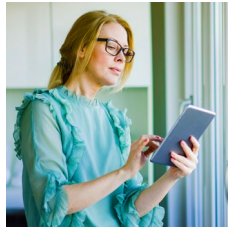
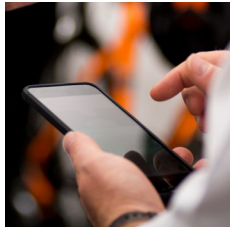




**CheckFree® Next<sup>SM</sup>**

Meet Accountholders' Digital Payments Needs With Our Simpler, Smarter Bill Pay Solution



Leveraging our expansive biller network and innovative technology, CheckFree Next from Fiserv enhances the consumer bill pay experience – positioning your financial institution as their “go-to” digital payments provider.

Consumers expect instant access to financial services with a personal touch. CheckFree Next helps you keep pace with their demands – empowering you to provide simpler, smarter and faster banking services that accelerate adoption, enhance satisfaction and increase retention.

**Intuitive Bill Discovery**

CheckFree Next leverages a large biller network and proprietary bill pay remittance logic to automate the payee-add process. This technology automatically identifies and connects billers to consumer accounts. Some payees can be established with a single click, eliminating manual entry errors. This streamlined and intuitive process increases bill pay adoption and encourages consumers to pay their bills on your site.

**Advanced Alerts and Notifications**

CheckFree Next delivers sophisticated alerts and notifications designed to give consumers control and peace of mind. Throughout the payment life cycle, the solution keeps consumers informed via a series of intuitive alerts. It allows for contextually relevant emails, SMS and push notifications to help users manage their monetary obligations.

**Withdraw Now Capabilities – Coming Soon**

CheckFree Next gives consumers greater control of their finances by providing real-time debit capabilities if they choose. When they schedule a payment, funds are immediately debited – eliminating concerns about funds being available at a future date.

**Payments in Real Time – Coming Soon**

CheckFree Next will soon leverage the industry-leading NOW® Network from Fiserv to create the next industry standard for real-time bill pay. Through innovative internal development and external partnerships, users will be instantly connected to billers, facilitating easier, faster payments. Consumers will receive payment confirmations from billers and will be able to leverage our network of real-time-capable billers to auto-discover payments that can be added.

.....  
*Consumers enjoy peace of mind and greater control when paying their bills, thanks to sophisticated alerts and notifications from CheckFree Next.*  
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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](https://www.fiserv.com) to learn more.

### Key Benefits

- Positions your institution as a trusted advisor and capable partner
- Flexible integration with existing payment platforms
- Streamlined payee setup
- Real-time debit capabilities
- Advanced notifications and alerts
- Access to an expansive network of direct billers

### Connect With Us

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



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