

Emergis® Electronic Bill Presentment

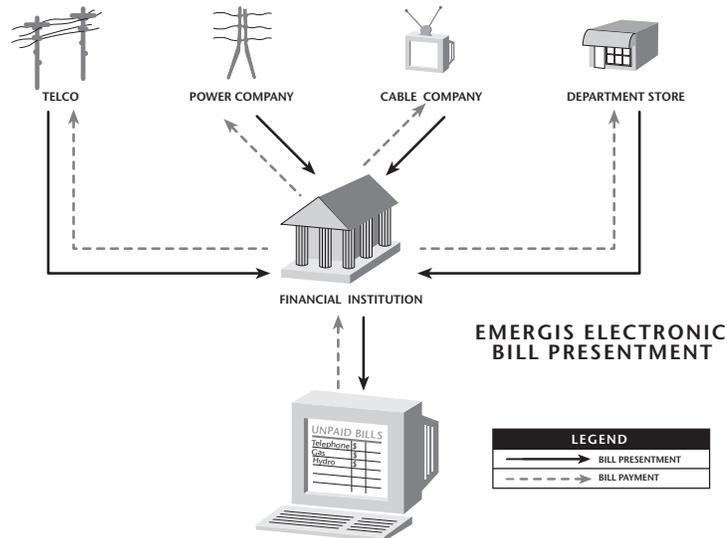
CREATING VALUE FOR THE CUSTOMER_ Billing and bill payment just got better than ever. With **Electronic Bill Presentment**, you can now offer your customers the opportunity to receive and pay their bills online. It's fast, convenient, accurate and secure. **Electronic Bill Presentment** can help any business win greater customer loyalty.

IMPROVE SERVICE AND CUT COSTS_

Customers can use the Internet (or other electronic channels) to securely **receive, view and pay** their bills—any time of day or night, from virtually anywhere. Everybody wins! Whether you are a financial institution, utility, service company, manufacturer, wholesaler or retailer, you can dramatically cut paper, printing and mailing costs. **Electronic Bill Presentment** helps you lower the cost of customer service, speed payment processing, improve cash-flow management, while enhancing customer satisfaction.

A POWERFUL NEW MARKETING CHANNEL_

Billers can even apply their brand name to this next-generation e-commerce service to further enhance their image and marketing leadership. They can also specify the look and content of their bills. This provides another opportunity to build relationships with customers through targeted marketing messages.



HOW ELECTRONIC BILL PRESENTMENT WORKS_

Electronic Bill Presentment works seamlessly with existing electronic payment processes. You do not have to change your present system. You can present your bills through your existing Web environment or through an Electronic Bill Presentment and Payment consolidator such as a financial institution.

Customers can retrieve their bills electronically and review the details (amount, due date, etc.). They can then decide to pay a bill immediately, schedule it for payment on a specified date, print it or save it to pay later.

ELECTRONIC BILL PRESENTMENT FEATURES

All-Inclusive "White-Label" Solution

You can implement this fully integrated solution under your company's private label, thus ensuring market differentiation. Help Desk (7x24) services and sales support can also carry your brand.

Electronic Bill Presentment is a comprehensive service that includes project and product management, software, hardware, facilities management and complete customer-care services over multiple electronic channels.

Multiple Customer Access Points

- You can route your bills through an institution to consolidate presentment and payment. This offloads much of the development and infrastructure costs to the consolidator. Customers see a consolidated list of all their bills and can make payment to several billers at once.
- Using your current billing processes, you can also route your bills through your Website, bank machine, telephone, or via PC banking or Web TV. This lets you leverage your existing investment in electronic infrastructure and systems.

Security

Our systems securely manage bills, statements and marketing messages across financial institutions' electronic infrastructures.

Supports delivery

Through telephone banking, bank machines and Web TV.

Electronic Bill Presentment

Represents an R&D investment of over \$100 million.

CLICK, VIEW... AND PAY

- The most convenient, flexible way for consumers and businesses to manage their bills
- The most cost-effective way for businesses to bill their customers and receive payment

BENEFITS FOR FINANCIAL INSTITUTIONS

- A new, brandable service to help strengthen and protect your relationship with customers
- A low-cost way to enhance customer service, upsell and cross-sell other services
- An effective way to improve your payment processes and leverage your Web investment
- Develop expertise, infrastructure and customer readiness for other e-commerce applications

CLICK, VIEW... AND PAY— A NEW WAY TO COMMUNICATE WITH CUSTOMERS

- Easy to use
- Convenient
- Highly personalized
- Secure
- Multiple access channels
- Gives customers greater control of the payment process
- Provides a consolidated view of all bills (through a financial institution)
- Also allows direct bill presentment through biller Web sites
- Seamlessly connects financial institutions, billers and customers
- Delivers personalized marketing messages to targeted audiences

ABOUT BCE EMERGIS_ As one of North America's leading e-commerce providers, BCE Emergis offers its clients the essential building blocks and infrastructure required to succeed in the Internet economy. Our integrated e-procurement, e-selling, e-service, e-security and e-invoicing solutions significantly improve business processes and allow companies to safely build or access online communities. BCE Emergis shares are listed on the TSE 100 Composite Index. More information about BCE Emergis can be found at www.emergis.com.