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Fiserv Brings Gamification to Bill Pay in the Latest Version of CheckFree RXP

- Redesign focuses on making consumer bill payment interactions more intuitive and engaging
- Game-inspired elements designed to boost adoption and use of electronic bill payment

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv](#), Inc. (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that it has added several innovative features to its flagship CheckFree® RXP® electronic bill payment service, incorporating gamification principles to make the bill payment process more intuitive and engaging. The addition of three game-inspired elements – a progress bar, tutorial elements and a gradual introduction of more advanced capabilities – is designed to boost adoption and use of electronic bill payment among online banking users.

While the vast majority of U.S. households use online banking, only about 40 percent of online banking users also pay their bills at their bank or credit union's website, leaving substantial room for growth. Through consumer research, Fiserv has found that the initial set-up process has a significant impact on consumer use and satisfaction with electronic bill payment. The research suggested that when consumers felt unsure of how to complete initial tasks, they had little confidence in the solution and were less likely to use it to pay a high volume of bills. These findings were a catalyst for the development of a further streamlined bill pay process designed to simplify the first time user experience.

A number of changes have been made to restructure the CheckFree RXP user interface to deliver a cleaner, more modern and intuitive user experience. Several gamification techniques – taking elements of electronic games, such as how they flow or how they are designed, and applying them to non-game applications – were used in order to instill confidence in the user during their first interaction with the product.

“Gamification has proven successful in getting and keeping consumers engaged in an electronic environment,” said Tom Allanson, division president, Electronic Payments, Fiserv. “Adapting these principles to financial services and incorporating them into electronic bill payment initiates an intuitive experience that makes the service more compelling to new users, and has significant potential to increase adoption and use of bill pay via online banking.”

Engaging more consumers in electronic billing and payment is important because past research has shown that consumers who heavily utilize online and mobile bill payment products from their financial institution tend to be more loyal and more satisfied.

Gamification can be seen in three primary ways within the latest version of CheckFree RXP:

- A progress bar prominently shows a new user the “3 easy steps” it takes to get started with bill pay, including setting up their first payee and making their first payment. This type of gamification technique plays on a user’s desire for achievement and promotes product usage.
- Tutorial elements instruct users on the type of information they should input in certain fields. This technique is similar to language that may appear when new elements in a game are introduced, providing a user the understanding to continue the game. Introducing smaller elements of content at the right time, in the right context, helps solve immediate problems and reduces the likelihood of a user abandoning the task.
- More advanced features have been suppressed only to be “unlocked” or presented to a user once they become more familiar with electronic bill payment. Much like in a game, users aren’t dropped into a high level without first being introduced to basic features. The intent is to quickly build comfort and trust and give users confidence through the perception of a few early “wins” earned through the successful completion of basic tasks.

A [video interview](#) with Justin Jackson, product manager, provides additional insights into how gamification principles have influenced the latest version of CheckFree RXP, and an interactive screen shot showing the new user interface can be viewed at Fiserv.com/EBPGamification.

Preliminary results show that these gamification elements are having an impact on the first time consumer experience, with more users adding a bill to pay after signing into bill pay, and more users scheduling their first payment immediately after signing into the service.

Used by more than 4,000 banks and credit unions, CheckFree RXP from Fiserv makes the financial institution the center of customers’ money movement activities. With an enhanced user interface built on extensive user research and understanding, hundreds of available electronic bills and automatic, real-time “Feature Pack” updates, CheckFree RXP is uniquely capable of helping financial institutions increase the value of member relationships and realize efficiencies by offering members a complete electronic bill payment experience.

Additional Resources:

- CheckFree RXP from Fiserv - <http://fisv.co/1anDY0E>
- Bill Payment Gamification Screen Shot - www.Fiserv.com/EBPGamification
- Bill Payment Gamification Interview (Video) - www.Fiserv.com/GamificationInterview

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

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