



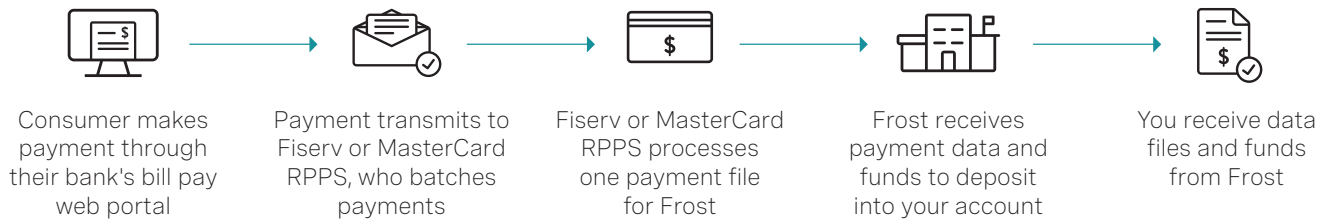
Remote Payment and Presentment Service (RPPS)

Improve Availability of Funds and Eliminate Time-Consuming Manual Posting of Online Bill Payments

Boost your company’s operational efficiency by reducing the number of checks received and the employee hours devoted to manual payment processing. Frost has partnered with MasterCard RPPS and Fiserv to offer you Remote Payment and Presentment Service, a service that offers a single point of connectivity to virtually every consumer in the United States who is paying bills online through a financial institution’s bill pay website.

Online bill payment allows consumers to pay their bills via a single, trusted provider, including banks, credit unions, third-party service providers and others. Electronic bill payments from your customers post faster and more accurately than paper remittances, and the processing costs are a fraction of those for paper. With the help of MasterCard RPPS and Fiserv, Frost is now taking that service concept even further and processing bill payments as ACH transactions instead of mailing paper checks to you, the biller. Settlement and payment data are combined for electronic delivery with multiple billers being combined to a single credit and file.

HOW IT WORKS



GETTING STARTED

Optimize your data accuracy, increase the speed of delivery, and secure your transactions all through Remote Payment and Presentment Service. To find out how to get started with RPPS, contact a treasury management representative Monday–Friday from 7:00 am to 6:00 pm CST at (888) 481-0336.