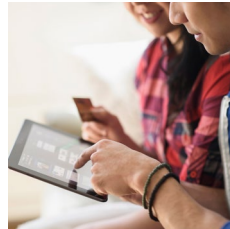
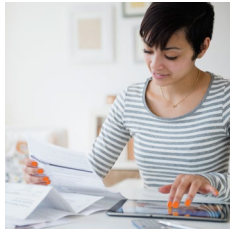


Product



BillMatrix[®] Next

Comprehensive and Flexible Multichannel Payment Solution



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

What's more, multiple interface and hosting options adapt to any back-office system.

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

Using CheckFreePay[®] from Fiserv, you can support your customers' preference-driven bill-pay needs with a complete walk-in bill payment solution that provides a convenient way to serve customers who prefer to pay bills in person.

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 credit and debit card payments 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 credit or debit cards or ACH with BillMatrix[®] Next from Fiserv. Let us eliminate your in-house, labor-intensive processes while outsourcing compliance, lowering your unit cost per transaction and reducing risk.

All payment methods are consolidated for reporting, system updates and easy reconciliation. Plus, you have the option not to pay fees; they can be passed on as convenience fees to your customers. BillMatrix Next enables variable (percentage-based) convenience fees to be charged.

BillMatrix Next

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



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



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.

- 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

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, 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 configurable websites and mobile-optimized experiences
- Phone payment via CSR-assistance or interactive voice response (IVR) with touchtone and speech recognition options
- Credit or debit cards, or ACH payments
- Registered and non-registered (guest) payment options
- 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 size and labels

Consolidated Remittance Sources

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

Enrollment

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

Connect With Us

For more information on BillMatrix Next from Fiserv, call 800-872-7882, email getsolutions@fiserv.com or visit Fiserv.com/billmatrixnext.



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