



Electronic Bill Presentment and Payments End-to-End Solutions for Electronic Billing

The bill payment landscape continues to fracture and shift with newer channels, such as mobile and tablet, emerging alongside well-established payment methods like cheques, mail, walk-in and phone. It is more important than ever to provide your customers with a bill pay solution that is intelligent, intuitive and interactive.

While paper bills and statements are designed for static, one-way communication, Fiserv can help you transform this monthly drill into a targeted, ongoing dialogue complete with customer self-service capabilities. With real-time, interactive and personalised delivery of your bills and statements, you can enhance your customer relationships.

Attract, Retain and Grow a More Profitable Business

With electronic bill presentment and payments solutions from Fiserv, you will be able to power a range of online, interactive applications, extending well beyond electronic billing and statements to include customer self-service, online provisioning, marketing and bill and statement analysis. Implement quickly, reliably and securely, while reducing costs as you increase contact and customer service in ways not possible with paper documents. Build intuitive user interfaces that make it easy for consumers to pay bills and people they know, view their e-bills, and maintain complete control over their financial activities.

Connect With Your Customers

Fiserv enables you to:

- Support customer viewing and paying of bills and statements online anytime, anywhere
- Help customers access and understand critical information and statement details with analytical capabilities
- Allow customers to schedule payments via their preferred payment methods
- Direct targeted, one-to-one marketing campaigns to get you closer to customers
- Differentiate yourself from competitors, while strengthening brand recognition when customers visit your website

Reduce Costs and Increase Customer Satisfaction

With online bills and statements, you can reduce your processing and distribution costs, while enhancing service quality. Your customers will be drawn to your website through regular email notifications as new bills and statements become available. While there, they can take advantage of self-care functions and online provisioning, deflecting calls from your call centre.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimisation, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.



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Extensive E-Bill Offering

Fiserv can help you through the process of introducing an e-billing service on customer care channels.

Financial Institutions

- Offer a single point for customers to access all their bills
- Direct customers to your online banking site

Billers

- Take control of your customer relationship
- Send targeted marketing messages for new products and services
- Take the most cross- and up-sell opportunities
- Improve collection by sending automatic reminders when bills are due
- Ease reconciliation efforts by easily connecting bills with payments

Billing Service Providers and Consolidators

- Diversify existing offerings to meet the evolving needs of your customer base
- Create invoice networks connecting buyers and sellers

Governments and Postal Organisations

- Create country-level ecosystems
- Deliver innovation to the government procurement cycle that improves transparency and efficiency in markets and operations

Reliability to Grow With Your Business

Fiserv solutions are highly scalable. We have implemented electronic billing and statement solutions for some of the largest

global organisations with the most complex requirements, including applications that require loading over 12 million statements in a day, delivering statements greater than 70,000 pages, and serving customers with over 18 million online users.

Because our solutions are built with an architecture based on industry standards and a modular design that makes it the most flexible, scalable solution on the market, you can be sure that your investment will work for you, as your business and opportunities transform and grow.

Freedom to Choose

At Fiserv, we design solutions that allow you to mirror the processes and maximise use of the technology you already have in place. Solutions that leave you room to change and grow from the kinds of customer you serve online (corporates, small business, consumer), to the types of online services you provide to those customers (bill delivery, payment, analysis, self-service, provisioning and more), to the language and channel through which you deliver those services (Internet, mobile, digital TV, own website, portal and more).

Fiserv has the industry knowledge and expertise to propel your e-business strategies forward – taking you faster and further with intelligent e-bill, e-statement and self-service solutions. Choosing Fiserv as your partner is a decision you can feel secure about, because nobody else has the experience or the scope of products and services we offer.

Connect With Us

For more information about Electronic Bill Presentment and Payments, email getsolutions@fiserv.com or visit www.fiserv.com.