



**Engagement Advantage<sup>SM</sup> for Insurance Companies**  
An Integrated Approach to the Billing and Payments Life Cycle



# A Integrated Approach to the Billing and Payments Life Cycle



Engagement Advantage<sup>SM</sup> from Fiserv delivers an innovative approach to helping your business offer the billing and payment options your policyholders demand and drive greater engagement to help your business grow. All while helping you compete on the customer experience.

## Give Policyholders Options, Get Better Results

Your policyholders expect personalized experiences and convenient choices with every interaction. Meeting their diverse demands is anything but easy, however. To provide the experience your policyholders want – the experience that sets you apart from the competition – you need access to new technologies and expertise without adding excessive cost and complexity to your operations.

Engagement Advantage offers an integrated approach to your billing and payment strategy by supporting the presentment and payment channels, methods and services your policyholders want – along with the back-office reconciliation process you need. This helps you accelerate the transition from paper to digital communications while driving faster collections and improving the policyholder experience. We provide a wide range of capabilities to help you manage your business more efficiently and enhance your brand.

And by partnering with Fiserv, you're leveraging one of the largest, most trusted electronic bill delivery and payments networks in the industry.

## Meet Individual Preferences

Fiserv helps you deliver billing and payment choices that fit the way your policyholders live and work. By meeting the need for convenience, our solutions enable you to:

- Provide bills and communications to their preferred delivery channels
- Give them the choice of debit, credit, Automated Clearing House (ACH), check or even cash at thousands of walk-in locations
- Achieve consistent brand and user experiences across all delivery and payment channels
- Enhance and extend your online and mobile bill pay options
- Drive faster payments and increased satisfaction through automated alerts, notifications and messaging

## Improve Engagement and Retention

Fiserv puts you in control of messaging with the ability to create targeted communications that attract and engage your policyholders.

- Use our intuitive self-service portal to personalize bills and other communications
- Send the right communication to the right person through the right channel
- Turn each policyholder touchpoint into an opportunity to reinforce your brand
- Improve satisfaction with education and service messages
- Provide relevant information about new offerings and incentives through the channel your policyholders choose – paper or digital



## Streamline Operations and Reduce Costs

For many insurance companies, the evolution of new bill delivery and payment options has led to multiple vendor relationships. Managing these relationships is resource intensive, increases risk and can lead to fragmented policyholder experiences.

Engagement Advantage delivers a streamlined approach that simplifies the billing and payment life cycle – letting

you focus on meeting policyholder needs. Our approach is designed to offer a modern digital experience that delivers anytime, anywhere billing and payment options along with a more efficient reconciliation process. Insurance providers have been relying on Fiserv solutions and expertise for more than 30 years to reduce costs, enhance security, drive revenue and increase policyholder satisfaction.

## Engage policyholders across channels

**1** Color and well-designed layouts help drive impact and reinforce your brand

**2** Targeted messaging can change customer behavior

**3** Messages and images can be dynamically personalized within the document through easy, rules-based logic

**MONTHLY PREMIUM**  
www.InsurDelivers.com/statements  
**AMOUNT DUE: \$404.05**  
Date Due: 12/01/2018

**POLICY SUMMARY**  
Policy Type: Personal Automobile  
Policy Number: 12-345-67-89  
Policy Term: Monthly  
Policy Period: December 1, 2018 to June 1, 2019  
Named Insured(s): John Q. Sample, Jane M. Sample

POLICY	DESCRIPTION	VEHICLE ID NUMBER	PREMIUM
Vehicle	2014 Honda CRV	1A2B34C56	\$165.45
Vehicle	2014 Dodge Grand Caravan	1Z2H34R54	\$135.75
Vehicle	2008 Honda Civic	2B3C4D5E6	\$78.70
Specialty Vehicle	2013 Honda Elite Scooter	3C4D4E5F7	\$24.15
<b>Total</b>			<b>\$404.05</b>

**Go Paperless Today!**  
It's fast, easy and good for the planet. Simply log in to www.InsurDelivers.com/statements to sign up for automatic bill delivery.

**Never Miss A Due Date Again!**  
Scan the QR code below with your smartphone to receive automatic bill alerts. An easy way to stay on top of your bills.

**AMOUNT DUE**  
December 1, 2018  
Total Balance \$404.05  
Invoice Number 012345  
Minimum Payment Due \$404.05  
Past Due \$0.00

**INSURDELIVERS**  
PO BOX 12345  
ANYTOWN, ST 00000



# Prepare, Present, Pay and Protect: An Integrated Approach



Our integrated approach streamlines and enhances bill preparation, presentment, payments and protects customer and business data.



## Strength in the Power of One

Through Engagement Advantage, Fiserv provides an integrated billing, payment and reconciliation offering that accelerates revenue collection, improves the policyholder experience and reduces costs. We can manage your entire billing and payment life cycle – or any part of it you choose – freeing you up to focus on your core business.

- Reduce costs, resource requirements and complexity by trusting one partner to manage the billing life cycle
- Simplify and standardize workflows, reporting and management of billing and communications
- Reduce process integration time and complexity
- Provide data one time for billing preparation, presentment, payment and protection
- Enjoy easy, configurable setup of powerful administrative tools and online reporting
- Control messaging and reduce IT support with our self-service portal

## Connect With Us

For more information about Engagement Advantage, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

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