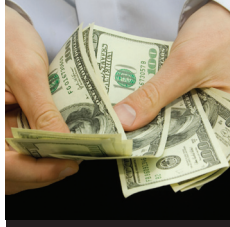


Product



Walk-In Solutions from Fiserv

Walk-In Bill Payment Convenience for Your Customers –
More Locations for Your Customers to Pay Their Bills



One in five people prefer to pay a bill in person. Some are from the 30 million households in the United States that do not have a bank account, while others want the convenience and security of paying in person and getting a receipt at the time of purchase. If you're not providing this important service to your customers, you could risk losing them to a competitor who does.

Give your customers an alternative way to pay their monthly bill with Walk-In Solutions from Fiserv. Fiserv offers a complete walk-in bill payment solution that provides a convenient way to serve the customer who prefers to pay bills in person. With Fiserv, your customers can pay their bills at more than 20,000 managed agent locations throughout the United States under our consumer brand name, CheckFreePay.

Maximize Your Walk-In Bill Payment Channel

If it were up to you, all of your customers would pay their bills electronically – it's faster, more efficient and less costly for you. But not all of your customers have the means or desire to pay electronically. Fiserv will help you bridge the gap by enabling you to capture the benefits of an electronic payment solution while allowing your customers to pay in person. Fiserv makes it simple.

With Walk-In Solutions from Fiserv, You Can:

- Turn cash payments into electronic funds
- Reduce expenses associated with posting errors
- Transmit payment information in seconds
- Allow your staff to focus on your core business

The Walk-In Bill Payment Customer:

- Represents the most costly customer to serve
- Makes frequent emergency payments
- Wants receipt of payment
- Demands convenience and security when paying bills

The Scope of Fiserv Walk-In Bill Payment:

- Reaches more than 85 percent of the walk-in bill payment customers in the top 75 U.S. cities
- Serves the seven million households that choose to pay in person
- Licensed in all required states
- Trains and supervises a nationwide network of over 20,000 agents in all 50 states
- Relationships with more than 150 authorized billers

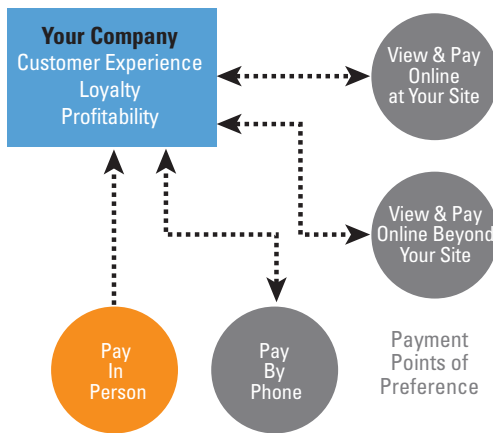


Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

Customer Interaction Optimization: Enhancing Customer Bill Pay Touch Points to Maximize Business Profitability

Supporting a “preference-driven” bill pay landscape means cost-effectively serving customers where they choose to interact – whether online, by phone or in person. Fiserv offers a complete approach toward optimizing the interaction with customers to sustain and build relationships, and maximize growth by leveraging the bill as a valuable touch point.

Whether you need to improve a single solution – such as walk-in payment – or optimize your entire offering, choosing a partner who has the experience and expertise to address the entire payments landscape is the best way to improve today's customer interactions, while keeping an eye on tomorrow's requirements.



Benefits for You

The walk-in bill payment customer represents the most costly customer to serve. That's because maintaining your own walk-in bill payment center is expensive. By outsourcing this service to Fiserv, you can serve this important customer base at a fraction of the cost of an in-house solution. Our real-time walk-in bill payment solution includes:

- A professional agent network
- Bilingual customer service support
- Licenses in all required states
- A 100 percent guarantee of funds
- Point-of-sale marketing support

Benefits for Your Customers

When your customers have the option of paying their bill at one of our walk-in bill payment centers, you satisfy a community need and also help those customers who make last-minute or emergency bill payments. That's because our CheckFreePay locations are convenient, have extended hours and guarantee that the payment will arrive to you on time. Plus, these customers will have the option of one-stop bill payments since they can pay nearly all their bills at one location!

Partner with a Leader: Fiserv

Fiserv is committed to maximizing the value of your walk-in payment channel. No one has the depth of our expertise and no one will work harder to help you save money. Our accomplishments speak for themselves.

- Experience – 25 years of EBP experience plus 15 years of walk-in bill payment experience
- Success – 100 percent electronic rate
- Leadership – Largest walk-in bill payment provider in the United States
- Quality – Sigma quality processes in place

Connect With Us

For more information on Walk-In Solutions from Fiserv, please contact us at 800-309-7668 or visit www.fiserv.com/billers.



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