



## How to Engage Consumers Across All Channels

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In January the United States Postal Service (USPS) once again raised the price for first-class postage. Then in May,

the House Committee on Oversight and Government Reform passed a proposal to direct the USPS to convert 1.5 million addresses annually – 15 million over the next decade – to a less costly, less convenient delivery method: communal or curbside delivery. These actions, coupled with the USPS having reported a \$1.9 billion loss for the first quarter despite continued cost-cutting efforts, do not bode well for the future of “snail” mail.

Yes, people will continue to receive some mail the old-fashioned way. However, as consumers become more tech-savvy, they will expect their mail delivery to evolve. Why should they wait to see their mail when virtually anything they want to read can be accessed by the click of a mouse or the push of a button?

### The Rise and Impact of Electronic Billing

Today more and more customers are choosing electronic billing presentment and payment (EBPP) as their preferred method for receiving and paying their bills. InfoTrends predicts that 8.6 billion bills and statements delivered to consumers in the U.S. will be paperless in 2017.<sup>1</sup> Pew Research Center, Federal Reserve, 2014<sup>2</sup> reveals

that 81 percent of those polled report managing household finances through online banking in the last 12 months. Further, 26 percent used their phone to access their bank’s website or app. This is why it is crucial to continue adapting and modifying our bills across all channels, doing so strategically with consistent messaging.

### Just a Touch of Color

Armed with this knowledge, what can we do to engage the customer and ensure an enhanced experience at every touchpoint – whether viewing the bill in hand, on a laptop or smartphone? The answer is so simple it may astound you in its colorful brilliance. Printing in color, once considered cost-prohibitive, is now commonplace. After all, a bill is no longer simply a transactional document that informs how much money customers owe, but is also a transpromotional document through which companies can communicate and deliver targeted messages on a monthly basis. It’s an important vehicle for cross-selling and upselling your products to an already-engaged audience. This is why so many companies are printing their invoice or statement package components in color.

Consumer Cellular CEO John Marick reflects, “For many of our customers, our invoice may be the only communication they have with us each month. Adding full color has helped reinforce a high-quality brand image, while allowing us to much

more effectively communicate both billing details as well as key company messages for products and services targeted to that individual.”

### Shades of Brand Recognition

Color has been proven to make a big difference in transactional documents. According to Xerox, the use of color improves brand recognition by 80 percent, helps people find information faster by 70 percent, improves reading comprehension by 73 percent and increases reader’s attention span by 82 percent. Finally, highlighting the amount owed and due date creates a sense of urgency and can increase payment response by up to 30 percent.<sup>3</sup>

Stephanie Cornick, GreatCall Director, Billing Operations, agrees, “GreatCall has found that when communicating information on the invoice in color, the consumer has a better understanding of our products, and color draws more attention to the areas of the bill we would like to highlight. Much like the old GE ad ‘GE Brings Good Things to Light’ – that is what we have found color to do for us.”

Printing the bill in color is the primary step. Those who opt to receive an email version can view that same color bill. For those who access their bills through a biller website or mobile app, the use of color will enhance their viewing experience, resulting in better response rates. Targeted messaging,

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with the addition of color, enhances your customer relationship while encouraging action.

Each month we get the chance to reintroduce ourselves to our customers through our invoice. Let's make sure we're taking full advantage of this monthly conversation through strategic use of color and targeted, consistent messaging across a multi-channel delivery platform. Now's the time to create a colorful, win-win environment through complete customer engagement.

*Sources:*

- 1. The Future of Multi-channel Transactional Communications in the U.S., InfoTrends, 2013*
- 2. Pew Research Center, Federal Reserve, 2014*
- 3. Xerox: 20 Ways to Share the Color Knowledge, 2014.*

