Benefits of a Single Integrated Billing and Payment Experience
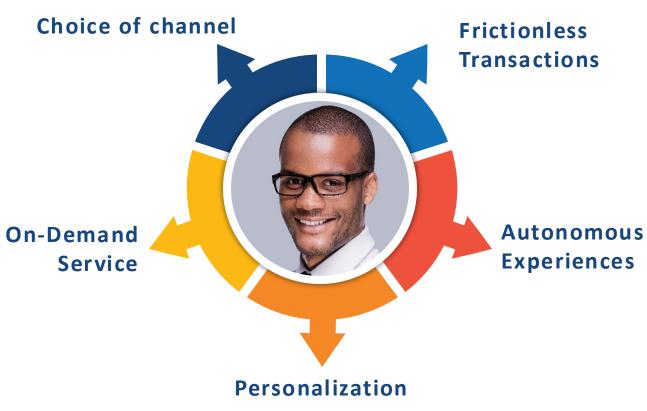
Josh Ciccia, Doxim

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Today's Agenda

- Introductions

- Delivering a Consistent Meter-to-Cash Experience

- Leveraging Billing Communications
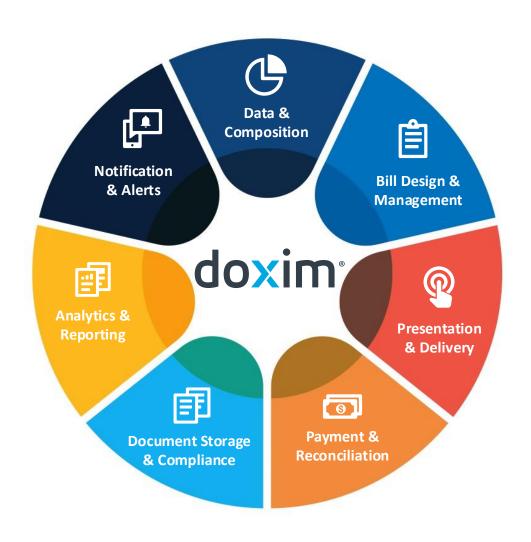
- Revenue-Optimizing Payment Channels

- Q&A

Customer Expectations Have Changed

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Choice of channel

Frictionless Transactions

On-Demand Service

Autonomous Experiences

Personalization

Experience The Power of A Single Integrated Solution

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[INTEGRATED]
Single platform to manage the billing and payment process from start to finish with a holistic view of the customer, their bills, communications and payments

[CONSOLIDATED]
Simplify and reduce # of integrations and partnerships – reducing your operational costs
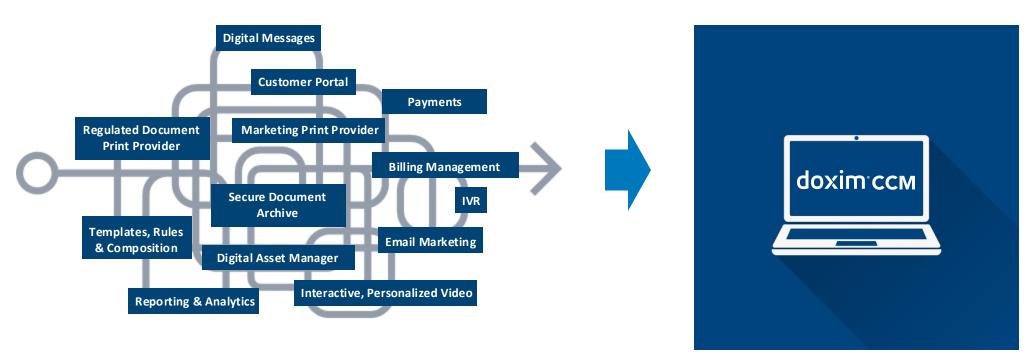
[CONSISTENT]
Seamless experience with customers seeing the same printed and digital bill across channels

[ACCURATE]
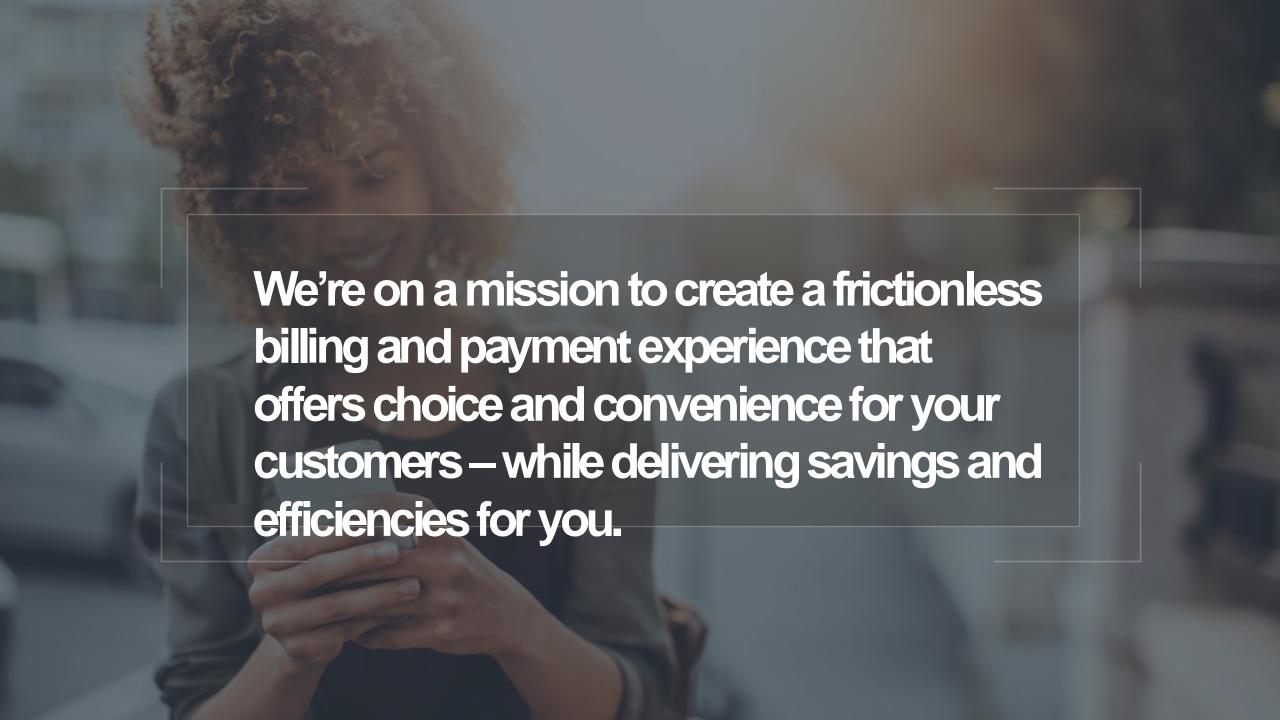Connect the right payment to the right account or bill, every time

Comprehensive Unified Billing and Payment Experience

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Digital Messages

Customer Portal

Payments

Regulated Document Print Provider

Marketing Print Provider

Billing Management

Secure Document Archive

IVR

Templates, Rules & Composition

Email Marketing

Digital Asset Manager

Reporting & Analytics

Interactive, Personalized Video

Multiple Communications Vendors, Managed Separately

doxim® CCM

Simplify with Doxim

We're on a mission to create a frictionless billing and payment experience that offers choice and convenience for your customers – while delivering savings and efficiencies for you.

Leveraging Billing Communications

Digital Business Messaging

SMS/Text or Email Operational Messages Related to Account Activity

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Consistent *notifications throughout the entire customer billing to payment experience* for all payment solutions that can be delivered through the **email or text**.
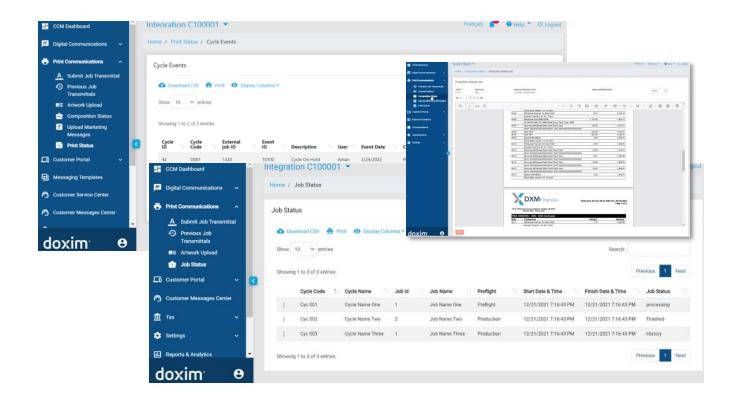
Notifications Include:

- **Bill Status**: Available, Due Date, Past Due;
- **Receipt**: Approved, Declined, Void, Cancel, Return;
- **Account Changes**: Paperless enroll or unenroll, Auto Pay enroll or unenroll, Pay by Text enroll or unenroll;
- **User Profile Changes**: Username, Password, Security Question.

EMAIL   **SMS**   **PORTAL**   **IVR**   **API**   **MOBILE PUSH**

Gain End-to-End Insights and Tracking
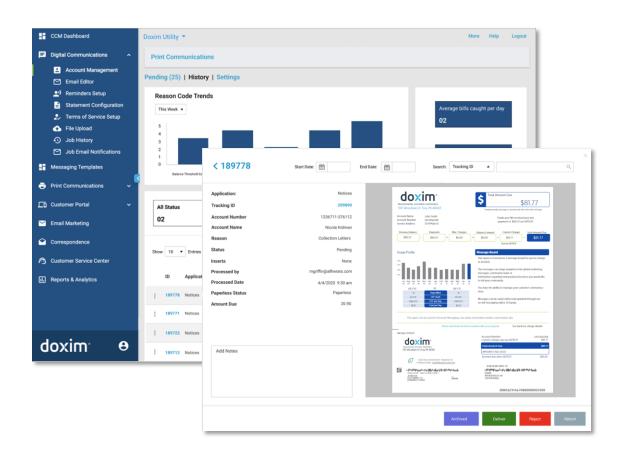## Batch Progression and Document Level

- Insight into progression of batch in Doxim production / job processing

- Near real-time statistics and available piece level tracking to the customer's door using USPS informed visibility

- History of Doxim processing and output

Make Sure Billing Data is Accurate

Proactively hold and validate bills and statements data before it reaches the customer

- **Exception Handling**: Improves the quality and accuracy of your regulated bills and statements
- Set customized criteria for documents you want to review prior to composition
- When criteria are met, the solution automatically pulls the items identified and holds them for your review and disposition
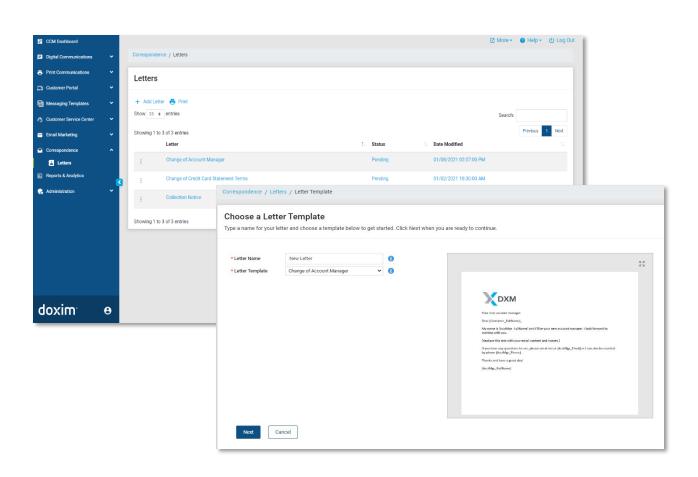
KEY BENEFITS
- ✓ Increase accuracy and eliminate errors
- ✓ Accelerate collections
- ✓ Reduce days sales outstanding (DSO)
- ✓ Prevent support calls & costs
- ✓ Improve overall customer experience and satisfaction

Send Urgent Communications, Rapidly

Empower Your Business Users to Author Communications On Demand
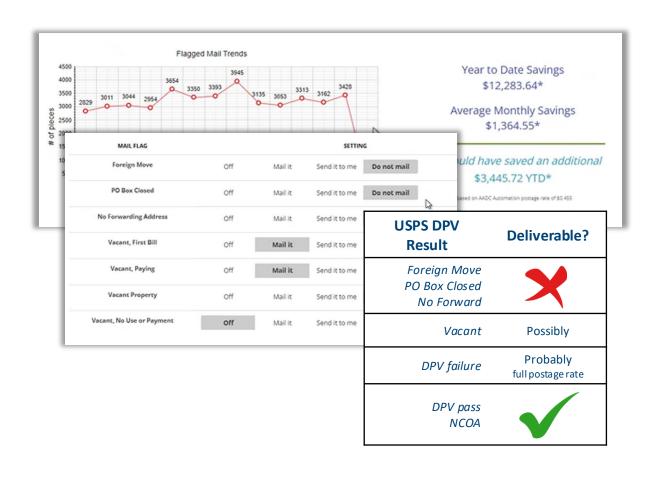

- On-demand authoring of 'impromptu' letters by business users

- Use of standard, pre-approved templates

- Update unlocked blocks with intuitive, easy-to-use editor

- Submit directly into production following approval

✓ Gain speed / agility to address new business opportunities or support issues

✓ Manage compliance risk and costs

Make Sure Bills Go to the Correct Address

Identify Addressing Issues in Advance to Prevent Undeliverable Mail

USPS DPV Result	Deliverable?
Foreign Move PO Box Closed No Forward	✗
Vacant	Possibly
DPV failure	Probably full postage rate
DPV pass NCOA	✓

- **Address QA**: Identify undeliverable addresses and define rules for suppression or special handling

- Specify account exceptions, if needed

KEY BENEFITS

✓ Prevent undeliverable mail going out

✓ Reduce cost of mail returns

✓ Avoid secure destruction

✓ Prevent support calls & costs

✓ Reduce postage costs

✓ Improve overall customer experience and satisfaction

Goals of a Bill Redesign

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Simple Bill
Simplify the bill so that it is easy to read and find information you need.

Less Cluttered
Separate information into understandable sections to unclutter the bill.

Ways to Pay
Provide customers with all available ways to pay their bill. Don't make them search for how to pay their bill.

Detail When You Want It
Move Charge detail to back of bill. Make front of bill a summary, at a glance information. Detail is easily accessed o n the back of the bill.
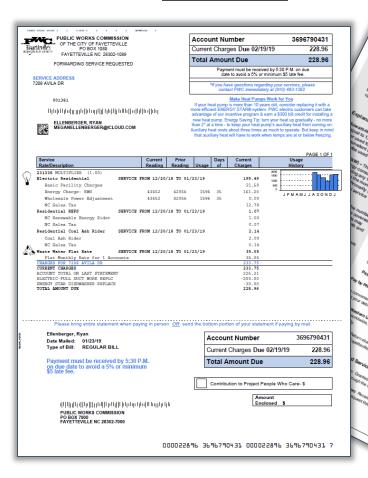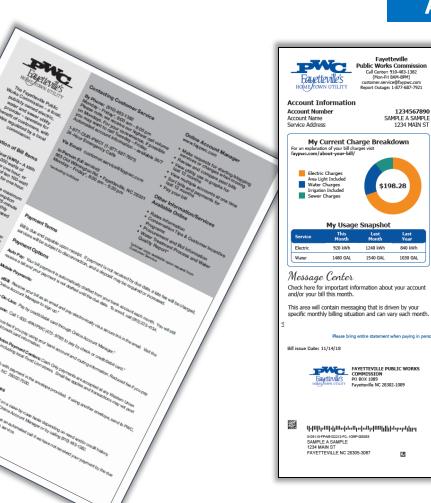
Relatable Information
Provide customers with facts/information they can relate to in regards to usage. Most customers have no idea how much water is used in their daily activities.

Bill Calculation
Show customers the calculation on the bill in the charges section. Customer want to know how the bill was calculated.

More Organized
Organize information into areas that make sense. Account information, meter information, installment information, charges, etc.
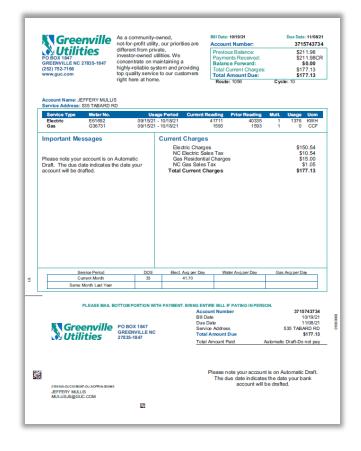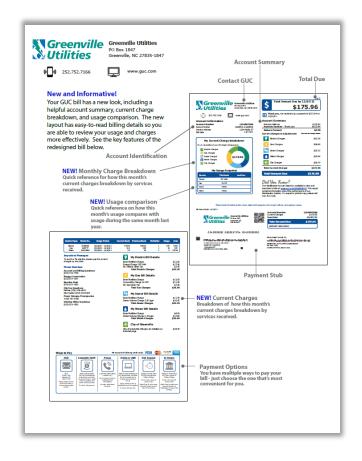
Amount Due
Make Amount Due the most important item the customer sees.

1 2 3 4 5 6 7 8

Make Your Bills Clear and Easy to Understand

Before

After

Make Your Bills Clear and Easy to Understand

Before

After

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Make Your Bills Clear and Easy to Understand

Before

After
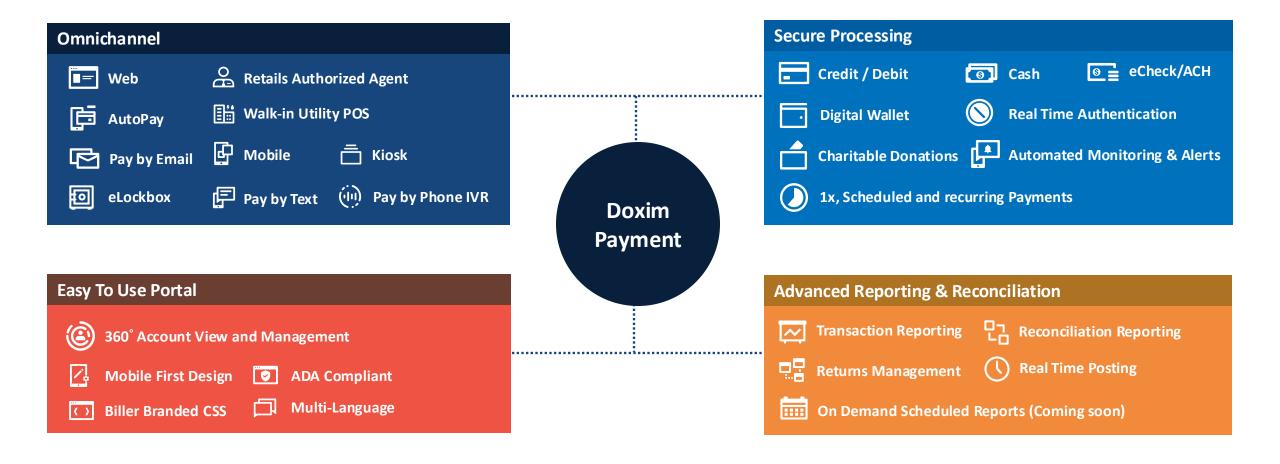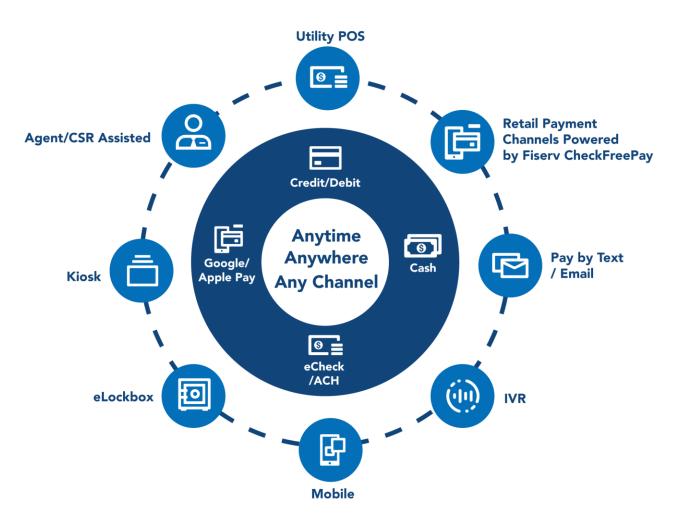
Revenue-Optimizing Payment Channels

Purpose Built Payments For Frictionless Experiences

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Omnichannel

- Web
- Retails Authorized Agent
- AutoPay
- Walk-in Utility POS
- Pay by Email
- Mobile
- Kiosk
- eLockbox
- Pay by Text
- Pay by Phone IVR

Secure Processing

- Credit / Debit
- Cash
- eCheck/ACH
- Digital Wallet
- Real Time Authentication
- Charitable Donations
- Automated Monitoring & Alerts
- 1x, Scheduled and recurring Payments

Doxim Payment

Easy To Use Portal

- 360˚ Account View and Management
- Mobile First Design
- ADA Compliant
- Biller Branded CSS
- Multi-Language

Advanced Reporting & Reconciliation

- Transaction Reporting
- Reconciliation Reporting
- Returns Management
- Real Time Posting
- On Demand Scheduled Reports (Coming soon)

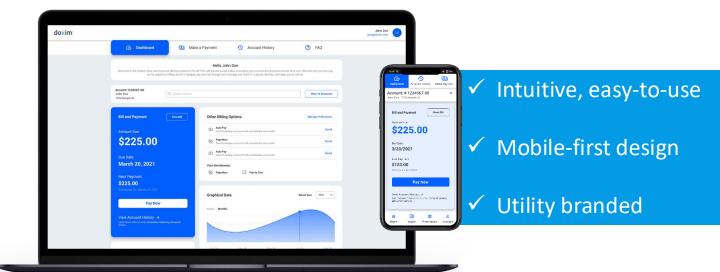# Improve The Customer Experience With Omnichannel payments

- Enable customers to move seamlessly between payment channels as their needs and preferences change

- Integrated offering that serves your whole community base without alienating the underbanked or underserved

- Innovative payment methods that suite every customers needs

Lower your call volumes and decrease your lobby traffic

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Self-service Portal That Puts The Power In The Hands Of Customers

- Designed to make payments in the fewest clicks

- Instant access to complete account details

- Controls to manage and personalize billing and payment preferences

- Multi-language support and ADA compliance for your most vulnerable customers

- Guest pay and multi-account functionality

- ✓ Intuitive, easy-to-use

- ✓ Mobile-first design

- ✓ Utility branded

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Accelerate The Payment Cycle

1. Consulting to provide strategies on driving e-adoption, AutoPay and low-cost payment processing

2. Toolkit to ensure missed or late payments are a thing of the past:

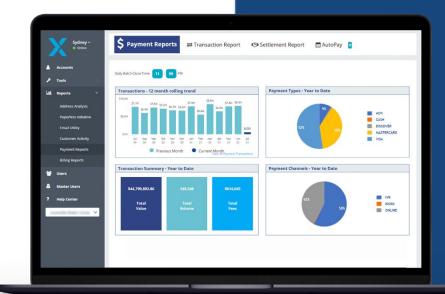   One-time, recurring or AutoPay options

   Real-time notifications

   Setup proactive payment reminders and alerts

Penny-to-Penny Reconciliation, Every Time!

- Single, consolidated real-time view of all payments

- Automated payment monitoring and alerts

- Advanced reporting on the full payment lifecycle from authorization through funding

- All billing reports inclusive of eLockbox and 3rd party channels

- Instant posting to CIS better cashflow management

- ✓ Consolidated Transaction reports

- ✓ Settlement reports

- ✓ Autopay Management report

Q & A

2025 Connections Summit

Breakout Session 3A Survey

Thank You

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