

HOW BILL MATRIX* MAKES PROGRESS



BILLMATRIX DRIVES INNOVATION AND ACHIEVES OPERATIONAL RESPONSIVENESS WITH THE HELP OF PROGRESS SOFTWARE

Innovation and thought leadership are key elements to success, but they must be supported with the right tools and technology to achieve tangible results like business growth and increased revenue. BillMatrix is an example of a business that has embraced innovation. Using Progress® Sonic® ESB and Progress Actional®, the company has achieved operational responsiveness and is now able to deliver the most efficient, cost effective and strategic method for supporting its state-of-the-art products and services and achieving a competitive advantage.

Founded in 1994, BillMatrix began as one of the most innovative organizations in the field of alternative payment solutions and soon emerged as the preeminent leader in the field of electronic payment solutions. In 2005, BillMatrix

fiserv.

CHALLENGE

Increase revenue and maintain a competitive advantage by accelerating the customer provisioning process without compromising the company's high standards for quality

SOLUTION

Achieved operational responsiveness using Progress® Sonic® ESB and Progress® Actional®

BENEFIT

Expects to achieve at least 20% faster deployment of new client solutions, reduced maintenance project cycle time, increased visibility and customer specific SLA management

*The Biller Solutions Division of Fiserv

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PROGRESS
software 
BUSINESS MAKING PROGRESS.

was purchased by Fiserv Inc. (NASDAQ: FISV), a Progress Application Partner and a Fortune 500® company that provides information management and electronic commerce systems and services to more than 18,000 clients worldwide. In 2009 BillMatrix was renamed Fiserv, and the division now operates as Biller Solutions from Fiserv.

BillMatrix provides electronic payment services for premier clients nationwide. Consumers, customer service representatives and third-party agents may choose from credit cards, ATM cards, debit cards, electronic checks or PayPal® to make payments. Along with next-day funding, real-time reporting and treasury support, BillMatrix also provides professional customer care and marketing assistance, including full-service, customized offerings to clients, integrating reporting into customer GL, and customer service in billing disputes and charge-backs.

The ability to deliver high-quality, customized solutions is a competitive differentiator for BillMatrix. As a premier solution provider, BillMatrix's offerings are priced at the high end of the market, and consequently many of its competitors compete for business strictly based on price. Because BillMatrix charges more than its competition, customers expect nothing short of perfection. It is paramount that the company delivers 100% of what the customer wants and expects to prevent customer attrition.

During the recent economic downturn BillMatrix faced a difficult balancing act—increasing its revenue and reducing its costs while maintaining its high standards for quality. Because most of the company's growth occurs through new customer acquisition and additional premium services such as electronic check verification services and outbound contact for bill payment and collections, it is essential that BillMatrix is able to close new client sales and then implement and integrate the new client custom solutions quickly and cost efficiently. The company also draws substantial revenue from small fees per transaction, so it is crucial that client transactions that flow through these custom solutions are continuously available.

SCALABILITY, FLEXIBILITY, RAPID DEPLOYMENT AND CONTINUOUS AVAILABILITY PARAMOUNT TO SUCCESS

To improve its existing offering and maintain a competitive advantage, BillMatrix sought a new IT approach that could deliver the improved performance, enhanced flexibility and continuous availability required. Criteria for a new solution called for flexible centralized management to define new customized business processes in order to provision new customers and to provide them new services.

With millions of transactions taking place each day, scalability was also a key requirement. The company manages approximately 7.5 million billing transactions per month, and BillMatrix anticipates that load will increase by 30% within one year.

Resilient, high availability service is paramount to both driving revenue and maintaining customer trust and satisfaction. Because much of the company's revenue comes from the small fees associated with client transactions, any downtime or integration issues have a direct impact on the company's bottom line.

The company needed a way to execute its ambitious business strategy without increasing its costs. So a new solution needed to scale affordably through parallel processing and not depend on expensive hardware for high throughput capability. The company was also looking to reduce ongoing costs associated with maintenance as well as new customer implementations. And by using standards-based technology the company sought to reduce the cost of IT personnel.

ACCELERATING CUSTOMER PROVISIONING WHILE REDUCING COSTS

BillMatrix took an innovative approach, driving operational responsiveness using Sonic ESB and Actional. BillMatrix was able to leverage its existing infrastructure and avoid the costs associated with expensive hardware. Service-enablement and data enrichment allow its existing systems to serve new needs through the re-use of existing services and infrastructure for every customer—reducing both the time and costs associated with

maintenance. And with the ability to re-use and re-purpose existing services as well as enable automatic parallel processing of transaction loads, BillMatrix can implement and integrate new client custom solutions more quickly and efficiently.

With independent scalability of messaging, processes and services, BillMatrix is able to cost effectively scale to meet growing transaction loads. And with multi-site replication and failover with instant recovery, BillMatrix is assured of zero downtime.

Though BillMatrix has just recently completed its project, it expects to achieve substantial results, including 20% faster deployment of new client solutions—with efficiency expected to increase as its staff gains experience, reduced maintenance project cycle time, increased visibility and customer specific SLA management.

FISERV, INC.

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrated its 25th year in 2009. For more information, visit: www.fiserv.com.

PROGRESS SOFTWARE

Progress Software Corporation (NASDAQ: PRGS) is a global software company that enables enterprises to be operationally responsive to changing conditions and customer interactions as they occur. Our goal is to enable our customers to capitalize on new opportunities, drive greater efficiencies, and reduce risk. Progress offers a comprehensive portfolio of best-in-class infrastructure software spanning event-driven visibility and real-time response, open integration, data access and integration, and application development and management—all supporting on-premises and SaaS/cloud deployments. Progress maximizes the benefits of operational responsiveness while minimizing IT complexity and total cost of ownership.

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