

worldpay
from FIS

BILLER SOLUTIONS FOR GOVERNMENT

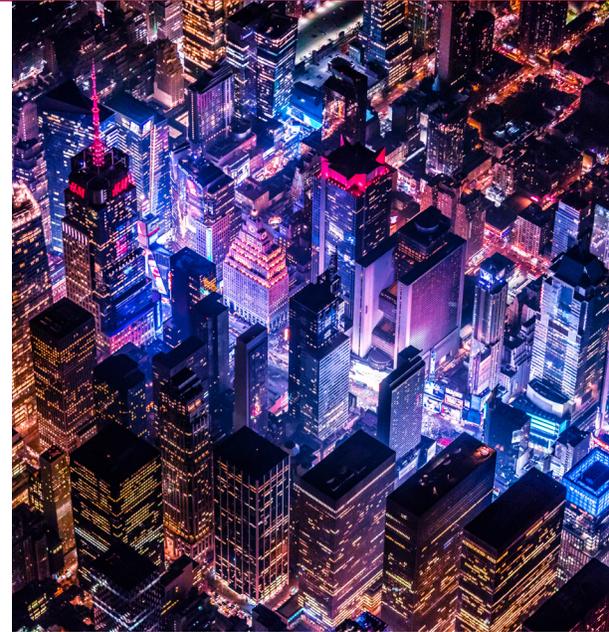
The full end-to-end bill presentment and payment solution



Today's digital world demands more

With advances in payment technology, your constituents increasingly expect convenience, speed and efficiency when making payments for items like taxes, public utilities, permits and other miscellaneous government fees. They have moved away from traditional payment methods like cash and check, towards 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 constituents expect.



Remove the complexity of your payment ecosystem and drive user adoption

Biller Solutions by Worldpay from FIS 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 the convenience of being able to make payments quickly, easily and on time, 24/7. With the option of taking payments online, by phone, at point of sale, kiosk or walk-up, collecting payments has never been easier.

Increase digital payments and reduce costs

You can accomplish both with Biller Solutions



Offering multiple payment options means faster payments and revenue from constituents who want to pay using their preferred method, 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 and free implementation



Streamlined back-office processes



Easy reconciliation



Improved cash flow as funds are available faster



Eco-friendly business strategy



Reduced administrative work



Increased constituent satisfaction

FEATURES



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



Flexible settlement with consolidated and line-item settlement options available



Compliant with the highest security and privacy standards



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



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

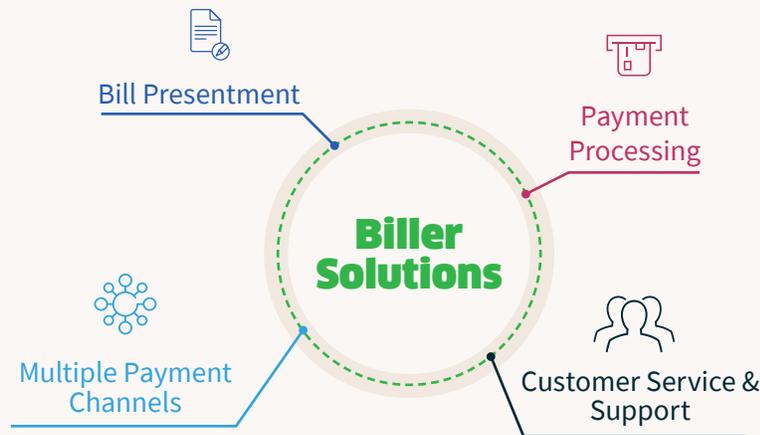


Robust reporting

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

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

We'll provide your bills and statements to your constituents through the method of your 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 constituents receive bill data, notifications (e.g. due date reminder) and a link to make payment – all within their wallet.

Email: We send your constituents 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 constituent 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 making it easier for constituents to pay, to letting your constituents pay for multiple items in one transaction with a shopping cart. We can also accommodate more complex scenarios, 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 constituents to make a one-time payment without enrolling and creating a profile. The constituent 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 constituent can be presented the option to sign up to receive all of the benefits of the enrolled consumer.



Telephone

Fully functioning, fully integrated Interactive Voice Response (IVR) payment system. Biller Solutions IVR allows your constituents 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.

The **Enrolled Payment Portal** allows a constituent to create a profile and manage payments for statements and/or invoices. An enrolled consumer 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 constituent and after securely authenticating them and validating the request, the request is forwarded to the application servers. The responses from the application servers are then routed back to the constituent.



Multiple Payment Channels



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 offers two convenient, secure, PCI compliant POS applications that accept EMV chip cards, contactless cards (NFC) and mobile wallets for immediate, real-time authorizations. All transactions flow through the Biller Solutions' system enabling a combined view of all transactions across all payment channels for easy reporting and reconciliation. 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 for accepting face-to-face payments. As a stand-alone solution, implementation is quick and easy. The application provides the merchant and their customers with:

- An efficient, 2-step payment process
- Acceptance of EMV chip and contactless cards (NFC)
- Payment via mobile wallets, including Apple Pay, Google Pay, and Samsung Pay
- A secure, PCI compliant solution
- Built in user management
- Ability to perform voids on the terminal
- A variety of deployable hardware ensuring a “right-sized” solution
- Ease of reconciliation with consolidated settlement model

MultiPay POS: The MultiPay POS application includes all MultiPay QuickFlow functionality, with an additional integration to Biller Solutions APIs for enhanced capability 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
- Settlement by line item
- Service and convenience fee pricing models



Multiple Payment Channels



Kiosk

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



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.



Capture by Customer Service Representative

Administrative Console: A secure, web application that allows Customer Service Representatives (CSRs) to manage the entire constituent 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 a quality implementation.

In addition, our adoption marketing toolkit will help you create awareness, motivate usage and keep your constituents 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.

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 permissions 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 constituents expect the convenience of being able to pay anywhere, anytime and with different devices. You need payment processing tools that meet the needs of your business and your constituents. Our industry-leading scale and unmatched integrated technology platform allows us to offer you the latest payment technology without complexity. With Biller Solutions, you provide your constituents with a convenient and secure payment experience, which helps to drive digital adoption and reduce costs.

We have a proven track record of experience with payment solutions across the U.S. and a solid base of satisfied clients, including almost 20 years of processing for the Internal Revenue Service (IRS). Governments entities and public utilities across America have turned to us to create electronic payment processing solutions because we know how to build comprehensive, secure and reliable payment systems and keep them running smoothly.

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 clients.



Security and availability

Our cloud-based Biller Solutions improve the overall reliability through increased scalability. 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 the cloud also eliminates the need for disaster recovery and scheduled maintenance windows.

Our 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. We are also subject to numerous audits and inspections each year. For example, annual Independent Validation and Verification audits from the US Treasury.



**Transform bill payments
with Biller Solutions**

Talk to Worldpay from FIS today for more information.

BillerSolutions.mail@fisglobal.com

Our solution breadth, market reach, client relationships and industry expertise create an opportunity to provide solutions that transform how you receive payments.

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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¹ <https://aitegroup.com/report/how-americans-pay-their-bills-sizing-bill-pay-channels-and-methods-2020-update>

² FIS Call Center can take payments on your behalf, as a supplementary service.