

Introduction:

In this modern digital world, it is incumbent upon organisations to change the way they interact with citizens and customers in the realm of Bill Presentment and Payment. Archaic analogue systems such as postal services for bill presentment and in-person payments will no longer meet the expectations of the modern consumer. Furthermore, the one-size-fits-all approach to digital processes, such as electronic payment, is no longer effective as stakeholders all exhibit different behaviours as they interact across varied digital services and channels (Figure 1).



Source: Crone Consulting LLC adaptation of ACI Worldwide model

Figure 1: In the electronic payment landscape (ePayer) different users have different preferences (Source: <https://www.aciworldwide.com/-/media/files/collateral/trends/bill-pay-new-manifesto-aci-white-paper.pdf>)

It is no longer sufficient to replace a single analogue process with a single digital equivalent. Customers and citizens expect to be able to interact with your organisation on the digital channel the user desires.

ComUnity helps organisations approach Bill Presentment and Payment in a digitally holistic and impactful way with every step of this journey carefully orchestrated to maximise Return on Investment (ROI). Our approach is detailed below.

Data First: Building out bill presentment and payment solutions starts with a Data First paradigm. This includes provision of high level billing details, and access to detailed consumption-related data.

Pervasive Communications: Through the power of the ComUnity Communications Services, payment-related notifications and alerts can be tailored to reach debtors with the right communication at the right time across the digital channel of choice, including Push Notifications, SMS, Email and Direct Chat.

Analytics and Improvement: By leveraging the power of the ComUnity platform, we continuously collect data on every touchpoint across every channel. This data is used to drive learning and improve Bill Presentment and Payment strategies over time. This may include personalised, 1-1 individual payment campaigns.

User Experience: The ability of the ComUnity Platform to deliver the right digital experience on the right device at the right time means that the Bill Presentment and Payment experience is optimised for each channel. For example, A4 size bills might work well via email, but a very different native experience will be required on mobile devices (Figure 2).

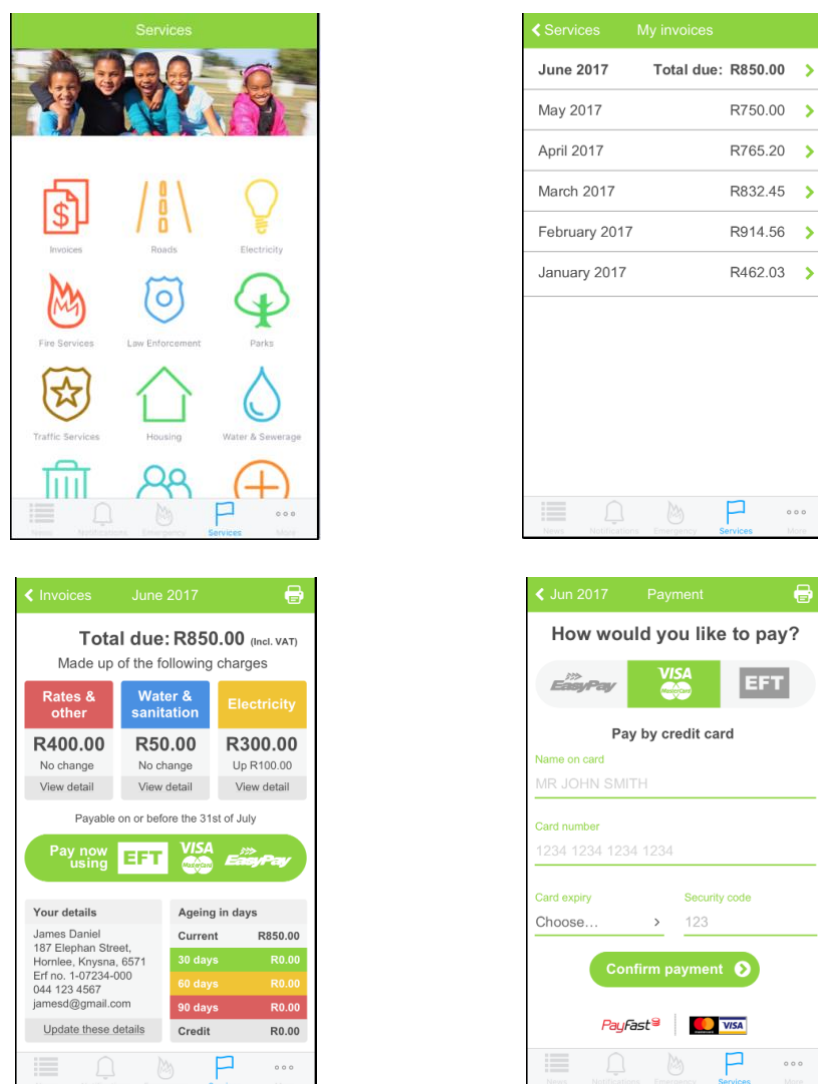


Figure 2: ComUnity delivers a native application Bill Presentment and Payment experience optimised for a mobile

Payments Channels: It would be expected that payments can be processed via a variety of different channels such as EFT, Credit Card, and Digital Wallets. ComUnity has a wealth of experience with

integrating these various mechanisms into the end-to-end digital experience.

Digital Jobs to be Done : While a customer is in the midst of a digital experience, it would be expected that they are able to complete the process in a contextually appropriate and efficient way. When a user needs to query a bill, they can immediately log a support ticket or start a live chat with an agent from within that experience. This is all easily configurable in the ComUnity Platform by injecting such cross-cutting digital capabilities into any screen or process.

Conclusion: The objective of digital transformation programs is to improve customer, citizen, and other stakeholder experiences. A key component of this is Bill Presentation and Payment. The ComUnity Platform helps organisations to build holistic digital experiences that delight customers every step of the way.