



Alliance Data Retail Services Expands Online Billing Offering to Include eBill Distribution from Fiserv

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- Store-branded credit cardholders can now view and pay bills electronically at financial institutions across the United States
- E-bills contain all the same information as paper bills, and are delivered electronically instead of to a physical mailbox
- Fiserv proprietary research shows e-bill recipients are more satisfied with both the company that sends the bill and the financial institution where it is received

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, announced today that Alliance Data Retail Services, one of the nation's leading providers of branded credit card programs, has partnered with Fiserv to offer eBill Distribution to cardholders of its more than 100 credit programs. This service is designed to provide consumers with increased control over bill payments, as well as the added convenience of viewing and paying bills electronically via 3,800 financial institutions that are part of the Fiserv bill payment network.

Electronic bills, commonly known as e-bills, contain all of the same information as traditional paper bills, but are delivered to a financial institution website instead of a physical mailbox. E-bills are secure, convenient and clutter-free, enabling consumers to receive and store bills online at the same site where they are paid. Recipients can schedule a specific date on which their bill will be paid and take advantage of features such as email reminders. The Fiserv eBill Distribution service provides Alliance Data customers with another electronic statementing option in addition to Alliance Data's existing online account management center, providing an alternative to its millions of cardholders.

"We are excited about partnering with Fiserv to offer eBill Distribution to our valued cardholders," said Dan Finkelman, Alliance Data Retail Services Chief Marketing Officer. "We are committed to delivering relevant services as well as an array of choices that appeal to our customers. This offering further extends our delivery via the online channel to provide an easy and convenient experience for our cardholders."

By incorporating e-bill delivery into their regular bill payment habits, cardholders are able to create a central hub where they can manage their billing activities, helping them to save time, gain financial control and stay organized. According to Fiserv research, receiving e-bills and paying them online cuts the average time spent by consumers on bill payment in half — from 29 to 14 minutes a month. Additionally, the Fiserv research shows that e-bill recipients are more satisfied and feel a greater sense of loyalty toward both the retailer sending the bill as well as the financial institution where it is received and paid.

"The decision to provide customers with the option to pay their bills via their financial institutions is not only smart, it increases customer satisfaction," said Jardon Bouska, president, Biller Solutions, Fiserv. "Alliance Data currently provides its customers with robust online servicing and account management tools; our solution provides another compelling option, which may appeal to another segment of customers."

In addition to eBill Distribution from Fiserv, Alliance Data also uses a number of other platforms and products from Fiserv, for decision making through planning, analysis, and regulatory compliance. Alliance Data Retail Services has been a Fiserv client for nearly 15 years.

With the broadest, single-source range of billing and payment solutions, Fiserv enables companies to support billing and payment channels including biller websites, mobile devices, financial institution websites, walk-in and print and mail. Fiserv is the largest processor of walk-in bill payments, electronic bill presentment and electronic bill payment in the U.S.

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a leading global technology provider serving the financial services industry, driving innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more information, visit www.fiserv.com.

About Alliance Data Retail Services

Alliance Data Retail Services is one of the nation's leading providers of branded credit card programs, with over 100 marketing-driven private label, co-brand and commercial programs in partnership with many of North America's best-known brands. The business delivers upon its Know More. Sell More.® commitment by leveraging customer insight to drive sales for its client partners. Leveraging deep-rooted retail industry expertise, transaction-based customer data, and advanced analytics, Alliance Data Retail Services creates turnkey, multichannel credit programs designed to help its clients develop stronger, more profitable customer relationships. To learn more about Alliance Data Retail Services visit www.alliancedata.com.

About Alliance Data

Alliance Data® and its combined businesses is North America's largest and most comprehensive provider of transaction-based, data-driven marketing and loyalty solutions serving large, consumer-based industries. The Company creates and deploys customized solutions, enhancing the critical customer marketing experience; the result is measurably changing consumer behavior while driving business growth and profitability for some of today's most recognizable brands. Alliance Data helps its clients create and increase customer loyalty through solutions that engage millions of customers each day across multiple touch points using traditional, digital, mobile and other emerging technologies. Headquartered in Dallas, Alliance

Data and its three businesses employ approximately 11,000 associates at more than 70 locations worldwide.

Alliance Data consists of three businesses: Alliance Data Retail Services, a leading provider of marketing-driven credit solutions; Epsilon[®], a leading provider of multichannel, data-driven technologies and marketing services; and LoyaltyOne[®], which owns and operates the AIR MILES[®] Reward Program, Canada's premier coalition loyalty program. For more information about the company, visit our web site, www.AllianceData.com, or you can follow us on Twitter at www.Twitter.com/AllianceData.

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