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 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 consumers paying bills online at an all-time high, 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 from Fiserv brings the user-friendly features of leading consumer websites 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.

The Payment Assistant presents consumers with just-in-time, relevant information for each biller, such as recent and pending payments. It also includes premium real estate that drives e-bill awareness and adoption, as well as recurring payments awareness and setup.

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.

Accessibility
Features are included in the user interface to improve accessibility for visually-impaired and keyboard-only users. 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 ensure the end product design and function meets or exceeds the 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®, a 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 email address, mobile phone number or account information. Talk to your Fiserv account executive about how you can integrate Popmoney into your 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.

CheckFree RXP has received industry awards for its intuitive user interface that presents just-in-time information and tasks to consumers, thus enhancing their overall bill pay experience and increasing loyalty to their financial institutions.

**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.

**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 Fiserv client, 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 Tier 2 Customer Care support and optionally Tier 1 support
- Extensive online reporting package

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**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
- RXP Widget – integrates primary bill payment and Popmoney services on the online banking page
- 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
Key Benefits

• The most comprehensive electronic billing and payment experience, with unparalleled functionality
• Easy way to pay bills, or anyone, online at the financial institution
• Allows users to organize and control their financial routine through an intelligent money movement portal
• Largest industry networks for financial institutions and billers
• Enables industry leading e-rates and personal payments end points
• Largest all-data fed e-bill network
• Optimizes consumer touch points and promotes increased adoption and usage of financial institutions online channel

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