

Bill Pay and Bill Presentment

Same Day/Next Day Payments

First Data provides consumers with a secure, feature-rich and easy-to-use payment and electronic bill presentment and payment service that spans the full range of payments from consumers' bills to personal payments.

Delivering Convenience For Both You and Your Consumers

Bill Pay enables consumers to be in complete control of their bills. They can receive, view, schedule, and pay bills from one centralized place—your institution's Web site. As one of the "stickiest" Web applications, Bill Pay provides your financial institution with customer loyalty and retention opportunities.

Bill Pay Helps You Attract and Retain Account Holders

Today's consumers value the control and convenience that Bill Pay brings to their fast-paced lifestyles. This means your institution can:

- Gain a new source of consumers and revenue
- Create cross-selling opportunities
- Increase your brand identity through more frequent and longer visits to Internet banking
- Strengthen retention by offering another "sticky" service to prospective account holders
- And most importantly, build greater loyalty—because you have drawn your user closer

Bill Pay Appeals To an Ever-Broadening Market

By offering Bill Pay, you can build and strengthen relationships with your consumer base via the Internet. Individuals seeking to benefit from financial management technology are becoming more mainstream. They are loyal to brick-and-mortar brands they trust—such as your financial institution—and can serve as influential "word of mouth" ambassadors for the convenient services you provide.

Key Features

- Online enrollment
- Pay anyone
- Receive bills and statements from hundreds of e-billers
- Payment history and bill reminders
- Integrated Frequently Asked Questions (FAQ)
- Guaranteed fraud protection and payment delivery

Easy Setup Means Greater Adoption

With online enrollment, consumers are up and running quickly, easily and securely.

Some of the latest features of Bill Pay include:

- Bills Brought Right To You – Bill Pay receives a copy of the bill directly from that biller's Web site and makes it available for payment through Bill Pay.
- Notification By E-mail – This feature will alert users when an e-bill arrives, when a payment is due and when a bill is paid.
- Quick Bill Setup – With only a company name and phone number a bill is set up quickly and easily. This tool automatically recognizes new users and walks them through the setup process.
- AutoPay – Users can set up payments to occur automatically in specified intervals and/or on exact dates. Once payments are set, the user does not have to do anything to ensure the payment is made. Users can also establish threshold amounts to ensure a payment will not be automatically paid if exceeding that amount.
- New Dynamic Calendar Tool – This feature offers two months of available payment dates, highlighting the current date and the bill's due date. The earliest available payment date (as determined by the biller), is also displayed dynamically through this tool.

- Helpful "Manage My Bills" Section – Tools to setup bill payments and reminders, due dates, late payment reminders and payment confirmations.
- New Security Safeguards – Account numbers are masked and only display the last five digits.
- Convenient Pending Payment Updates – Payment Center feature lists all of "Pending Payments" with total amounts for your convenience.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact
your First Data Sales Representative
or visit firstdata.com.