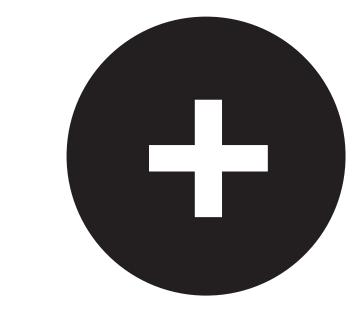
3 Reasons Why Billers Need Digital Payments



1. Consumer Payment Preferences Are Shifting to Digital

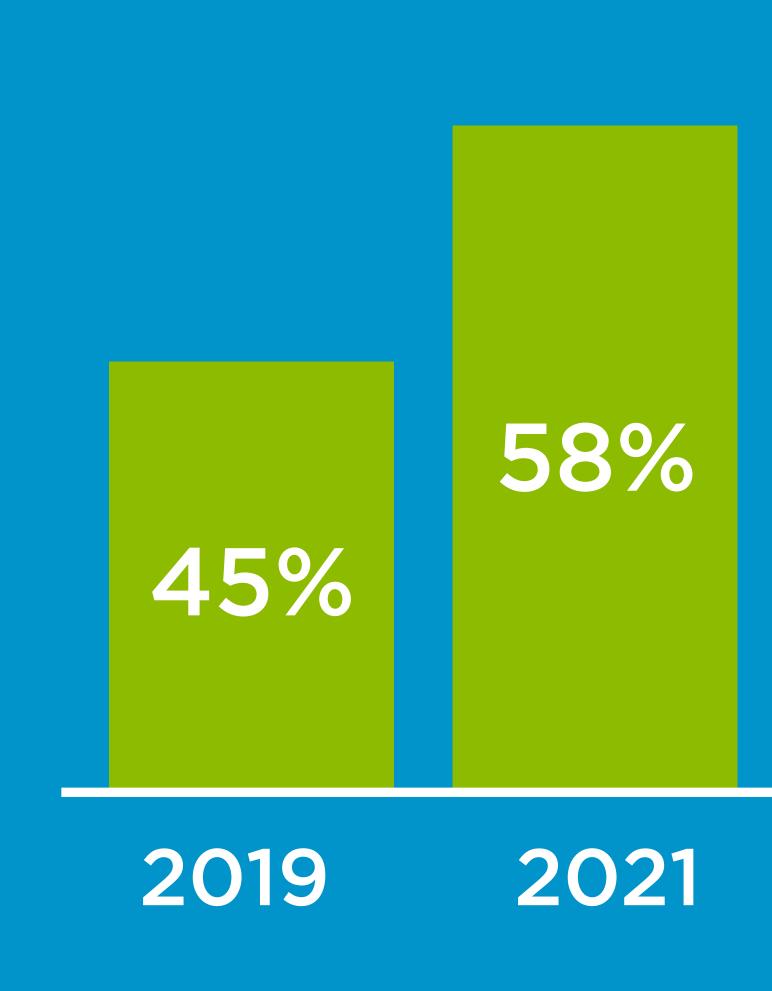
In 2021:



1 in 4 consumers has increased their use of biller websites to pay bills

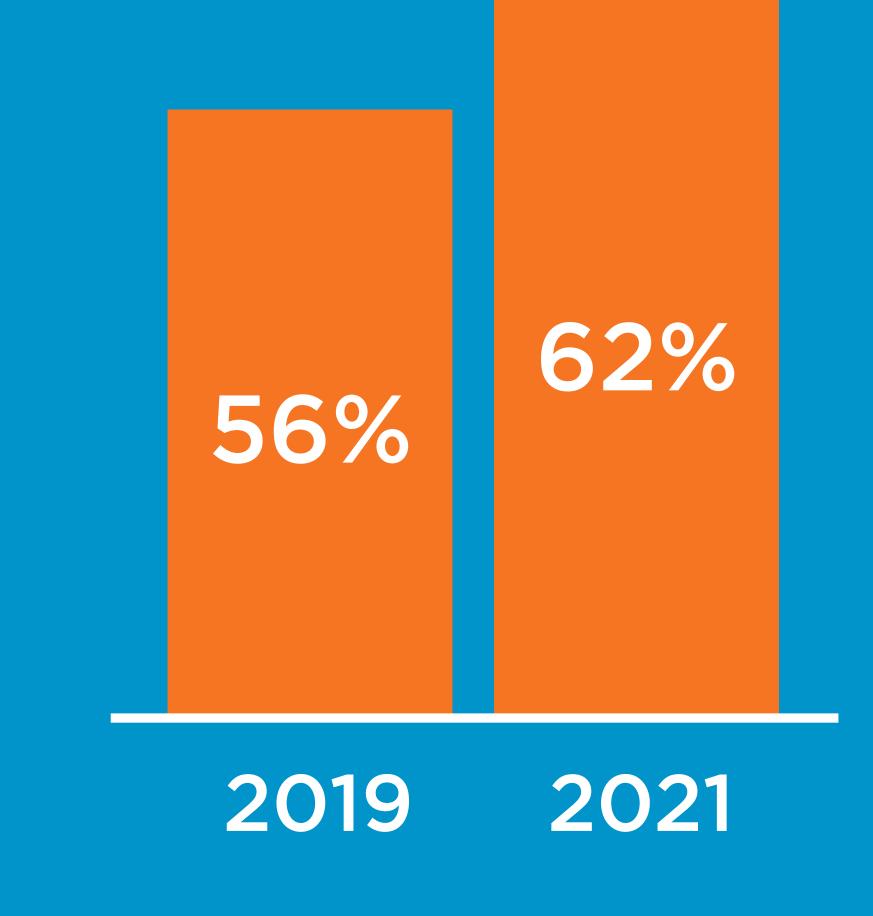


1 in 5 consumers has decreased their use of mail and in-person payments



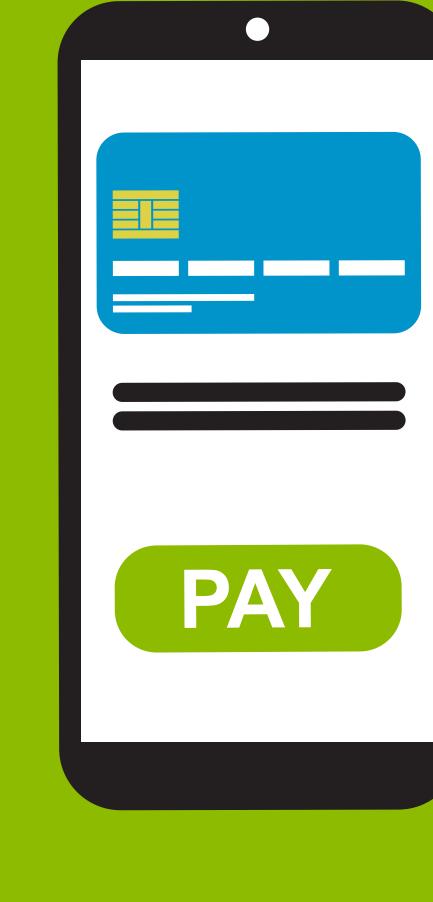
13% increase in consumers' use of two or more digital payment types

6% increase in consumers who pay at least some of their bills through automated recurring payments



2. Consumers Prefer to Use Mobile Devices to Pay Their Bills

of consumers prefer to use mobile apps to pay their bills



increase in consumers who make payments via their mobile device from 2018 to 2020

3. COVID-19 Has Changed Consumer Behavior

23% have started using PayPal

18% have started using Apple Pay 13% have started using Google Pay





of Digital Payments Convenience Speed

The Top Benefits

- Simplicity • Positive environmental impact



KUBRA Can Help

The KUBRA EZ-PAY® on-demand payment application

is an all-inclusive solution that provides both enrolled and non-enrolled customers access to real-time payment processing. With a wide range of channels including digital solutions such as online, mobile, smart speakers, and chatbots as well as automated IVR and

call centers, KUBRA EZ-PAY gives your customers the flexibility they're craving.

Sources: 2020 ACI Speedpay Pulse study. Fiserv's "2021 Expectations & Experiences: Consumer Payments".

KUBRA Utility Consumer Billing and Payments Report 2020.

"Strong growth from Venmo and Zelle drives P2P transaction volume", eMarketer, November 2019.

KUBRA 2021 Customer Experience Report - The Billing and Payment Edition. The Global Payments Report 2021, FIS.

U.S. digital payments: Achieving the next phase of consumer engagement, McKinsey, 2021.