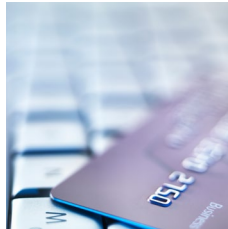
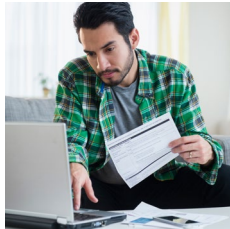


Product



BillMatrix[®]

Reduce Costs and Improve Customer Satisfaction With Our On-Demand Payment Solution



BillMatrix from Fiserv gives customers secure, convenient payment choices, while managing your bottom-line expenses.

Meet Customer Demand for Payment Channels and Funding Methods

BillMatrix is a multichannel, fully outsourced solution that supports on-demand bill payments using all major credit cards, signature debit cards, PIN-less debit/ATM cards and ACH. Hundreds of Fiserv clients of all sizes and industries trust BillMatrix and the primary channels it serves.

Telephone IVR Payments

BillMatrix provides automated Interactive Voice Response (IVR) and voice recognition systems to offer your customers self-service simplicity, convenience and security. Fiserv has decades of experience developing and maintaining easy-to-navigate, multilingual IVR systems.

Online and Mobile Payments

BillMatrix is a fully hosted, secure, multilingual payment platform that your customers access via a link from your website. Mobile payment interfaces provide a streamlined experience for your customers.

Agent-Assisted Payments

Add payment capabilities to your employees' and agents' service offering with a hosted user interface or an online service integrated with your existing application and systems.

Fiserv offers the option to have your customers speak directly with a live Fiserv customer service representative to schedule payments. Our knowledgeable, in-house and multilingual representatives are qualified and empowered to deliver a successful customer experience.

Reduce Your Costs With Faster Payments and Pricing Choices

Get your payments in the door more quickly and avoid costly collections procedures by giving your customers convenient, last-minute, expedited payment options. With BillMatrix, your customers can make one-time payments that are delivered to you in real time, on the same day or on a future date.

The BillMatrix Advantage

- Responsive Web designs are a standard part of the solution making viewing easy across a wide range of devices from desktops to mobile devices and tablets
- Integrated technology platform for customer visibility and operational efficiency across channels
- Streamlined online and phone user experience speeds customers and agents through the bill pay process
- 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 and fiserv.com/speed to learn more.

An important consideration is the cost of accepting debit and credit cards. Fiserv offers a model in which your customers cover the cost of card payments. As a result, you don't see an increase in your cost of billing and payment because of interchange fees and other costs associated with compliance.

Rely on Industry-Leading Security and Compliance

Fiserv takes security and compliance seriously. All customer account information is securely stored and transmitted in full compliance with all credit card associations, ATM debit networks, NACHA and federal banking requirements for electronic payments. We take care of things like PCI compliance and SSAE 16 audits, so you don't have to.

Streamline Your Operations

Finding a payments partner who can offer you an integrated approach to managing channels, funding methods, settlement, reporting and customer care is critical to the efficient operation of your billing and payments function.

Fiserv consolidates payments from multiple channels into a single remittance file with matching reports to simplify and speed reconciliation. These services are customized to meet your requirements and are readily integrated with your existing systems and processes.

While the goal is often to minimize customer care calls and inquiries, you still need to be ready to respond. With BillMatrix, your customer care team will have access to a single online tool for customer care research that provides visibility into customer activity in one easy place.

Looking for a Registered Bill Payment Solution?

Consider BillMatrix® Next from Fiserv, our complete, flexible registered and on-demand solution.

Convenient Features

Notifications and Alerts: Notifications are sent to consumers to confirm payments, remind them of upcoming payments, and alert them to other events related to their billing account – all with information safety and security in mind.

Recurring Payments and Stored Funding Wallet: Many customers are looking to “set it and forget it” to ensure their payment is made in a timely manner. You have the option to offer your customers a recurring payment model, where a specified amount is paid on a certain date each month. We also offer the convenience of a wallet to store funding accounts to make payments easier and faster.

Payment Flexibility: With BillMatrix you can choose to offer your customers multiple ways to pay you. Perhaps a customer needs to split the amount across two different credit cards or pay mostly using ACH, but put the rest on a card. Customers who have more than one account with you will have the ability to make payments to all of their accounts.

Get Started With Fiserv

Billing organizations have been relying on Fiserv solutions and expertise to reduce costs, drive revenue and increase customer satisfaction for more than 30 years. Drawing on that experience, we'll help you achieve the low-risk growth you're seeking while helping you to consistently deliver positive customer experiences.

Connect With Us

For more information about BillMatrix, call 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com/billers.



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