

# Dramatic Success in Electronic Payments and Business Automation

Presented By:

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**Paymentus**

**Paymentus**





# Paymentus

- Located in the heart of Silicon Valley
- More than 75,000 Residents and Major Corporations
- Diverse community, with excellent public services and facilities
- Commitment to customer service and enhancing technology
- Leading provider of e-Billing and e-Payment solutions for billing organizations in North America
- Founded in 2004
- Headquarters in Charlotte NC
- Greater than 1,200 clients (800 municipalities)
- 300 million transactions/year

# Why Online Payments?

- **Customers wanted:**

- Quick, convenient way to pay bills
- Option to pay any time, anywhere
- Flexibility to pay with various payment methods
- Usage reporting (Seasonal Droughts)

- **City wanted:**

- Quick, easy way for customers to make payments, especially late payments for door tag and shut-off days
- Payment confirmations sent to customers by email
- Reduced foot traffic and phone calls to the City
- Ability for customers to view/print their own bills/usage reports
- IVR for customers without internet access to self-serve
- Ability to view real-time posting of payments

# City-Wide Payments

- **Wanted Online payments for multiple City services**
  - Utilities
  - Licenses and Permits
  - Multi-Housing Inspections
  - Miscellaneous Government Services
- **Wanted centralized reconciliation and settlement capability across all City service payment types in a single platform**
- **Wanted a consistent User payment experience across all City services; seamless look, feel and payment flow**

# Changing Times

## 20th Century

- Sole providers
- Limited interaction between customer and utility
- Bill sent, payment received
- Satisfaction drivers: reliability and cost



## 21st Century

- Competition
- Demand Response mandates
- Smart Technology
- Satisfaction drivers: reliability, cost **and customer experience**

# Changing Expectations

- **The New Norm – What Customers Now Expect:**
  - Omni-channel technology
  - Mobile solutions that allow instant bill access and analysis
  - Bi-directional communication capabilities
  - Self-service for bill payment, new customer activities, service selection, notification preferences and energy control choices
  - Proactive notifications
  - Tips for managing and reducing energy consumption
  - SECURITY!

# What Drives Customer Satisfaction?

Based on the JD Power Website Evaluation Study (UWES), **nearly 50% of customer satisfaction in a website can be attributed to billing, customer communication and payments functionality and usability.**

# The City's Decision Process

- Research
- Call other cities and engage references
- Meet with IT
- Gather internal payment statistics
- Meet with staff on their wants and needs
- Issue RFP
- Review Proposals
- Schedule Demos
- Selection



# Benefits For City's Customers

- **24x7 online payment options**
  - One time without password
  - Account registration for more enhanced customer features
    - E-Billing
    - PDF e-Billing
    - Historic Bill History
    - Scheduled/Recurring payments
    - Payment History
    - Digital Wallet
- **24x7 automated phone payment option (IVR)**
  - Ideal for customers without internet access

# Benefits For City's Staff

- **Comprehensive Agent Dashboard**

- Seamless reconciliation and settlement reporting
- Ability to view real-time Payment Posting
- Payment Research tools
- User intelligence and data analysis on payment trends, preferred payment channels and methods
- E-Bill utilization reporting
- Ability to set-up Scheduled/Recurring payments on behalf of citizens
- Ability to accept in-person payments, when required
- Ad-hoc reporting on payments made over any period of time

# City's Promotional Planning

- Modify website if needed



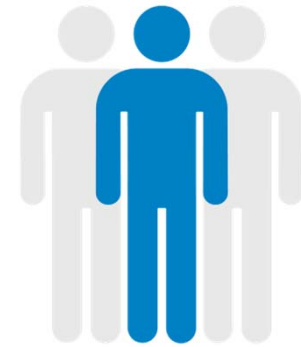
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# City's Promotional Planning

- **Announce online payments in advance**
  - On paper statements
  - On bill inserts
    - Include "How To" steps on bill insert
  - On the web
  - Via staff and personnel
- **Train staff on new system to be able to respond to customers' questions**
- **City Newsletter**

All new bill payment options  
**coming soon!**



# Benefits to the City

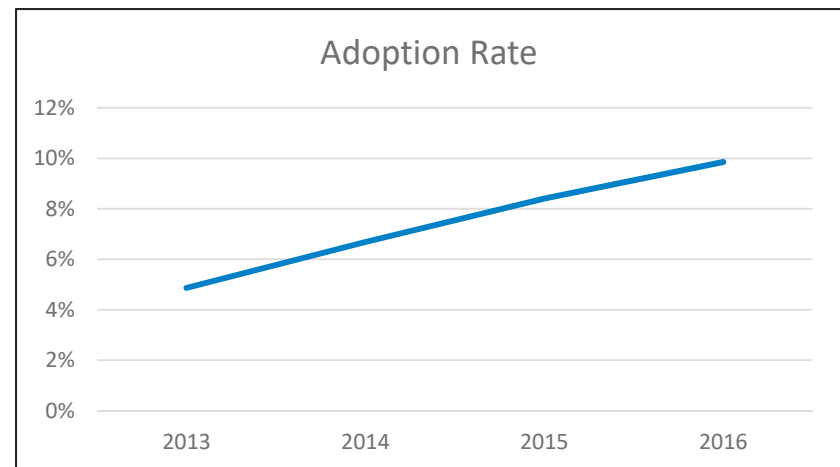
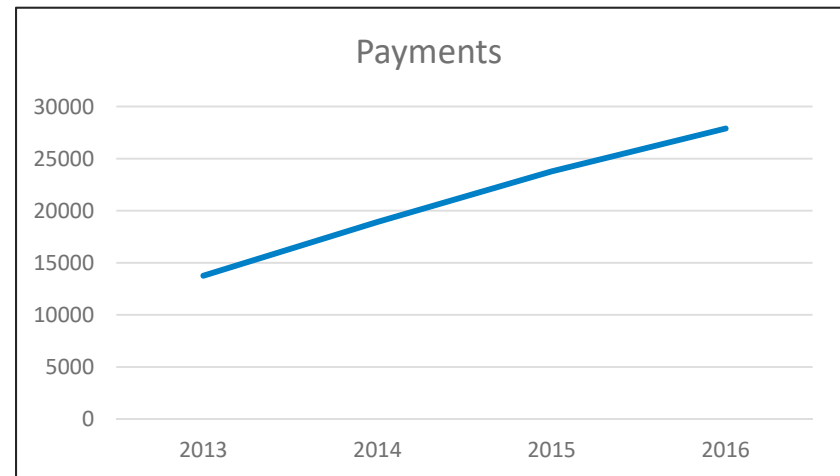
- **High Customer Adoption Rates for electronic payments and e-Bill**
- **Significant reduction in the volume of credit card payments made at front desk**
- **Decrease in the number of credit card payments over the phone by staff**
- **Improved Customer Satisfaction; Enhanced Customer Experience**
  - Can pay anytime
  - Can pay anywhere
  - Multiple self-service payment options

# Auto-Debit VS Online Payments

- **Auto-Debit saves City money**
- **Online Payments offers customers more flexibility**
  - Customers can schedule payments any time

# Customer Adoption

- **Modest Promotion**
- **City absorbed fees on behalf of the User**
- **2013 – 2016 Online Payments**
  - Number of payments **doubled**
  - Adoption rate **doubled**
  - Amount collected **more than doubled**



# Post 'Go Live' Frequently Asked Customer Questions

- **ACH versus Online Payments**
- **Difference in Amount Drawn and Bill Amount**
- **How do I add my account online?**
- **How do I change my credit card number?**
- **How do I cancel or change my payment schedule?**



# Considerations for the City

- **Cost of absorbing the fee on behalf of customers versus passing along a Convenience Fee**
- **Daily payment reconciliation**
- **Management of duplicate payments**
- **Customers entering wrong information (e.g., payment amount, account number, etc.)**
- **Returned e-checks**
- **Customer questions around how to set up account online**

# Addressing Costs

- Realization of Overall cost savings for:
  - Reduced delinquency rate
  - Faster speed to collect
  - Increased efficiency and faster speed to reconcile and settle
  - Reduced costs associated with disconnect/reconnect
  - Reduced costs associated with print and print mailing
  - Favorable impact on consumer experience
  - Introduction of business automation
    - A creative way to use business automation to track paper suppression and manage the paper bill process

# Tackling FAQs

- Train the Trainer sessions offered by Paymentus
- Support Tab via Agent Dashboard for staff
- Staff User Guide
- Informational Campaign for Users
- Paymentus Customer Care Support

# Promotion Opportunities

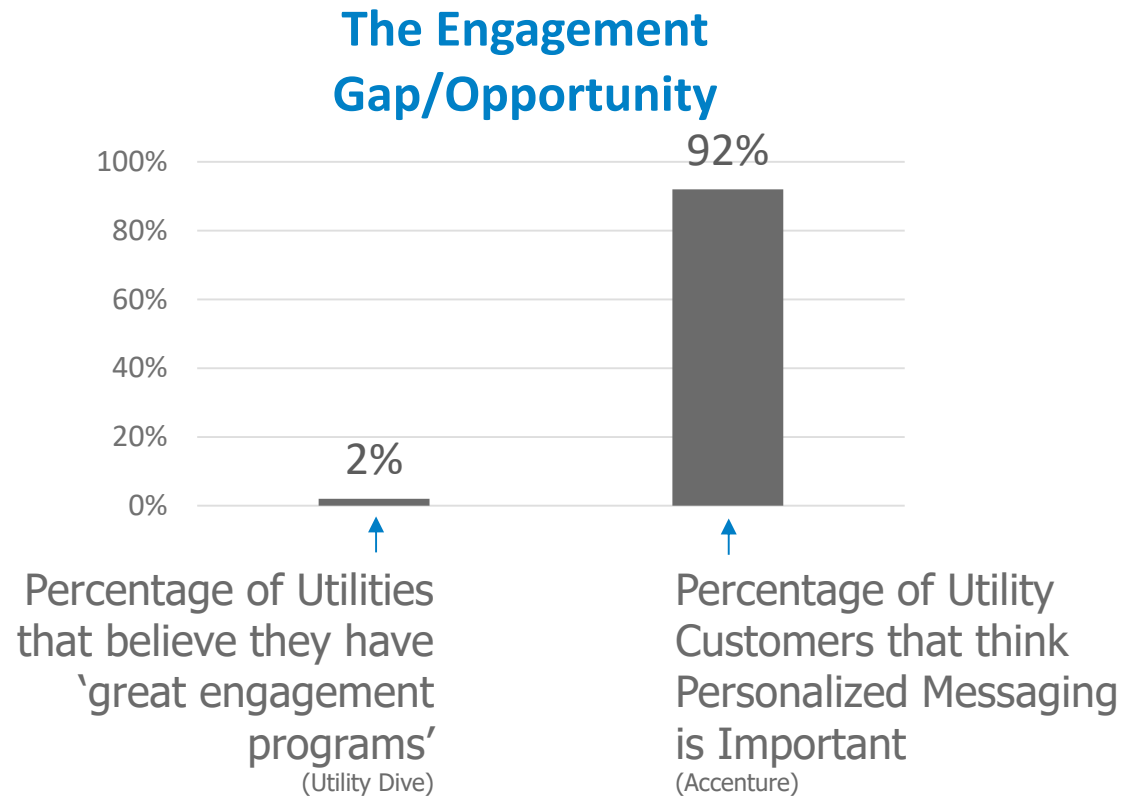
- **Goals**

- Attract new users to online payments, raise adoption
- Engage with customers
- Increase customer satisfaction

- **Opportunities**

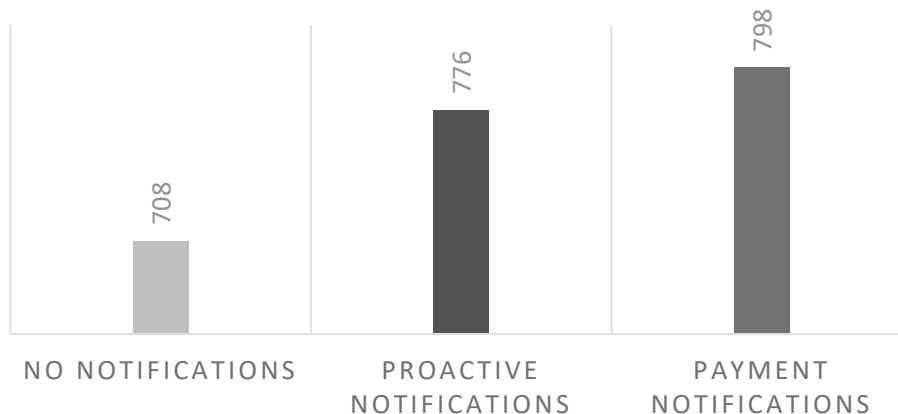
- Customer Notifications/Engagement
- Incentive Campaign

# Customer Engagement



# Impact of Customer Engagement

## JD POWER SATISFACTION SCORE



## JD Power Utility Satisfaction Survey:

- Average score for billers who do not send billing and payment notifications – 708
- Scores jumped to 776 when customers are sent proactive notifications/billing alerts
- An additional boost to 798 is observed when billers send notifications that a payment has been received. (a 13% increase vs. base group)

# Incentive Campaign Samples

## ■ Bill Insert Example



The bill insert features a photograph of a family (a man, a woman, and two children) walking away from the viewer on a path through a field at sunset. Below the photo is the Clark County, Washington seal. The text reads: "Save your steps for where they **really count!**" followed by a horizontal line. Below the line, it says: "It's tax season and Clark County has tools to help you save time this year. Go online and take advantage of our electronic tax payment system! **No envelope, postage, or trip to the post office is necessary.** By doing so, you will be entered for a chance to **Win a Fitbit!\***" At the bottom, it says: "\*See reverse for details on how to win".

## ■ Social Media Example



The Facebook post is from the page "BELD" dated February 28. The text says: "Will you 'GET LUCKY'? Enter today before its too late, you have great odds at winning our awesome Kindle Fire HD! Don't miss out on this one. Contest ends on St. Patrick's Day, 3/17/2014. <http://goo.gl/ciPcDZ>". Below the text is a green graphic with a four-leaf clover. The leaves contain the text: "Sign up for AutoPay", "Sign up for paperless billing", and "Like us". The center of the clover says "Celebrate St. Patrick's Day with our **GET LUCKY SWEEPSTAKES** and enter to win a Kindle Fire HD". Below the graphic are two Kindle Fire HD tablets. To the right of the tablets, it says: "Three simple steps to enter: 1. Like us on Facebook 2. Sign up for AutoPay 3. Sign up for paperless billing". At the bottom of the post, it says "Like · Comment · Share".

# Incentive Campaign Sample Result

- **County in Washington State**
- **Tax Payments**
- **Incentive Giveaway Item: Apple iPad**
- **Two Criteria to Participate in Giveaway:**
  1. Customer signed up for e-Bill Presentment and
  2. Made an online payment through the payment portal within 90 day time period
- **County promoted campaign on website and on printed statements**
- **Saw a 40% increase in e-Bill enrollment during that period**



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**QUESTIONS?**