

**InvoiceCloud<sup>®</sup>**

**The ultimate guide  
to transforming  
customer behavior with  
frictionless experiences**





## Reaching your “billing nirvana”

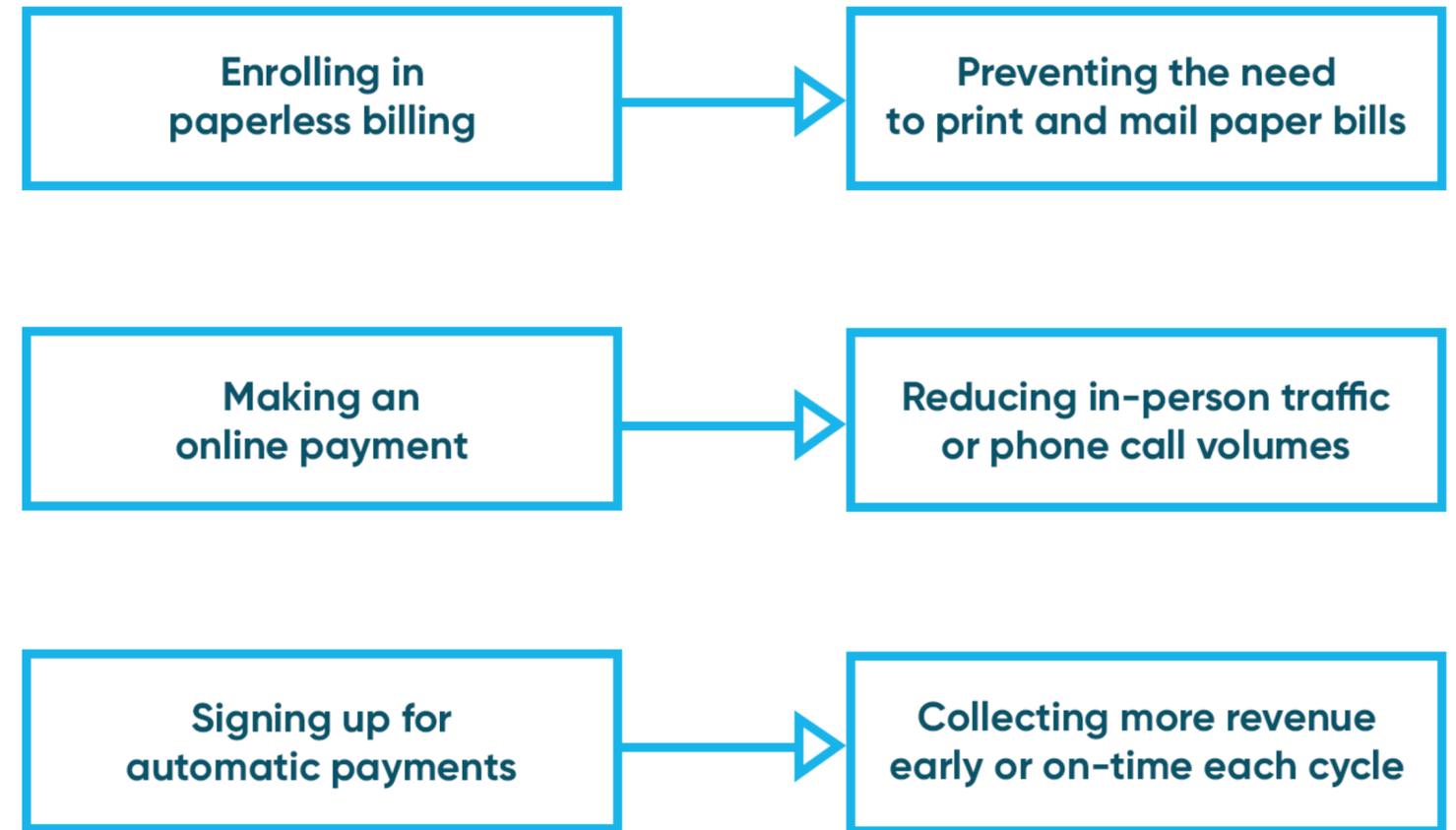
Every billing organization is unique to some degree, but there are some aspects of the job that are consistent across industries. For example, most billing and collection professionals would likely agree that their perfect world would involve:

- 🕒 Customers making payments on-time, every collection cycle, so there were fewer late and delinquent payers to chase down.
- 📞 Fewer phone calls or in-person visits to make payments or ask questions about the billing and payment process.
- ✉️ Eliminating manual processes that monopolize staff time and budget, like sending paper bills or reconciling books.

You may have noticed that each element of this “billing nirvana” can be achieved by encouraging customers to engage in **self-service**, or actions customers can take alone that eliminate manual tasks for staff members.



For billing and payments organizations, customer self-service can look like:



Encouraging your customer base to adopt self-service routes like these may seem out of your control. But believe it or not, your organization does have the power to influence the behaviors you'd like to see from your customers.

How? Well, it all comes down to one, critical question: **what's most effective for driving business results, removing friction or adding fuel?**



Many billing and payment solutions focus on adding fuel to drive results, unaware that superfluous additions don't drive customer behavior and, therefore, don't drive results for billers. A well-designed billing and payment solution is far more likely to drive positive business results than a solution that's all about features (a.k.a. fuel). Billers that select payment systems based on how many ways they can take payments, for instance, will likely find that without easy-to-use channels that are strategically designed to talk to each other, customers won't use any of those channels they've invested in.

A great example of this misguided focus is lowering convenience or service fees.

The misconception is that a lower fee will convince customers to use online payment routes more than ease of use or add-on features, but the InvoiceCloud team has seen time and again that this is not the case. While a major increase in fees – say from \$3 to \$15 – will definitely impact the usage of online channels, our experience has demonstrated that minimal increases – say, from \$3 to \$5 – won't make a difference. Not as long as the payment experience you're offering is easy to find and easy to use.

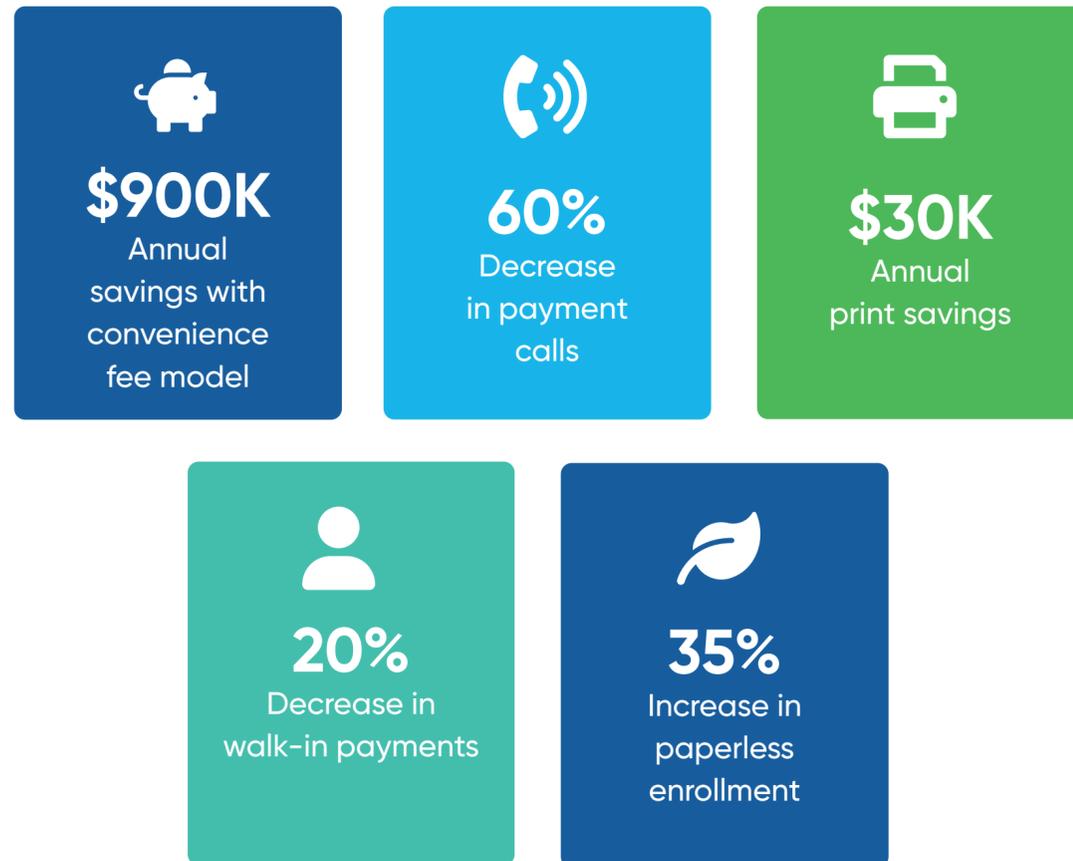
## Arlington, TX Saves \$900K a Year Despite Adding a Convenience Fee

Before becoming an InvoiceCloud user, Matt Peters from the City of Arlington, TX, Water Utilities Department was fearful that adding fees would tank his organization's online payment adoption:

"We feared a major reduction in digital payments due to implementing a convenience fee. We were pleased to see, despite adding the fee, with the InvoiceCloud platform, **we reached our previous adoption levels in less than three months and continued to see growth in adoption well above previous levels.**"



After selecting InvoiceCloud as their next online billing, payment, and customer engagement solution, Arlington Water now **saves \$900k annually and has decreased inbound payment-related calls by 60%.**



InvoiceCloud's strategically designed channels and intuitive user experiences have improved the relationship between the organization and its customers, ultimately proving that removing friction from the payment experience has a more significant impact than adding fuel.





## Making the most of every customer engagement point

Customer engagement tends to go hand-in-hand with molding customer behavior. To get customers to use the self-service options that save your staff time and money, your chosen billing and payment solution must present these routes often and obviously. People are busy, and you can bet they'll use whatever option is most convenient to access!

Since you don't have your customers' attention for very long – sectors like the utility industry have been shown to only have their customers' attention for [roughly 10 minutes a year](#) – every engagement point becomes a critical opportunity to convert customers to self-service.

### So, how is your organization maximizing its limited time with customers?

For starters, your organization needs to optimize both online and offline channels to encourage the highest levels of self-service enrollment possible. Here are a few engagement points along the payer journey that are commonly overlooked:

 **Offline channels: paper bill.** For customers who are not already making payments online or enrolled in paperless billing, the paper bill is still a key engagement point. Use the bill itself or an insert in a bill to inform customers about their payment options and how to make an online or mobile payment.

 **One-time or guest checkout route.** Almost half of all payers use a one-time payment or guest checkout route to pay their bills; through this frictionless route, a payer does not need to register to make a payment, so they never login to an account. This popular checkout option presents a fantastic opportunity to promote self-service enrollment options to customers.

 **Post-payment.** Even after a customer has made a payment, billing organizations should continue prompting them to enroll in self-service options. With so few engagement points available, it's imperative to take advantage of every routine step in the payment process. This includes online and e-mail payment confirmation screens.

Here are a few additional engagement points billers should maximize for higher self-service adoption:

### Receiving bill

Electronic bill receipt via multiple channels with options to pay directly from the bill itself



Automated and actionable reminders via omni-channel experience for upcoming bills

### Payment Reminders

### Making a payment

Customers can complete payments whenever, wherever, on the channel of their choice and always expect a quick, east-to-follow payment process



Making a payment without login credentials

### One-time or guest checkout

### Receiving a payment confirmation

Payment confirmation screen with options to enroll in self-service or payment notifications



Remember, there may appear to be plenty of opportunities for conversion, but customers won't spend much time at any of these engagement points. Billing and collecting payments may occupy much of your mind, but these are likely fleeting thoughts to a customer.



## Real-world examples: Where to remove friction to improve the billing and payment experience

### Case #1: Viewing a bill online

Anne is walking her dog Molly when she gets a notification that a bill is due today. Spurred on by the payment reminder, Anne goes to pay her bill on her phone. She decides to use guest checkout since she's on her phone and doesn't have her login info handy, but she can't view her bill to see how much she owes without signing in. Frustrated, Anne puts her phone away, finishes her walk with Molly, and the bill slips her mind. As a result, she ends up paying her bill late.



### Solution:

If customers are hitting login walls, especially on their phone, they're unlikely to see the payment through and therefore, you've missed this opportunity to collect revenue. Customers want to be dropped right into the payment route, where they can pay a bill on any device quickly, with no login information required – even having to reset login information can truly be a bad customer experience. Worst case scenario, frustrated customers will call your office, costing time and resources just because there's friction in the process.

## Case #2: Enrolling for paperless billing

When Brian has access to paperless billing options, he is a very timely payer. However, one biller continues to send him monthly paper bills, leading Brian to often forget this payment. Every month, Brian checks the physical bill and the organization's website for information on how to sign up for paperless options but struggles to find any way to enroll in e-billing. Eventually, Brian gives up and, as a result, often forgets to make this payment on time or at all.

### Solution:

Offer clear paths to enroll in self-service options like paperless billing wherever possible; include QR codes or web addresses on physical bills and make enrollment routes obvious on your website and in the payment route. Not only should it be easy to find where to enroll, the enrollment process should be quick and easy, and paperless billing should begin immediately.





### Case #3: Agent/CSR Connect

Sandra works for a billing and collections office that is trying to tackle high-priority projects while balancing high call volumes. In an average week, Sandra spends about 20 hours of her 40 hours work week answering payment questions or processing payments on the phone, which seriously cuts into the time she has to focus on those critical projects.

#### Solution:

Solutions like InvoiceCloud's Agent Connect allow staff members like Sandra the opportunity to redirect these payment-related calls to automated routes. For instance, if a customer is calling to pay a bill, Sandra can offer to send them a text message with a link that can take them immediately to a payment screen. Once customers have tried options like pay-by-text, the customer is unlikely to call in the future – all because your organization provided a better experience and re-programmed the “path of least resistance” in your payer’s mind.

## Influencing Customer Behavior: Major Takeaways

No matter what types of payments your organization collects, a better understanding of what drives beneficial customer behaviors is critical. Here are a few major takeaways that will put you on the road to your very own “billing nirvana”:

- Choose an online payment solution that prioritizes removing friction from customer experiences
- Don't get bogged down in adding pointless channels and features
- Identify points of friction for customers (i.e., login walls) and eliminate them for better results
- Maximize engagement points with clear, easy ways for customers to enroll in self-service
- Enable staff with tools that automate the billing and collection process
- Offer channels that are easy to find, easy to use, and designed to speak to each other

Want to learn more about how InvoiceCloud's frictionless experiences drive the industry's highest average online payment adoption of 119% and 2.8x more paperless enrollment? [Schedule a no-obligation call with our team](#) today to see how InvoiceCloud can help reimagine billing and payments for your staff and your customers.

# InvoiceCloud®

InvoiceCloud provides trusted, secure e-payments  
and the highest adopting Electronic Bill Presentment  
and Payment solutions.

To learn more, visit  
[www.invoicecloud.com](http://www.invoicecloud.com)