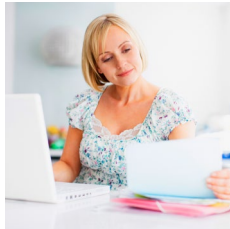


**BillMatrix<sup>®</sup> Next for Financial Institutions**

**Comprehensive and Flexible Multichannel Payment Solution**



BillMatrix Next from Fiserv allows your financial institution to meet the needs of your customers at their payment points of preference while reducing your costs.

processes while outsourcing compliance, lowering your unit cost per transaction and reducing risk.

Also, our secure suite of digital and phone alternatives can be customized to your organization's look and feel.

All payment methods are consolidated for reporting, system updates and easy reconciliation. Plus, you have the option to absorb card processing fees or they can be passed on as convenience fees to your customers.

**Give Your Customers Payment Flexibility**

Your customers expect to use the device of their choosing and make payments at their convenience. With these expectations for flexibility in all of their payment interactions, you need to provide your customers with 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 managing cardholder data as well as those for Automated Clearing House (ACH) payments.

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

**Ease Payment Collection**

Collect payments from customers using debit cards or ACH with BillMatrix Next. Let us eliminate your in-house, labor-intensive

**Improve Accuracy, Availability and Security**

Get the latest technology and processes from Fiserv to improve and streamline your business:

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



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.

## BillMatrix Next

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



### Achieve More—Invest Less

BillMatrix Next allows you to provide your customers 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 customer satisfaction
- Accelerates receivables
- Reduces delinquencies
- Eases reconciliation and 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 billing presentment and payments, and completes implementations in weeks, not months.

## Key Benefits

### Multiple Payment Options

- Digital payment via customized websites and mobile-optimized experiences
- Phone payment via customer service representative assistance or interactive voice response with touchtone and speech recognition options
- 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

### 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, text and labels

### Consolidated Remittance Sources

- Data collected into a single information stream
- Two-day funding with next-day funding available
- Real-time payment notification options

### Enrollment

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

## Connect With Us

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



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