How to make the billing and payment experience a positive customer touchpoint

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Did you know that US households, on average, pay about 13 bills per month? And because e-billing is growing as a billing and payment option, consumers have more online accounts, cards, alerts, and notices to track than ever before. And when you consider the paper bills many customers still receive, you're seeing a web of channels, choices, and options customers can choose from to make payments.

When designing a better billing and payment experience, whether it's for residential or business customers, it's critical to look at each interaction from the customer's point of view.

Take this scenario, for example: During a recent department meeting, you found that an increasing number of calls are coming from customers who didn't receive a password-reset email. Most of these customers were trying to pay their bill but couldn't access their online account.

Problems from the utility point of view:

- "Our password reset emails are taking more than 160 seconds to reach our customers."
- "We need to increase the speed and deliverability of these emails so customers can log in and pay their bills."

Problems from the customer point of view:

- "Why do I have to log in to pay my bill?"
- "Why can't I use my bill to pay my bill?"
- "Can't you make it easier for me to pay you?"

Solution: "What if we made it so that customers didn't have to log in to pay their bills? Genius!"

For many customers, their only interaction with their electric or gas utility is during billing and payment; it's critical to get those interactions right because they can define the customer experience. It takes a skilled team to engineer an intuitive bill experience, to design flexible payment options, and to move from vision to implementation.

We helped Nashville Electric Service and Ameren Corp. identify and prioritize billing and payment solutions to meet the differing needs of their customer segments. E Source CEO Wayne Greenberg shared a glimpse into this process during the opening plenary at the 2018 E Source Forum.



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