

# BillMatrix<sup>®</sup>

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More efficient for your  
business. More convenient  
for your customers.

The way people pay bills has changed rapidly. Consumers want options – to choose where, when and how they pay. BillMatrix from Fiserv provides modern billing and payment solutions for today's businesses and consumers, making it easier to send bills, pay bills and accept payments.

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## Billing and Payments – A Single Source

When it comes to billing and payments, exceeding customer expectations while keeping costs under control is a big win for any company.

Customers expect multiple ways to pay bills. At the same time, you're looking to streamline payment processes, reduce costs and minimize the complexities of managing multiple systems and payment methods.

BillMatrix is the single billing and payment solution that works for you and your consumers.

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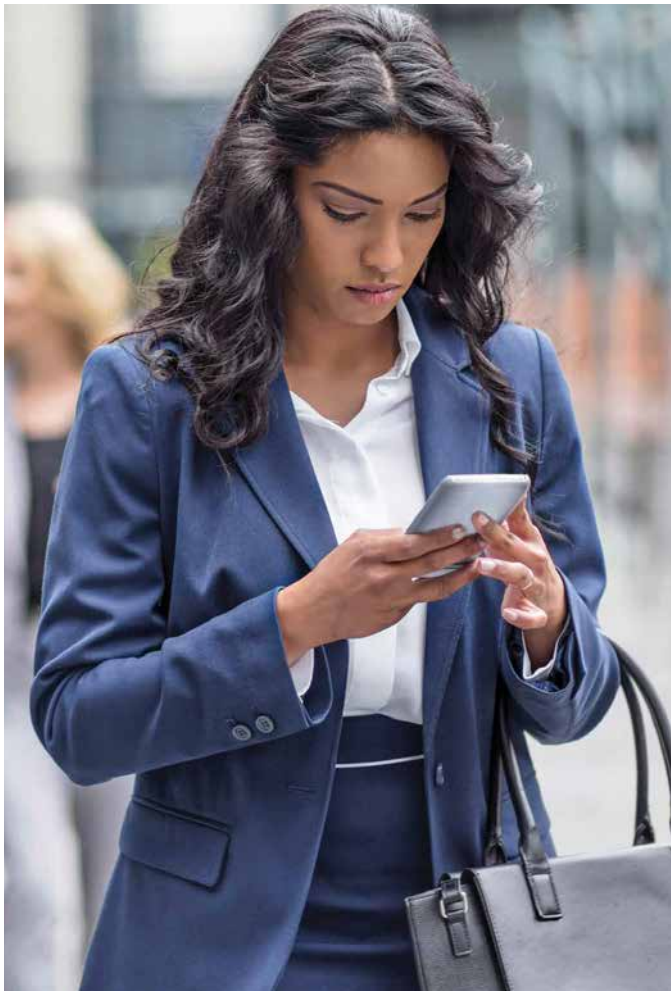
## Secure, Convenient Bill Pay

- 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 personalized digital wallets for a streamlined consumer experience
- Notifications and alerts
- Agent-assisted payments
- Expedited pay options

BillMatrix gives customers the choice and convenience they desire, including the ability to make payments whenever, wherever and however.

## An Efficient, Flexible Payment Solution

- Increase the satisfaction of your digitally engaged users
- Automate payment processes, to improve accuracy and lower risk of errors
- Shorten payment cycles, speed funds availability and improve collections
- Drive customer digital acquisition through innovative payment options
- Take advantage of a flexible fee structure tailored to multiple cost models
- Choose the solution that's right for you with both hosted and API options
- Customize to your brand using your logo and design specifications



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

BillMatrix is a flexible, easy-to-use billing and payment tool that provides efficient settlements and consolidated reporting.

The convenience your customers want, the efficiency your business needs



## Increased Customer Engagement

Consumers expect real-time payment experiences that are convenient and available on demand with the payment method of their choice.

BillMatrix offers multiple ways to receive and pay their bills, which gives people the freedom and control to manage their finances, "whenever, wherever, however." This freedom increases customer satisfaction and improves overall engagement and retention.



## Automate Interactive Voice Response 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. Through agent-assisted payments, BillMatrix includes an employee and agent-hosted user interface or an online service integrated with your existing application and systems.



## Streamline Your Operations and Reduce Cost

With BillMatrix, you have a single-partner advantage that enables you to manage all of your billing and payments through one system. One partner provides a streamlined process giving you better oversight and control over your business.

These services are highly configurable to meet your requirements and readily integrated with your existing systems and processes.

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, these charges are passed 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 overhead associated with billing, payments and security regulations.



## Simplified Reconciliations

Get your payments in the door faster and avoid costly collections by giving consumers convenient, last-minute expedited payment options.

To simplify reconciliation, BillMatrix consolidates payments from multiple channels into a single remittance file with matching reports.

Your business will experience faster settlements with standard next day funds and real-time payment notifications.



## Rely on Industry-Leading Security and Compliance

When it comes to security, BillMatrix has you covered. Fiserv has unmatched experience protecting clients and customers and is certified by HITRUST® against the Hitrust Common Security Framework which means your payment systems are supported by a partner that adheres to the highest level of data security and compliance standards in the industry.

We have the resources and experience needed to protect your business and your customers and we manage the security and compliance to keep your business secure. With BillMatrix, Fiserv provides you with solutions that keep your company PCI and SSAE 18 compliant.




## Benefit From Innovation and Expertise

Enterprise organizations have relied 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 to consistently deliver positive customer experiences.


**40%**  
say multiple payment options increase their satisfaction as a customer\*



\*Source: Expectations & Experiences: Consumer Payments, Fiserv, 2020

# Connect With Us

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 [fiserv.com](https://www.fiserv.com)

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help your 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.