



BillerIQ

Unlock a modern, secure and branded digital billing and payments experience



FIS® BillerIQ is an enterprise-grade Electronic Bill Presentment and Payment (EBPP) solution that enables organizations to deliver branded, digital billing and payment experiences while improving operational efficiency, accelerating cash flow and meeting enterprise requirements.

Demand for seamless digital-first experiences is growing

As customer expectations evolve, organizations need to deliver digital billing and payment experiences that are convenient, transparent and offer options to the customer – all while maintaining control, consistency and compliance.

What BillerIQ delivers

- **Branded digital billing and payments:** Customers can view their bills, receive notifications and manage payments – all branded to the biller.
- **Flexible payment options:** The solution supports multiple digital payment channels and payer options to accommodate customer preferences and simplify payment remittance.
- **Automation:** Digital presentment, integrated remittance data and straight-through processing reduce paper, checks and manual tasks, boosting operational efficiency.
- **Enterprise-ready platform:** BillerIQ offers the reliability, scalability and control that are essential in high-volume billing environments.

Benefits of BillerIQ



Reduced operating costs

Replacing paper delivery and manual processes with digital bill delivery and payment acceptance helps reduce costs.



Streamlined payment processing

Integrated payment and remittance data enables straight-through processing and automated reconciliation.



Improved collections

Digital bill delivery, configurable reminders and payment flexibility help improve collections.



Consistent payer experience

Self-service tools allow customers to view bills, manage their preferences and make payments – all within a unified, branded environment.

48

payments per month are made by the average U.S. consumer

58%

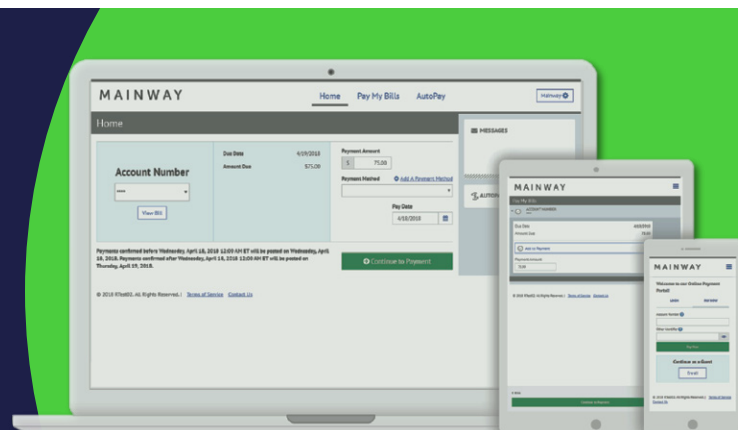
of consumers say convenience is the top factor influencing how they pay their bills

92%

of U.S. consumers made a digital payment in the past year

79%

of payers value bill alerts and reminders as part of the billing experience



How it works:

BillerIQ supports the complete electronic billing and payment lifecycle, from onboarding through reconciliation.

1 Rapid implementation and vendor migration

- Streamlined implementation with standardized data transfer connections
- Dedicated implementation team to guide onboarding and migrations
- Proven experience in transitioning billers from legacy and third-party providers

2 Digital bill presentment and proactive communications

- Multiple bill views including summary, detailed and PDF formats
- Email and text notifications with configurable reminders
- Flexible display of supplemental billing and account information

3 Broad range of digital payment options

- Supports ACH, credit, debit, Apple Pay, PayPal
- Web, mobile-responsive and text-to-pay payment
- One-time, recurring and future-dated payment options

4 Real-time confirmation and reconciliation

- Real-time payment confirmations and notifications
- Real-time billing and payment activity
- Supports real-time and batch payment processing

BillerIQ is a leading contender in bill pay

The solution outperforms competitors in configurability, flexibility and enterprise controls.

- ✓ Fully hosted SaaS deployment with SSO, SHO and API options
- ✓ Flexible payment gateway and processor connectivity
- ✓ White-labeled, industry-agnostic solution with biller branding
- ✓ Seamless integration for IVR and CSR experiences
- ✓ Surcharging with built-in regulatory safeguards
- ✓ Promise-to-pay and dispute management tools
- ✓ Compliant with PCI Level 1, SOC 2 and HIPAA

Goes well with...

FIS Agentic Insights Suite: AI and ML tools to identify risk and reduce revenue leakage

FIS Output Solutions & Content Management: Print, mail, archive, and communication services for multi-channel communications and presentment

[Learn more](#)

Money at rest. Money in motion. Money at work.™

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

 fisglobal.com/contact-us

 linkedin.com/company/fis

 x.com/fisglobal

This material is for information purposes only of the intended recipient. We have taken care in the preparation of this information but will not be responsible for any losses or damages including loss of profits, indirect, special or consequential losses arising as a result of any information in this document or reliance on it (other than in respect of fraud or death or personal injury caused by negligence). Terms and conditions apply to all our services. The content of this material may not be reproduced without prior consent of FIS.

© 2026 FIS. FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners. 4702884



Advancing the way the world pays, banks and invests™