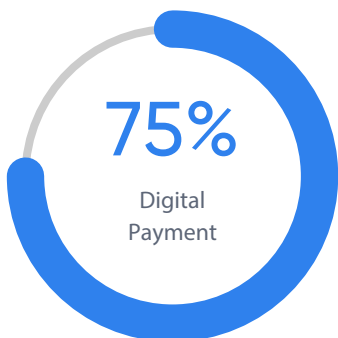




About Utility

The **Utility**, a public municipal agency provides high-quality, safe, and dependable water and sewer services to more than **63,000 customers** in Vanderburgh County and parts of Gibson, Posey and Warrick counties. The utility provides the Utility metro community with high-quality, safe and dependable water and sewer service. They continuously seek and implement new and better ways to manage community's precious land and water resources, improve the systems in use, and lay the foundation for a bright future for the coming generations.

Following the mantra "**We're building our future right now**", Utility realizes the need to adopt a transformational, data-driven and user-centric approach to achieve long-term success.



90% Increase in Customer Satisfaction with 4.5 Star Rating - Utility's Achievements by Modernizing Customer-Centric Billing and Payments Platform



Client Background and Challenge

Paying monthly water bill is when a customer mostly interacts with their utility. That means billing and payment interactions are the bedrock of can superior utility customer experience. And it was soon when Utility realized the need to modernize its billing and payment journey to ensure **5 star customer experience**.

The Utility wanted to provide its customers an online payment platform that consistently engages its customers, prompting them to enroll in paperless e-bill services, give them plethora of payment options like online payment methods, payment agreements, real time access to bills, state programs etc. – and multifold. And beyond enabling these payment and billing options that provide greater consumer choice, partnering with the right provider who assured additional security and compliance benefits, their hunt for a right platform was clear.

iPaySmart rolled out a comprehensive, secure and fully PCI-compliant online payment portal for Utility.

This enabled customers to self-serve, pay on-the-go with a mobile-first experience and access new time-saving features like scheduled payments and saved payment methods etc.

The core vision for the Connected Customer Experience is to enable:

- **Customer Digitization** by reimagining how customers track their bills and make payments by using mobile apps, website portals, text.
- **Digital Handle Time Reduction** by automating payment workflows, simplifying scripting, and streamlining processes.
- **Improve Revenue, Recovery and Collections** by using analytics to create specific customer personas and develop tailored collection strategies to reduce back-debt, develop robust water assistance campaigns to educate customers on payment options and ways they can get help.
- **Modernize Back-Office Billing Processes** by automating manual work to resolve billing exceptions and improve accuracy.
- **Stay Connected with the Customers** by providing them bill alerts and payment notifications with the option to directly connect with the utility via multiple channels.

Key features included:



Online Bill Presentment – Customers can view current balance, bill details, bill summary, account history including bills posted and manage eBilling / paperless billing, preferences.



Added Payment Optionality - Multiple modes of payments that are widely adopted by customers- including pay via credit/ debit card and ACH payments.



Opt-in/Opt-out of Notifications Event- Customers can set bill and payment alerts, and configure preferred time slot and frequency for these notifications.



Payment Arrangement Plans – Set up auto pay, scheduled payments, pay as you go, one-time payment and payment extension.



Multi-channel Payment Mode – Mobile payments, text to pay, IVR payments, pay in cash.



Personalized Saving Program – Saving tips and rebates for better customer retention & experience.



Alerts and Notifications - Provides real-time, two-way communication to customers through text and emails regarding bill alerts, payment reminders, savings programs and much more.

iPaySmart's billing and payments analytics empowered the utilities customer service agents with intelligent insights to provide better and enhanced customer experiences.



Business Impact

The digital CX platform has enabled Utility to embrace digitization and innovation and set new industry standards for consumer engagement with mobile apps for the new-age customers. They have established themselves as an industry trendsetter with consistent ratings above 4.5 stars from customers for their CX mobile applications.

- Provide personalized, modern and self-explanatory billing and payment experiences to diverse customer segments across four counties
- Drove customer self-service benefits with enriching digital experience and elevated digital customer adoption
- Increased enrollment for paperless billing adopting
- Increase in digital e-payments and autopay enrollments
- Reduces call handle time reduction through process streamlining, workflow automation and expanded IVR capabilities
- Improved customer satisfaction through personalized experiences for all customers with 24/7 digital connectivity
- Increased customer savings
- Improved customer service with a 360-degree view of customer touchpoints
- Met the complex needs of the customers with simple, intuitive, tailored experiences



About iPaySmart

iPaySmart is the industry's trusted and proven AI-Powered Vertical Specific Digital Customer Experience Payment Platform. Our integrated platform is designed to facilitate seamless, secure payments, while also automating billing processes and offering a range of payment options. The comprehensive platform is augmented by advanced analytics, driving improved revenue streams and enhancing overall customer satisfaction. With advanced AI technology, we're strategically focused on industries such as Energy & Utilities, Municipalities, Telecom, eMobility, Energy Trading & Exchange, and Distributed Energy Resources (DER).

Our integrated platform streamlines the entire payment collection and validation process, offering automation, configurability, and scalability for an optimized billing and payment CX experience. We take pride in setting a new industry standard for payment solutions, benefiting businesses of all sizes.

Additionally, our commitment to compliance is unwavering, as we hold Level 1 PCI-DSS, NACHA, ADA, GDPR, and CCPA certifications. This ensures that customers can trust in the safety and security of their payment experiences with iPaySmart.

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