



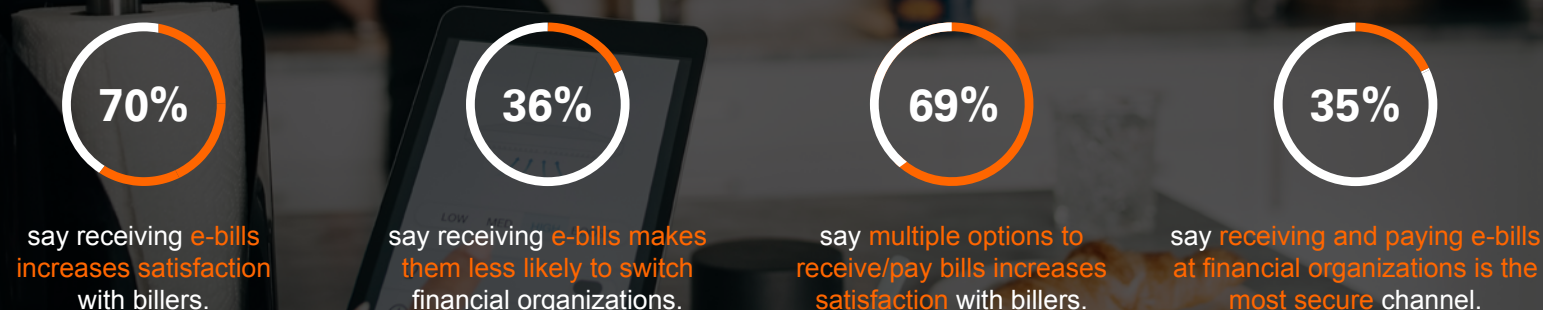
On-Time Loan Payments Made Easier

Customers expect fast, easy ways to view statements and make loan payments. And they expect lenders to make it easy for them to pay on time. See how you can accelerate on-time loan payments and make it easier for your borrowers.

Four ways to encourage and enable on-time payments

- Immediate** cross-channel access to statements
- Alerts** and reminders via text, email and mobile wallet
- Automatic** payments with easy setup
- Portable** debit payment options

Want a faster billing method that increases satisfaction? Try e-bills.



All data is among U.S. banking consumers. Sources: Fiserv Insights: Ninth Annual Consumer Billing Preference Survey, Fiserv, 2016
Expectations & Experiences: Household Finances, Fiserv, 2018

Reminders are essential

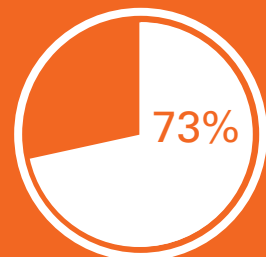


80%

of consumers say bill pay reminders would **increase satisfaction with billers.**

All data is among U.S. banking consumers. Source: Fiserv Insights: Ninth Annual Consumer Billing Preference Survey, Fiserv, 2016

Automatic payments are never late



of consumers use automatic payments (up from 65% in 2017).

All data is among U.S. banking consumers. Source: Expectations & Experiences: Channels and New Entrants, Fiserv, 2018

Optimize your website for automatic payment setup

42%

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

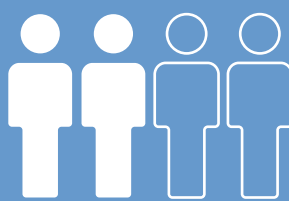
12%

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

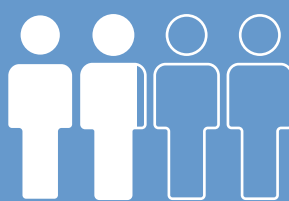


Do you take debit cards? You should.



1/2

of millennials say they'd be interested in **automatic payments if they could use a debit card.**



46%

of millennials are interested in using **a debit card to make loan payments.**



1/3

of millennials (32%) and urban consumers (29%) are interested in using **mobile wallets for loan payments.**

All data is among U.S. banking consumers, segmented by age. Sources: Expectations & Experiences: Consumer Payments, Fiserv, 2018
Expectations & Experiences: Borrowing and Wealth Management, Fiserv, 2019

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

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 <https://www.fiserv.com/expectations-experiences-research.aspx>. More information is available upon request.

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