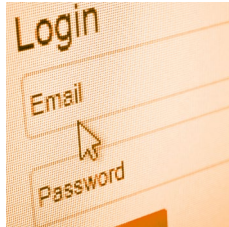


## Product



### CheckFree® Builder®

#### Providing Control to Transform Your Online Presence



Seamlessly integrate elements of electronic bill payment into your online banking offering or build your own electronic bill payment applications using CheckFree Builder from Fiserv.

CheckFree Builder can be used to support mobile bill-pay implementation and enhance an online banking widget. Your institution can enhance the award-winning experience of CheckFree® RXP® from Fiserv by integrating quick payments capabilities, e-bill information and user reminders into your online and mobile applications while continuing to utilize CheckFree RXP as the core bill payment experience.

#### Innovative User Experience

CheckFree Builder provides extensive bill-pay capabilities and has innovative features developed specifically for the mobile channel. For example, functionality for Snap-to-Pay™ from Fiserv allows users to “snap” a photo of their bill stub using their smartphone camera. The service uses optical character recognition technology to add bill information into the system, allowing users to pay a bill quickly and easily.

By allowing users the capability to use their smartphone’s photo and video functions for financial business, financial institutions can strengthen relationships with profitable accountholders, generate new revenue opportunities and reduce service costs. Including Snap-to-Pay in a mobile solution gives financial institutions the opportunity to meet their users’ needs for a contextually relevant mobile experience, driving engagement and improving loyalty.

CheckFree Builder provides industry-standard web services that enable flexible, seamless integration of payments capabilities from Fiserv into interfaces controlled by your institution.

CheckFree Builder allows your institution to build online offerings that integrate electronic bill payment, financial management and other banking data into a single interface for your users.

#### CheckFree Builder Gives You Control

With CheckFree Builder, Fiserv gives you the ability to integrate the services and enhancements you choose based on your specific objectives. These services give your institution the power to drive message, adoption and activations, as well as manage upsell or cross-sell activities. Best of all, CheckFree Builder allows you to differentiate your institution’s offerings from other products in the marketplace by providing the integration services to enable your vision.



## Build and Customize With Market-Leading Functionality

Your institution offers a variety of banking products and services through your online channel, and with CheckFree Builder, Fiserv offers direct access to our industry-leading electronic billing and payment capabilities. CheckFree Builder allows you to consolidate information from multiple channels and integrate the banking functions you choose, presenting an opportunity to expand, acquire and retain valuable business for your financial institution. CheckFree Builder is yet another way Fiserv helps equip your institution to develop innovations that add value to your unique offerings.

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) to learn more.

### Key Benefits

- Online and in one place—Single interface for multiple online offerings
- Customization—Drive our own message, adoption, upsell or cross-sell activities to your consumers
- Flexibility—Integrate the services and enhancements you choose based on your specific objectives
- Market-leading functionality—Deliver a differentiated consumer experience with innovative features, including Snap-to-Pay, that encourage adoption by non-users

### Connect With Us

For more information about CheckFree Builder, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



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