

The logo for InfoTrends, featuring the word "InfoTrends" in a white, sans-serif font. Above the letter "i" in "Info" is a small globe icon with three dots trailing to the right. The background is a solid dark red color.

InfoTrends

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The Future of Electronic Bill Presentment and Payment

A 2010 North American Study

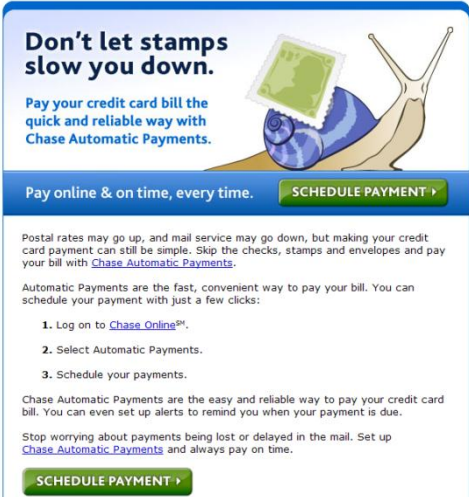
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Transaction Output: An Industry in Transition

- **The North American transaction output market is undergoing significant change today**
- **Vendors, service providers, and corporations across vertical industries are impacted by this shift**
- **The erosion of transaction mail volume represents a fundamental change in how companies view the transaction document, and how consumers prefer to communicate with their providers**
- **Targeted market research can provide valuable insight – from a consumer, service provider, and vendor perspective – into what the transaction output market of the future will entail**

North American Transaction Market Overview

- **USPS transaction mail volume declined 3.7% between 2007 and 2008¹ – and further declined in 2009**
- **Mail volume is projected to fall from 177 billion in 2009 to 150 billion in 2020 – a 37% decline in First-Class Mail alone²**
- **More than one-third of consumer respondents to InfoTrends' 2008 study planned to increase the number of bills they received online³**
- **Bill and statement providers are asking us whether or not they can simply “turn print off” using positive (contest) or negative (pay for print) incentives**



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1: The Household Diary Study, USPS, 2008

2: Postal Service Outlines 10-Year Plan to Address Declining Revenue, Volume, USPS, 2010

3: Trans Meets Promo... Is It More Than Market Hype?, InfoTrends, 2008

Study Objectives

- **Identify the current state of the transaction production market in North America**
- **Provide a forward-looking view at how the market will evolve – i.e. print suppression and e-adoption rates**
- **Identify the key players in Electronic Bill Presentment & Payment (EBPP)**
- **Evaluate vendors' and providers' EBPP strategies**
- **Evaluate consumers' propensity to move to EBPP**
 - Consumers' views on benefits and inhibitors of e-adoption
 - Consumers' expectations for changes in their own habits, and what would help initiate a change in those habits

Key Questions

- **What does the future hold for EBPP?**
- **How will consumers adapt with evolving delivery methods? (i.e. print - electronic - mobile)**
- **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?**

Desk Research

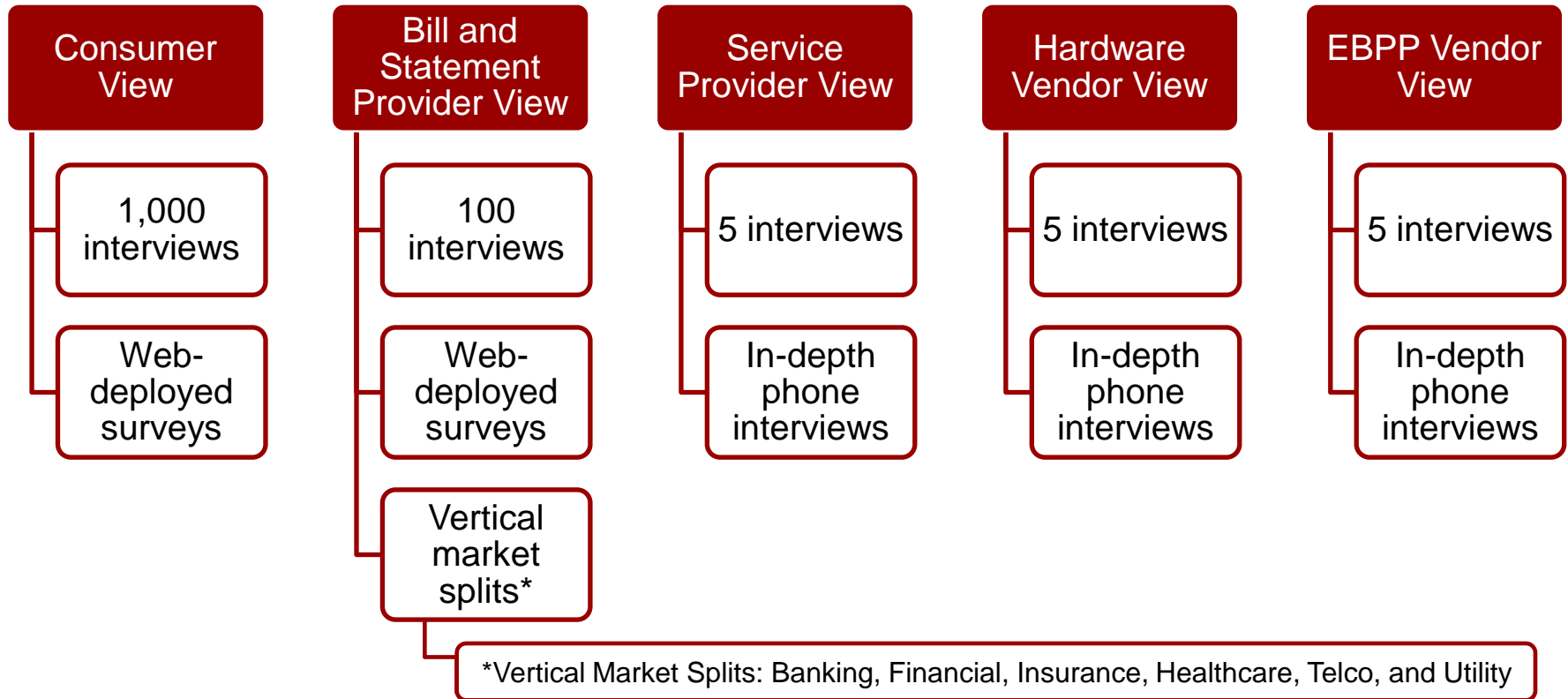
- **Thorough examination of existing market information on market trends, competitive landscape, and related opportunity. We anticipate using a variety of sources that include:**
 - ▶ Industry trade associations
 - ▶ Government agencies
 - ▶ Published industry reports
 - ▶ Industry databases and Web sites
 - ▶ Other sources, including vendor white paper, user groups, research reports, etc.
- **Review of InfoTrends' previous research on the transaction output market**

InfoTrends' Previous Research on Transaction Output

- **Trans Meets Promo: A European Perspective (2009)**
- **Trans Meets Promo... Is It More Than Market Hype? (2008)**
- **The Future of Mail and Transaction Documents (2006)**
- **The Future of Mail and Transaction Documents (2003)**
- **The Internet and Future of Transaction Documents (1997)**













Anticipated Primary Research



Deliverables

- ▶ **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
- ▶ **A PowerPoint Presentation** for internal communication of the research results
- ▶ **Market sizing and forecast** that will cover a five year forecast for the North American transaction print and electronic presentment markets
- ▶ **Extensive data books** with cross-tabulations of the survey results for additional analysis of key questions and market segments

Pricing Options

	Option #1	Option #2
Executive Summary		
Full Report		
PowerPoint Presentation		
Market Sizing and Forecast		
Extensive Data Books		
Early Subscriber*	\$5,995	\$9,995
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* Early Subscriber pricing available through Friday, August 20, 2010

* Early Subscribers have the opportunity to influence the survey questions!

To Participate, Contact InfoTrends Today!

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