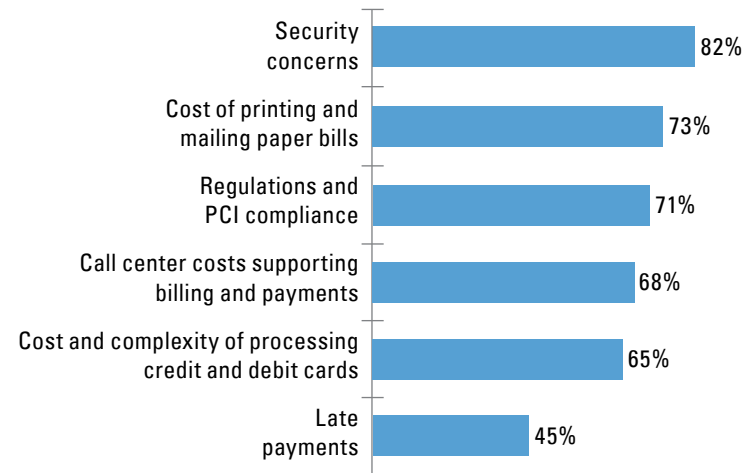


Thriving in the Omnichannel Utility Billing and Payment Landscape

Americans are receiving and paying their bills in more ways than ever before. On average, households use nearly four different bill payment methods each month. Offering choices has never been more important. 71% of consumers say offering more options increases their customer satisfaction with that service provider.

As a result utilities are faced with the complexity of supporting emerging payment methods alongside traditional ones. Utilities that successfully embrace omnichannel payments will realize a return on their investment in terms of reduced costs, enhanced operational efficiencies and improved customer relationships.

Utility Billing and Payment Pain Levels by Area



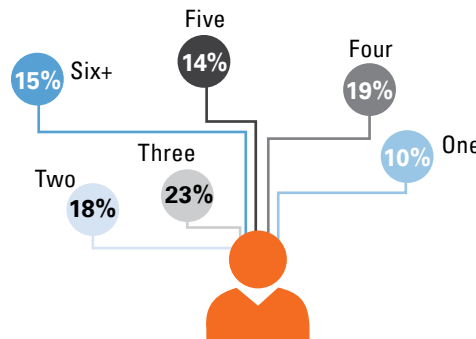
22% of utility bills are sent electronically

58% of utility bills are paid electronically

49% of utilities offer mobile bill pay

Americans Use Multiple Methods to Pay Their Bills

Number of bill payment methods consumers use monthly as a percentage of all U.S. households



21 Million Households Change Bill Payment Methods Monthly; Mostly Because of Amount Due and Due Dates

Multiple Billing and Payment Options Positively Impact Customer Satisfaction



Offering multiple billing and payment options

Impact of Offering Emergency Payments on Customer Satisfaction

Increases 59%
No Change 40%
Decreases 1%

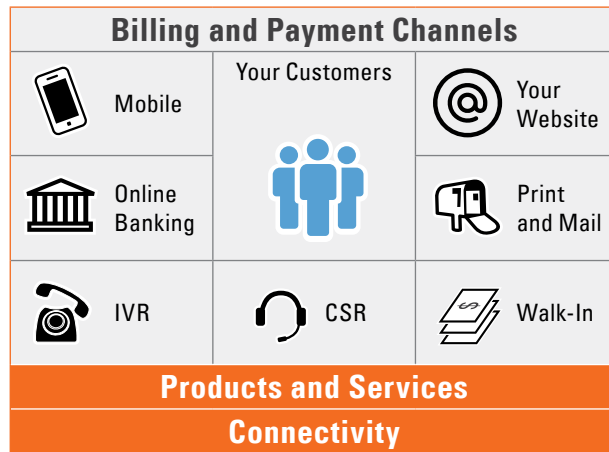


Gain a Competitive Edge Through Optimized Billing, Payments and Technology

In a customer-centric, complex and omnichannel landscape, securely delivering your bills and payments where and when customers want them in a cost-efficient way is more important than ever before. Fiserv offers the broadest range of single-source solutions and channels. That is why utility companies have been relying on our award-winning solutions and expertise to help reduce costs, drive revenue and increase customer satisfaction for more than 30 years.

An Omnichannel Approach to Billing and Payment

The Fiserv approach to billing and payment starts with your customers, who use different billing and payment channels to satisfy their unique needs.



Proven Utility Solutions From Fiserv



BillMatrix[®] Next: configurable, multichannel electronic billing and payment solution. Accepts debit, credit and ACH, and supports enrolled and guest payment flows. Offers flexibility with easy implementation and maintenance for billers of all sizes. Includes industry-leading, best-practice consumer adoption marketing support.



BillMatrix[®]: whether you need web, mobile, IVR or agent-assisted payment functionality, BillMatrix from Fiserv has the solutions to provide your customers with one-time, on demand bill payment at their points of preference



eBill Distribution[™]: vast network of consumers, financial institutions and billers offers many benefits including remittance services and paperless.



CheckFreePay[™]: highest volume processor of walk-in bill payments with thousands of retail locations.



Flexible, services-oriented mobile infrastructure including: mobile-first design, notifications and payment reminders, expedited and card-funded payment options, and full PCI compliance.



Fully scalable solutions including interactive voice recognition (IVR) and agent-assisted models.



Single source for print and digital document delivery for customer communications; includes sophisticated composition and targeted messaging for delivery of relevant content through the preferred channel resulting in greater engagement, improved experiences and reduced costs.



Reduce risk and boost IT performance by engaging Fiserv to manage your technology infrastructure for you or your agencies.



Fiserv offers comprehensive receivables management, remittance processing and lockbox services.

More than **24 million** bill payment users

#1

Electronic Bill Payment, Biller Direct and Walk-In Bill Payment Provider.
– Aite Group

More than **24 billion** digital payment transactions

To learn more about how Fiserv can partner with you to thrive in the new utility omnichannel billing and payment landscape visit [Fiserv.com/billers](https://www.fiserv.com/billers)

