The Future of Multi-channel Transactional Communications in the U.S.

Where will consumers prefer to access transactional communications in the future?

What are businesses doing to support changes to consumer preferences?

How does channel adoption and penetration vary by vertical market?

What does the presentment and payment ecosystem look like?

Where are the opportunities for technology vendors and service providers?

What should key stakeholders do to keep pace with these changes?
If you have a stake in the transactional communications market—as a vendor, service provider, or enterprise—this study will serve as a critical business planning tool for future market positioning.

Introduction

Shifts in consumer behavior, business policies, technology, and services have driven sustained changes within the presentment and payment markets in the United States.

Consider these recent changes:

Consumer behavioral changes
- More connectivity and hunger for apps
- Exponential increases in tablet computing
- Increased comfort transacting business online and via mobile
- Polarizing views on data security—digital is superior to print and vice versa

Business policy changes
- Paperless by default at account inception
- Pay for print versions of bills and statements
- Householding of critical communications
- Summary statements
- More robust marketing efforts
- Slower delivery via the USPS (in some cases)

Technology & service changes
- Entrance of digital mailbox services
- Focus on preference management
- Advances in Customer Communications Management (CCM)
- Expansions of mobile payment technologies and services
- Cloud-based services

As a result, many businesses are asking how to best support their transactional communications needs. Having a proper understanding of this landscape is paramount. This study serves as a critical business planning tool for all companies with a stake in the transactional communications marketplace.
Who Should Subscribe

Vendors and Service Providers
The businesses you support expect to be educated on emerging tools and technologies, consumer needs, and changes within their vertical market. This study provides the insight you need to be viewed as a trusted advisor and help your customers drive forward their multi-channel transactional communications initiatives.

Enterprise Organizations
Your customers’ needs are changing faster now than ever before. Your challenge is to manage the breadth of their requirements and make educated decisions on where to invest. This study helps you better understand the channels that your customers are exposed to and where they expect to communicate with you in the future.

Project Objectives
This study provides answers to questions surrounding the multi-channel transactional communications market from the perspective of:

- Consumers
- Bill presentment professionals
- Bill payment professionals
- Other key stakeholders

Primary objectives include:

- Pinpoint behavioral and attitudinal shifts among consumers
- Identify business strategy shifts within key vertical markets
- Supply an overview of key providers in the network
- Size the delivery market and forecast its growth through 2017
- Provide scenario planning and strategy recommendations

Market Research
InfoTrends’ study methodology encompasses primary and secondary research, coupled with analysis of market news and trends in the United States and abroad.

Primary Research

Consumer Survey
2,025 web-based surveys of residents of the United States who were at least age 18 and the primary person responsible for household mail management.

Business Survey
267 web-based surveys of businesses in the United States. Respondents are responsible for critical communications delivery and/or payment strategy, have an understanding of the various delivery and/or payment channels, and have knowledge about their company’s future goals.

In-depth Interviews
20+ in-depth phone interviews with a combination of insight from financial institutions, corporate enterprises, postal service bureaus, transaction document outsourcers, and technology providers knowledgeable about the transactional communications market.
**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 leveraged research it had previously published as part of its continuous consulting services and research.

**Forecast Development**

InfoTrends sized and forecasted the volume of transactional communications that consumers in the U.S. access by key channel. We will do so by combining the qualitative research with the quantitative interviews, secondary research, and existing internal information in adjacent markets.

**Analysis & Project Deliverables**

InfoTrends’ professional staff performed an extensive analysis of the research to develop an understanding of the opportunities and issues surrounding multi-channel transactional communications in the United States. Subscribers will receive:

- Executive Summary addressing key issues, findings, and overall recommendations
- Detailed written report with text, charts, and graphs addressing the objectives of the study
- PowerPoint slides containing all survey charts
- Market sizing and five year forecast of primary consumer access point for transactional communications
- Cross-tabulations of the survey results for additional analysis of key questions and market segmentation (e.g., vertical market insight)
- Webinar presentation (optional)
- On-site presentation (optional)

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Although reasonable efforts were 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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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.

Headquarters
U.S.
97 Libbey Industrial Parkway
Weymouth, MA 02189
USA
+1 781 616 2100
info@infotrends.com

Europe
960 Capability Green
Luton, Beds LU1 3PE
United Kingdom
+44 1582 635048
euro.info@infotrends.com

Japan
Ebisu IS Bldg. 8F
1-13-6 Ebisu, Shibuya-ku
Tokyo 150-0013
Japan
+81 3 5475 2663
info@infotrends.co.jp
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Join Matt Swain as he discusses how this study will serve as a critical business planning tool for all companies with a stake in the transactional communications marketplace.

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