Connect With Policyholders

Drive engagement, digital adoption and improve with intelligent experiences.

There’s more than one way to deliver bills and reach the people who read them.

How people receive bills

<table>
<thead>
<tr>
<th>Delivery Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper bills</td>
<td>36%</td>
</tr>
<tr>
<td>Electronic bills</td>
<td>41%</td>
</tr>
<tr>
<td>Both</td>
<td>23%</td>
</tr>
<tr>
<td>Only mail</td>
<td>28%</td>
</tr>
<tr>
<td>Only electronically</td>
<td>35%</td>
</tr>
</tbody>
</table>

Paper bills – This means you’ve got a captive audience for 24 to 43 minutes per year.

Engagement Advantage SM from Fiserv. Our integrated approach streamlines and enhances bill preparation, presentment and payments while protecting your business financials and policyholder data. Improve customer experiences, increase engagement, accelerate revenue collection and reduce costs with Engagement Advantage.

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 2020. 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.

Who spends extra time with paper bills?

Why do people choose paper bills over electronic?

1. I need a paper copy for records and/or taxes
2. They’re easier to read
3. I’m cautious about security

Why do people choose electronic bills over paper?

1. They’re more environmentally-friendly
2. They’re easier to read
3. I don’t want to file paper

Meet them where they are.

30% 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 suburban consumers remember seeing personalized messages on statements or bills.
- 46% of consumers remember seeing personalized messages on statements or bills.

Understand what your policyholders want.

Manage appropriate billing and payment solutions.

Engagement Advantage. Fiserv. For more information, please visit fiserv.com/evolution-payments.

Innovative solutions, experiences and revenue opportunities.

Fiserv. When every moment matters.

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