

### Virtual Branch®: BillPay

## What If You Could Expand Your Online Channel With Flexible Bill Pay Services, and Capture Your Credit Union's Share of the Growing Bill Pay Market?

Virtual Branch: BillPay from Fiserv is an advanced electronic bill payment solution that delivers leading-edge functionality, unique features, and seamless integration with the rest of the Virtual Branch suite.



Electronic bill pay users on average maintain higher balances, have more accounts, buy more products and services, and are significantly less likely to leave your credit union.

With BillPay, members can set up merchants easily, choose from flexible payment scheduling options, make convenient funds transfers, request alerts, and more. Robust administration tools, tight integration with other Fiserv systems, and industry-leading reliability make this a wise choice for any financial institution.

### Premium User Experience

The BillPay solution delivers a premium user experience that encourages adoption by making it easy to establish payees and schedule online payments. Unlike other cumbersome services, our solution offers intuitive navigation and competitive features without on-screen clutter.

### BillPay Benefits

- Uses pay-anyone model for maximum merchant/payee flexibility
- Provides fast, easy payee set-up with the ability to make payments right away
- Allows users to manage their payment schedule with immediate, one-time and recurring payment options
- Offers the ability to conveniently schedule multiple payments from a single screen
- Generates e-mail alerts and notifications of payment activity
- Provides detailed payment history information and online access to payment status
- Supports PFM integration to Quicken®, expanding customers' financial management options

### BillPay Options

- Creates a competitive advantage through the support of multi-channel access to bill payment service, including mobile access
- Provides advanced administrative capabilities to manage accounts, generate reports, review enrollment history, cancel payments, and perform daily file downloads with a convenient Web-based interface



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](http://www.fiserv.com) for a look at what's next, right now.

- Offers a choice of EFT or ACH debit options for funding payments
- Includes multiple enrollment options including self enrollment

### Industry-leading Reliability

BillPay leverages our highly secure, fault-tolerant environment to ensure fast, accurate processing of payments, resulting in fewer customer complaints and faster clearing of funds.

- Processes payments through our dedicated TruSecure certified data center
- Offers compliance assurance through regular monitoring from financial regulatory bodies
- Speeds payment processing through automation with 77 percent of payments processed electronically
- Delivers repeatable, reliable payment processing accuracy that minimizes payment inquiries

### Why Choose Virtual Branch for Credit Unions?

Core integration. Seamless display. Technology for today and tomorrow. Virtual Branch brings you the most robust e-commerce platform and provides a consistent, memorable end-to-end user experience that goes way beyond home banking.

If your credit union is ready to implement a competitive Internet banking solution, or simply expand and elevate your existing online portfolio, we can deliver BillPay and other compelling Web-based features and functions that offer members the most comprehensive service connections to your credit union.

### Connect With Us

For more information on solutions from Fiserv, please contact us at 800-872-7882 or visit [www.fiserv.com](http://www.fiserv.com).



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