



Fiserv Drives Paperless Bill Adoption with New E-mail and Mobile Presentment Options

Addition of secure "push e-bill" and mobile alerts to Biller Direct™ HV allows organizations to pursue a multi-channel bill presentment strategy

BROOKFIELD, Wis.--(BUSINESS WIRE)--Fiserv, Inc. (NASDAQ: FISV - News), the leading global provider of financial services technology solutions, today announced that Biller Direct™ HV, a hosted solution that integrates electronic billing and payment (EBP) capabilities into company websites, has been enhanced with new delivery and alerting capabilities. New capabilities include a "push e-bill" option that enables the delivery of secure PDF e-bills via e-mail and mobile alerts that notify consumers via their mobile device when a bill has been received.

With Biller Direct HV from Fiserv, billing organizations can now deliver bills electronically to all channels including the web, email and mobile devices. These enhancements reflect the continued focus Fiserv has on delivering services to meet both billing organization and consumer needs.

Today, consumers are much more knowledgeable about e-billing options and demand the freedom to choose where and how they view and pay bills. Meeting consumers at their preferred point of preference drives improved customer satisfaction and decreased costs.

"There is a digital transformation underway and it can be challenging for billing organizations to keep up with payment trends, consumer wants and needs, government regulations and emerging technologies, on top of running their own business," said Adam Craig, director of product management, Biller Solutions, Fiserv. "It is our responsibility to understand and navigate the convergence of these market forces, and equip our partners with the tools to stay ahead of expectations. The key to maximizing e-bill adoption is delivering bills wherever consumers prefer, whether it is online at the biller's site, on a bank site, via e-mail or on a mobile device."

Secure PDF e-Bill Via e-Mail

This new functionality gives consumers the option to receive and view a secure PDF version of their bill from any e-mail inbox, regardless of the e-mail service provider. Fiserv adds an encrypted PDF attachment to the bill reminder, secured with a consumer-defined passphrase for added security. Combined with the full suite of features offered by Biller Direct HV within a billing organization's website, Fiserv has been able to create the most comprehensive, compelling and secure PDF billing solution in the marketplace today.

"Our solution represents a paradigm shift in the way that PDF e-billing is viewed today, and this could have a significant positive impact on paperless adoption and the rate of electronic payments," Craig said.

Mobile Billing Alerts

Biller Direct HV also enables consumers to receive Short Message Service (SMS) text messages delivered to their mobile device with notifications regarding their billing account, including a bill reminder that contains bill summary information. Fiserv has already secured partnerships to make this new upgrade available and compliant with all U.S. mobile carriers.

"Particularly for younger consumers, incorporating mobile alerts to notify them of bills coming due or that have just been paid will help increase the utility and immediacy of bill payment services, while adding minimal incremental costs. For firms considering alerts, the need to develop them in-house can be offset by partnering with a solution provider that offers alerts as part of its broader bill payment platform," said Edward Kountz, senior analyst, Forrester Research, in the June 2009 report US Electronic Bill Payment And Presentment Forecast, 2009 To 2014.

Secure PDF e-bills and mobile alerts can help billing organizations reach a broader audience and appeal to consumers who have not yet switched to paperless billing, with the potential for providing billers a lift in e-bill adoption. Biller Direct HV offers Fiserv biller clients the most reliable, most secure and most feature-rich solution available in the biller direct marketplace. In addition to online, e-mail and mobile channels, Fiserv can deliver e-bills to its network of more than 3,000 financial institutions. Billers can now partner with one company and leverage cutting edge solutions that encompass all channels.

Fiserv offers a complete portfolio for optimizing bill pay touch points to maximize profitability, including electronic and paper bill

production and distribution, on-demand and recurring bill payment (via agent, web, IVR and walk-in channels) as well as e-lockbox and remittance processing. For more information visit www.fiserv.com/billers.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV - News) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

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