

Solutions



Billing and Payment Solutions for Automotive Lenders

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



Solutions

As an automotive lender, you may be looking to reduce costs, collect payments faster and delight your borrowers. If so, Fiserv can help. Your borrowers are all different, and their billing and payment needs are dynamic. You know it's important to balance their 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 Borrowers Options and Get the Results You Need

As an auto lender you know that the customer experience is key to retention and profitability. And it's no secret that today's consumers want to pay when and where they want with the method of their choosing. That's why offering choice and multiple methods of viewing and paying bills is good for your business.

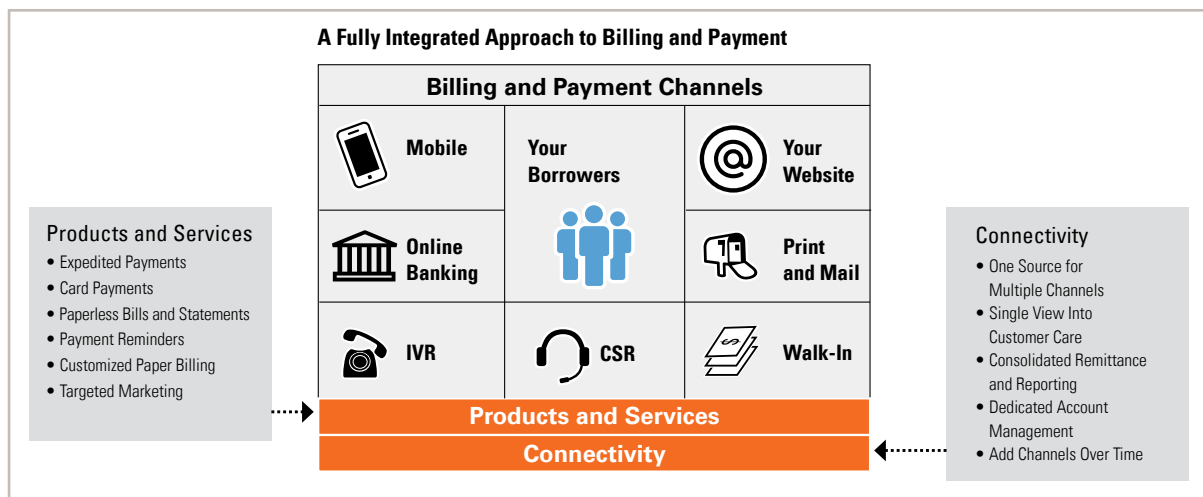
Fiserv supports all of the billing and payment channels, methods and services your borrowers demand, with an integrated multichannel strategy that will help you accelerate your transition from paper to digital, offer your borrowers more easy-to-use payment options and give you the cross-channel visibility and capabilities you need to more efficiently manage your business, all while maintaining the strength of your brand. We own and operate the largest electronic bill delivery network in the industry and provide the most insight

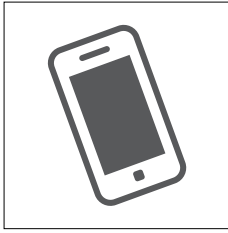
and analysis on the latest consumer and payment trends.

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 borrowers, or addressing a very specific challenge like one-time card-funded payments, 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. Auto lenders have been relying on Fiserv solutions and expertise to reduce costs, drive revenue and increase customer satisfaction for more than 30 years.





Mobile

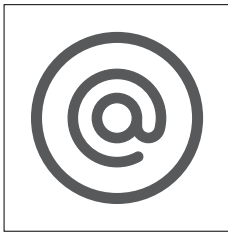
Mobile: Solutions for Borrowers on the Go or on the Couch

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

In addition to providing borrowers 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 borrowers.

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

- Credit card, debit card 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 their lenders' 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. Either way, making an on-time loan payment is a top priority.

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

- Digital payment via branded website
- Credit card, debit card 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 Borrowers Who Want to Call In a Payment

For borrowers 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
- 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® walk-in payment solution, Fiserv provides a network of agent locations that:

- Have PCI and SSAE16 compliance
- 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



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 borrowers. They are prime candidates for taking the next step and receiving your paperless bills through their banks.

Only Fiserv offers you the ability to directly connect with these borrowers 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:

- An opportunity to increase paperless adoption rates for those who pay bills online at their preferred financial institutions
- Exclusive access to millions of online banking users and active bill payment users at thousands of financial institutions
- A way to increase paperless adoption for customers who use automatic payments each month
- PCI and SSAE 16 compliance
- 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, upsell and loyalty campaigns

Fiserv Keeps Innovating for You: eBill Easy Activation™

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

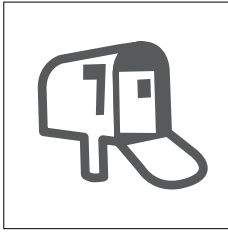
By encouraging customers to experience how e-bills make managing their financial lives simpler, Fiserv clients who offer eBill Easy Activation typically see up to an additional 20 percent paper turn-off rate in the bank channel.

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

Professional Services for Automotive Lenders

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

Fiserv offers 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 Guide Borrowers to E-bills

Although more and more consumers are moving toward electronic bills and payments, there will always be a segment of borrowers who rely on paper. The paper bill presents an opportunity for you to more effectively communicate with borrowers 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 borrowers 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's 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 auto lending 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 borrowers to lower cost, higher impact digital channels.

Connect With Us

For more information about Billing and Payment Solutions for Automotive Lenders, call 800-872-7882, email getsolutions@fiserv.com or visit 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.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045
800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

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