



Engagement AdvantageSM for Utility Companies

An Integrated Approach to the Billing and Payments Life Cycle



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Engagement AdvantageSM from Fiserv delivers an innovative approach to helping your business offer the billing and payment options your customers demand and drive greater engagement to help your business grow. All while helping you compete on the customer experience.

Give Customers Options, Get Better Results

Your customers expect personalized experiences and convenient choices with every interaction. Meeting their diverse demands is anything but easy. In order to provide the experience consumers want – the experience that sets you apart from the competition – you need access to new technologies and expertise that don't add 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 customers 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 customer 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. With more than 370 million e-bills delivered, we give you exclusive access to the largest e-bill network, including thousands of banks for paperless e-bill delivery.

Meet Individual Preferences

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

- Provide bills and communications to customers' preferred delivery channels
- Let customers choose 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 customers.

- 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 customer 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 customers choose – paper or digital



Streamline Operations and Reduce Costs

For many utility 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 customer experiences.

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

you focus on meeting customer 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. Utility providers have been relying on Fiserv solutions and expertise for more than 30 years to reduce costs, enhance security, drive revenue and increase customer satisfaction.

Engage customers across channels

1 myABCUtilities.com
1.888.555.1234
5875 North Lindbergh Blvd
Hazelwood, MO 63042

UTILITY BILL SUMMARY

Summary of Charges

Previous Balance	\$294.36
Adjustments	\$0.00
Payment Received - 10/30/17	-\$294.36
Current Electric Charges	\$143.56
Current Gas Charges	\$164.72
Taxes & Fees	\$17.58
AMOUNT DUE	\$325.86*
Payment Due Date	December 1, 2017

*See reverse side for details of your Electric and Gas charges.

Usage Comparison (Electric and Gas)

Bar chart showing usage comparison for Electric and Gas from Nov to Nov. The chart shows a peak in usage during the winter months (Nov, Dec, Jan, Feb).

AMOUNT DUE: \$325.86
Payment Due Date: December 1, 2017
Account Number: 1234567890
Customer Name: John Q. Sample
Service Address: 123 Anystreet
Anytown, ST 00000-0000
Service from: 10/17/17-11/15/17

2 John, your energy usage is 9% higher than your neighborhood average. Saving energy means saving money. Visit [johnqsample.myABCUtilities.com](#) to learn how you can save money on your savings tips based on your individual device to go directly to our website.

3 More Options for Saving
Sign up and save 12% on your energy bill each year you participate in Conserve. It's that easy. An increased air conditioner use, pushing down the thermostat to a peak. By participating in Conserve Plus, you can manage these peaks by setting back a bit on the time your air conditioner works to cool your home. Learn more! Save 10% on Energy Efficient Windows at Bob's Home Store. Get your coupon at [ABCUtilities.com](#). Call 1.888.555.1234 or visit [myABCUtilities.com](#).

Customer Service
Kindly return this coupon and write your account number on the check.

Payment Due Date December 1, 2017
Account Number 1234567890
Amount Due \$325.86

Please make check payable to: **ABC Utilities**
Write amount enclosed here:
 Check if you have address change on back.

Please mail check to:
ABC UTILITIES
PO BOX 12345
ANYTOWN, ST 00000

50100000 0039710700004 000000047061 000000117167

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- 1** Color and well-designed layouts help drive impact and reinforce your brand
- 2** Messages and images can be dynamically personalized within the document through easy, rules-based logic
- 3** Targeted messaging can change customer behavior

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 customer 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 or visit www.fiserv.com.

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 to learn more.



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