

**BillMatrix® Next for Credit Unions**

**Comprehensive and Flexible Multichannel Payment Solution**

BillMatrix® Next from Fiserv helps you meet your members at their payment points of preference while reducing your costs.

**Give Your Members Payment Flexibility**

Your members expect to use the device of their choosing and make loan and mortgage payments at their convenience, from any financial institution. With these expectations for flexibility in all of their payment interactions, you need to provide your members with multiple options.

Providing options comes with challenges. In delivering bill payment convenience, you must determine how to make payment processing more cost-effective without compromising accuracy, all while complying with payment card industry (PCI) standards for debit card payments as well as those for Automated Clearing House (ACH) payments.

Let Fiserv help you meet these challenges and give your members the payment flexibility they demand.

**Ease Payment Collection**

Collect payments from members using debit cards or ACH with BillMatrix Next. Let us eliminate your in-house, labor-intensive processes while outsourcing compliance, lowering your unit cost per transaction and reducing risk.

What's more, multiple interface options provide better integration to your core processing platform. Also, our secure suite of digital and phone alternatives can be configured to your credit union's look and feel.

Each day all payments are consolidated into a single deposit with reporting to assist you with reconciling activity. Plus, you have the option to absorb card processing fees or they can be passed on as convenience fees to your members.

**Improve Accuracy, Availability and Security**

Get the latest technology and processes from Fiserv to improve and streamline your credit union loan payment processing:

- Automate payment processes, improve accuracy, lower the risk of errors and improve member satisfaction
- Improve payment collection processes—shortening payment cycles, speeding critical funds' availability and giving members access to their online payment history
- Realize increased productivity through multiple convenient payment methods

**BillMatrix® Next**

Fully compliant with industry security standards, including PCI and SSAE 16



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](http://fiserv.com) and [fiserv.com/speed](http://fiserv.com/speed) to learn more.

- Receive the highest level of security with Fiserv; we ensure PCI and NACHA compliance through our low-risk alternative to collecting paper-based payments
- Gain added protection of stored payment data and efficient user processing with reuse of prior payment history, payments scheduling and recurring payment features

### **Achieve More—Invest Less**

BillMatrix® Next allows you to provide your members with the payment flexibility they demand:

- Requires lower customer service investments and still provides accurate, timely payment posting
- Has 24-hour access to online payment verification and a 24-month history of electronic payments
- Adapts to a diverse user base with our mobile, Internet and phone alternatives
- Increases member satisfaction
- Accelerates receivables
- Reduces delinquencies
- Eases reconciliation, simplifies reporting
- Provides the highest level of security to meet regulatory demands

### **Gain From Demonstrated Expertise, Reliability**

As a leader in payment processing, Fiserv has more than 30 years' experience in bill presentment and payments and completes implementations in weeks, not months

### **Key Benefits**

#### **Multiple Payment Options**

- Digital payment via mobile-optimized experiences
- Phone payment via call center representative assistance or interactive voice response (IVR) with touchtone and speech recognition options
- Debit cards or ACH payments
- Convenience-fee or absorbed cost models
- Immediate, future-dated, recurring and automatic payments with fixed and variable payment capabilities

#### **Client Support Services**

- Live operator and email support
- 24-hour online payment verification
- Self-service tool for user management and reporting
- Branding of website logo, color scheme, font and labels

#### **Consolidated Remittance Sources**

- Data collected into a single information stream
- Real-time payment notification options available

#### **Enrollment**

- User authentication
- Secure storage of multiple payment accounts for future use
- Access multiple loan accounts

### **Connect With Us**

For more information on BillMatrix® Next, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [Fiserv.com/billmatrixnext](http://Fiserv.com/billmatrixnext).



**Fiserv, Inc.**  
255 Fiserv Drive  
Brookfield, WI 53045

800-872-7882  
262-879-5322  
[getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)  
[www.fiserv.com](http://www.fiserv.com)