



# THE NEW WORLD OF CUSTOMER EXPERIENCE™

EXCITING / INTELLIGENT / DYNAMIC QoE / ACCELERATE BUSINESS VALUE

## DESIGNING THE NEXT-GENERATION BILL

Out with the old, in with the new.

# Table of Contents

Executive summary	3
Introduction	3
The move towards digital bill presentment	3
Everyone wants the bill to go digital: customer experience and the move to electronic bill presentment	4
Improving the bill experience	4
Cross-channel consistency	6
Conclusion	9
Appendix: About Amdocs Omni-Channel Billing Experience	10



## Executive summary

### Introduction

The connected world has introduced new digital touch points for customer interaction. According to Gartner, by 2017, 70% of customer communications will be digital, contextualized and consumed on demand via multiple channels, including the Web, mobile devices and social media.

Ovum concurs, stating that customer communications has evolved far beyond the traditional monthly print run. A highly engaged, always-online population expects to receive communications from organizations in the format and via the channel of their choice, which is usually not the traditional paper format. Bills must be produced with an eye to deliver them to a wide range of devices and via multiple channels, including the Web and SMS. Communications via the bill can be used by Operators to drive customer behavior; to drive personalized marketing content that can offer cross-sell and upsell opportunities.

In the service provider world, customers encounter the service provider during three major scenarios: when signing a contract (new sales and renewals); when something needs to be fixed (customer care and support); and when they receive their bill (billing). Out of the three, the monthly bill is the most frequent touch point.

This monthly bill is part of the customer experience delivered by the service provider. It is an opportunity to increase the level of interaction with their customers, improve the billing relationship and, as a result, strengthen loyalty.

The following insight report will illustrate how billing information can be managed and presented to provide consumers with a compelling customer experience across multiple customer touch points.

### The move towards digital bill presentment

Gartner recently revealed that service providers' main concerns around the bill focus on suppressing paper bills (moving to paperless billing and sending invoices directly to their customers' emails); consolidating multiple bills; and in emerging economies, providing alternative payment channels such as ATMs, retail outlets, etc.

Customers are also keen to move online. A recent consumer survey conducted by Coleman Parkes found that customers are favorable to the idea of self-service, but are finding the reality somewhat disappointing. Of those surveyed, 98% of the respondents said that they would recommend their service provider if their self-service channel were easier to use. To highlight this perspective, 68% claimed to have started a transaction on a self-service channel and were forced to move to the call center in order to complete it. There is no question that moving the conversation to online/electronic channels will save service providers money. We are seeing service providers like Eircom (Ireland), Orange (France), Orange (Switzerland), Telefonica (Germany and the Czech Republic), Vimpelcom (Russia), Algerie Telecom (Algeria), Vivo (Brazil), BSNL (India), and Spark (New Zealand) aggressively promoting online bills. Billentis asserts that electronic and automated invoices can result in savings of 60%-80% compared to traditional paper based processing with projects that typically result in a payback period of 6-18 months.

The below example translated to US dollars would equate to a \$7 per bill savings.



**Saving per invoice 6.60€ = 59%**

\*) considered is a 0.30€ processing cost by third party service provider. Source: Billentis

<sup>1</sup> Gartner. Magic Quadrant for Customer Communications Management Software 2014. (Nov. 2014, G00260215).  
<sup>2</sup> Ovum. Beyond Billing: Customer Communications Systems for the Millennial Generation. (March 2015, IT0014-002995)  
<sup>3</sup> Coleman Parks Consumer Survey, 2014  
<sup>4</sup> Billentis. E-Invoicing / E-Billing Key stakeholders as game changers. May 2014

The invoices/bills in this example were relatively simple and had an average size of 1.5 pages. In most organizations, the invoices are more complex and the savings are higher.

## Everyone wants the bill to go digital: customer experience and the move to electronic bill presentment

So savings aside, **what about the bill as a customer touch-point?**

Service providers and consumers alike are in favor of going digital – service providers to cut costs, and consumers who prefer online channels. When considering the bill, the consensus seems to be that the monthly bill is perceived as a necessary evil if there is no change to the account; and as a negative experience if there are surprises.

The bill, for many customers, is the most popular trigger for calls to their service provider. The service provider imperative is to turn what is usually a negative experience (“I have to pay”) into a positive one (“I am getting value for my money” and “This is a convenient way to get information”).

**But consumers are no longer interested in traditional bills.** According to *Alex Leslie*, previously founder and CEO of the Global Billing Association (GBA) and currently publisher of DisruptiveViews and BillingViews, reporting from the 2014 IT Association for Telecommunications Community (ETIS) gathering in Budapest, consumers do not want bills. This was the conclusion reached by the Billing and Revenue Management group.

Consumers will look at their bank statement and only if they notice an unusual charge associated with the communications services they consume, will they check their bill or call their service provider.

So based on the assumption that bills at least in some form are here to stay, there needs to be a change; a compelling reason for consumers to take a look at them. How can service providers transform the bill into a “communicator” that is personalized, simple and easy to comprehend? How can they turn it into a form of communication that reflects the services that were consumed, as well as any added value that the consumers may be able to realize from their relationship with their service provider?

## Improving the bill experience

### Introducing the new bill

There are several types of bill readers. *Turkcell* identified three persona types: The first is the “skeptical inspectors” who monitor their budget methodically. They read the bill in detail, paying strict attention to financial issues. The second type, the “alert scanners”, monitor their budget and scan the information.

If they notice an inconsistency, they dig deeper to understand its origin. The last type, the “ignorers”, tend not to read bills at all. They are likely to pay online or over the phone and have little interest in details.

Service providers have redesigned their bills, keeping in mind the insights of these three types.

## Innovating via design

Many industries have realized that the plain text on a pale background is not clear enough and are striving to move to color and visuals. The use of color helps group and draw attention to the different parts of the bill. Icons, pictures and charts are also conducive to visualizing the data. The result is a document that is simple yet informative.

In the following examples, two utilities redesigned their bills to help their customer understand what they have been charged for.

In 2012, *British Gas* revamped its bills. The new bill was split into four areas that include the amount owed, the due date of the payment, the amount of energy used and ways to contact British Gas. A new ‘Can I save money section?’ offered customers personalized advice on how to keep energy costs down, such as savings by paying by direct debit, information about other tariffs which could be cheaper and ways to stay energy efficient.



Compare the old bill of Chicago ComEd in 1998 to the new look of the current bill created by *Switch-2-Power*, designated to empower consumers, help them understand their bills and compare utilities. Note the clear graphic sections in the new presentation, and the use of color and font sizes to emphasize important numbers.

**ComEd**  
An Exelon Company

Page 1 of 2  
Account Number: 0000000000  
Name: Customer Name  
Service Location: Service Address  
Phone Number: Phone Number

Issue Date: December 21, 2010

Read Date	Meter Number	Last Type	Reading Type	Previous	Present	Difference	Multiplier	Usage
12/21	999127144	General Service	Total kWh	3389 Estimate	4397 Actual	609	1	808

Service from 11/18/2010 to 12/21/2010 - 33 Days **Residential - Single**

Category	Amount
<b>Electricity Supply Services</b>	<b>\$62.56</b>
Electricity Supply Charge	808 kWh X 0.07653 = 61.81
Transmission Services Charge	808 kWh X 0.00780 = 6.31
Purchased Electricity Adjustment	-5.28
<b>Delivery Services - ComEd</b>	<b>\$30.71</b>
Customer Charge	6.49
Standard Metering Charge	2.29
Distribution Facilities Charge	808 kWh X 0.02463 = 19.93
<b>Taxes and Other</b>	<b>\$13.66</b>
Smart Meter Program	0.42
Environmental Cost Recovery Adj	808 kWh X -0.00007 = -0.06
Energy Efficiency Programs	808 kWh X 0.00156 = 1.26
Franchise Cost	4.29
State Tax	2.67
Municipal Tax	5.06
<b>Total Current Charges</b>	<b>\$106.93</b>

**POWER SWITCH** Account # 5318390000  
Jack Power  
2100 N Avenue, Chicago  
312-300-1000

**Billing Summary**  
Previous Balance - PAID \$35.46  
**Amount Due: May 5, 2012 \$34.72**

**METER INFO** READ DATE: 4/12 (29 Days) METER # 092800000 LOAD TYPE: GENERAL

PRESENT METER: 95477 - PREVIOUS METER: 95279 x MULTIPLIER: 1 = **198 kWh**

13 MONTH USAGE PROFILE (TOTAL kWh)

**SERVICE INFO** RESIDENTIAL - MULTIPLE

"Alternative Supplier" **Supply** **\$16.30**  
Electricity Supply Charge: 198 kWh x 0.08230 = 16.30

**ComEd DELIVERY \$15.16**  
Customer Charge: 7.21  
Standard Meter Charge: 2.86  
Distribution Facilities Charge: 198 kWh x 0.02464 = 4.84  
Electricity Distribution Charge: 198 kWh x 0.00029 = 0.25

**TOTAL CHARGE \$34.72**

**PRICE TO COMPARE** 0.06968 - 0.00745 x 100 = **7.73¢**

**% TAX / OTHER \$3.26**  
Environmental Cost Recovery Adj: 198 kWh x 0.00027 = 0.05  
Energy Efficiency Programs: 198 kWh x 0.00029 = 0.26  
State Tax: .65  
Municipal Tax: 1.25

Turkcell also redesigned its invoices based on customer feedback and, as a result, the "incomprehensibility of the bill" has dropped out of the top 5 complaint list at Turkcell's call centers since the launch of the new bill in December 2013.

Components of the new and improved invoice include:

- Information hierarchy with color codes and font sizes
- Sections designed according to reading habits
- Removal of marketing contexts to prevent negative emotions
- Emotional effect with images including smiling people and service context
- Removal of unnecessary and too detailed information, or replacement to back page
- More white space
- QR code usage for payment and detailed information
- Emphasized amount
- Bigger fonts for main categories

**TURKCELL** Müşteri Hizmetleri: 05327572222  
turkcell.com.tr

FATURA ID: 0012015002587210  
Ticari Sicil Numarası: 204844

İletişim Bilgileri:  
turkcell@turkcell.com.tr  
turkcell.com.tr  
17919692

**Şn. Arman Acar**  
Tatlıyaya Mh. Şenşevler Cd Aydınlık Sk No:24 D:1  
34457 Sarıyer İstanbul

Telefon No : 539 652 03 20  
Tarife : Bireysel Süper İnternet

**FATURA ÖZETİ**

Ürün	Ücret
Aylık Sabit Ücret:	0,00 TL
İletişim Ücretleriniz:	29,90 TL
Diger Ücretleriniz:	6,20 TL
<b>Toplam Ücretiniz:</b>	<b>36,10 TL</b>

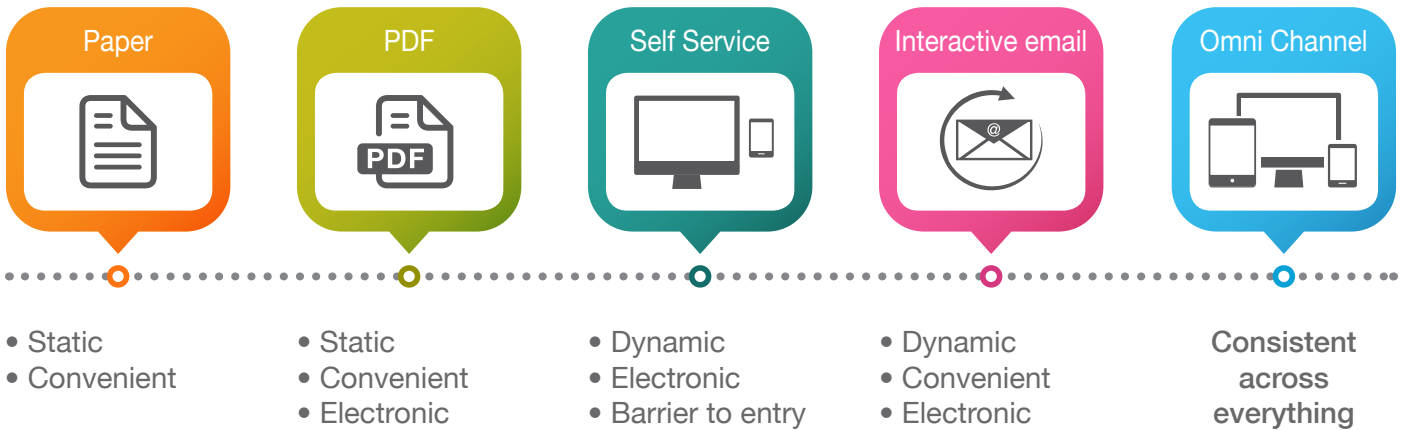
**36,10 TL'lik faturanızın 7,09 TL'si sizin adınıza devlete iktisatıdır.**

**MESAJINIZ VARI!**  
Faturalarınız ödediğiniz için teşekkür ederiz. Ödenmemiş borcunuz bulunmamaktadır.  
"Kontratsız Bilgiye Yardımcı İnternet Paketi" kampanyanızın faahhüt süresinden önce iptal olması halinde etkin iptal bedeli uygulanmaktadır. Etkin iptal bedeli, iptal tarihine kadar geçerlidir. İhtiyacınız olan veya diğer faydalanılmamış hizmetleriniz için toplama veya başka hizmetlere geçiş durumlarında, iptal tarihinden itibaren hizmetinize geçiş, faahhüt kapsamında ödenmemiş hizmetlerinizin aylık paket ücretleri henüz tahakkuk etmemiş kısmının toplamıdır.

**Sizi de haberdar etmek isteriz!**  
Siz de müşterilerimizle birlikte en yakın Turkcell'i ziyaret edebilirsiniz. Telefonlarımızda da size yardımcı olacağız. www.turkcell.com.tr

Ref No: 00001401589791  
Bu fatura elektronik olarak oluşturulmuştur. Faturanın kayıtlı olduğu bilgileri sorgulamak için www.aturkcell.com.tr adresine ulaşabilirsiniz.

## Cross-channel consistency



The next step, after redesigning the bill, is establishing a flexible invoice presentation which can be viewed over multiple devices in multiple formats (across all customer channels: paper/PDF, online, interactive html, email, etc.), while maintaining consistency in the bill data, bill design and the “bill journey”. By “bill journey” we mean that the digital “path” taken by the customer to view the bill data is retraceable by both the customer and if needed, the CSR.

## Bill Presentment Channel, the bill goes Omni

**Deliver a consistent bill experience across applications and channels**

What's on the agent's desktop...

...is on the self service app...

...and is consistent with the email bill

**CONSISTENT**  
 Enable a **consistent** user experience across channels and touch points

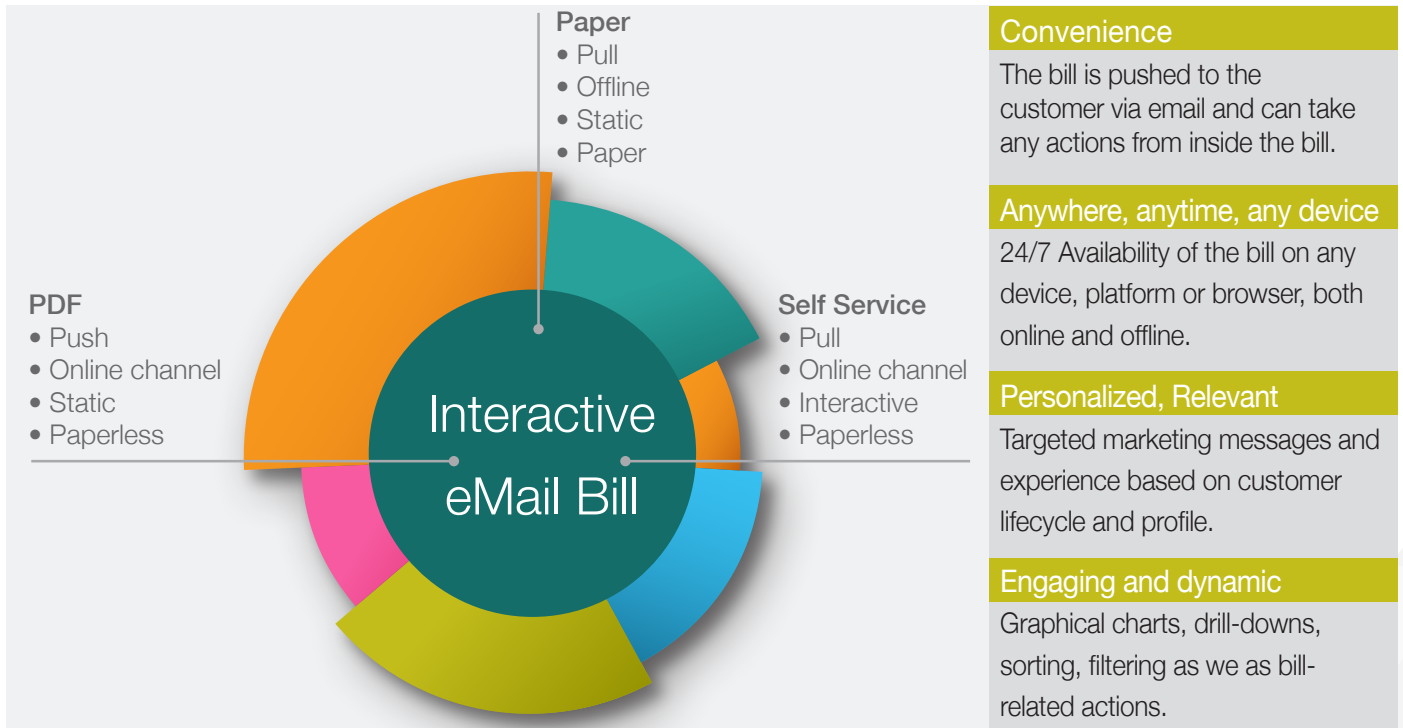
**PERSONAL**  
 Increase personalization with context-based widgets

**OPTIMIZED**  
 Reduce **cost** and **time** to market with “create-once-deploy-many” paradigm

## Interactive PDFs or HTML email bills

With the transition to online/paperless bills, most service providers have a list of email addresses for the majority of their customers. An emerging trend is to send the invoice as an encrypted interactive file (PDF or html) from which the consumer can directly pay.

By using this method, the service provider creates a bi-directional secure communication and engagement. Customers can directly access the invoice without having to log in to a website and they are no longer at a loss when redirected to a website for which they need to enter a user name and password. This type of bill also caters to the varying needs of the different persona types, enabling them to click in order to view more detailed information if they want.



Online billing transactions are supported from the electronic bill itself, including updating the profile or address details, raising a bill inquiry ticket, making bill payments, etc. This is achieved by presenting the form and action buttons/links on the electronic bill and invoking external APIs to complete the action. In other words, the consumer can take action from within the email, resulting in increased click through rates and increased customer satisfaction. Below is an example of an html-generated email sent out by Cellcom, an Israeli mobile service provider.

**CLICK TO SEE ITEMIZED BILL, THAT SHOWS THE CALLS MADE**

**COMPARISON TO PREVIOUS INVOICES**

**CLICK TO OPEN A CHAT**

**CLICK TO SEE PERSONALIZED OFFERS**

**PERSONALIZED ADDRESSED TO THE CUSTOMER BY NAME**

**CURRENT BILL TO BE PAID, PLUS CLICK THROUGH TO FURTHER BREAKDOWN**

## Visualizing the phone bill data

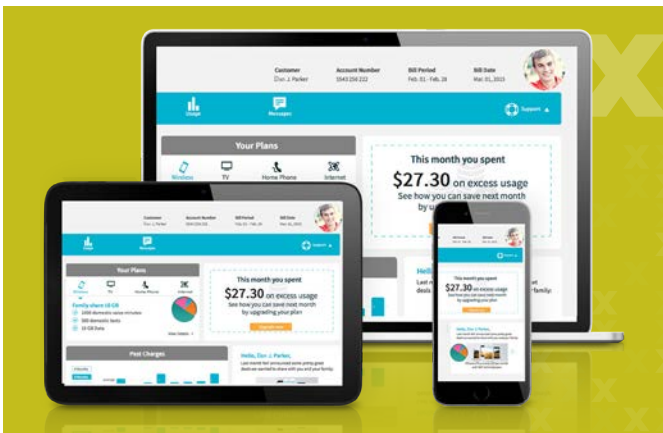
French innovation company User Studio came up with the “Refact” project, a service to visualize phone bill data. The solution, whose current status is unclear, enables users to upload bills in PDF format. The data from these are then digitally analyzed, and the information is reorganized and presented visually.

See: <http://vimeo.com/44858791>

### BEFORE:



### AFTER:



## “Talking” bills

Video bills such as those offered by SundaySky and Idomoo, represent the newest generation of bills in many service-related industries including e-commerce, health care, banking, travel, as well as communications. Rather than merely explaining the main points of a bill, video bills seek to engage consumers with personalized, real-time experiences at every step of the customer lifecycle.

High-level personalization is achieved by creating an individualized customer story for each bill based on relevant, personal attributes such as profile, customer history, situational factors (e.g. bill shock or an unresolved service problem) as well as actual usage. These video bills are created in real time; whenever the user clicks ‘play’, they receive accurate, up-to-date information including pricing and relevant deals.

AT&T’s senior vice president of technology and network operations, John Donovan, said that by using *Sunday Sky’s* video bills, AT&T got “a financial return that’s roughly 10 times our investment.” Call center referrals dropped, as did customer “churn.”

An alternative approach to making the bill clearer as well as more interesting and fun is using ‘augmented reality’. This technology helps service providers connect with their consumers through ‘regular’ bills which are generated using an added layer of virtual reality. For example, start up Waking App injects augmented reality to their bill: the customer uses a mobile app to scan the various sections of the bill. As the camera passes over each part, a context-specific video layer appears on the screen, animating that section of the bill. This may include a customer rep explaining the different sections, 3D graphs, guidance for contacting customer support and so on. As with video bills, these interactions are highly personalized.

## Conclusion

### The last word

In order to become more relevant to their consumers, service providers should consider promoting more engaging, easy to use, and personalized touch-points. A large part of this can be achieved by creating a new digital bill experience across channels. In this way, service providers could reduce the number of calls to call centers while at the same time, increase customer satisfaction.

For mobile providers, this strategy is key in today's hyper-connected market. Creating value for the consumer is paramount. Keeping customers engaged in a meaningful way builds brand equity in the consumer's mind and helps with establishing longer term loyal customers who value their experience.

The key takeaways and summary considerations from this paper include:

<b>Video bill</b>	Onboarding new customers; minimizing calls to expensive contact center resources; engaging personalized experience
<b>Augmented reality bills</b>	Connecting to customers in a more interesting and engaging augmented reality
<b>Visualizing phone bill data</b>	Better bill presentation; uploading bills in PDF format so they can be converted and viewed in easier-to-understand formats across devices
<b>html bill</b>	Linking APIs within email based bill communication
<b>Invoice redesign</b>	Examining reading habits, color coding, etc.
<b>Save \$ section</b>	Service providers can improve the overall customer experience by visually illustrating how customers are getting good value for their service rather than simply showing the amount owed.

## APPENDIX: About Amdocs Omni-Channel Billing Experience

The Amdocs Omni-Channel Billing Experience is a unified bill data aggregation, bill generation and presentation solution with flexible, rapid design capabilities and multi-channel distribution of bills to print, PDF, html email and online channels. The solution ensures that bills viewed by customers across these channels are always consistent and enhance customer service by enabling agent and retailers to view the exact same bill as that of the customer. The Amdocs Omni-Channel Billing Experience solution can be used by any type of service provider that requires bills, invoices, letters, and statements to be created for customers on a regular basis.

### Bill aggregation & generation

- Amdocs Omni-Channel Billing Experience can process predefined numeric, text, and image content into a print-ready form that can be distributed via paper, Web, and electronic media
- Scalable to handle generation of millions of bills per day
- The system enables high volume bill production with optimized processes and distribution of the workload across multiple machines
- The bill data is stored in a big data database (Hadoop) for reduced TCO of bill storage, and can be used to re-generate the bill images anytime on demand for bill view and reprint

### Bill design

- The solution includes fast, flexible design tools to ensure that changes to bill design are released to market quickly
- The system provides complete control for designing the bill templates
- The bills design is based on industry standard design technologies
- The bills can be personalized based on any customer, bill, device or user attributes

### Bill presentment

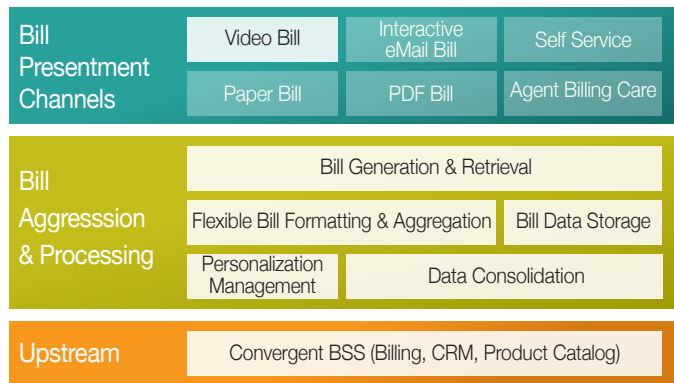
- Print and PDF bills and statements
- Interactive html email bills
- Bills can include rich content like images, scrolling banners, audio and video
- The bill data can be presented using a variety of interactive elements such as graphical charts, drill-down to details, sorting and filtering
- Bills can include links to take the customer to other sites for Web chat, social media, etc.
- Online billing transactions are supported from the electronic bill itself, including updating the profile or address details, raising a bill inquiry ticket, making bill payments, etc. This is achieved by presenting the form and action buttons/links on the electronic bill and invoking external APIs to complete the action

- Online channels such as self-service and Web will have same look and feel as that of an eMail bill in order to improve customer navigation of the bill
- Call center agent view from CRM will have same look and feel of that of an email bill in order to improve billing related interactions in the call center

### The Amdocs Omni-Channel Billing Experience offers many benefits to service providers

- **Go green, go paperless:** Interactive email bill helps migrate customers from printed bill to e-bill by combining the interactivity of html with the convenience of push email
- **Improved customer experience:** Convenient push via mail, online, offline & interactive; optimized for all device types and consistent across channels
- **Reduced TCO, increased ROI:** Paper saving, hardware and storage savings by leveraging Hadoop for storage of bill data, and call center savings related to average call time reduction for bill-related calls
- **New, targeted marketing channel:** Displays personalized promotions, enables direct interactions via chats

### Amdocs Omni-Channel Billing Experience



To request a demonstration of the Amdocs Omni-Channel Billing Experience, please click [here](#)



## ABOUT AMDOCS

For over 30 years, Amdocs has ensured service providers' success and embraced their biggest challenges. To win in the connected world, service providers rely on Amdocs to simplify the customer experience, harness the data explosion, stay ahead with new services and improve operational efficiency. The global company uniquely combines a market-leading BSS, OSS and network control and optimization portfolio with value-driven professional and managed services. With revenue of \$3.6 billion in fiscal 2014, Amdocs and its more than 22,000 employees serve customers in over 80 countries.

**Amdocs: Embrace Challenge, Experience Success.**

For more information, visit Amdocs at

[www.amdocs.com/corporate](http://www.amdocs.com/corporate)