

Online account interaction, and specifically electronic billing and payment, has become one of the most prominent mechanisms for deepening relationships with your customers. Having the ability to cost-effectively manage the tools that enable that interaction is critical.

CheckFree Biller Direct Licensed Version™ (LV) is a proven enterprise solution that can easily be integrated with existing systems and processes, thereby protecting legacy investments while transforming them into powerful inbound and outbound customer interaction tools.

While paper bills and statements are designed for static, one-way communication, CheckFree transforms this monthly drill into a continual, targeted opportunity to interact with your customers. With real-time, interactive and personalized delivery of your bills and statements, you can enhance customer satisfaction while taking the relationships with your customers to the next level.

CheckFree Biller Direct LV enables you to power a range of online, interactive applications, extending well beyond electronic billing and payment.

Implementation is quick, reliable and secure, resulting in reduced costs and increased customer interaction in ways not possible with paper documents. It's the solution that can help you attract, retain and grow a more profitable business – and fortify customer loyalty.

Connect with your customers

CheckFree Biller Direct LV provides a broad range of capabilities, which include:

- Enabling customers to view and pay bills and statements online, anytime, anywhere
- Helping your customers access and understand critical information and statement details with analytical capabilities
- Allowing your customers to schedule payments via their preferred payment methods

- Implementing direct-targeted, one-to-one marketing campaigns to get you closer to your customers
- Helping you differentiate yourself from your competitors while strengthening your brand recognition when customers visit your website

Enjoy flexibility for your business

CheckFree Biller Direct LV offers plenty of headroom to handle ever-changing business environments. Our software transforms your legacy system data into interactive, customizable web applications – from simple, one-page bills to complex statements for your business customers.

CheckFree has the industry knowledge and expertise to propel your e-business strategies forward – taking you faster and farther with intelligent e-bill, e-statement and self-service solutions.

Optimize your customer's EBP experience at your site.



Preference-driven Bill Pay: Optimizing Relationships and Revenue

Today's consumer writes the rules when it comes to how, when and where they want to pay their bills. This "preference-driven" landscape means serving the customer where they choose to interact with you — whether online, by phone or in person.

CheckFree payment and presentment solutions are designed to help you to cost-effectively optimize revenue and relationships across any and all payment channels.

Preference-driven solutions optimize your revenue cycle

Servicing your customer at their chosen touch point lets you develop deeper customer relationships, target new revenues and guide high value adoption of online bill pay — in total, optimizing your revenue cycle to become an opportunity engine for your business.



Choosing CheckFree as your partner is a decision you can feel secure about because no other electronic billing and payment software provider has the experience or the scope of products and services we offer.

Reduce costs and better serve your customers

With online bills and statements, you can reduce your processing and distribution costs while enhancing service quality. Your customers will be drawn to your website through regular notifications as new bills and statements become available. While at your site, they can view detailed billing information as well as take advantage of other services offered through your website, thereby deflecting costly calls to your call center.

CheckFree Biller Direct LV helps you:

- Own the tools that drive the EBP experience
- Control branding, web template design and document output
- Support B2C and/or B2B models
- Reduce printing, processing and postage costs
- Save time and money by providing your customers with self-service access to archived bills, statements and online bill analysis functions

- Improve the accounts receivables process with flexible online payment scheduling, authorization, execution and reporting
- Retain your most profitable online customers

Establish higher levels of one-to-one contact with your customers

Imagine the effect of integrating targeted marketing or messaging capabilities into your statements and bills. With CheckFree Market Direct®, you can deliver targeted content based on bill- and statement-related customer information. Cross-selling, upselling and instructional message campaigns can be easily created with an interface designed for use by marketing and business managers. Powerful campaign management tools let you create, schedule, preview and manage multiple communications running simultaneously. A variety of performance-reporting tools measure click-through rates and help you evaluate your success across campaigns. With reports, graphs and bar charts, you can analyze data at the campaign level or the customer level as well as perform comparisons among campaigns.

Take great care of your customers

CheckFree Biller Direct LV is all about delivering the highest quality service to your customers. Our customer care

capabilities, which complement your existing customer service representative infrastructure, provide a complete bill or statement view to the CSR's screen, allowing your representatives to see and manage data during a call – eliminating confusion and misinterpretations and decreasing customer hold time. Account updates, resetting passwords and troubleshooting capabilities are all at your CSR's fingertips. With customer self-service and e-mail/SMS notifications, you can treat each customer with the individual care they deserve and demand, fostering the critical and ever-elusive customer loyalty required for success in today's competitive business environment.

Deliver the convenience of online payment

Delivering your bill or statement to your customer electronically is only part of the picture. You can go one step further to eliminate all the hassles of check writing, manual transfers and offline payments by allowing your customers to pay that bill online. By adding the payment module, you can deliver robust payment capabilities, giving your customers the flexibility to pay bills with their preferred payment method, including advanced scheduling options that allow customers to choose auto-payments, one-time payments and recurring payments across all payment systems. You deliver superior customer service while gaining the control and

**Deepening customer relationships.
Extending revenue.**

efficiency of a complete, full-cycle, secure electronic payment processing solution that includes customer enrollment, payment authorization, scheduling, execution and reporting. Easy integration with your legacy systems eliminates costly and time-consuming modifications to accounts receivables processes.

Automate processes and increase operational efficiencies

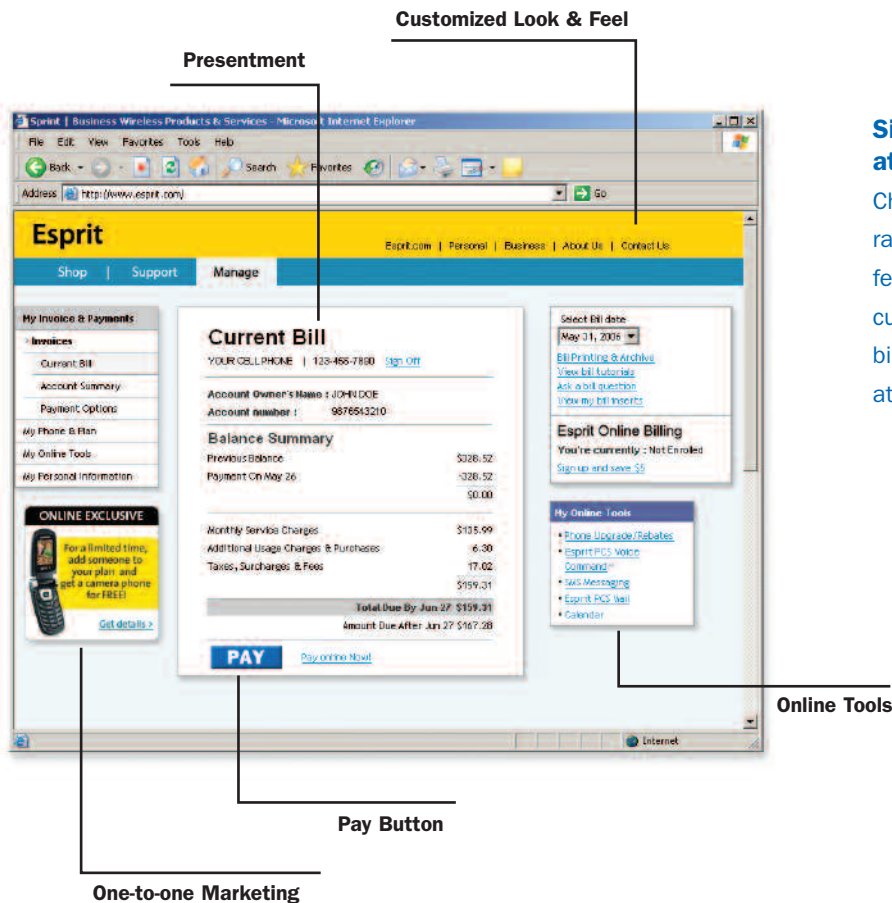
According to industry analysts, connecting with the customer and reducing costs are critical, and so is the need to achieve automation of processes for operational efficiencies, error reduction and redundancy elimination. To further complicate the matter, wherever possible, process

automation needs to be done in the context of the existing infrastructure and platforms in order to minimize risk and protect existing legacy investments.

At CheckFree, we design solutions that allow you to mirror the processes and maximize use of the technology you already have in place. Our solutions leave you room to change and grow: from the kinds of customers you serve online (corporations, small business, consumer) to the types of online services you provide to those customers (bill delivery, payment, analysis, self-service) to the language and channel through which you deliver those services (Internet, mobile, digital TV, own website, portal). CheckFree Biller Direct LV has been designed as a

flexible, open and modular platform to meet the needs of continual business changes to help you better reach your strategic objectives and address future market opportunities.

CheckFree Biller Direct LV, built upon the industry-proven CheckFree (i-Series) platform, is based on open standards and leverages powerful web services capabilities to ensure interoperability across a wide variety of platforms, databases and electronic delivery points. The architecture is highly scalable, allowing CheckFree to implement electronic billing and statement solutions for some of the largest global organizations with the most complex requirements.



Single-point delivery at your site

Choose among a robust range of value-added features to give your customers a convenient bill pay experience direct at your website.

Give your organization the tools to manage with ease

CheckFree Biller Direct LV provides your organization with a functionally rich, web-based console that makes it easy to manage the e-bill or e-statement process. Your system managers can easily initiate and control functions related to security, system administration and operations management. From a single interface, managers can establish rules, monitor system status, grant or remove system rights to users and remotely run tasks such as statement runs and audits.

In addition, CheckFree Biller Direct LV offers a proven set of tools designed to streamline the development, installation, configuration, management and design of your online customer self-service, e-bill and e-statement solution. With these tools, you have graphical, intuitive, point-and-click capabilities for designing presentment pages, configuring your solution and extracting data to your specifications with ease. You can get your solution from deployment to production faster, with lower costs and use of fewer valuable IT resources.

Augment your EBP capabilities through flexibility and industry expertise

The next generation of CheckFree Biller Direct solutions fully leverages the architectural flexibility of the CheckFree (i-Series) platform, enabling API integration to multiple legacy and/or third-party applications as well as configuration through our rules-based engine. Because our solutions are built with an architecture based on industry standards and a modular design that makes it the most flexible, scalable solution on the market, you can be sure that your investment will work for you as your business transforms and grows.

And if you would like, you can always rely on the vast consulting experience of CheckFree to aid in the adaptation of the solution to meet your strategic business needs associated with managing the online experience.

For more information on CheckFree Biller Direct LV, visit us at www.checkfree.com or call 800.964.4552 (U.S. & Canada) or +44 1753 567896 (International).

What sets CheckFree Biller Direct LV apart?

- **Ease of implementation**
Industry-proven CheckFree (i-Series) platform consisting of a flexible architecture that allows for a rules-based configuration as well as web-services-enabled APIs to extend the flexibility of the solution and streamline integration
- **Ease of support**
Full OA&M tool set to make it easy to deploy and maintain, putting complete control of the customer experience in your hands
- **Multiple business models**
Supports small- to large-scale business-to-consumer and/or business-to-business implementations, anywhere in the world
- **Choices for execution**
Ideal standard implementation for companies looking to minimize time-to-market as well as implementation costs

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