

Enabling Consumers to Pay Their Bills – From Anywhere and at Anytime – Over the Phone.

Your customers expect anytime, anywhere convenience, and that means they want to be able to make a payment when they want and from where they want – using the payment method they prefer.

CheckFree Pay-by-Phone™ enables your customers to pay a bill anywhere they have access to a phone, all day, every day. The IVR service greets your customers in a warm, natural voice that guides them through the easy payment process. From start to finish, CheckFree Pay-by-Phone is personalized and customized to your company's specifications, strengthening your brand and level of service. And CheckFree Pay-by-Phone lets you accept payments via ACH/electronic check, ATM/debit cards and credit cards.

Your customers will enjoy the convenience of using the telephone to pay their bills, particularly when they don't have immediate access to their computer. And for those who need to make a payment "now," CheckFree Pay-by-Phone makes it easy for them to do so. No matter where they are, consumers can pay their bills quickly and easily.

Plug Into the Communications Revolution and Leverage a Growing Market

While CheckFree Pay-by-Phone can be used from any type of phone, wireless phones are quickly becoming the most widely used consumer device in the world. With CheckFree Pay-by-Phone, you can expand your bill payment options and tap into the growing telecommunications market by making phone-based bill payments a key part of your e-business strategy.

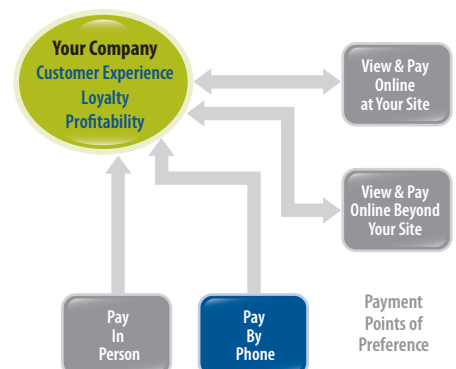
With CheckFree Pay-by-Phone, You Can:

- Enable your customers to pay your bill anywhere, anytime by phone
- Accept payment through multiple funding sources, including checking accounts, ATM/debit cards or credit cards
- Implement quickly at minimal start-up costs
- Reduce the number of calls made to your customer service center
- Tap into the growing wireless telecommunications market

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. CheckFree 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 pay by phone – 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.



Take Advantage of a Win-Win Solution

CheckFree Pay-by-Phone provides value that both you and your customers can appreciate. This means you can:

- **Lower your operating costs.** By offering your customers an IVR bill pay service that is simple to use, you can minimize the number of calls to your customer service center.
- **Strengthen brand loyalty.** CheckFree Pay-by-Phone provides you with another interactive opportunity to customize the services you provide and build brand recognition via the customized IVR script.
- **Appeal to a wider demographic.** From busy parents to young, mobile professionals, CheckFree Pay-by-Phone is convenient enough to entice a broader consumer base to make electronic bill payments.
- **Enhance your competitive edge.** Set your bill payment options apart from those of your competition by offering the full suite of payment options to your customers.
- **Implement a cost-effective integrated solution.** Your company can roll out CheckFree Pay-by-Phone with minimal start-up costs and rapid implementation. And CheckFree Pay-by-Phone integrates seamlessly with your existing interactive voice response applications. Additionally, you can reduce upfront capital expenditures and lower operational costs in our hosted environment.

In addition to the benefits to your organization, CheckFree Pay-by-Phone has broad consumer appeal. Those who typically pay online or by check can now take advantage of another convenient service. And those who prefer to pay by phone will now have the ability to do so.



Your customers can:

- Pay their bill fast — from dollar amount to payment type, CheckFree Pay-by-Phone automatically confirms every aspect of each transaction before the call ends.
- Choose to pay from among multiple methods including ACH/electronic check, ATM/debit cards and credit cards.
- Make payments with ease, thanks to the flexible, intuitive call flow.
- Pay with the confidence of knowing that the transaction is secure and reliable.
- Have 24-hour, seven-day-a-week, toll-free access to pay bills.

Simply put, CheckFree Pay-by-Phone enables you to increase the level of service you provide to enhance your relationships with existing customers and attract new customers to your business.

For more information, please call us or visit our website at www.checkfree.com



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