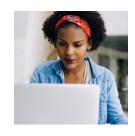**Product**

fiserv.

CheckFree® RXP®

Offer Consumers a Rich, User-Friendly Online Billing and Payments Experience

Used by close to 4,000 financial institutions, CheckFree RXP from Fiserv is the industry's leading electronic billing and payments solution that delivers on the goal of making your financial institution the go-to provider for money movement activities.

With the number of online bill payment options available to consumers, it's more important than ever to provide them with a bill pay solution at your financial institution that is intelligent, intuitive and interactive. CheckFree RXP brings user-friendly features to online payments, creating a rich user experience that delivers just-in-time content and intuitive money movement.

Offering CheckFree RXP can help you reach your goals of increasing adoption, loyalty and usage of your online financial services.

Payments Made Easy

The intuitive user interface CheckFree RXP provides makes it easy for consumers to handle all primary payment activities, such as paying bills, making person-to-person payments and viewing e-bills, from the Payment Center.

Billing information is conveniently located to make it easily accessible to the user. The user interface also includes premium real estate in each payee row to highlight key features such as reminders, autopay and e-bills.

Extensive E-Bill Offering

There is no easier way for someone to receive a bill than through their financial institution's e-bill service. With CheckFree RXP, consumers can receive electronic delivery of their bills from hundreds of companies through your secure online channel. In fact, Fiserv offers the industry's largest all data-driven e-bill network, with no scraped e-bills.

Consumers are notified about the availability of e-bills in multiple areas of the application, and they can sign up with just a few clicks. The innovative e-bill introduction program makes it easy for consumers to try the e-bill service without turning off paper bills or disrupting their normal routine. And e-bill reminders help ensure that users pay their bills on time through your bill pay service.

Flexible Branding

Customized branding and configuration options allow you to match your online banking platform. CheckFree RXP uses HTML5 and CSS3 to deliver increased flexibility for your design choices without compromising the underlying payment processing features.

Key Features

- Flexible branding options

- Easy implementation and migration

- Full-service payment processing

- Fastest payment speed – next business day in most cases

- Industry's leading e-bill provider, connecting consumers to hundreds of billers

- Innovative e-bill introduction program that increases and adoption through trial periods

- Guided onboarding process encourages user trust and confidence, generating higher adoption among first-time users

- Conforms to WCAG 2.0 accessibility standards

- Cross-sell and up-sell opportunities

- Automatic, real-time feature pack deployment of product enhancements and new functionality

Optional Features and Services

- Bill Discovery – helps automate the payee setup process through innovative technology

- Same-Day and Overnight Checks – allows users to schedule and process expedited bill payments

- Account-to-Account Transfers – allows funds transfers between your institution and another institution

- Mobile Payment Plugin – brings comparable payments functionality to your mobile app

- Risk Override – allows risk limits to be redefined

- Fee Manager – provides three tiers of pricing for value-added services

- FraudNet™ – a powerful networked fraud detection and prevention engine for security

Accessibility

Features are included in the user interface to improve accessibility for users with disabilities. CheckFree RXP conforms to the Web Content Accessibility Guidelines (WCAG) 2.0 Level AA. This standard provides a set of guidelines for accessible application development.

User Insights Prompt Innovation

Fiserv actively pursues user insights in the development of its solutions through multiple mediums. Continuous feedback is received and reviewed through forums such as focus groups, research and surveys. Innovation teams serve as an incubator for new products and features that can help push ideas to market more quickly. User experience teams use key learnings from consumers to ensure the end product design and function meets or exceeds end-user expectations. The data from all these mediums are collected and utilized to ensure that our bill payment services are designed and built with consumers in mind.

Innovative Technology

CheckFree RXP has been recognized by leading financial services industry publications for its innovative use of technology, including the feature pack upgrade process, which delivers product enhancements and new functionality to thousands of financial institutions simultaneously, in real time. This eliminates the need for a slow and costly traditional migration process to a new product version. Fiserv is continuously reviewing and developing innovative features and functionality to ensure your online users have the best online bill pay experience.

Value-Added Benefits

As our client, you receive a variety of value-added services designed to maximize the return on your Fiserv investment.

Through our Fiserv Boardroom Series, we share business insights, market trends and research data gleaned from financial institutions around the world to improve your business performance.

Other services included with CheckFree RXP are:

- Conversion expertise

- Extensive product training during implementation and beyond

- Electronic merchant setup

- World-class customer care support with Care Assist from Fiserv

- Extensive online reporting package through Insights Assist from Fiserv

- Consumer Marketing Services from Fiserv for online payment user adoption

Optimize Your Online Channel

CheckFree RXP is designed to help you drive more profitable relationships and become the most convenient and trusted place to receive and pay bills.

As with all of our solutions, it delivers the industry-leading security, usability and quality you've come to expect from Fiserv.

Key Benefits

- Simplifies consumers' billing and payment experiences through a comprehensive solution

- Makes paying bills, or anyone, faster and easier at your financial institution

- Helps consumers organize and control their finances through a convenient money movement portal

- Provides access to the largest industry network for financial institutions and billers

- Enables industry leading e-rates and personal payments end points

- Comprises the largest all data-driven e-bill network

- Optimizes consumer touchpoints and promotes increased adoption and usage of financial institutions, online channels

Connect With Us

For more information about CheckFree RXP call 800-872-7882, email getsolutions@fiserv.com or visit fiserv.com.

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