

On-Time Payments Made Easier

Your customers expect fast, easy ways to see and pay their bills on time using the devices and channels they choose. And they expect you to make it simple for them.

Four ways to encourage and enable on-time payments



Immediate
cross-channel access to bills



Alerts
and reminders via text and email

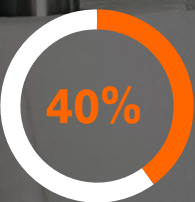


Automatic
payments with easy setup

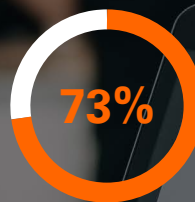


Portable
debit/credit payment options

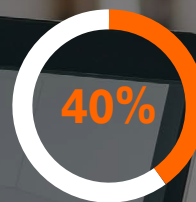
Want a faster billing method that increases satisfaction? Try ebills.



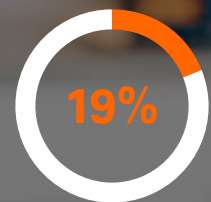
40% say availability of ebills increases satisfaction



73% of consumers say they are interested in bill pay reminders



40% of millennials say the ability to view and pay bills via the mobile wallet on their phone increases satisfaction



19% of consumers say being able to access ebills at multiple locations (bank site, utility website and mobile wallet) increases satisfaction

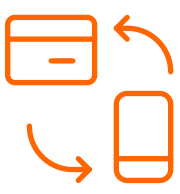
Reminders are essential



41%

of consumers say email bill pay reminders would increase their likelihood of going paperless

Automatic payments are never late



73%

of consumers use automatic payments

Optimize your website for automatic payment setup



42%

of people prefer to sign up on a biller's website



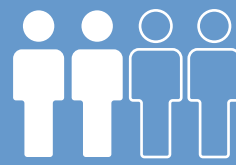
12%

would prefer to call the biller to set up automatic payments

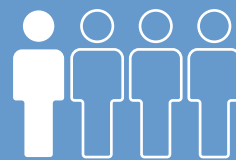
All data is among U.S. banking consumers. Source: Expectations & Experiences: Consumer Payments, Fiserv, 2018



Do you take plastic?



1 out of 2 of millennials say they'd be interested in automatic payments if they could use a debit card



1 out of 4 choose not to use online or mobile bill pay because they want to pay with their debit or credit cards



Credit is **#1**
People are most likely to see credit cards as the most secure way to pay bills

Fiserv offers a unified approach to billing and payments that makes on-time payments easier for customers. Personalized, intelligent experiences meet their expectations, while driving greater profitability and efficiency.

We're proud to be the pioneer of digital bill payments, offering the largest ebill distribution network and set of payment channel options in the industry.

Connect With Us

For more information about billing options call 800-872-7882, email getsolutions@fiserv.com or visit fiserv.com.

The full survey methodology for Expectations & Experiences is available at fiserv.com/expectations-experiences-research.aspx. More information is available upon request.