Learn how FIS Receivables solutions can help your customers automate payments

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Agenda

• Introductions
• Payments Trends
• FIS Receivables Solutions
  – FIS Remittance & Lockbox
  – FIS Biller Direct
• Closing thoughts
FIS offers a complete Lockbox and Receivables solution

- Coupon Design and Printing
- Flexible Delivery Options
- Retail / Wholesale Processing
- Distributed Capture
- Integrated Receivables
- Web Archive
- Same Day Web Exception processing
- Hosted Bill presentment and payment
FIS Remittance Landscape

- 300 Financial Institutions Clients
- 3750 Remittance customers / lockboxes
- 80m Over 80 million remittances and 24 million ARC items per year
FIS serves a broad range of markets

- **Retail Lockbox**
  - Mortgage Payments
  - Loan Payments
  - Utility Payments
  - Credit Card Payments
  - Tax Payments
  - Patient Payments

- **Wholesale Lockbox**
  - Manufacturers, Distributors
  - Utility Companies
  - Educational Institutions

- **Wholesale Lockbox**
  - Combines wholesale and retail
  - Utilizing data entry and special handling

- **Property Management**
  - Commercial Property Companies
  - Apartment Buildings

- **Government**
  - Tax Payments

- **Healthcare**
  - Patient Payments
  - EOBs
  - EOPs
Lockbox Services in the Industry

- Well established – widely adopted
- Majority of bankers indicate Lockbox
  - Offers product ‘stickiness’
  - Extends customer retention
  - Majority also find that wallet share is increased
- Lockbox volumes continue to grow in the Industry & at FIS
- Trends
  - Electronic payments
  - Remote capture (bank)
  - Distributed capture (customer)
  - Integrated Receivables

Bank Adoption

- > $100 billion, 45%
- $20 - $100 billion, 34%
- $1 - $20 billion, 18%

Source: Aite study August 2014
Integrated Receivables

ACH bill payment

One archive for all channels

Distributed Capture

ACH

Wire

Bill Pay

Electronic Bill Presentment
Integrated Receivables

- Payments come from a variety of sources
- Remittance details are challenging to collect
- Through automation and/or services, FIS can deliver remittance detail to the customer.

Aite Group Report, “Integrated Receivables: Solving for Multiple Business Payments Variables”
Introducing FIS Biller Direct
• What is Biller Direct?
  – Client branded payment processing solutions
  – Supports convenience fee model or absorbed model
  – Multiple payment processing channels supported
    • Web
    • Mobile Enabled (responsive design)
    • Customer Service Representative (CSR) initiated
    • Interactive Voice Response (IVR)
    • Point of Sale (POS)
  – Collection of many types of payments
    • Loans (ex: auto, mortgage)
    • Taxes
    • Insurance
    • Utilities
    • Retail
FIS Biller Solutions – Biller Direct

Integrated Biller Solutions

• More than 250 billers presenting annually to millions of enrolled users
• 76MM payments worth over $38B processed annually
• eBill distribution to over 2500 FIs and, shortly, millions of mailboxes

FIS Market Leadership

• Multiple processor relationships
• Mobile solutions
• Flexible presentment & payment models
• Consolidated receivables
• Adoption marketing programs
Why is this important to my organization?
FIS Biller Solutions

• **Indirect lending – customer/member convenience**
  - Customer has a loan account with you but no deposit account
    • "Where is the website for me to make my loan payment?"
    • Reduce branch traffic
    • Bring customers to your website for additional marketing opportunities

• **Reseller Program - offer payment solutions to your commercial/treasury accounts**
  - Municipalities and small businesses
    • Building ways to keep your customers and add value
    • Create cost savings – paperless billing, fee generation, eliminate manual processes, PCI, disaster recovery
    • Security, security, security…and then security
    • Convenience – offer payment channels to commercial accounts
    • Ability to generate revenue
FIS Biller Solutions – Biller Direct

• **Just Pay It**
  – No enrollment/profile required
  – One-time ‘Guest’ payment model
  – ACH, Credit Cards, Debit Cards
  – Responsive design for mobile

• **Customer Console**
  – Enrolled Portal
  – Bill Presentment – match paper copy 100%
  – Automatic/Recurring Payments
  – Email notifications
  – Responsive design for mobile

• **Interactive Voice Response (IVR)**
  – English and Spanish
  – Integrated to Customer Console

• **Biller Console**
  – Administrative module
  – CSR initiated payments (inbound)
  – Real-time reports
  – Collection related payments (outbound)

• **Point of Sale (POS)**
  – Stand-alone terminals
  – Web based virtual terminal
Payment Flow

1. Payment Engine
2. ACH Payment File
3. ACH Debits
4. ODFI
5. Settlement Amount (ACH Credit)
6. ACH Credits
7. Payer Bank
8. Acquirer
9. Issuer

Payment Engine

Card Payments
• **Biller Console**
  – Real-time reporting
  – Web accessible
  – Permission based
  – Remittance/Lockbox transaction data integration

• **Accounts Receivable File (AR)**
  – Available daily
  – Contains customer payment data
  – Flexible formats supported
  – Delivered to FIS Lockbox, or
  – Delivered to customer for import to accounting systems

• **Real-time postbacks**
  – Notification after successfully processed payment
Closing thoughts
FIS Remittance mission is to provide world class service and industry leading lockbox quality to our clients. Our intent is that FIS Remit be viewed as a high value partner that our clients can leverage to win and gain market share. FIS has made significant investment in technology, industry leading infrastructure and most importantly the human capital needed to deliver on our clients expectations.