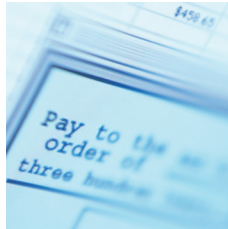
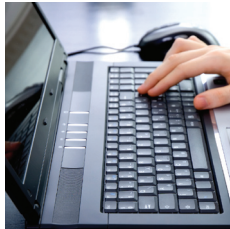


E-Bill Adoption Marketing Services

The Path to Profitability — From Payment to Presentment to Paperless



Whether your goal is to drive the adoption of e-bills at your website or at one of more than 3,000 consolidated websites, you must address critical questions to achieve your goals: How will you motivate your customers to receive and pay their bills online? What key messages resonate best with various consumer segments? What incentives, if any, are more likely to get consumers to change their behaviors? And most importantly, where should you start?

Fiserv's dedicated e-Bill Advancement Team is comprised of subject matter experts committed to helping you optimize your customers' online experience and drive e-bill and paperless adoption by:

- Conducting and sharing primary and secondary research as it relates to online bill pay, e-bill and paperless adoption
- Consulting with billing organizations and financial institutions one-on-one to set e-bill and paperless adoption goals and develop marketing campaigns that help them achieve those goals
- Developing proven marketing campaigns and creative concepts based on research findings, best practices and usability expertise
- Driving overall consumer education and awareness of electronic billing and payments

Customer Spotlight — Integrys Energy Group, Inc.

Integrys Energy Group, Inc. — a holding company for regulated utility and non-regulated business units — serves nearly half a million electric utility customers and more than 1.5 million natural gas utility customers.

Opportunity — Increase e-bill activations at four utility subsidiaries to reduce operating and bill processing costs.

Solution —

- Implemented a comprehensive and multi-faceted e-bill marketing campaign, in partnership with Fiserv, with online and offline tactics, including: web and print ads, e-mails, in-product messaging, print inserts, employee messaging and press release.
- Drove consumer awareness of the environmental benefits of e-bill, including a donation of one dollar to the Arbor Day Foundation for every customer who turned off the paper bill within the campaign timeframe.

Results —

- For two subsidiaries, the three month campaign exceeded the e-bill activation goal by 24% with a 67% increase in adoption over the prior year.
- The remaining two subsidiaries achieved a 62% increase in e-bill adoption versus prior year activations.

The Business Benefits of Switching Customers to Electronic, Paperless Bills

- Reduced postage, operational and payment-processing costs
- Improved customer satisfaction and loyalty
- Greater opportunities for online customer interactions
- Increased use of self-service

Research Driven Marketing Strategies

Market research is the first and most important step in developing any marketing plan. Fiserv invests significant time and resources to provide you with the most timely and insightful consumer and market research available so you can make informed marketing decisions.

Fiserv commissions primary research and analyzes secondary research from leading analysts and strategy firms which include:

- EBP market trends and forecasts, including emerging technologies like mobile banking and payments
- Industry trends such as key vertical and peer-to-peer comparisons
- Macro variables that affect consumer adoption
- Consumer behaviors and preferences, including segmentation trends
- Consumer benefits of e-bill as well as misperceptions and other obstacles hindering e-bill adoption

Fiserv shares these and other important research findings throughout the year via published white papers and research briefs as well as scheduled webinars and live speaking engagements. Fiserv often partners with our billing clients to speak at industry and consumer-oriented events.

One-On-One Consultation and Support

Fiserv works one-on-one with you to implement adoption marketing campaigns aimed at driving e-bill and paperless adoption. Fiserv can help you jump-start your next campaign with three important steps:

1. Current Assessment — Fiserv's e-Bill Advancement Team works to understand your business, customer base and marketing infrastructure, as well as prior marketing campaigns and results to uncover opportunities.

2. Campaign Planning — The team collaborates with you to develop comprehensive marketing plans, including:

- Setting adoption goals and timeframes
- Segmenting and targeting customers
- Planning multi-faceted marketing campaigns
- Evaluating and applying optimal marketing tactics

Together, actionable plans are developed that are tailored to meet your specific needs, many of which are at little to no additional cost.

3. Campaign Execution and Results

Analysis — Fiserv offers complete guidance through the execution of marketing campaigns including assistance with marketing messages, copy and creative treatments. Once launched, the team performs a full analysis of the campaign results and evaluates success based on the specific goals that were established.

Proven Messaging and Creative Concepts

Our marketing experiences across multiple industries allow us to develop best practices in both messaging and creative concepts to drive e-bill adoption. Utilizing these best practices, our experience and research findings, Fiserv partners with premier creative agencies to develop plug-and-play marketing concepts. These digital and print creative assets can be fully customized by your organization's creative agency at no charge, or we can assist in commissioning creative support services.

Some of our clients' most successful campaigns have focused on the environmental benefits of switching to e-bills which include reductions in paper, water, landfill waste and greenhouse gas emissions. These campaigns, in addition to achieving the e-bill and paperless adoption goals set forth by the campaign, are excellent joint press opportunities with Fiserv, as it shows our partnership in proactively changing consumer behaviors that help the environment.

Consumer Education and Awareness

Fiserv works to drive general awareness and education of e-bills and paperless billing among consumers. eBILLPLACE™ — www.ebillplace.com — offers a one-stop website designed to educate consumers about the benefits of receiving and paying

Proven Marketing Strategies and Tactics

- Online tactics
 - Website optimization
 - Banner advertising
 - E-mail marketing campaigns
 - Customizable online tools and calculators
- Offline tactics
 - Statement and envelope messaging
 - Bill inserts
 - Direct mail
 - Customer service messaging
- Co-marketing and collaboration with financial institutions
- Customer segmentation and targeting
- Internal awareness campaigns
- Public relations efforts in conjunction with Fiserv

"Green" marketing campaigns have been successful in driving e-bill awareness and adoption





Fiserv, Inc. (NASDAQ:FISV), a Fortune 500 company, provides information management and electronic commerce systems and services to the financial and insurance industries. Leading services include transaction processing, outsourcing, electronic bill payment and presentment, investment management solutions, business process outsourcing (BPO), and software and systems solutions. Headquartered in Brookfield, Wisconsin, the company is the leading provider of core processing solutions for U.S. banks, credit unions and thrifts. In 2007, the company completed the acquisition of CheckFree, a leading provider of electronic commerce services.

their bills online. Educational tools and resources on the site include environmental and cash/time savings calculators, demos and FAQs. Billers can utilize and link to eBILLPLACE free of charge to help educate customers and further drive adoption.

Additionally, Fiserv is a major contributing sponsor of the PayItGreen™ Alliance, a collection of financial institutions, processors and billing companies sponsored by NACHA, the non-profit organization that oversees the Automated Clearing House (ACH) network. The organizations involved in PayItGreen seek to educate and inform consumers on the positive environmental impact they can have individually and collectively when they manage their financial lives online. Billers seeking additional support in educating their customers on this topic can utilize the many free tools and resources found at www.payitgreen.org.

In addition to these online resources, Fiserv reaches millions of consumers offline by publishing syndicated articles that are featured in nationwide newspapers and magazines. We also proactively outreach to consumer media sources on an ongoing basis to drive general awareness of online bill pay and e-bills.

eBILLPLACE is a one-stop online resource for consumers to get the facts about receiving and paying their bills online



Connect With Us

For more information about how Fiserv can help you drive e-bill and paperless adoption, call 800.964.4552, e-mail us at ebills@fiserv.com, or visit us at www.checkfree.fiserv.com/ebillmarketing.



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