

# Remittance Solutions for Corporations

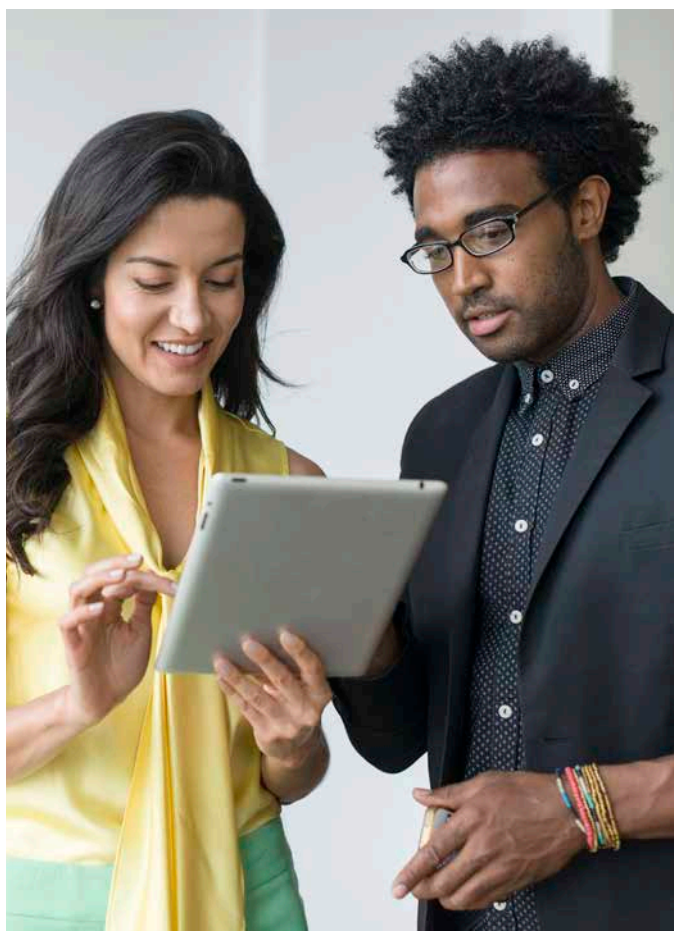
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Bank Agnostic, Third-Party, Private-Label  
Remittance Processing Without the Capital  
Investment of an In-House Solution

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With Remittance Solutions from Fiserv, you can reduce capital expenditures, Days Sales Outstanding costs and more with state-of-the-art outsourced receivables processing from Fiserv.

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## Remittance Solutions Provides the Opportunity to:

### **Reduce Days-Sales-Outstanding (DSO):**

Selecting Fiserv as your remittance (lockbox) processor provides your organization with the benefit of unique postal ZIP codes that reduce mail time and allow our lockbox courier to pick up mail multiple mail times per day, seven days per week. Contrast this with the single mail delivery likely with your in-house solution.

### **Access a National Processing Network**

Fiserv offers a nationwide network with eight lockbox processing locations resulting in improved cash flow. These sites form a broad remittance network that can reduce mail time and further improve your organization's cash flow and timely customer payment posting.

### **Automate Deposits**

Each processing day, an Image Cash Letter (ICL-x9.37) is created and sent to the financial institution you designate for deposit.

### **Increase Commitment to Quality**

With the latest technology and state-of-the-art processing, our quality is unparalleled, and our accuracy exceeds 99.9 percent on key production measures.

### **Update Accounts Receivables Timely**

Automatically update your loan or deposit system at the end of each processing day with remittance information captured by lockbox.

### **Access a Complete Image Environment**

Standard lockbox processing uses image technology to capture images of checks, coupons, invoices and other remittance documents during processing and makes these viewable on RemitStream Receivables Online that same day. Our standard 180-day archive can be expanded to one, three or seven years at an additional cost. Fiserv can also provide an image transmission.

Fiserv has partnered with Deluxe, a Trusted Business Technology™ company and a proven leader in the lockbox and remittance industry, to provide RemitStream®, a comprehensive suite of private-label, high-quality remittance processing services. With our combined organizations, we have the knowledge, resources and technology to create enhanced value for you. By contracting with Fiserv for your remittance solutions, your bank can offer receivables management and remittance processing services to attract and build relationships with customers in multiple market segments across the country. Plus, you can grow valuable fee-based revenue and deposits while controlling costs.

## Remittance Solutions

A Full Suite of Remittance Services

- RemitStream Wholesale Lockbox (B2B payments)
- RemitStream Retail Lockbox (C2B payments)
- RemitStream Remote Lockbox Capture (Hub and Spoke processing)
- RemitStream Electronic Lockbox (Online Bill Payments)
- RemitStream Integrated Receivables (Consolidate Payment Channels)
- Lockbox Information Delivery
  - RemitStream Receivables Online (Same-day online transaction viewing)
  - Remittance Manager (Single sign-on to lockbox applications)
  - RemitStream Exception Handling (Online decisioning)




### Key Benefits:

- **Post customer payments faster** due to faster mail times, dedicated mail pick-ups incorporating the industry's latest technology
- **Improve customer service, exceptions processing** by responding to customer inquiries more quickly and accurately while dealing with exceptions through an automated system
- **Reduce operating expenses** by eliminating capital investment cost associated with maintaining hardware and software as well as physical space associated with declining check volumes
- **Maintain staff safety** by reducing the need for staff to come to the office to process payments
- **Reduce payment risk** as Fiserv processes payments with bank level security and controls at secure processing sites that specialize in remittance processing services
- **Increase service quality** with our advanced systems, experienced staff and efficient processes
- **Have a single-source provider** for billing and payment processing – Fiserv brings together payments from multiple channels

Discover the full-service convenience of our Remittance Solutions offerings and improve the efficiency of your organization. Eliminate the costs associated with in-house lockbox processing and having your staff on-site to process payments. Fiserv offers a full complement of lockbox solutions backed by an experienced staff and state-of-the-art technology that can help efficiently and effectively improve your DSO.

# Connect With Us

For more information  
about Remittance Solutions

 800-872-7882

 getsolutions@fiserv.com

 fiserv.com

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.