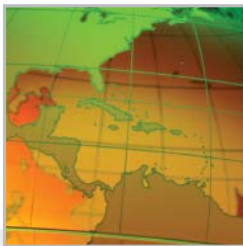


## >>The Future of Electronic Bill Presentment & Payment in North America



### Production Printing & Media



- >> What does the future hold for electronic bill presentment and payment (EBPP)?
- >> How will consumers adapt with evolving delivery methods?
- >> What are consumer concerns about EBPP?
- >> Which types of bills and statements are consumers most comfortable with receiving online?
- >> What EBPP strategies are successful in the market today?
- >> Where are companies planning to take their EBPP strategy moving forward?
- >> Who are the key players in the EBPP market?





# The Future of EBPP in North America

Whether you are from the vendor, service provider, or corporate side of the market, this study will provide you with the insight you need to move forward with a calculated approach to electronic bill presentment and payment.

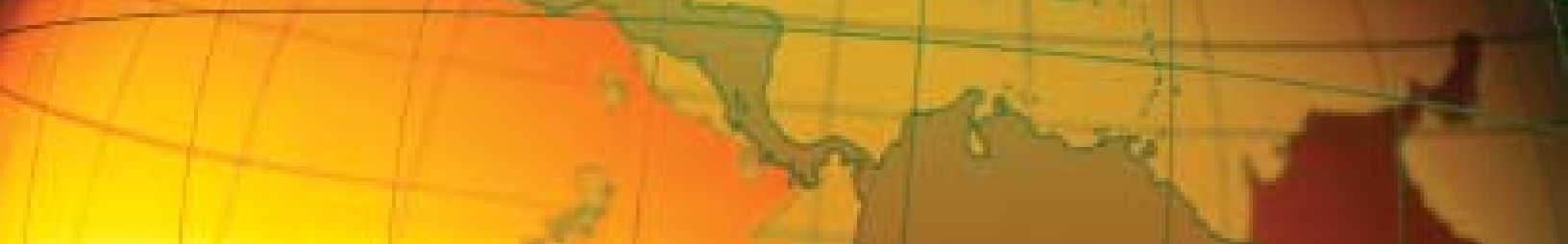
## >>Introduction

With advances in technology, changing consumer preference, and billers' focus on cost reduction, the transaction presentment and payment markets have been in a state of change over the last decade. Vendors, analysts, and billers have been predicting significant increases in electronic presentment and payment adoption, but neither has taken off at the rates, or in the timeframe, that was initially anticipated. This study was designed to understand where electronic bill presentment and payment (EBPP) is being adopted; what are the obstacles to faster adoption; and what should be the strategies for key stakeholders, including billers, service providers, and technology vendors. InfoTrends' research shows that the adoption of electronic presentment among consumers in North America has reached a plateau in the last few years

at approximately 11% of total bills and statements. We estimate over 26 billion recurring bills and statements printed and delivered via the postal services and paid through traditional methods at a cost of over \$16 billion per year in printing and postage alone.

For corporations, shifting from printed pieces to electronic bill presentment and payment (EBPP) options can save the company time and money, but with new opportunities come new challenges. The key to success is in understanding customer requirements and behaviors to implement the most effective balance of printed and electronic bill presentment and payment strategies, while also considering the marketing opportunity associated with each delivery channel.





## >>Who Should Subscribe?

### Vendor Community

Whether you are a production printing hardware vendor, a production software vendor, or an electronic bill presentment and payment vendor, the results of this research will directly impact your business strategy.

### Print & Marketing Service Providers

If your business includes any level of transaction output today, or you plan to move into this space in the future, this research is relevant to you. Learn what is happening in the EBPP space and better understand the opportunity.

### Corporations

With an emphasis on cost-savings today, some corporations are turning their attention to the elimination of printed bills and statements. This study will provide crucial insight into the consumer perspective. Your participation in this study will help you find the optimal balance between savings and customer care.

## >>Project Objectives

This study provides answers to questions surrounding the electronic bill presentment and payment market from the perspective of consumers, transaction document outsourcing service providers, vendors, and corporate enterprises. Primary objectives included a market sizing exercise to determine the current state of electronic bill presentment in North America as well as a five year outlook on its growth and impact to the transaction print market; a better understanding of key players in the electronic bill presentment and payment space; an evaluation of consumers' comfort

with electronic delivery and payment and the associated reasoning; and an evaluation of billers' strategies relative to electronic presentment and payment.

## >>Market Research Methodology

InfoTrends' methodology for the generation of this report encompasses primary and secondary research, coupled with analysis of market news and trends in the United States and Canada.

### Primary Research

#### Consumer Survey

The Consumer survey included 1,032 Web-based interviews with residents of the United States and Canada. To meet the requirements of the study, consumers had to be at least age 18 and the primary person responsible for reviewing finances and paying bills within their household. We sampled 75% of the respondents from the United States, and 25% from Canada. We did comparable sampling between male and female respondents and achieved a representative sample by age group.

#### Biller Survey

The Biller survey included 123 Web-based interviews with companies that send bills and statements within six key vertical markets—banking, financial services, insurance, healthcare, telecommunications, and utility. Respondents held senior marketing, strategy, operations, finance, IT, and general manager positions, and all were responsible for some aspect of the production, delivery, marketing, or strategy associated with the bills and statements sent to customers. We sampled 74% of the respondents from the United States and 26% from Canada.





### In-depth Interviews

We also conducted 15 in-depth interviews with key decision makers at major financial institutions, postal service bureaus, transaction document outsourcing service providers, and corporate enterprises that produce bills and statements for their customers. The interviewees were given complete anonymity in return for their honest and accurate feedback regarding current and projected electronic document adoption rates, service offerings, go-to-market strategies, and perspective on competitive solutions.

### Secondary Research

InfoTrends thoroughly examined existing market information on key applications, market segments, competitors, and product categories using a variety of sources, including industry trade associations, government agencies, published industry reports, trade articles, industry databases, company Websites, and other sources (including vendor white papers, user groups, and research reports). InfoTrends also reviewed research it has previously published as part of its continuous consulting services and research.

### Forecast Development

By combining the qualitative research with the quantitative interviews and secondary research, InfoTrends used this insight to compile the industry's most comprehensive evaluation of the electronic bill presentment & payment industry, which includes the current state and long-term outlook of the printed and electronic bill presentment industries.

Informed with the qualitative and quantitative data from our in-depth interviews, web-based survey data,

GDP projections, broadband penetration rates, mail volume projections, and population growth, we used our proprietary analytical market model to forecast total market size and growth rates for key vertical markets in the United States and Canada.

## >>Analysis & Project Deliverables

InfoTrends' professional staff performed an extensive analysis of the desk research, one-on-one interviews, and structured Web surveys to develop an understanding of the opportunities and issues surrounding EBPP. Subscribers will receive a combination of documents, including a report; PowerPoint slides; and research data for senior managers, product managers/planners, and sales/marketing executives. The materials will include:

- An Executive Summary that addresses key issues, findings, and overall recommendations
- A detailed written report with text, charts, and graphs addressing the objectives of the study
- PowerPoint slides containing all survey charts
- Market sizing and forecast that will cover a five year view of the North American transaction print and electronic presentment markets (only available to subscribers of option #2)
- Extensive data books with cross-tabulations of the survey results for additional analysis of key questions and market segments (only available to subscribers of option #2)
- An optional webinar presentation
- An optional on-site presentation





## >>Terms and Conditions

### **Liability for Advice**

Although reasonable efforts will be made by InfoTrends to ensure the completeness and accuracy of the information contained in written and oral reports in connection with the proposed study, no liability can be accepted by InfoTrends for the results of any actions taken by the client in connection with such information, opinions, or advice.

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Clients may have other business units co-fund the study, review the questionnaires, and receive a copy of the report at no additional charge. InfoTrends invoices the first half of the fee upon initiation of the contract and the second half upon delivery of the report.





## >>Authorization Form

Don't miss the opportunity to purchase a research study that will define where the market transition is today, assess what is needed to move it forward, and identify where the profit opportunities reside.

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production printing & media



InfoTrends is the leading worldwide market research and strategic consulting firm for the digital imaging and document solutions industry. We provide research, analysis, forecasts, and advice to help clients understand market trends, identify opportunities, and develop strategies to grow their businesses.

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