

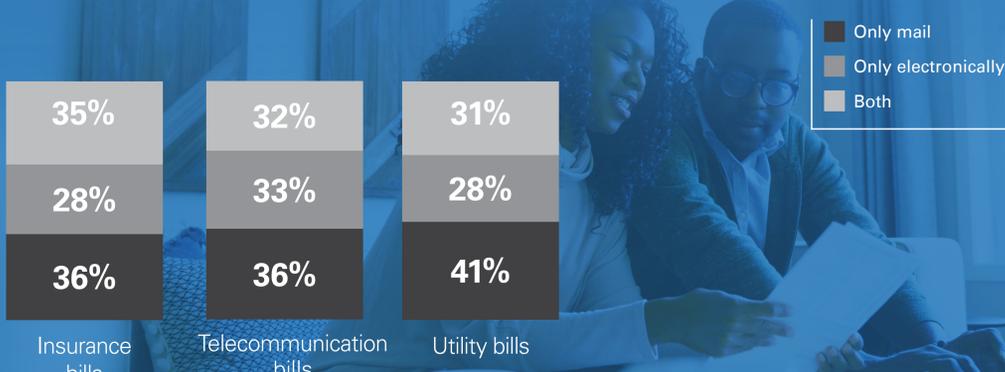


Connect With Customers

Drive engagement, digital adoption and revenue with intelligent experiences.

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

How people receive bills



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



2:00



Paper bills

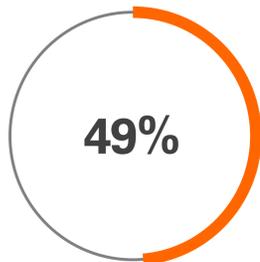
1:42



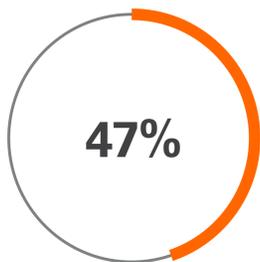
Electronic bills

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

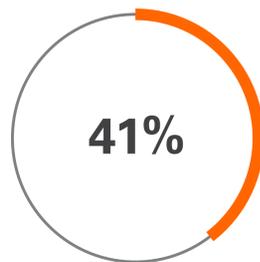
Who spends **extra time** with paper bills?



of **baby 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?

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



Why do people choose **electronic utility bills** over paper?

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



Understand what your customers want.

And meet them where they are.

29%
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 customer experiences, 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 2019 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.



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