

CheckFree[®] NextSM

Revamping your bill pay service
with CheckFree Next

Consumers expect ease and convenience when it comes to managing their financial obligations. CheckFree Next from Fiserv enables financial institutions to offer a simple, intuitive and advisory one-stop solution for all bill payments on all devices.

CheckFree Next helps you keep pace with consumer demands – empowering your institution to provide simpler and more engaging bill payment options that accelerate adoption, enhance satisfaction and increase retention.



Simple and convenient

CheckFree Next streamlines the user journey and eliminates friction. With a “to-do-centric” view, consumers have a clear picture of payment reminders and relevant payment information. The design is driven by the user journey, which keeps the experience clean, clutter free and easy to navigate. Clear and consistent language makes it easier for consumers to understand what actions they should take, and increases engagement.



Advisory

Tailored to the user journey, CheckFree Next understands consumers’ payment behaviors and preferences, and delivers predictive insights and actions. CheckFree Next acts as an advisor, enabling consumers to navigate through the bill pay process with ease. As consumers go through the payment process, CheckFree Next suggests the next relevant action for them to take.

CheckFree Next completes basic tasks for consumers through features such as Bill Discovery, which identifies and connects consumers’ billers to their accounts and streamlines the biller setup process. With CheckFree Next, consumers are provided a personalized, engaging bill pay experience each step of the way, from beginning to end.



All bills in one place

CheckFree Next enables consumers to set up, view and pay bills from one solution, without the hassle of navigating various biller sites. Consumers can also use their mobile device to view bills and take action quickly and easily. Consumers can sign up for eBills and set automatic reminders for payments to avoid late or missed payments. This streamlined, intuitive process increases bill pay adoption and encourages consumers to pay their bills on your site.



Transparent and streamlined

CheckFree Next offers real-time debit and balance-adjustment capabilities with real-time good funds. This enables consumers to see their account balance adjusted in real time as a payment is scheduled. If there are insufficient funds, the consumer is notified immediately while in session, eliminating overdraft concerns. The real-time good funds functionality is able to meet consumer demand with a more intuitive and streamlined experience.

The real-time good funds capability in CheckFree Next also delivers control by providing financial institutions with the ability to authorize transactions on a payment-by-payment basis. For example, if the institution has a high-value relationship with a consumer and wants to authorize transactions regardless of their balance, they can do so. Financial institutions can also decide whether an overdraft fee will be charged. Additionally, the real-time good funds feature greatly reduces returns that the financial institution must handle, which simplifies the operational overhead associated with bill pay.



Safe and secure

As the majority of payments transition to electronic methods, secure and direct connections are becoming the norm. CheckFree Next's virtual card technology is revolutionizing the way consumers handle transactions, making them faster and more secure. By providing a secure environment for payments, virtual cards reduce reliance on paper and ensure transactions are protected. This electronification of payments helps consumers send payments quickly and efficiently.



Real-time payments

Real-time payments provide consumers with the ability to send and receive money instantly, offering unmatched convenience and efficiency in managing personal finances. With this innovative payment solution, transactions are processed in real-time, allowing funds to be available immediately to the recipient. This means no more waiting for checks to clear or for funds to be deposited; consumers can access their money right when they need it. By integrating real-time payments through CheckFree Next, financial institutions empower consumers with a payment experience that aligns with their fast-paced lifestyles and need for immediate transactions.




Key benefits


- Positions your institution as a trusted advisor and capable partner
- Simple and convenient user interface
- Flexible integration with existing payment platforms
- Streamlined payee setup
- Real-time capabilities
- Advanced notifications and alerts
- Access to an expansive network of direct billers

Connect with us

For more information
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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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