

CheckFree RXP

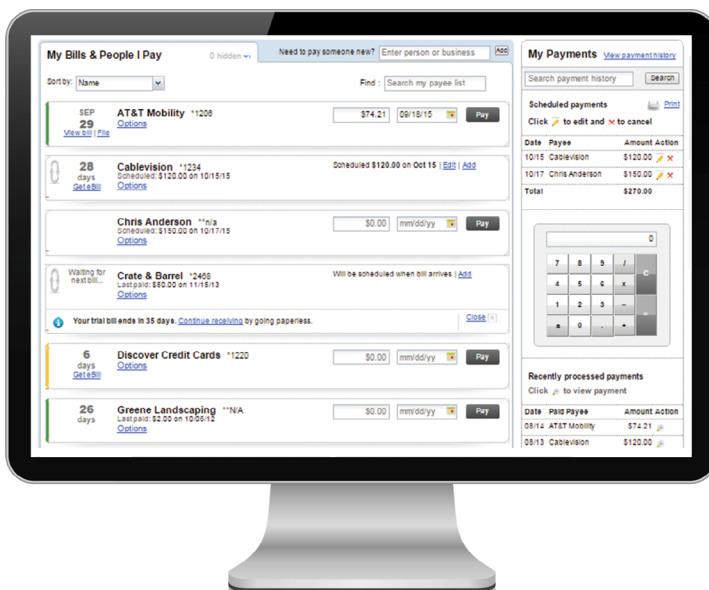
CheckFree RXP from Fiserv® creates a seamless financial management hub with a streamlined “single-view” user interface for end users to receive, view, and pay their bills – all from within your Online Banking offering.

Financial Institution Benefits

- Improves online channel profitability.
- Increases end-user retention by providing multiple ways to pay bills.
- Supports and enhances your specific branding strategies across your online offering.
- Proven stable and scalable systems.
- Increases end-user self-service – reducing support costs for your financial institution.

The number of online-banking households is estimated to grow 2 percent per year through 2017, reaching 92 million households, or 87 percent of online households.¹

Consumers at financial institutions that use Digital Insight digital banking services are 28 percent more likely to actively use Bill Pay than consumers at financial institutions that do not use Digital Insight services.²



End-user Benefits

- Saves time and increases active use with “single view” functionality.
- Configurable to allow users to add additional internal and external funding accounts.
- Sign up for Bill Pay and access it for the first time within the same session.*

Features

- Comprehensive Payment Center Page – View e-bills, recent payments and pending payments all on a single page.
- Payment Assistant – Provides recent payment history per payee, promotes e-bills and upsells recurring payments.
- Advanced Payment Options – Schedule, modify and cancel one-time and recurring payments, make payments to multiple billers from one screen, and more.
- Multiple Payment Methods (Funding Accounts) – Up to 99 funding accounts can be used.
- Comprehensive Bill Management – Pay bills, see bill details, view new bill arrival and bill due alerts, and file bills paid via an alternate method.
- Biller Management – Add, edit and delete billers, enable or disable electronic bills and more.
- Email Notifications – Set text or HTML alerts for upcoming payments and bills.
- Payment Fulfillment – Make electronic payments, direct payments to biller with Bill Pay partners and more.
- Personal Financial Management (PFM) Interaction – Make and download payments through your personal financial management software.*
- Enhanced Reporting – View bill history and sort by date, biller, amount and more. Track business-metric reporting and analysis through Client Connect.
- Scraped Bills Technology – Electronic bill feeds directly from billers to provides increased reliability and better user experience over screen-scraped bills.

Financial institutions that participate in Digital Insight campaigns achieve real results, such as a 58 percent lift in annual Bill Payment adoption.³

*Financial Institution must have auto-approval turned on.

¹ 2012 Online Banking And Bill-Payment Forecast from Javelin Strategy & Research, Pleasanton, CA

² Digital Insight vs. Prospect Study, February 2013.

³ Average adoption rate for Bill Pay campaigns from August 2011 – July 2012; compared to financial institutions that did not participate in the campaigns. The adoption rate is the number of new Bill Pay users divided by the number of Online Banking users without Bill Pay expressed as a percentage.

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