

Solutions



A Unified Billing and Payment Approach

A simplified billing and payment life cycle offering from an industry-leading and trusted partner





Solutions

Today's customers expect billing and payment options in step with the way they live and work. As a provider of telecommunication services, you understand the importance of balancing customer demands with your own business objectives, such as improved customer engagement, accelerated revenue collection, reduced cost and greater regulatory controls. Fiserv provides a unified offering that simplifies your billing and payment life cycle.



With Fiserv, you can count on getting the right solutions across paper and digital channels today and know that you'll be ready for opportunities to help achieve your goals in the future.

Give Customers Options, Get the Results You Need

It is no secret that today's consumers want to pay when and where they want with the method of their choosing. Your customers are no different—they expect a personalized experience in all that they do, even receiving and paying your bill. But, delivering convenient billing and payment options according to their preferences can be anything but easy for your organization.

What you need is a single partner to manage and simplify the billing and payment life cycle—Fiserv.

Fiserv supports all the presentment and payment channels, methods and services your customers demand, with an integrated multichannel strategy that will help you accelerate your transition from paper to digital. Your organization can drive personalized billing delivery for greater customer engagement, which promotes faster payment collection with cross-channel visibility. Fiserv offers all the capabilities you need to more efficiently manage your business—all while maintaining your brand. We own and operate the largest electronic bill delivery and payments networks in the industry, and our market research provides the most insight and analysis on the latest consumer and payment trends.

Meeting various customer options for receiving and paying your bill often demands you maintain multiple vendor relationships. Managing these relationships takes time away from your core business, while often creating higher cost, more inefficiency and fragmented customer communications. And, when you add the complexities associated with presentment and payment collection for multiple channels, this approach can quickly become overwhelming for your organization.

Working with Fiserv greatly eases those pain points, providing you with unparalleled economic and operational benefits from a single partner. We deliver a unified, configurable, end-to-end offering that simplifies the billing preparation, presentment and payment life cycle—letting you focus on managing your customers' ongoing needs.

The unified offering is designed and developed to deliver a modern, digital experience that meets customer expectations for anytime, anywhere billing and payment options. Fiserv provides bank-level security, from development through launch and ongoing operation. Telecommunications organizations like yours have been relying on Fiserv solutions and expertise for more than 30 years to reduce costs, drive revenue and increase customer satisfaction.



Prepare

With the offering's unified approach, your organization sends data from any account processing or customer information system.

From that data, Fiserv will create a highly personalized and branded statement that can drive engagement, allow for cross-selling or provide important information.

It's that simple.

- Fiserv offers one consistently branded yet personalized user experience across all customer channels
- You can configure options to simplify implementation, maintenance and ongoing support

- Fiserv enables you to create personalized, targeted messaging for improved customer engagement in the intuitive self-service portal
- Fiserv simplifies bill creation by composing one version, which is used for both digital delivery and print, and then archived
- You can choose from two standard options of a best-in-class, detailed bill (one color and one monochrome)
- Fiserv lets you leverage the availability of the "end of bill" customer message area (inserts) including a full-page image that can be included with all bills



Present

Your organization's highly personalized, branded bills can be delivered to customers where they want to receive their statement—wherever that may be.

- With Fiserv, you enjoy unification across physical and digital communications, servicing the complete spectrum of user engagement, from mailing the bill to their mailbox, to getting their e-bill at your website and even sending e-bills through the bank bill pay channel
- Fiserv helps you maintain the real-time state of each customer's account status

- Fiserv enables registered (enrolled) customers to opt-in to paperless billing at the time of registration and through modification of their profile
- The unified offering promotes customer registration and/or paperless adoption with our solicitation letters and SMS alerts
- Fiserv helps you take advantage of digital bounce-back reporting to enable you to print and mail when needed to satisfy delivery requirements



Pay

Not only can your customers choose how to receive their bill, but also how, when and where to pay it.

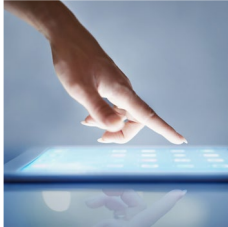
Fiserv facilitates multiple payment methods and types, through secure real-time processing.

- Leverage multichannel print, electronic billing and payment capabilities including the ability to accept debit, credit card and ACH payments—and the ability to pay in cash at walk-in locations
- Fiserv gives you an online and mobile billing and payment presence versus paper payments only
- Fiserv lets you use registered, guest payment and wallet features with a wallet, enabling customers to save their payment preferences

- You can reduce card-funded costs by leveraging our expertise in managing interchange fees for clients
- Feel secure with full PCI compliance for prevention of cardholder data theft

Fiserv provides fully scalable solutions designed to fit seamlessly into your existing environment and into your customers' busy lives.





One Partner, Many Advantages

Simply Your Life

- Trust one partner to manage all aspects of the billing life cycle, providing you with peace of mind
- Simplify and standardize workflows, reporting and management of ongoing customer communications
- Reduce process integration time and complexity
- Provide data one time for billing preparation, presentment and payment
- Enjoy easy, configurable setup of powerful administrative tools and online reporting
- Control your content and message with our self-service portal—no need for IT support

Meet Customer Preferences

- Provide billing and payment options that allow you to be where your customers are
- Provide bills and other communications to your customers' preferred delivery channels
- Offer your customers unparalleled payment choices of debit, ACH, check or even cash at our network of walk-in locations
- Achieve one consistent brand and user experience across all delivery and payment channels

Speed Revenue Collection

- Provide many ways for customers to pay
- Enhance your online and mobile bill pay options
- Accept payment at thousands of walk-in locations
- Send mobile bill-due alerts to help customers stay on track
- Drive faster payment collection through messaging

Improve Customer Engagement

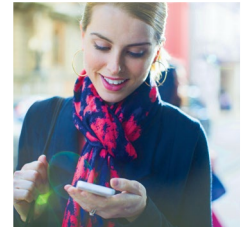
- Send the right communication to the right person through the right channel
- Turn each customer touchpoint into a personalized opportunity to reinforce your brand
- Improve customer satisfaction with education and service messages
- Provide relevant information on new offerings and incentives through the channel your customers choose – paper, email or text

Reduce Regulatory Risk and Compliance Concerns While Improving Security

- Secure payments processor for thousands of billers and financial institutions
- Highly secure and stable publicly traded payments processor
- Data secured in one location and bank-grade system security
- Dedicated security team monitors and responds to the changing regulatory environment
- Enterprise-grade applications and secure redundant facilities
- Document data encrypted with standards-based DocSafe encryption (AES-256), SSAE 16 SOC2, NIST, PCI DSS 3.0, SEC 17a4 HIPAA, GLBA compliant

Reduce Cost

- Holistic offering eliminates need for multiple vendors and overlapping installations
- Comprehensive end-to-end offering reduces labor tied up in multiple integrations
- Security team monitors and responds to the changing regulatory environment so you don't have to
- Efficient and economical installations with comprehensive pricing



Strength in the Power of One

Fiserv provides a unified offering that simplifies your billing and payment life cycle, resulting in accelerated revenue collection, improved customer engagement with reduced complexity, regulatory risk and cost. We can manage your entire billing and payment life cycle—or as much as you choose for us to manage—freeing you up to manage your business and meet customer needs.

Fiserv Proof Points

- Named to the prestigious FORTUNE® 500
- Named one of Fortune World's Most Admired Companies in 2014, 2015, 2016 and 2017
- Number one electronic billing and payment provider in the U.S. by Aite Group
- Broadest single-source range of integrated solutions and channels
- Largest e-bill network with exclusive access to thousands of banks for paperless e-bill delivery
- Highest volume processor of walk-in bill payments
- The most in-depth consumer behavior knowledge
- Moves over \$1 trillion in payments annually
- Serves over 100 million consumers
- Fiserv has exclusive access to more than 20 million online bill payers at 4,000+ financial institutions nationwide

Connect With Us

For more information about billing and payment life cycle solutions for billers, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com/billers.

About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.



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418-17-33538-COL 04/17