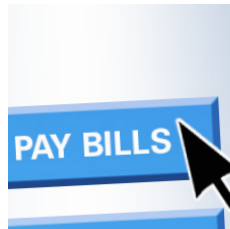


eBill Distribution from Fiserv

Electronic Billing and Payment Solutions Beyond Your Site



Optimize your customer interactions. Whether you are focusing on paper billing costs that continue to rise, or meeting consumers at their bill pay point of preference — now is the time to distribute your bills electronically to the largest network of financial institutions in the industry.

eBill Distribution – the Perfect Complement to Your Biller Direct Site

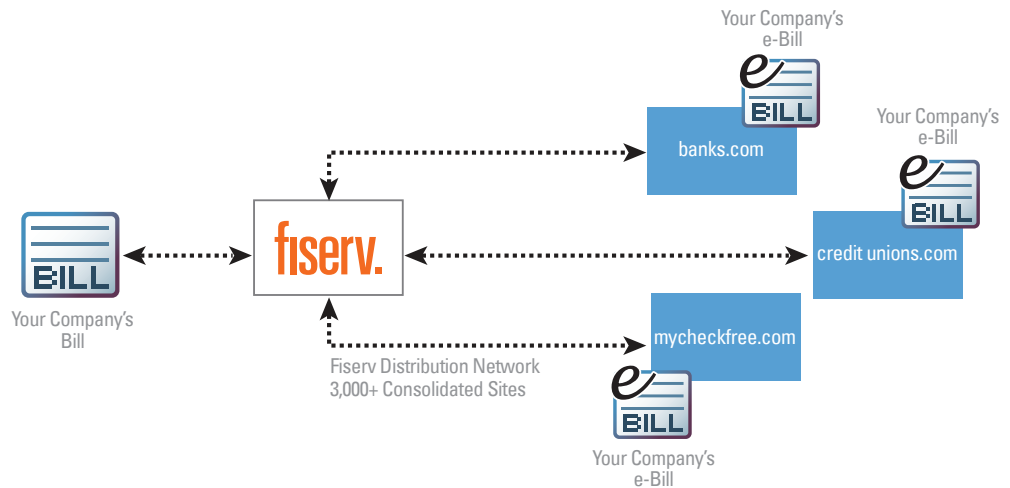
Distribution of your bills electronically (e-bills) through Fiserv’s network of banks and financial institutions is the perfect complement to your own biller direct site. It will allow you to reach all of your online customers whether they choose to pay their bills at your site or at their home banking site. Over two thirds of bank-based e-bill recipients also visit their biller’s website for self-service or last minute payment activities, so the opportunity to cross-sell and up-sell to your customers at your website continues to be a valuable marketing touch point.

Maximize the Value of Your Online Customers with Paperless Billing

Delivering your bills electronically to bank and financial institution websites 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. Distributing your bills electronically through our network enables you to reach the broadest range of customers, maximizing your opportunity to reduce costs through paper shutoff. No other company can offer the same reach or the same level of expertise in electronic billing that Fiserv provides.

How Does eBill Distribution Provide Value for You?

- Delivers your bills electronically to customers at more than 3,000 financial institutions and banks
- Enables you to connect with your consumers who prefer to pay bills at a consolidated bill pay site
- Offers flexible paper shut-off options to achieve cost savings
- Securely links consumers back to your website to view bill details
- Improves payment accuracy by facilitating account number changes



Fiserv Makes the Transition to Paperless Easy

Consumers who choose to pay bills at a consolidated site, in many cases, are already familiar and comfortable with viewing their bills online and turning off the paper versions. This group is driven by the desire to simplify their bill pay process as well as help the environment by saving paper. They are currently viewing e-bills from other billers and are looking for yours to be available as well. You can meet the needs of this existing target audience by distributing your bills electronically with eBill Distribution. Whether you are focusing on paper billing costs that continue to rise, or meeting consumers at their bill pay point of preference - now is the time to distribute your bills electronically via the largest network of financial institutions in the industry.

Deliver Your Bills Electronically to where Consumers Prefer to Pay – at Financial Institution Sites

For those consumers who are not yet comfortable with paper suppression, Fiserv offers its innovative and award-winning concept of an e-bill trial period – Consumer Choice. Before committing to turning off paper bills, a customer can choose to receive e-bills along with the paper bill as a way to ease into paperless billing. According to a Fiserv research study, 70 percent of consumers who currently pay bills online at a consolidated site reported they were more likely to consider paperless billing if they were offered a trial period during which they received both e-bills and paper bills. This feature will help customers reduce their reliance on paper bills while generating cost savings for you.

Another way Fiserv can help drive paperless billing is to partner with you in a consulting role to create a marketing campaign, or series of campaigns, to increase e-bill adoption. As a market leader, we have a solid understanding of what drives consumers to choose paperless billing. For example, they want to help the environment, avoid ID theft, and organize and de-clutter their personal finances. Having worked with numerous billing organizations in the past, Fiserv will bring proven tactics to your team to help you deliver results that will enhance customer satisfaction and drive cost savings.

eBill Distribution Can Lower Your Cost to Serve

Paperless billing is not the only way Fiserv can help you reduce costs; billing organizations that use existing eBill Distribution have seen improvements in other areas as well. When a payment is made from an e-bill, the data-fed relationship minimizes key entry errors creating more accurate, and therefore, more cost effective payments. As a result, customer inquiry rates are 68 percent lower on electronic payments where the customer receives an e-bill, which decreases exception-handling costs. Another benefit of driving customers to receive your bill online, whether through a financial institution or at your website, is the opportunity to expand their use of other self-service online features of your website, such as reviewing bill detail, account balances or past payment history. This behavior can lead to reduced dependency on customer service representatives and lead to increased cost savings.

eBill Distribution Provides Options – for You and Your Customers

The configurable implementation options of eBill Distribution allow you to:

- Establish an e-bill trial period to increase comfort and familiarity
- Deliver both an electronic version and a paper version of the bill, or
- Require paperless billing at the time a customer enrolls for electronic billing

Customer Interaction Optimization: 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 beyond 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.

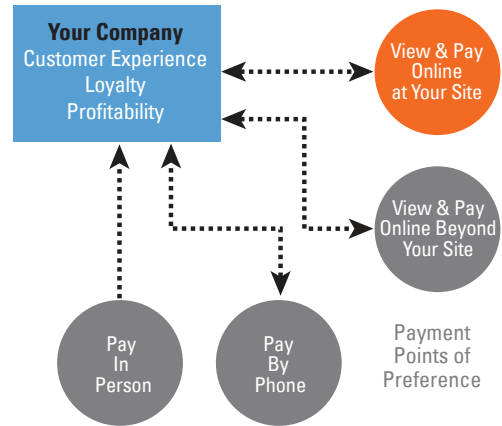


Create Satisfied Customers by Meeting Them at Their Preferred Payment Channel

Ongoing research¹ reveals that customers who receive and pay bills online at home banking sites have high satisfaction levels with their billers and are less likely to switch to a competitor's service. By offering e-bills across the most extensive network of financial institutions, reaching the largest number of consumers, you are positioning your company as a market leader and demonstrating your commitment to meet your customers at their point of preference.

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.newfiserv.com for a look at what's next, right now.

Fiserv is a quality-driven company managed by a Six Sigma process providing a higher-value, higher quality, data-fed e-bill experience for consumers. We are committed to understanding consumer behavior and translating that into product offerings that will help you maximize the value of your payment and billing channels. Ask your Fiserv representative how to optimize your online channel and enhance your customer relationships with eBill Distribution.



With our Customer Interaction Optimization solution set, we make it even easier for you to enhance payment offerings for your customers, while you market and grow your online channel. Fiserv billing and payment 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 fully paperless billing and payment.

¹ Research conducted by Fiserv Consumer Marketing and Analytics combines data analytics and primary research to keep Fiserv and its partners up to date with the latest trends and consumer attitudes regarding online banking, billing and payment.

Connect With Us

For more information about how Fiserv can help you optimize your customer interactions, call 800.964.4552, or visit www.fiserv.com



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