

OMNICHANNEL JOURNEYS

# Digital Adoption playbook



Experience the benefits of Digital Adoption.

Reach Your Digital Adoption Goals While Improving Your Overall Digital Communication Strategy

The potential to entice customers to convert to eStatements and ePayment solutions is very attractive to many organizations as they seek ways to drive down customer service costs and improve customer experience. **Using a variety of Digital Adoption tools and strategies, you have the potential to reap the benefits of the future of digital payment options, whether it be eStatements or ePayments, which is decidedly digital.**

Some of the Benefits of Digital Adoption Include:



Accelerated Savings



Faster Realization Of Cash



Easily Trackable



Enhanced Customer Experience

*OSG connects the dots, combining strategy, design, and data. Our customers can upgrade their customer engagement by taking advantage of our powerful solutions to drive digital consent, customer acquisition, engagement, and retention.*

## Not Sure Where to Get Started?

**You'll need to overcome some of the most common Digital Adoption barriers** like: printed statements being used as bill pay reminders, printed statements serving as personal financial records, lack of customer trust in online privacy and data security...plus many more. These are proven conversation starters that are guaranteed to drive Digital Adoption.

### DIGITAL ADOPTION CUSTOMER TOUCHPOINT EXAMPLES *(continued next page):*

#### Print

*(On envelopes, inserts, onserts, postcards, and more)*

- Incorporating strategic messaging on existing printed statements provides the opportunity to tailor the message to the recipient by focusing on issues that resonate with their age group or stage of customer lifecycle.

#### Website

*(Login forms, account creation forms/pages, preference forms, pop ups, online message centers, online live chat, and more)*

- Any customer visit to the website is an opportunity to encourage them to immediately set up their online payment portal. Within their portal account, customers can be given a "toggle" option to choose to opt in or out of receiving paper statements—with the default option being to turn off paper billing and access all account information online.

#### Phone

*(Customer service scripts, pre-recorded language, call-backs, ringless voice mail, and more)*

- 58% of customers think that picking up the phone and talking to a representative is still the way to get the best and most efficient service, and 74% say that the option of talking to a human being makes them more loyal to a business.<sup>1</sup>
- In any call to a live agent, billers should take advantage of the opportunity to enroll customers in ePayment.

### Customer Touchpoints



PRINT



WEBSITE



PHONE



EMAIL



MOBILE



DIGITAL ADS

## DIGITAL ADOPTION CUSTOMER TOUCHPOINT EXAMPLES *(continued)*:

### Email

*(transactional messaging, eStatements, marketing messaging, automated messaging, segmentation strategies, and more)*

- **Email remains an extremely popular form of communication and arguably is the best opportunity to convert customers to online billing.** Billers can include prominent links for paper shut-off or ePayment enrollment in every email communication with customers. Customized “go-paperless” campaigns can be created and deployed with little effort. Securely send full detailed electronic bills attached to email. Sending a proactive consent email generally results in a quick consent rate of 20%–35% as a percentage of emails opened.<sup>2</sup>

### Mobile

*(SMS communication, Mobile Wallets, QR Codes, and more)*

- Text messages conveniently remind consumers when a bill is due and give them a quick way to pay right at their fingertips. **SMS messages have a whopping 98% open rate<sup>3</sup>** and 56% (roughly 143 million adults) made at least one mobile payment in the past year.<sup>4</sup> Two-thirds of consumers want bill payment alerts and 71% would switch to paperless billing if they also received reminders.<sup>5</sup> Mobile functionality can increase eBill adoption by facilitating anytime, anywhere. Bill due date reminders neutralizes one of the top barriers to adoption, the concern about forgetting to pay or paying late due to a lack of a paper bill to serve as a reminder.

### Advertising

*(social media ads, display ads, and more )*

- **About seven of every 10 American adults are now using social media, and about three-quarters of Facebook users check in on their accounts at least once per day.<sup>6</sup>** Because customers are far more likely to visit their social media accounts than they are to go out of their way to visit a biller’s website, billers should maintain an active presence on those sites and push actionable messaging about ePayment enrollment into customers’ feeds.

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*It’s clear that not everyone will adopt paperless on the first contact. Consistent omnichannel programs — no matter the customer touch point — will keep the lines of communication open and keep adoption numbers on the rise.*

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1. Source: <http://clearwaterpayments.com/wp-content/uploads/2019/08/Digital-Adoption-White-Paper.pdf>

2. Source: <http://clearwaterpayments.com/wp-content/uploads/2019/08/Digital-Adoption-White-Paper.pdf>

3. Source: <https://techjury.net/stats-about/sms-marketing-statistics/#gref>

4. Source: <https://www.pewtrusts.org/en/research-and-analysis/issue-briefs/2019/10/are-americans-embracing-mobile-payments>

5. Source: <https://www.linkedin.com/pulse/8-tips-driving-paperless-billing-adoption-woody-estep>

6. Source: <http://clearwaterpayments.com/wp-content/uploads/2019/08/Digital-Adoption-White-Paper.pdf>

## Data Append Services

**Need help obtaining additional customer data like email address, postal mailing address, phone number, etc.?** OSG offers data append services and solutions. Enhance your data and the ability to communicate with your customers in multiple channels. The more open the lines of communication are, the higher the Digital Adoption rate will be.

### Industries Served:

Accounts Receivable Management	B2B Markets	Consumer Services
Education	Financial Services	Government, Utilities & Municipalities
Healthcare	Hospitality & Entertainment	Nonprofit
Property Management	Telecom	Home Comfort
Government	Publishing & Media	Retail