Optimize your customer interactions. Whether you are focusing on rising paper billing costs 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 with eBill Distribution from Fiserv.

The Perfect Complement to Your Billing Site

Distribution of your bills electronically (e-bills) through our network of financial institutions is the perfect complement to your own billing payment site. It allows you to reach all of your online customers whether they choose to pay their bills at your site or at their home financial institution site. Nearly 90 percent 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 upsell to your customers at your website continues to be a valuable marketing touchpoint.

Maximize the Value of Your Online Customers With Paperless Billing

Delivering your bills electronically to financial institution websites allows customers to view a paperless version of your bill at the same time 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.

An Easy Transition to Paperless

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.

The Value of eBill Distribution

- Deliver your bills electronically to customers at close to 4,000 financial institutions
- Leverage the steady growth in e-bill adoption; up to 23 percent of all bills in 2014, according to the 2014 Seventh Annual Billing Household Survey from Fiserv
- Offer flexible paper shutoff options to achieve cost savings
- Link consumers securely back to your website to view bill details
- Promote other bill payment products and services through email or within the bill payment user interface
They are driven by a desire to personally manage their finances, 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 audience by distributing your bills electronically with eBill Distribution.

**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, too. When a payment is made from an e-bill, the data-fed relationship minimizes key entry errors, creating more accurate and cost-effective payments. As a result, customer inquiry rates are 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 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, ultimately, cost savings. In addition, you have an opportunity to cross-sell and upsell to your customers at your website.

**eBill Easy Activation™ – An Innovative Way to Drive Paperless**

eBill Easy Activation from Fiserv allows your customers to “try before they buy” with both paper and electronic versions of their bills for a specific period of time, typically 90 days. The Fiserv patent-pending process for selecting which consumers to enroll in the trial period has increased e-bill activations by more than 230 percent.

**Create Satisfied Customers**

Ongoing research by Fiserv consumer marketing and analytics 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.

Fiserv makes it easy for you to enhance payment offerings for your customers while you market and grow your online channel. Our 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.

**Connect With Us**

For more information about eBill Distribution, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com/billers.