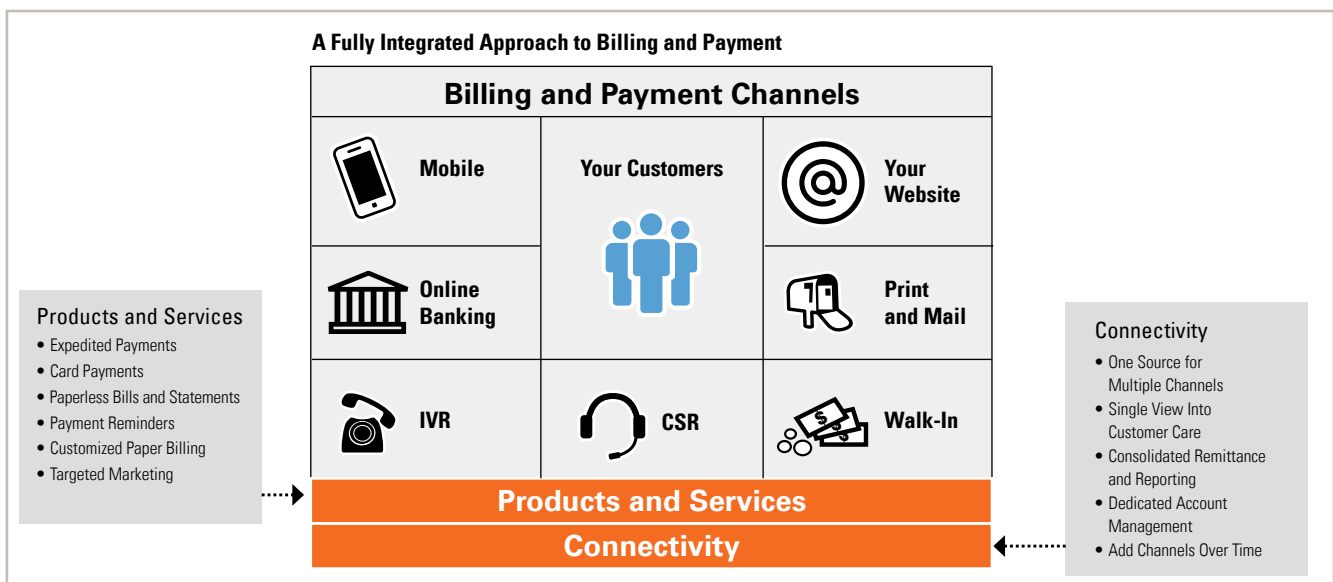
It is no secret that today's consumers want to pay when and where they want with the method of their choosing.

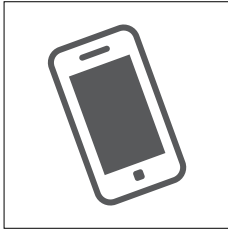
Fiserv supports all of the payment channels, methods and services your customers demand, with an integrated multichannel strategy that will help you accelerate your transition from paper to digital, collect payments faster and give you the cross-channel visibility and capabilities you need to more efficiently manage your business, all while maintaining your brand. We own and operate the largest electronic bill delivery network in the industry and provide the most insight and analysis on the latest consumer and payment trends.

### Benefit From Partnering With the Broadest Single-Source Provider

Whether you are looking for a fully integrated suite of channels and services for interacting with your customers, or addressing a very specific challenge like one-time card-funded payments, you'll find that connecting with Fiserv can provide you with unparalleled economic and operational benefits. We also make it easy to migrate to additional channel solutions in the future as your business demands them.

Our solutions are designed, developed, delivered and driven by us, with a strong focus on customer experience, security and quality from development through launch and ongoing operation. Billing organizations have been relying on Fiserv solutions and expertise to reduce costs, drive revenue and increase customer satisfaction for more than 30 years.





Mobile

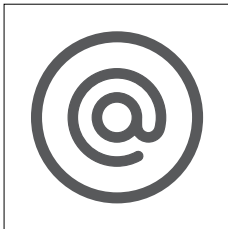
### **Mobile: Solutions for Customers on the Go or on the Couch**

The mobile channel is an increasingly popular choice to receive and pay bills no matter where your customers are, particularly as the number of smartphone and tablet owners continues to grow at a rapid pace.

In addition to providing customers with the option to view and pay bills on their mobile device, the mobile channel provides a great opportunity to push timely, relevant billing and payment information to your customers.

BillMatrix® Next from Fiserv offers an immersive mobile-optimized experience:

- Credit or debit cards, or ACH payments
- Consumer-fee or client-absorbed cost models
- Immediate, future-dated, recurring and automatic payments with fixed and variable payment capabilities
- PCI and SSAE-16 compliance



Your Website

### **Your Website: A Critical Touchpoint for Collecting Revenue**

Consumers regularly visit service providers websites to view or pay bills. Some want to register so they can log in and view current and past bills, review payment history or schedule payments. Others are looking for the quickest and easiest way to pay, or to make a last-minute payment using a credit or debit card. Either way, a robust set of biller payment offerings is essential.

BillMatrix Next can meet all of your website needs, including:

- Digital payment via branded website
- Credit or debit cards, or ACH payments
- Consumer-fee or client-absorbed cost models
- Immediate, future-dated, recurring and automatic payments with fixed and variable payment capabilities
- Self-service tool for user management and reporting
- User authentication
- Secure storage of multiple payment accounts for future use
- PCI and SSAE-16 compliance



IVR

### **Phone: Satisfy Customers Who Want to Call In a Payment**

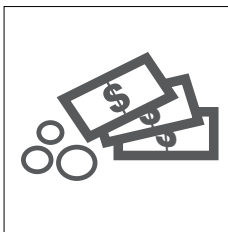
For customers who still like to call in their payments or need to make a one-time or last-minute payment, consider providing offline bill payment options such as pay by phone. When paying by phone, some consumers will prefer to use an interactive voice response (IVR) system while others will want to speak to a live customer service representative (CSR).



CSR

BillMatrix Next provides fully scalable solutions designed to fit seamlessly into your existing environment, including:

- Automated conversational IVR and CSR-assisted models
- Credit or debit cards, or ACH payments
- Consumer-fee or client-absorbed cost models
- Immediate, future-dated, recurring and automatic payments with fixed and variable payment capabilities
- Customized call flow scripts
- PCI and SSAE-16 compliance



Walk-In

### **Walk-In: Turn Cash Payments Into Electronic Funds**

People pay bills in person using cash for a variety of reasons. Some may choose this method to pay because they don't have a checking account or credit card. Others simply prefer the convenience and security of paying bills in person and getting a receipt as proof of payment.

As the highest volume processor of walk-in bill payments through our CheckFreePay<sup>®</sup> walk-in payment solution, Fiserv provides a network of agent locations that:

- Serve cash customers at a fraction of the cost of an in-house solution

- Maintain compliance with relevant regulatory statutes, if required
- Offer your customers expedited payment options
- Accommodate customers who choose to pay in person but are outside of your geographic location
- PCI and SSAE-16 compliance



Online Banking

### **Online Banking: Maximize Your Paperless E-bill Adoption**

Thousands of consumers use online banking to pay their bills, and many of them are your customers. They are prime candidates for taking the next step and receiving your paperless bills through their bank.

Only Fiserv offers you the ability to directly connect with these customers through the nation's largest paperless e-bill delivery network and one of the top-ranked financial management portals, MyCheckFree.com. Responsible for more than 90 percent of the e-bills distributed via the bank channel, our network represents the largest opportunity in the marketplace outside of your own website to drive paperless adoption and reduce costs.

eBill Distribution™ from Fiserv offers:

- Exclusive access to millions of online banking users and active bill payment users at thousands of financial institutions
- Innovative and award-winning paperless e-billing options and adoption programs
- Ability to securely link customers who view your bill in the bank channel back to your own website for cross-sell, up-sell and loyalty campaigns
- An opportunity to increase paperless adoption rates for those who pay bills online at their preferred financial institution
- A way to increase paperless adoption for customers who use automatic payments each month
- PCI and SSAE-16 compliance

### **Fiserv Keeps Innovating for You: eBill Easy Activation™**

This solution automatically enrolls your customers into an e-bill trial period if they are paying you through online banking.

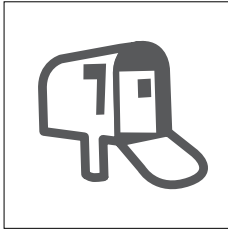
By encouraging customers to experience how e-bills make managing their financial lives simpler, clients who offer eBill Easy Activation from Fiserv are seeing up to an additional 20 percent paper turn-off rate in the bank channel.

eBill Easy Activation was the winner of the prestigious Product Innovation Award from the Direct Marketing Association.

### **Professional Services for Billers**

Fiserv helps you differentiate yourself from your competitors, manage data advantageously and simplify the management of information technology with Professional Services.

Professional Services from Fiserv features a range of IT professional services that complement Fiserv processing and software solutions, including applications, infrastructure and specialized services. These services reflect the strengths of Fiserv: depth of financial business processes knowledge, leadership in delivering the mobile experience, familiarity with industry regulations, expertise in security and knowledge of a wide range of technologies.



## Print and Mail

### **Print: Optimize Paper Bills and Statements While Guiding Customers to E-bills**

Although more and more consumers are moving toward electronic bills and payments, there will always be a segment of customers who rely on paper. The paper bill presents an opportunity for billers to more effectively communicate with customers and drive cross-sell revenue through targeted marketing and educational content.

With extensive experience in the transactional print and mail industry, Fiserv offers a comprehensive solution that includes paper and electronic bills and statements—plus the expertise you need to guide your customers to a compelling, cost-effective digital experience. Our industry-leading technology offers the ability to:

- Offer a consistent look and experience across billing channels
- Drive response rates and cross-sell revenue with targeted service and educational messaging
- Customize all content, graphics and images based on customer attributes
- Easily transition print content to lower cost e-bill delivery channels
- Minimize postal expense by leveraging our volume and expertise

### **The Fiserv Advantage**

- Named to the prestigious FORTUNE® 500
- Named one of Fortune World's Most Admired Companies in 2014, 2015 and 2016
- No. 1 electronic billing and payment provider in the U.S. by Aite Group
- Broadest single-source range of integrated solutions and channels
- Largest e-bill network with exclusive access to thousands of banks for paperless e-bill delivery
- Highest volume processor of walk-in bill payments
- The most in-depth consumer behavior knowledge

### **Stay Current With the Latest Research**

As a billing and payment leader, Fiserv invests millions of dollars in conducting primary consumer and market research and sharing insights so you can focus on your core business while keeping abreast of changing habits and preferences. Using this research, together we can develop and execute best practice marketing and communication strategies to empower you to guide your customers to lower cost, higher impact digital channels.

### **Connect With Us**

For more information about Billing and Payment Solutions for Billers, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com/billers](http://www.fiserv.com/billers).



## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.



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