Product

fiserv.

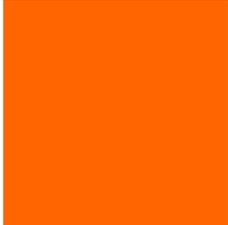## CheckFree® RXP®

Increase the Value of Your Customer Relationships by Offering a Rich User-Friendly Experience That Makes it Easy to Pay Bills, Pay Anyone and Receive and View Bills Electronically

Used by close to 4,000 financial institutions, CheckFree RXP from Fiserv is the industry's leading electronic billing and payments solution that delivers on the goal of making the financial institution the center of customers' money movement activities.

With the number of online bill payment options available to consumers today, it's more important than ever to provide them with a bill pay solution at their financial institution that is intelligent, intuitive and interactive. CheckFree RXP brings user-friendly features to online payments, creating a rich user experience that delivers just-in-time content and intuitive money movement.

Offering CheckFree RXP to your consumers can help you reach your goals of increasing adoption, loyalty and usage of your online financial services.

Payments Made Easy

CheckFree RXP has an intuitive user interface that makes it easy for consumers to pay bills and people they know, view their e-bills, and maintain complete control over their financial activities through the Payment Center. All primary payment activities can be completed directly on the Payment Center without the consumer having to navigate to other pages.

Key features and billing information is conveniently located to make it easily accessible to the user. The user interface also includes premium real estate in each payee row to bring key features to the forefront, such as reminders, autopay and e-bills.

Extensive E-Bill Offering

As you know, the process for paying bills begins with first receiving the bill, and there is no easier way for someone to receive a bill than through the e-bill service at their financial institution. With CheckFree RXP, consumers can receive electronic delivery of their bills from hundreds of companies through your secure online channel. In fact, Fiserv offers the largest all data-fed e-bill network—no scraped e-bills.

Consumers are notified about the availability of e-bills in multiple areas of the application, and they can sign up easily with just a few clicks. The innovative e-bill Introduction program makes it even easier for a user to try the e-bill service along with their regular financial routine without having to commit to turning off their paper bill. And e-bill reminders will help ensure that your users pay their bills on time through your bill payment service.

Flexible Branding

Customized branding and configuration options allow you to match your online banking platform. CheckFree RXP uses HTML5 and CSS3 to deliver increased flexibility for your design choices without compromising the underlying payment processing features.

Accessibility

Features are included in the user interface to improve accessibility for users with disabilities. CheckFree RXP conforms to the Web Content Accessibility Guidelines (WCAG) 2.0 Level AA. This standard provides a set of guidelines for accessible application development, and Level AA conformance is achieved using a variety of techniques.

User Insights Prompt Innovation

Fiserv actively pursues user insights in the development of its solutions through multiple mediums. Continuous feedback is received and reviewed through forums such as focus groups, research and surveys. Innovation teams serve as an incubator for new products and features that can help push solid ideas to market more quickly. User experience teams use their expertise and key learnings from consumers to

Key Features

- Flexible branding options

- Easy implementation and migration

- Full-service payment processing

- Fastest payment speed – next business day in most cases

- Industry's leading e-bill provider, connecting consumers to hundreds of billers

- Innovative e-bill introduction program for developing knowledge and adoption through trial periods

- Guided onboarding process encourages user trust and confidence, generating higher adoption among first-time users

- Conforms to WCAG 2.0 accessibility standards

- Cross-sell and up-sell opportunities

- Automatic, real-time "feature pack" deployment of product enhancements and new functionality

ensure the end product design and function meets or exceeds end user expectations. The data from all these mediums are collected and utilized to ensure that our bill payment services are designed and built with the end user at top-of-mind.

Popmoney Personal Payments

Popmoney® personal payment service is integrated into the CheckFree RXP money movement experience. With Popmoney, your consumers can send or request payments directly from their online or mobile banking service using only the recipient's name and email address, mobile phone number or account information. Talk to your Fiserv account manager about how you can integrate Popmoney into your CheckFree RXP experience.

Innovative Technology

CheckFree RXP has been recognized by leading financial services industry publications for its innovative use of technology, including the "feature pack" upgrade process, which delivers product enhancements and new functionality to thousands of financial institutions simultaneously, in real time, thus eliminating the need for a slow and costly traditional migration process to a new product version.

Fiserv is continuously reviewing and developing innovative features and functionality to ensure your online users have the best online bill pay experience.

Optimize Your Online Channel

Fiserv provides the right solutions that are designed to help financial institutions maximize their online potential and drive increasingly more profitable relationships. Each solution delivers what you've come to expect from Fiserv – state-of-the-art security, industry-leading usability and a proven track record in quality product development and technology innovation.

Optional Features and Services

- Same-Day and Overnight Checks – allows users to schedule and process expedited bill payments

- Account-to-Account Transfers – allows users to transfer funds between accounts at your FI and another

- Mobile Payment Plugin – brings comparable payments functionality to your mobile app

- Risk Override – allows risk limits to be redefined

- Fee Manager – provides three tiers of pricing for value-added services

- FraudNet™ – a powerful networked fraud detection and prevention engine for security

Convenient and Trusted

Our mission is to make financial institutions the most convenient and trusted place for your customers to pay and to be paid by anyone they know or owe.

Value-Added Benefits

As a client of Fiserv, you are provided with value-added services such as marketing solutions to drive adoption of online services. These services have been designed using knowledge and insight obtained through years of experience working with top-tier financial institutions and industry experts.

Also available is the Fiserv Boardroom Series, comprised of a community of more than 17,000 financial executives, which provides strategic insights to help improve business performance.

Other services included with CheckFree RXP are:

- Conversion expertise

- Extensive product training during implementation and beyond

- Electronic merchant setup

- World-class customer care support with Care Assist from Fiserv

- Extensive online reporting package through Insights Assist from Fiserv

- Consumer Marketing Services from Fiserv for online payment user adoption

Key Benefits

- Delivers the most comprehensive electronic billing and payment experience

- Unparalleled functionality

- Offers an easy way to pay bills, or anyone, online at the financial institution

- Helps users organize and control their finances through an intelligent money movement portal

- Access to the largest industry networks for financial institutions and billers

- Enables industry leading e-rates and personal payments end points

- Comprises the largest all-data fed e-bill network

- Optimizes consumer touchpoints and promotes increased adoption and usage of financial institutions, online channels

Connect With Us

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