
eBill Distribution™

Simplify the Bill Payment Process and
Make It More Convenient for Your Consumers
to View and Pay Their Bills

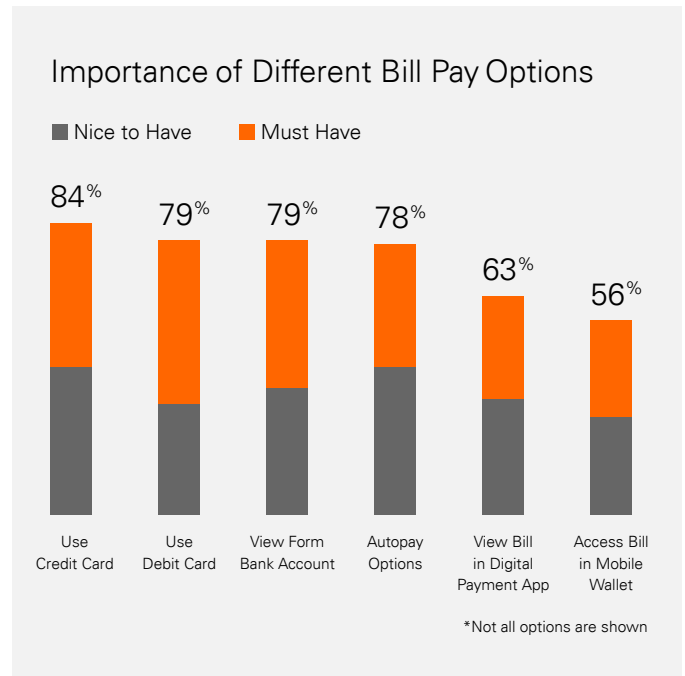
Your customers expect to view and pay their bills when, where and how they want. Electronic distribution of bills through our network of financial institutions is the perfect complement to your bill payment site. eBill Distribution from Fiserv, allows you to reach all of your online customers, whether they choose to view and pay bills on your site or their home financial institution site, or even through a mobile wallet using Mobile Bill Presentment from Fiserv.

Use eBill Distribution to simplify the bill payment process and make it more convenient for consumers to pay all of their bills in one place. Fiserv has the largest electronic billing distribution network, covering 98 percent of all financial institutions and completing more than 1.8 billion financial institution bill payment transactions annually.

Meet Your Customers Where They Pay

Customers today demand choice and convenience. Meet those demands with eBill Distribution, which gives your customers more ways to view and pay their bills. According to the 2021 Expectations and Experiences: Consumer Payments research from Fiserv, 54 percent of consumers who had made a qualifying payment said they were very satisfied with the option to view their bills in multiple places. Those options could include a biller website, financial institution, digital payment app or mobile wallet.

A complete approach to digital bill delivery, eBill Distribution offers direct electronic delivery of your bills to your customers through multiple channels.



Source: Expectations and Experiences: Consumer Payments, Fiserv, 2021

Mobile Bill Presentment

Mobile Bill Presentment from Fiserv improves payment velocity and lowers your operating costs while providing customers a simple and effortless way to receive and pay bills. Customers can receive bills directly to their digital wallets, making their bills always available and up to date. A top reason people pay late is they simply forget.

With Mobile Bill Presentment, your bills can be viewed on demand from a device that is always with them.



Cut Costs With Paperless Suppression

When eBills are available, paper bills can be eliminated. That provides significant savings associated with the costs of paper, printing, processing and postage for each bill. Consumers who choose to pay bills at a consolidated site are likely already comfortable with viewing their bills online and turning off paper versions. Distributing your bills electronically through the Fiserv network enables you to reach the broadest range of customers, maximizing your opportunity to reduce costs through paper shutoff. Fiserv offers unparalleled reach and expertise in electronic billing.

eBill Easy Activation™ Offers an Innovative Way to Drive Paperless Billing

Use eBill Easy Activation from Fiserv to identify customers who are actively making electronic payments but are still receiving paper bills – and target them with a 90-day eBill introduction trial. If the customer doesn't opt-in to receive electronic bills, paper statements can continue.



eBill Easy Activation Benefits

- Consumers can experience eBills and alerts before going paperless
- No risk for the consumer; paper continues at the end of the trial period unless the consumer chooses electronic billing
- Billers experience 10–16 percent adoption rates

eBills Drive Customer Satisfaction

The same consumer trends survey from Fiserv reveals that having the ability to view bills from multiple places was considered a “must have” or “nice to have” option by 75 percent of consumers involved in paying bills. Seventy-nine percent said viewing bills from their bank accounts was important, while 63 percent said the same for viewing bills in digital payment apps. By offering eBills across the most extensive network of financial institutions, you are reaching the largest number of consumers and positioning your company as a market leader.

The Value of eBill Distribution

- **Promote Digital Engagement** – Offer superior digital experience to your customers and increase customer satisfaction
- **Reduce Operating Costs** – Reduce printing and mailing costs and expenses related to customer service, payments and reconciliation
- **Increase Customer Satisfaction** – Give your customers an easy way to view, manage and pay their bills
- **Accelerate Your Payments** – Notifications and reminders alert customers when bills are due to help you get paid faster

34%

In 2020, 34 percent said viewing bills from their bank account was important. (Among those making a qualified payment)



Source: Expectations and Experiences: Consumer Payments, Fiserv, 2021

Industry-Leading Electronic Billing and Payment Solutions

Proven Performance



Close to **11,000** financial institutions use Fiserv for eBills, including eight of the top 10 largest institutions



65 million active bill pay consumers use Fiserv solutions



Fiserv completes more than **1.8 billion** bill pay transactions annually




Fiserv is the No. 1 provider of electronic bills and has the **largest eBill** network in the industry




Fiserv delivers more than **370 million** eBills annually

Connect With Us

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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](https://www.fiserv.com) to learn more.