

Online Banking Channels

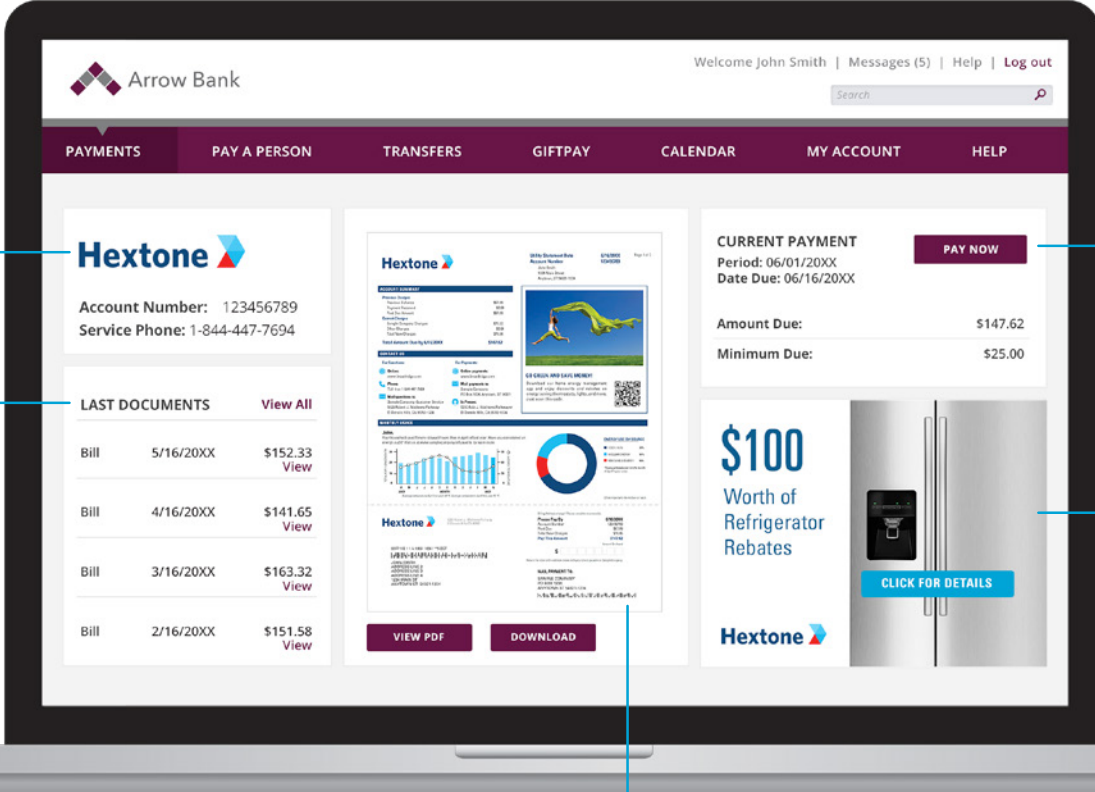
Accelerate payments while improving the digital experience

You can deliver online bills to your customers across thousands of U.S. banks and credit unions, reaching 50 million consumers with the Broadridge Communications CloudSM.

There has never been a better time to send your bills through bank bill pay websites. Consumers are most comfortable paying bills via their bank; according to InfoTrends, 80% of consumers would prefer to pay their bills via their bank's website or app.

Connect to every U.S. bank and credit union, reaching 50 million consumers.

Meet your paperless and digital payment goals while delivering a seamless experience.



The screenshot shows the Arrow Bank online banking interface. At the top, it says "Welcome John Smith | Messages (5) | Help | Log out". The navigation menu includes: PAYMENTS, PAY A PERSON, TRANSFERS, GIFTPAY, CALENDAR, MY ACCOUNT, and HELP. The main content area is divided into several sections:

- Branded landing page:** A section for "Hextone" with account number 123456789 and service phone 1-844-447-7694.
- Account and support information:** A "CURRENT PAYMENT" section for Hextone with a "PAY NOW" button. It shows "Amount Due: \$147.62" and "Minimum Due: \$25.00".
- Marketing and upsell capabilities:** A promotional banner for "\$100 Worth of Refrigerator Rebates" with a "CLICK FOR DETAILS" button.
- Archived documents:** A "LAST DOCUMENTS" table with columns for document type, date, and amount.

| Document | Date | Amount |
|----------|-----------|----------|
| Bill | 5/16/20XX | \$152.33 |
| Bill | 4/16/20XX | \$141.65 |
| Bill | 3/16/20XX | \$163.32 |
| Bill | 2/16/20XX | \$151.58 |
- PDF presentation and download functionality:** A section for a Hextone bill with "VIEW PDF" and "DOWNLOAD" buttons.

Sources: Exploring the Future of Household Bill Payments, Keypoint Intelligence-InfoTrends, 2016

EXPERIENCE THE BENEFITS

With online banking, you can increase paperless adoption and digital engagement while lowering costs.

- **Enhance** online bill presentment with marketing content to increase engagement and expand your brand's reach (capabilities vary by channel provider): space only available to your brand, never a competitor.
- **Access** an ever-expanding network of active online bill payment consumers that are already paying your bills at their bank but not receiving them there.
- **Reduce** customer support costs and drive consumers to lower cost payment channels.
- **Connect** to this large banking audience with Broadridge; once connected to our digital delivery platform, you'll be able to easily add other channels, such as Google Drive, Dropbox, Amazon Drive and more.

GROW DIGITAL ADOPTION AND ENGAGEMENT

Reimagine the digital customer experience and grow adoption by leveraging a first-of-its-kind network of 5,000 companies that enable consumers to receive communications based on their preferences. Once consumers elect to receive communications in any channel from any company, proprietary algorithms create additional company-consumer matches in the multi-industry network, resulting in a "network effect." Since we reach 80% of North American households, chances are that your customers are digital with other companies in our network.

Let us show you how we can help you reduce print and mail costs while creating new opportunities to engage with customers digitally. Contact us today by visiting broadridge.com or calling +1 (800) 353-0103.

ABOUT BROADRIDGE CUSTOMER COMMUNICATIONS SOLUTIONS

Our Customer Communications solutions transform how organizations communicate with their customers by creating an optimal, integrated digital and print experience. By seamlessly connecting customers with relevant content across the existing and emerging channels they prefer, your transactional, marketing and regulatory communications can drive efficiency, engagement and results.

Broadridge, a global fintech leader with \$4 billion in revenue, provides communications, technology, data and analytics solutions. We help drive business transformation for our clients with solutions for enriching client engagement, navigating risk, optimizing efficiency and generating revenue growth.

broadridge.com

Ready for Next

Communications
Technology
Data and Analytics

