

BillMatrix®

Reduce Costs and Improve Customer Satisfaction with Our Multichannel Payment Solution

Consumers value choice and convenience when it comes to paying their bills. BillMatrix from Fiserv lets you offer secure, multichannel payment options while helping you manage your bottom line.



Meet Customer Demand for Payment Channels and Funding Methods

BillMatrix is a multichannel, fully hosted solution that supports flexible 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.

Online and Mobile Payments

Your customers expect to use the device of their choosing to make payments at their convenience. BillMatrix is a secure, bilingual payment platform that gives consumers easy access via a link from your website. BillMatrix offers interfaces to online and mobile payment channels to provide a flexible, streamlined experience for your customers.

Telephone IVR Payments

Automated interactive voice response (IVR) and voice recognition systems offer self-service simplicity, convenience and security. Fiserv has decades of experience developing and maintaining easy-to-navigate, multilingual IVR systems.

Agent-Assisted Payments

BillMatrix includes an employee and agent hosted user interface or an online service integrated with your existing application and systems.

Reduce Your Costs with Faster Payments and Pricing Options

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

When it comes to the cost of doing business, BillMatrix helps you minimize interchange fees and compliance costs. Instead of covering fees associated with credit and debit cards, you can pass off these charges to your customers in the form of convenience fees (fixed or percentage-based) in the way that best suits your business. As a result, there's little to no rise in any overhead associated with billing, payments and security regulations.

Rely on Industry-Leading Security and Compliance

Fiserv is certified on HITRUST® framework to keep your organization safe. 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 that you don't have to.

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.

Streamline Your Operations

Finding a payments partner that can offer you an integrated approach to managing channels, funding multiple methods, and providing settlement, reporting and customer care is critical to an efficient billing and payments operation.

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

While the goal is 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 research tool that provides visibility into customer activity in one easy place.

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 35 years. Drawing on that experience, Fiserv will help you achieve the low-risk growth you're seeking while helping you consistently deliver positive customer experiences.

Key Benefits

For Customers:

- A faster, easier way to make payments
- Choice of credit, debit or ACH payments
- Registered and guest payment options
- Immediate, future-dated, fixed and variable automatic payment schedules
- 24-hour online payment verification
- Added protection of stored payment data and efficient user processing with reuse of prior payment history
- Notifications and alerts
- Agent-assisted payments
- Expedited pay options

For Billers:

- Higher customer satisfaction and more digitally engaged users
- Automate payment processes, improve accuracy and lower risk of errors
- Improve collections, shorten payment cycles and speed funds availability
- Innovative payment options that attract more consumers
- Consumer fee or client-absorbed cost models
- Seamless, branded solution using your logo and design specifications



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