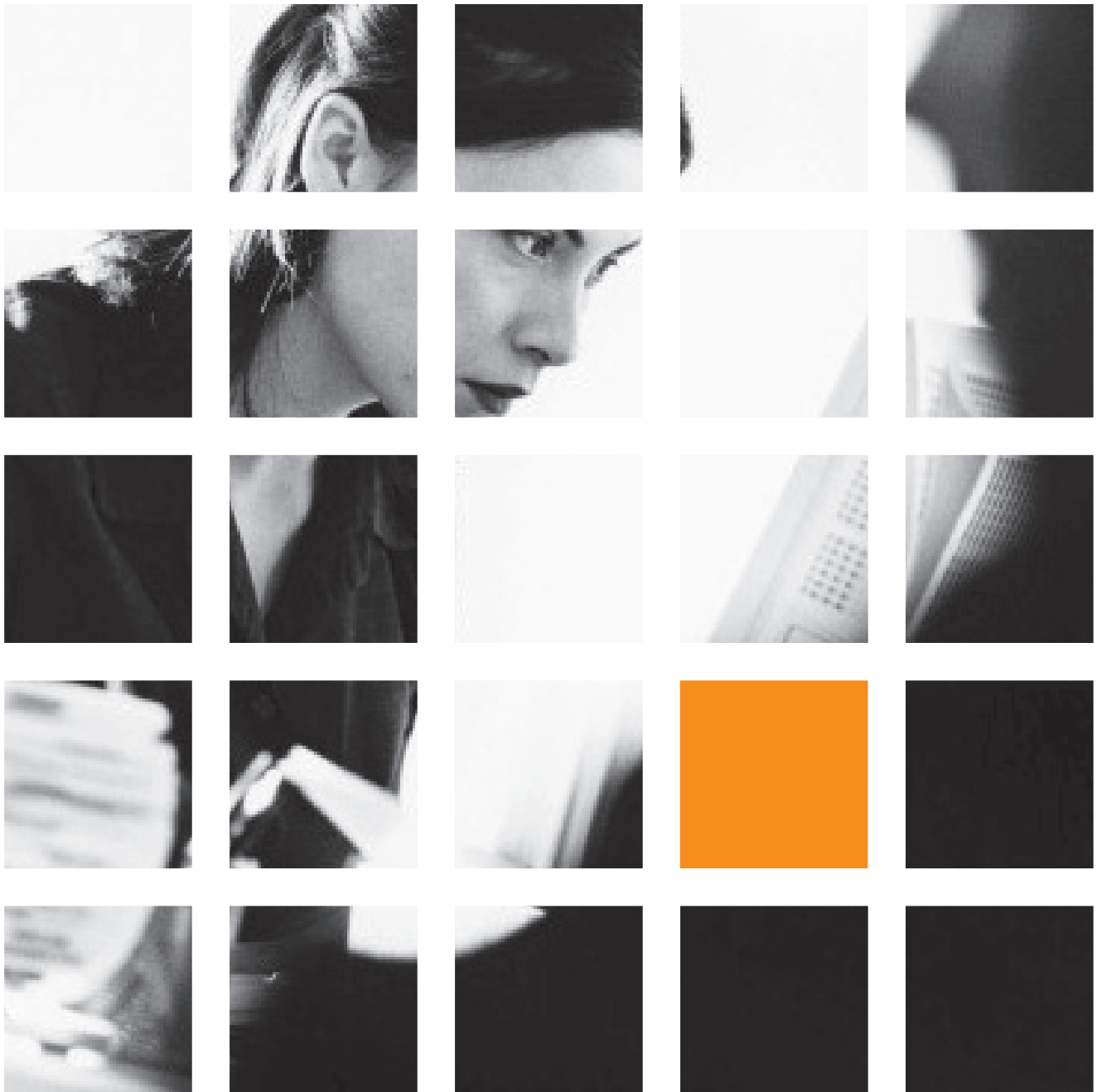


**EBP Solutions for Billers**

Strengthen Your Customer Relationships for Improved Satisfaction



## Solutions

Building and sustaining customer relationships through best-in-class services; maximizing business profitability by growing online self-service and bill pay interactions – it's all about optimizing customer interactions.



When it comes to bill payment, meeting customers at their point of preference is key to building and sustaining relationships. Strategically guiding customers to the low-cost, high-impact online channel can positively impact business profitability.

Viewing and paying bills online, checking balances or accessing transactional history may be a customer's first experience using online self-services. That initial experience can then lead the customer to try additional online transactions that previously would have required assistance from a more costly resource.

What does this mean for you? Lower total costs to serve. What does it mean for your customers? Improved satisfaction, deepened relationships and increased loyalty.

### **Demand for Online Services Continues to Grow**

Electronic billing and payment (EBP) is no longer an "emerging" value-added service. It is now an established practice that consumers expect. Your customers are much more knowledgeable today about electronic billing options, benefits, even self-care capabilities. Your challenge is to meet their increasing demand for convenient, reliable services, while keeping the cost of those services in check.

Paying bills electronically has become the most prevalent form of bill payment in the United States, surpassing the number of bills paid via check. Industry data predicts that this trend will only continue to grow, and market leaders are seeking to meet this growing consumer demand and improve customer satisfaction in a cost-effective manner.

### **EBP Solutions for Billers – A Full Suite of Options Tailored to Meet Your Needs**

Choosing the right solution to support your customers' needs, while simultaneously addressing your company's strategy, can be daunting. Fiserv can help make that decision easier. We offer a full range of EBP solutions – each designed to meet you at your desired level of investment and control. You can choose online payment only or a complete EBP solution; a hosted services solution or licensed software; B2C implementations only or include B2B capabilities – it's completely up to you.

Our EBP Solutions for Billers are built upon a proven platform that delivers electronic bills online for more than 400 companies in 29 countries, representing thousands of consumer brands and most of the bills common to a U.S. household. Because our solutions are built upon an architecture based on industry standards and a modular design that makes them the most flexible, scalable solutions, on the market, you can be sure that your investment will work for you as your business transforms and grows.

**Customer Interaction Optimization<sup>SM</sup>:  
Enhancing Customer Bill Pay  
Touch Points to Maximize  
Business Profitability**

Supporting a “preference-driven” bill pay landscape means cost-effectively serving customers where they choose to interact – whether online, by phone or in person. Fiserv offers a complete approach toward optimizing the interaction with customers to sustain and build relationships, and maximize growth by leveraging the bill as a valuable touch point.

Whether you need to improve a single solution – such as electronic billing and payment at your site – or optimize your entire offering – choosing a partner who has the experience and expertise to address the entire payments landscape is the best way to improve today’s customer interactions, while keeping an eye on tomorrow’s requirements.

**Choose Online Payment Only or the Full EBP Solution**

**Online Payment Only**

If electronic payments at your website meets your requirements, Fiserv can assist you by providing solutions that allow you to offer a variety of convenient payment methods and funding sources to your customers, including:

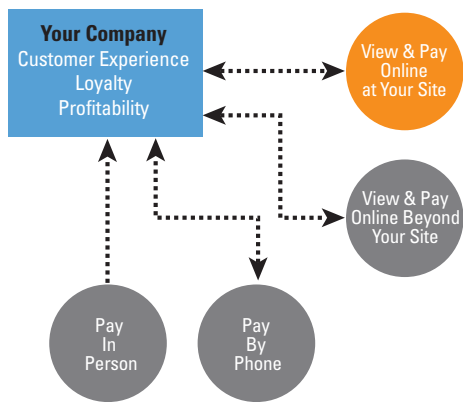
- Payment Methods - One time, recurring, expedited and future-dated payment options
- Funding Sources – Checking account, credit cards and debit cards

Utilizing the Fiserv infrastructure for electronic bill payments will yield greater efficiencies including faster funding and collections, improved exceptions and returns management, and more efficient payment posting – all resulting in reduced operating costs. In addition, Fiserv offers a partnership that can grow and expand with your business when you are ready to extend the self-service capabilities at your site to include full EBP.

**Full EBP Solution**

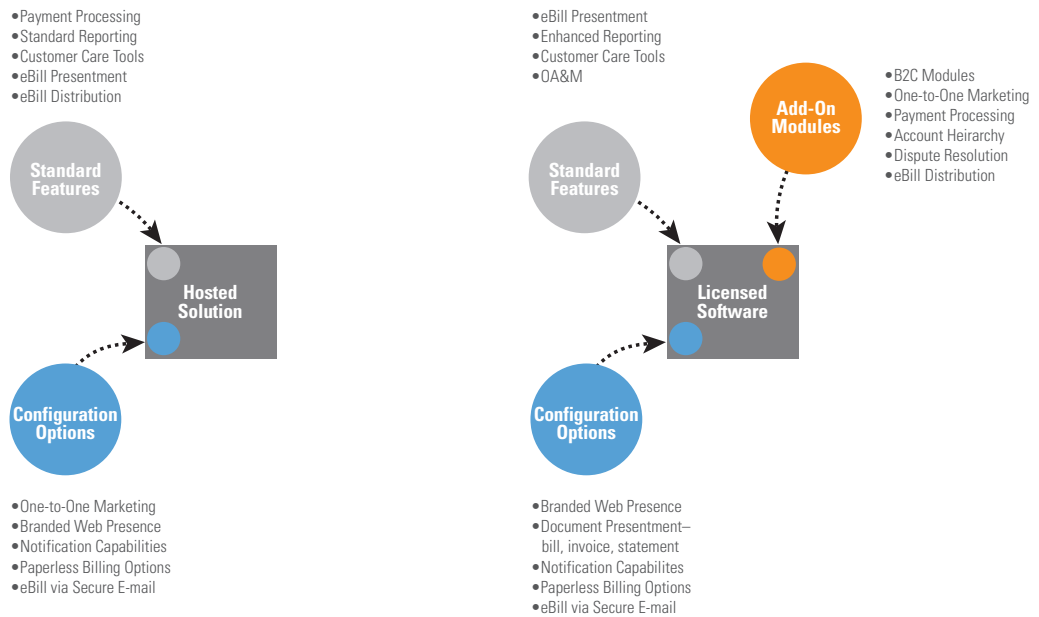
Fiserv has the industry knowledge and expertise to propel your e-business strategies forward – taking you faster and farther with intelligent solutions for EBP. When your business requires a more robust solution, Fiserv offers a full range of capabilities to optimize EBP at your site and begin the process of guiding your customers to online self-service capabilities. In addition to flexible online payment processing, these capabilities include:

**Payment Points of Preference**



## EBP at Your Site: A Full Range of Solutions

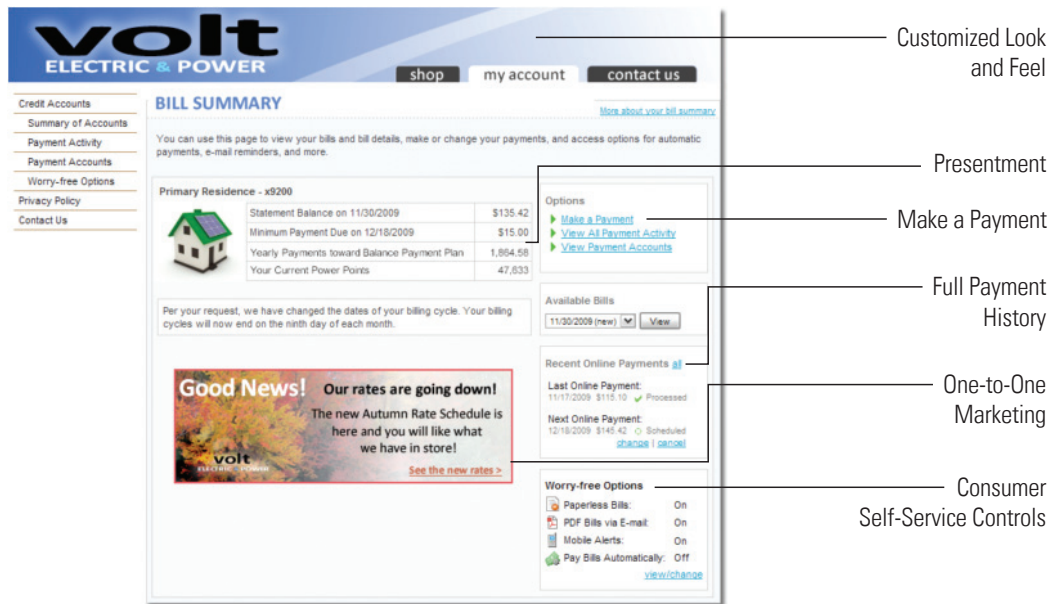
From online payment only to full EBP; from hosted services to licensed software; from B2C implementation to incorporating B2B capabilities



- **Robust Presentment** – An EBP solution that is integrated directly into your website, matching your existing look and feel, and providing you with the capability to own the consumer experience
- **Customer Reminders/Notifications** – A perfect mechanism to drive comfort and familiarity with e-bills by delivering notifications to the customer, when and where they want them – messages can be delivered via e-mail or mobile device to enhance the online experience
- **Secure eBill Delivery by E-mail** – Consumers can elect to receive their e-bills as a secure PDF attachment to an e-mail

- **Financial Information Management** – Real time availability of account and bill pay information, such as complete multi-channel payment history, reward points, available balance – instant access to account information increases customer satisfaction and reduces costly customer care interactions
- **Interactive Marketing** – Implement one-to-one marketing initiatives, turning the wealth of billing and payment data into strategic, actionable content and campaigns for both outbound (electronic bills) and inbound (customer self-service) customer interaction – a perfect starting point for driving cross-sell/up-sell initiatives, and for communicating with your customers

**Choose Among a Robust Range of Value-Added Features to Give Your Customers  
a Convenient Bill Pay Experience Directly at Your Website**



- Enhanced Payment Capabilities – Allow consumers to immediately schedule and post payments to avoid service interruptions or late fees
- Extensive Distribution – Distribute your bills electronically beyond the biller site to more than 3,000 financial institution and bank websites that are part of the Fiserv network

**Maximize the Value of Your Online Customers With Paperless Billing**

Delivering your bills electronically allows customers to view a paperless version of

your bill at the same site they are paying their bills, creating a better relationship with your company. With e-bills available, the paper bill can be eliminated, giving you significant cost savings associated with the paper, printing, processing and postage expenses of each bill. In addition, you will have the option to distribute your bills electronically through the Fiserv network of more than 3,000 financial institution and bank websites, increasing the opportunity for cost savings from paper shutoff. No other company can offer the same reach or the same level of expertise in electronic billing that we provide.

## Choose a Hosted Services Solution or Licensed Software

### Hosted EBP Services Solution

Outsourcing is a proven, viable solution to dramatically improve business capabilities that are critical to success. For many companies, the skill set necessary to manage the infrastructure capable of fully supporting an EBP implementation is not a core competency. That's where Fiserv can help.

Fiserv provides a hosted services solution that enables companies to fully integrate electronic billing and payment services with their websites. Billing organizations retain complete control of bill payment presentation and branding, while Fiserv manages complex bill delivery and payment processes. By providing a consistent and branded online bill payment experience, billing organizations can improve customer satisfaction and reduce costs through increased utilization of the service and higher paperless adoption rates.

Fiserv frees you from the worries of managing the technology, and allows you to focus on how to best run your company and differentiate your business from the competition. By choosing a hosted solution from Fiserv, you enjoy:

- A Lower Total Cost of Ownership – Reduce up-front capital expenditures, lower overall infrastructure and resource costs, and better predict data center costs

### Did You Know?

- Across the industries where bill payment is a monthly or quarterly recurring process, over half of calls to the contact center are billing or payment related
- The cost to serve a customer via a live agent ranges by industry, but averages \$5.00
- The cost to serve a customer online is less than the cost of a postage stamp
- Customers that serve themselves online generally have higher satisfaction scores and are less likely to switch to a competitor
- Customers who receive and pay their bills online have a tendency to use more online services, spend more money and be more loyal than those who do not

- Reduced Implementation Risks – Leverage the experience and economies of scale from a market-leading company
- Reduced Time-to-Market – Benefit from Fiserv's data center investments, subject matter expertise and best practices to more quickly enable new technologies
- The Ability to Focus on Core Competencies – Fiserv maintains the latest technologies; you benefit from the added capabilities that allow you to better manage your business
- Minimized Security Concerns – Fiserv has the proven expertise to help you solve challenges such as security,

privacy, compliance, quality, reliability and availability – as such, we are best positioned to help you simplify the process of managing and supporting multiple payment systems and solutions safely and securely

### **Licensed EBP Software (Full EBP Only)**

If your strategy is to own the tools that drive the customer experience, Fiserv licenses a proven enterprise software solution that can easily be integrated with existing systems and processes. It offers the versatility to handle ever-changing business environments, and transforms your legacy system data into interactive, customizable Web applications.

Our licensed software is built upon an industry-proven platform, utilizing open standards and leveraging powerful Web services capabilities to ensure interoperability across a wide variety of platforms, databases and electronic delivery points. The architecture is highly scalable, allowing Fiserv to implement electronic

#### **When Considering the Best Solution for Your Company, Be Sure to Determine:**

- **The objective of your online channel (customer satisfaction, competitive parity)**
- **The staffing needed to support your EBP initiative**
- **The internal infrastructure capabilities and complexities**

billing and statement solutions for some of the largest global organizations with the most complex requirements.

The solution includes a functionally rich, Web-based console that makes it easy to manage the e-bill or e-statement process. Your system managers can easily initiate and control functions related to security, system administration and operations management. In addition, our licensed software offers a proven set of tools designed to streamline the development, installation, configuration and management of your online customer self-service, e-bill and e-statement solution. You can get your solution from deployment to production faster, with lower costs and fewer valuable IT resources.

### **Business-to-Business Model**

At Fiserv, we understand that requirements rarely stop with the need to service only consumers. That's why we also enable robust business-to-business capabilities that make it fast, easy and economical to support electronic billing for complex corporate account structures and customer hierarchies.

In effect, our software can map electronic bills to the existing account hierarchies in your billing system. This makes it easy for you to direct e-bills to multiple accounts and sub-accounts for each customer, such as individual offices, departments, cost centers or employees. Rather than being limited to the account structure of a legacy billing system, your e-billing can now

reflect the organizational structure of your customers. In addition, your customers are given the tools they need for online invoice review, dispute, approval, payment and reporting workflow.

### **Proven EBP Provider**

For more than 25 years, Fiserv has been a leading provider of electronic billing and payment services. We currently process more than one billion electronic payments each year, as well as develop and support payment processing solutions that are used by financial institutions to process more than two-thirds of the 14 billion Automated Clearing House (ACH) transactions in the United States.

And, if you would like, you can always rely on the vast consulting experience of Fiserv to aid in the adaptation of the solution to meet your strategic business needs associated with managing the online experience.

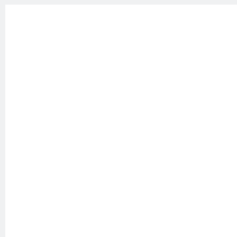
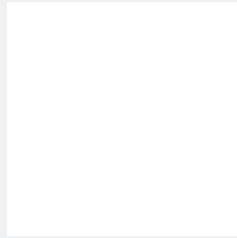
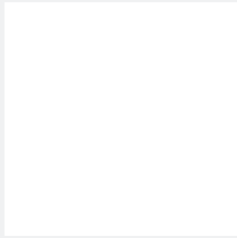
With our Customer Interaction Optimization<sup>SM</sup> approach, we make it even easier for you to enhance payment offerings for your customers, while you market and grow your online channel. Fiserv solutions can help you provide your customers greater control over their financial management than ever before, while empowering you to strategically drive your customers toward the ultimate goal of paperless adoption.

Research shows that viewing and paying bills electronically at a biller's website improves the consumer's relationship with that company 36 percent of the time. Consumers are also less likely to switch to a competitor 28 percent of the time because of the electronic connection.

Source: "Biller Direct Survey,"  
Fiserv Consumer Marketing & Analytics,  
March 2009

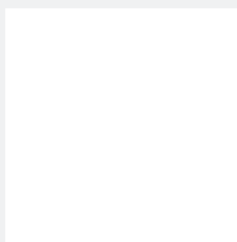
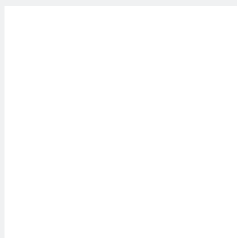
### **Connect With Us**

For more information on EBP Solutions for Billers, please contact us at 800-872-7882 or visit [www.fiserv.com/billers](http://www.fiserv.com/billers)



## About Fiserv

As the global leader in financial services technology, Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Business Intelligence & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.





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