

## Meet the Team

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Fifteen years ago, almost all critical customer communications—bills, statements, legal notices, letters, payment due reminders, and confirmations—were delivered to consumers by mail in the United States. Around this time, bills and statements began to be available electronically—first via providers' secure self-service portals, then through consolidation services, and most recently via e-mail attachments and mobile apps. The last five years, in particular, have brought about significant change in terms of consumer behaviors, business policies, technologies, and services.

Consider these shifts:

- **Consumers are more connected than ever before.** They have adopted smartphones and tablet computing at exponential rates and they are hungry for apps for both platforms. Some are comfortable transacting business online and via mobile devices, while others fiercely hold onto traditional methods due to engrained culture and security concerns.
- **Businesses are exploring new policies to adjust to new market realities and drive internal initiatives.** With primary focus on reducing print and mail volumes, some businesses are revisiting legal and compliance guidelines for electronic delivery, defaulting new customers to paperless delivery, shifting to summary statements, charging a fee to receive printed communications, as well as leveraging data analytics for more robust e-delivery and payment marketing initiatives.
- **Emerging services are creating opportunities & challenges.** Mobile payments, preference management, data analytics, mobile and tablet app development and optimization, digital mailbox services, as well as other approaches to account consolidation are just a few of the services that businesses are challenged to keep up with and form an opinion on.

Bill and statement providers, service bureaus, technology vendors, and other key stakeholders in the customer communications market must address these market changes—by providing new services, offering alternative models, and improving customer experience—to keep pace with a rapidly evolving market that is becoming increasingly digitally-oriented.

To help these stakeholders better track market developments and understand the impact that these shifts will have on their businesses, InfoTrends offers its “Transactional Communications & Payments ” Consulting Service.



## Market Coverage

InfoTrends has been tracking the customer communications market for nearly 20 years. Building from its recent study, “The Future of Multi-channel Transactional Communications,” InfoTrends will provide insight and research into behavioral and attitudinal shifts among consumers, business strategy shifts within key vertical markets, and provide ongoing tracking of key delivery channels and trends.

## Research & Deliverables

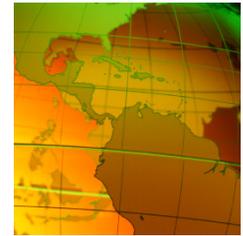
- **Annual State of the Customer Communications Market Survey (Q1):** InfoTrends will commit to tracking a core set of questions for consumers and businesses via web survey each year to track changes over time. In addition, service subscribers will be able to contribute to the process of selection for topical questions for each survey, allowing us to research and hone in on emerging areas of interest in the customer communications market.
- **U.S. Forecast for Delivery of Bills and Statements (Q2):** InfoTrends will approach this market sizing and forecast in three layers—by percentage of delivery volume that is paper-based versus paperless; primary source of consumer interaction (provider or consolidator); and where consumers are primarily accessing these communications (physical mail, Web, mobile app, or via email attachment).
- **Topical Analyses (Ongoing):** Through InfoTrends’ coverage of the customer communications market, we will write topical analyses on mergers, acquisitions, partnerships, emerging services, and other relevant market developments.

Other planned deliverables for the Customer Communications Services consulting service include an annual road map of trends for the year ahead, timely insights on market developments, in-depth analysis reports on leading market trends, and coverage of important industry events.

In addition, service clients will benefit from ongoing and direct access to our staff of experts who can provide timely answers to your inquiries, engage in market discussions, and provide consultation on a variety of levels. A comprehensive understanding of the customer communications market enables our team to provide customized, actionable information and advice to help you meet your business objectives.

## Getting Started

To learn more about the **Transactional Communications & Payments** consulting service, please contact a sales representative today at +1 781 616 2100 or by emailing us at [info@infotrends.com](mailto:info@infotrends.com).



InfoTrends is the leading worldwide market research and strategic consulting firm for the imaging, document solutions, production print, and digital media industries. We provide insights and advice to help clients understand market trends, identify opportunities, and grow their business. Additional information about InfoTrends is available on the Web at [www.infotrends.com](http://www.infotrends.com).