



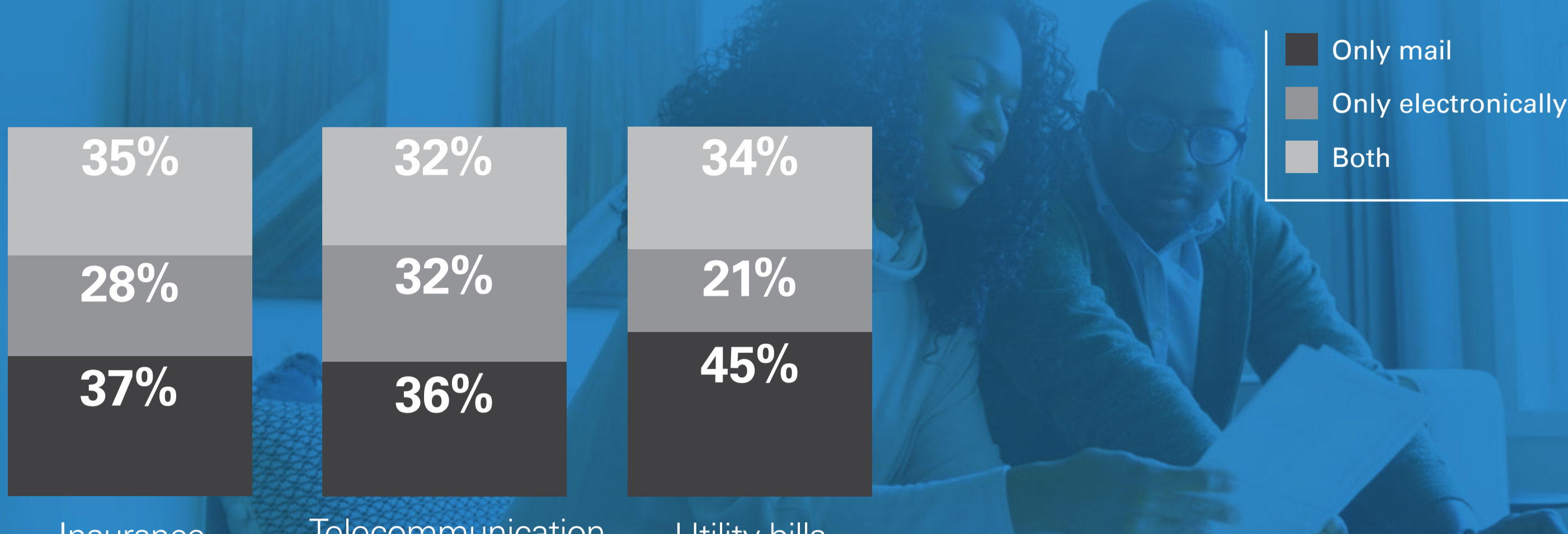
Connect With Customers

Drive engagement, digital adoption and revenue with intelligent experiences for your customers.

There's more than one way to deliver bills.

(And more than one way to reach the people reading them.)

How people receive bills



Whatever the delivery method, customers spend serious time with their monthly bills.



2:00



Paper bills

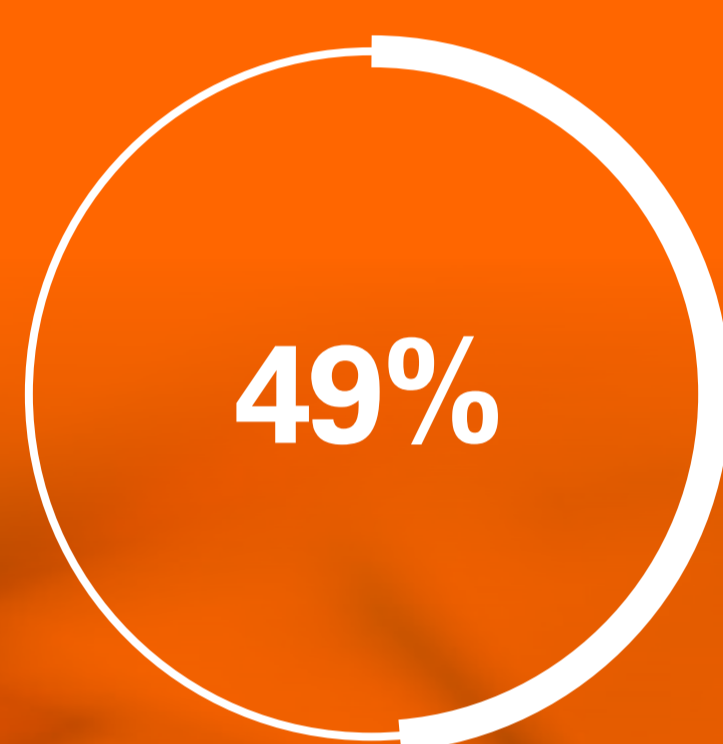
1:42



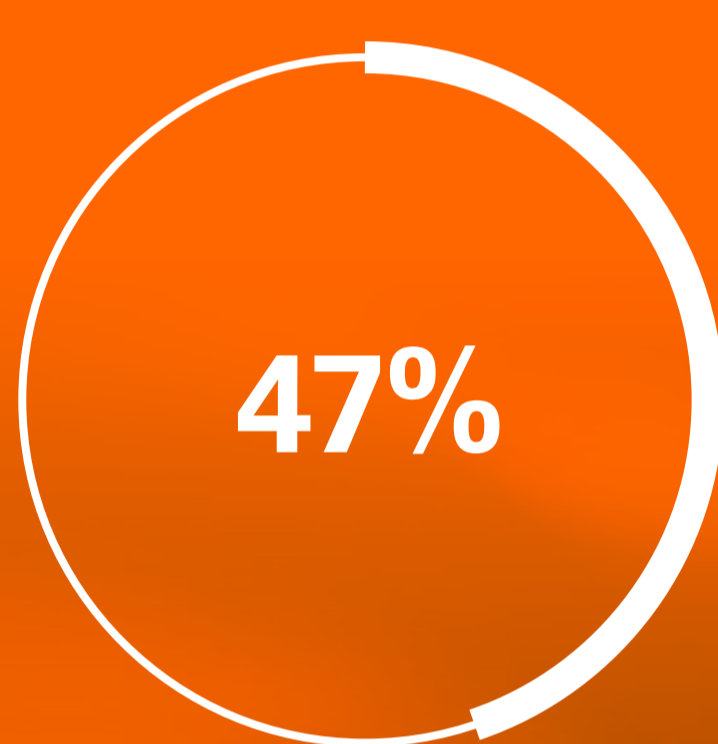
Electronic bills

This means you've got a captive audience for more than 20 minutes per year.

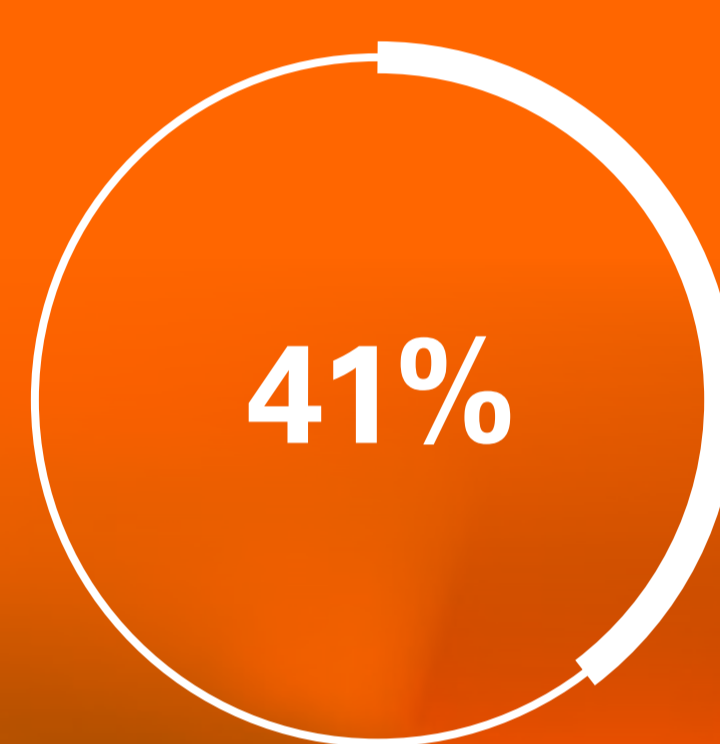
Who spends extra time with paper bills?



of boomers (53-71) spend 3+ minutes with utility bills.



of people with more than \$1 million in investable assets spend 3+ minutes with utility bills.



of seniors (72+) spend 3+ minutes with utility bills.



You've got your customers' attention.

Why do people choose paper utility bills over electronic?

- I need a paper copy for records and/or taxes
- They're easier to read
- I'm worried about security



Why do people choose electronic utility bills over paper?

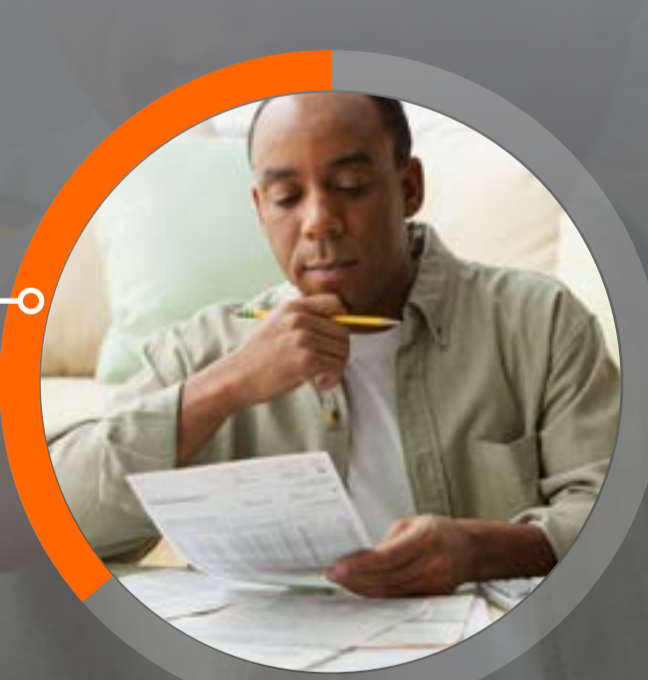
- They're more environmentally friendly
- They're easier to read
- I don't want to file paper



Understand what your customers want.

And meet them where they are.

37% of consumers

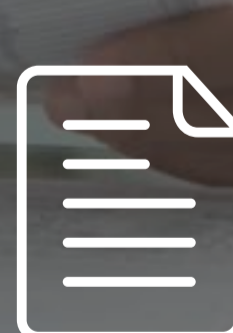


remember seeing personalized messages on statements or bills.

Who's most likely to remember your message?

49%

of millennials remember seeing personalized messages on statements or bills.



47%

of urban consumers remember seeing personalized messages on statements or bills.

Manage your entire billing and payments life cycle with **Engagement Advantage** from Fiserv. Our integrated approach streamlines and enhances bill preparation, presentment and payments, while protecting your business financials and customer data.

Improve the customer experience, increase engagement, accelerate revenue collection and reduce costs with Engagement Advantage.

Connect With Us

For more information about Engagement Advantage, call 866-963-4877, email getsolutions@fiserv.com or visit fiserv.com.

The data included here are drawn from the Fiserv quarterly consumer trends surveys, Expectations & Experiences: Household Finances, Fiserv 2018 and Expectations & Experiences: Consumer Payments, Fiserv 2018. All data is among U.S. banking consumers. Some of the results presented here reflect survey questions that were posed to subsections of the total sample. The full survey methodology is available at <https://www.fiserv.com/expectations-experiences-research.aspx>. More information is available upon request.



Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

866-963-4877
262-879-5322
getsolutions@fiserv.com

© 2018 Fiserv, Inc. or its affiliates. All rights reserved. Fiserv is a registered trademark of Fiserv, Inc. Other products referenced in this material may be trademarks or registered trademarks of their respective companies.