

**Give Customers More Payment Choices  
With Engagement Advantage<sup>SM</sup>**

Cost Effectively Support All Payment Types and Channels

Engagement Advantage from Fiserv offers an integrated approach that improves the customer experience and profitability in bill preparation, presentment and payments while protecting your business financials and customer data. Use our approach to offer your customers the flexibility to pay how, when and where they choose.

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

Fiserv can manage your entire billing and payments life cycle – or any part of it you choose. Our integrated approach streamlines and enhances bill preparation, presentment and payments, while protecting your business financials and customer data, to improve the customer experience, increase engagement, accelerate revenue collection and reduce costs.

Consumers want flexibility in the way they pay their bills. To remain competitive and ensure timely payments, you need to accept all payment types including Automated Clearing House (ACH), debit, credit, checks and cash – and support all channels including online, mobile wallet, phone and in-person payments.

Our multichannel payment capabilities deliver these options with secure, real-time processing. Our scalable, integrated solution fits seamlessly into your existing environment.

Fiserv enables you to offer customers:

- Debit, credit card, and ACH payments – as well as cash payments at over 55,000 walk-in locations
- Online, phone and CSR payment acceptance using any device with any payment type
- Recurring registered user and guest payment options with the option to save payment preferences
- Flexible payment scheduling
- Integration to e-bills, both biller direct and bank website

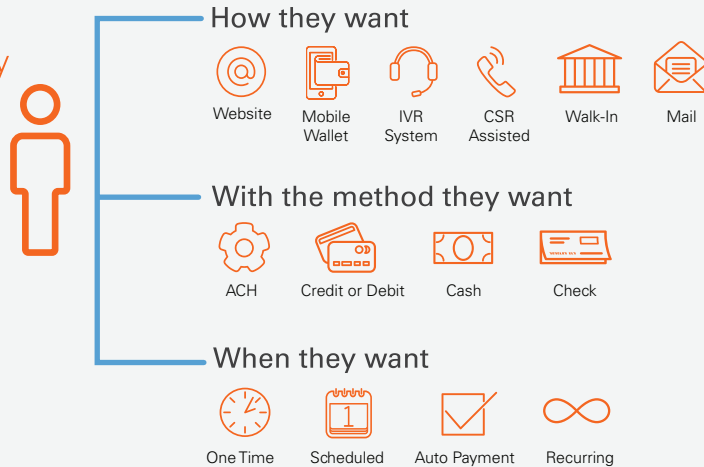
Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.

## Consumers Want to Pay How, When and Where They Choose

Customers need to pay bills



Customers want to pay



According to the Fiserv Insights: 2016 Consumer Billing Preferences Survey, 69 percent of consumers say multiple bill pay options increase their satisfaction. Engagement Advantage gives your customers the flexibility and convenience to pay their bills how, when and where they choose.

- Convenient options for paperless e-bills
- Alerts and notifications to minimize late payments
- Configurable options for ease of implementation, maintenance and support
- Expertise to help you reduce interchange fees

### 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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