worldpay
from FIS

BILLER SOLUTIONS

A full end-to-end electronic bill presentment and payment solution

Today's digital world demands more

With advances in payment technology, your customers increasingly expect convenience, speed and efficiency when making payments. Customers are moving away from traditional payment methods like cash and check. They now want quick and secure payment options, processed in real-time, through modern channels.

You need a solution that brings together best-in-class payments technology and the payment options your customers expect.

Remove the complexity of your payment ecosystem and drive user adoption

Worldpay from FIS Biller Solutions is a full end-to-end flexible electronic bill presentment and payment (EBPP) solution designed to handle high transaction volumes and deliver a seamless customer experience. It eliminates the hassle of manual transactions and provides your customers with the convenience of making payments quickly, easily and on time, 24/7. And with the option of taking payments online, by phone, at point of sale, kiosk or walk-up, collecting payments has never been easier.

Grow your business or reduce costs?
You don't have to choose - both are possible with Biller Solutions.

✓

Offering multiple payment methods means you open your doors to more customers who want to pay using their preferred way, meeting their need for convenience and security.

✓

Automating bill presentment and payments streamlines back-office processes, reducing cost and complexity. It removes inefficient reconciliation processes, drives down your processing costs, and reduces your carbon footprint.

BENEFITS

Full end-to-end solution

Streamlined back-office processes

Easy reconciliation

Improved cash flow as funds are available faster

Eco-friendly business strategy

Reduced administrative work

Increased customer satisfaction

FEATURES

Leading capabilities including state-of-the-art POS, IVR and Kiosk payments

Multiple pricing options including absorbed, convenience fee and service fee models

Flexible settlement with consolidated and line-item settlement options available

Enhanced system capacity, security, availability and scalability achieved through cloud services

Compliant with the highest security and privacy standards

Robust reporting

Did you know?

76% of US online bill payments are being made directly at biller sites rather than as bank payments and checks, showing consumers want more control over the payment experience.[1]

Bill Presentment

Payment Processing

Biller Solutions

Multiple Payment Channels

Customer Service & Support
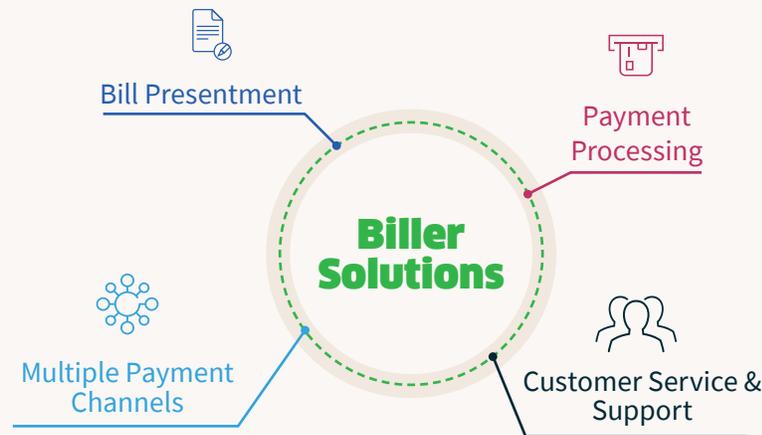
Bill Presentment

Our bill presentment options offer greater choice, flexibility and convenience to you and your customers.

Design and customize your bills and we'll push them to your customers through the method of their choice - web, wallet, email or eBill distribution.

Web: A full or summary bill is presented electronically in your customer's enrolled account or during a guest (unenrolled) one-time payment.

Wallet: We push bill data to native wallets (e.g. Apple Wallet) for convenient, on-the-go bill management. Your customers receive bill data, notifications (e.g. due date reminder) and a link to make payment – all within their wallet.

Email: We send your customers a secure email with an encrypted attachment containing their full bill. A secure code such as a PIN or zip code is used to access the bill.

eBill Distribution: FIS provides 'bank bill pay' to thousands of financial institutions offering a bill pay service. We distribute electronic bills to these financial institutions. Your customer views an electronic bill within their financial institution's bill pay service and makes a payment.

Multiple Payment Channels

Web

We develop our web payment solutions to accommodate your unique business needs. From letting your customers pay for multiple items in one transaction, to something more complex, where the purchase of one item may require the purchase of another, and anything else in between. Plus, our flexible integration points allow you to decide how much of the web experience you want to host and when to use our hosted solutions.

The **One-time Payment Portal** allows customers to make a one-time payment without enrolling and creating a profile. The customer is guided through a sequence of steps where they authenticate and enter required payment information, including the payment method they want to use to make a one-time payment. After making their payment, the customer can be presented the option to sign up to receive all of the benefits of the enrolled customer.

The **Enrolled Payment Portal** allows a customer to create a profile and manage payments for statements and/or invoices. An enrolled customer can make payments as well as complete a range of other payment tasks, varying from viewing and paying bills, viewing payment history for all associated accounts, maintaining personal information, to storing bank account or card-on-file information that can be used when making automatic payments.

The **Biller API** suite consists of a set of web services to access Biller Solutions wide array of functionality, all within a secure domain. The API accepts requests from the client and after securely authenticating the client and validating the request, the request is forwarded to the application servers. The responses from the application servers are then routed back to the client.

Telephone

Fully functioning, fully integrated Interactive Voice Response (IVR) payment system. Biller Solutions IVR allows your customers to pay their bills over the phone using touch tone or voice recognition. With several language options and a wide selection of voice talent, our large-scale IVR systems are easy to manage and deploy, meaning greater scalability and reliability.

Multiple Payment Channels

Kiosk

A standalone, multilingual self-service payment center that gives your customers a fast, reliable, and convenient experience, in a cost-effective manner.

Point of Sale (POS)

We offer and support a complete line of POS solutions and terminals that enable real-time authorizations and an array of connectivity options.

Our terminal-based solution is a convenient, secure, PCI compliant POS solution that accepts EMV chip cards, contactless and mobile wallets for immediate, real-time authorizations. It supports the newest generation of terminals from PAX and comes with built-in user management that allows for ease of use and audit tracking. With a variety of options available, you can be sure to find the right solution for you.

MultiPay QuickFlow: The MultiPay QuickFlow application is a simple, convenient POS solution that accepts face-to-face payments through Wi-Fi, ethernet or cellular. The all-in-one terminal, printer and PINpads have a small countertop footprint for convenient storage. MultiPay QuickFlow transactions flow through the Biller Solutions' system enabling a combined view of all transactions across all payment channels for easy reporting and reconciliation.

Virtual Terminal

A convenient and affordable way to take payment through a browser-based web page. Run it on your desktop or through a hardware device that can be attached through your USB port to accept swipe or PIN-encrypted payments.

MultiPay POS: MultiPay POS includes all MultiPay QuickFlow functionality, with an additional integration to Biller Solution APIs for enhanced capabilities including:

- Centralized user management for clerks, supervisors, and administrators
- Line item support including quantity by line item and multiple line item selection
- Custom data collection for each line item or for the transaction as a whole
- Refunds
- Configurable over/under payment support
- Convenience fee assessment
- Settlement by line item

Multiple Payment Channels

Capture by Customer Service Representative

Administrative Console: A secure, web application that allows Customer Service Representatives (CSRs) to manage the entire consumer experience from processing payments to looking up consumer and transaction related data in real-time. The Administrative Console can be used in conjunction with your own Call Center or the FIS Call Center.[2]

Virtual Terminal: A browser-based solution that lets you complete payments online or turn your desktop into a POS terminal by tethering it with a card swipe device to process swiped card transactions. It's the perfect solution for processing all manner of payments from point of sale and mailed-in card payments to call centers accepting payments through live operators.

Customer service and support

We take pride in providing the highest level of support to you throughout the lifetime of your contract. We are aware of the complexities of payment processing, so we ensure that you have access to dedicated resources every step of the way. Starting with an in-depth understanding of your requirements through to configuring, testing and support post live – we are committed to true end-to-end testing to ensure a quality implementation.

In addition, our adoption marketing toolkit will help you create awareness, motivate usage and keep your customers engaged. With turnkey marketing material and ready-to-use templates, you can easily customize each asset with your brand. We provide multiple themes, topics and photography to choose from, and the source files for customization.

MultiPay DataPoint® Reporting

Our reporting is flexible and configurable. You have access to 3 years' worth of transaction data (rolling 36 months) through advanced, real-time or custom ad-hoc reports.

Access is role based, allowing staff with appropriate permissions to perform administrative tasks related to research, analysis and resolution of customer inquiries 24/7. Additionally, summary reports can be delivered straight to your inbox on a daily, weekly or monthly basis and are downloadable in several formats including XML, CSV, TIFF, PDF, Web Archive and Excel.

There are multiple report configurations, including filter and layout options, available that give you extensive flexibility to meet your specific reporting needs. And with the ability to save pre-defined search parameters for reports that are run frequently, running reports is both easy and efficient.

Payment Processing

Modern-day consumers expect the convenience of being able to pay anywhere, anytime and with different devices. To stay competitive, you need payment processing tools that meet the unique needs of your business and your customers. Our industry-leading scale and unmatched integrated technology platform allow us to offer you the latest payment technology minus any complexity. With Biller Solutions, you provide your customers with a convenient and secure buying experience, which helps to drive loyalty and grow your business.

Our 50+ year history is rooted in the financial services industry. We reach well beyond geographical and cultural borders throughout the world. Our work and vision continue to expand with a strategy that has given us one of the most comprehensive solution sets in the industry.

Transform bill payments with Biller Solutions

Talk to Worldpay from FIS today for more information.
BillerSolutions.mail@fisglobal.com

Security and availability

Our cloud-based Biller Solutions improve the reliability through increased scalability and the ability to leverage multiple geographic regions vastly increasing business continuity options.

Cloud solutions increase efficiency by reducing managed infrastructure and accelerating adoption of emerging technologies. This allows us to focus on improving the overall business value delivered to our clients. The high availability of cloud also eliminates the need for disaster recovery.

Our Biller Solutions are compliant with the highest security and privacy standards – PCI level 1, NACHA, CMMI level 2, FISMA and NIST – with added security through our partnerships with Homeland Security, Microsoft, Financial Services ISAC, SFA 16 and SOC.

To ensure our business processes meet the highest level of security, we're subject to numerous audits and inspections each year. For example, annual Independent Validation and Verification audits from the US Treasury.

Our solution breadth, market reach, client relationships and industry expertise create an opportunity to provide solutions that transform how you receive payments. We process more than 75 billion transactions annually. More than 450 million bills and documents are loaded each year, and over seven million consumers are enrolled in the electronic bill presentment and payment programs offered by our customers.

About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks and capital markets. Processing 75 billion transactions topping $9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks and invests.

We create secure and scalable innovations that connect commerce across all geographies and sales channels. The company's integrated technology platform offers a unified and comprehensive solution set to help clients run, grow, and achieve more for their business.

With a 50+ year history in financial services, we remain ahead of the curve to outpace today's competitive economic landscape. By delivering simple, streamlined, and secure experiences for all of our clients and their customers, we embody commitment to every aspect of the financial services industry.

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