

# From Bill to Payment

## Improving the Customer Experience



**E Source**

Web conference

# Today's experts



Cindy Schweitzer

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Managing Director, Consulting & Advisory Services, E Source



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PMO Manager, Nashville Electric Service



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Customer Service Business Advisor, Ameren Corp.

# Today's topics

## **Billing and payment trends: The wins and woes**

Redesigning the bill at Nashville Electric Service

Using Agile methodology to improve billing and payment at Ameren

Questions, answers, and discussion

# Billing and payment wins



**25% of utility customers across all segments are enrolled in paperless billing ...**

... up from an average of 19% reported in recent years

Source: [2018 E Source Digital Metrics Survey](#)

# Billing and payment wins



**69% of utility bill payments  
come in via electronic  
channels ...**

... including web payments, autopay,  
and phone payments

Source: [2018 E Source Digital Metrics Survey](#)

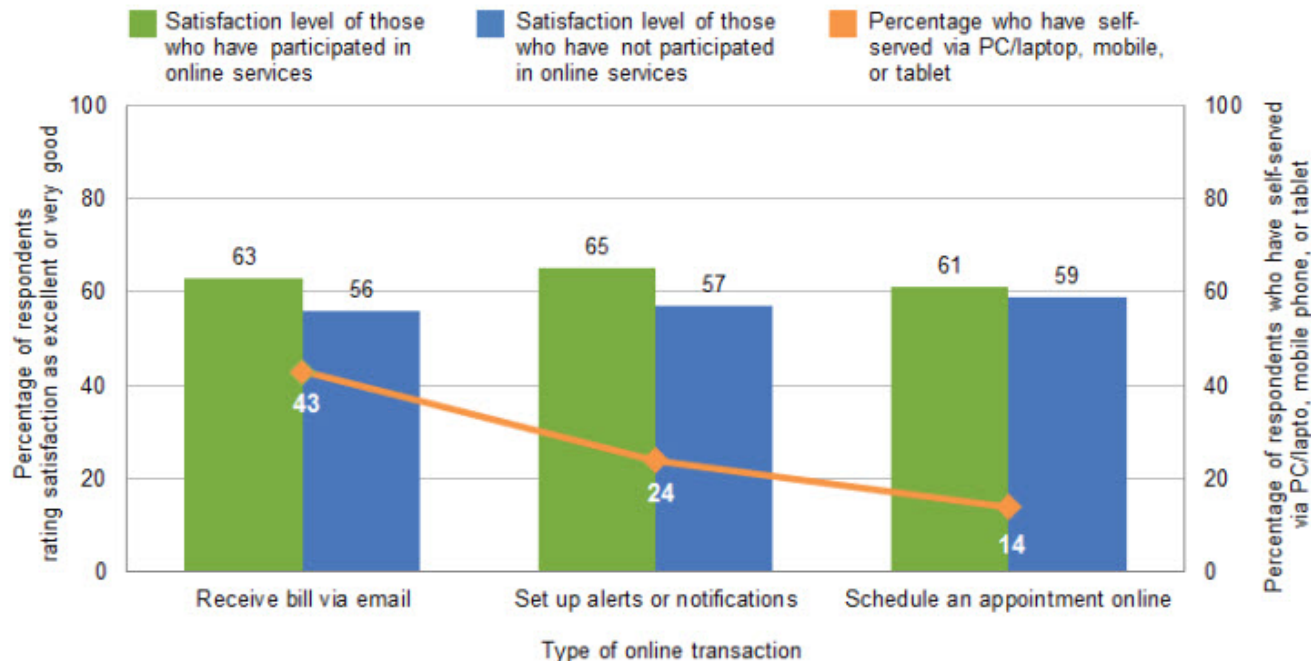
# Billing and payment wins



**Going digital bodes well for customer satisfaction**

Source: [E Source Residential Customer Insights Center](#)

### Satisfaction Levels of Customers Who Have and Have Not Participated in Online Services



**Base:** Respondents with electricity in their home (n = 30,114). Sample sizes for "Have participated" and "Have not participated" vary by transaction. **Question A6:** In the past 12 months, have you done any of the following with your electricity provider online via computer/PC/laptop, mobile phone, or tablet? **A12:** Taking into account your overall satisfaction as a customer of your electricity provider, how would you rate them?

© E Source; data from Residential Customer Insights Center

# Billing and payment woes

**Most customers rarely log in**

Three-fourths of residential customers are enrolled in an online utility account, but **only average 3 logins per year**

Source: 2016 E Source E-Business Metrics Survey



# Billing and payment woes

The utility bill is difficult to plan for ...



Source: E Source E Design 2020 Residential  
Ethnographic Market Research

# Billing and payment woes

The utility bill is difficult to plan for and even harder to understand ...



Source: E Source E Design 2020 Small and Midsize Business Ethnographic Market Research

An aerial view of a city with a network of glowing white lines connecting various points, symbolizing a global or digital network. The text is centered within a white rectangular border.

**How others are  
encouraging the wins  
and addressing  
the woes**

# Today's topics

Billing and payment trends: The wins and woes

**Redesigning the bill at Nashville Electric Service**

Using Agile methodology to improve billing and payment at Ameren

Questions, answers, and discussion

# Nashville Electric Service project overview

## The challenge

- Residential and business bills aren't easy to understand
- Difference in bill preferences by customer segment
- Many parallel projects, part of a large Oracle Enterprise Resource Management implementation

## The E Source solution

- Used voice-of-the-employee interviews to validate bill needs, wants, and objectives
- Used E Source ethnographic customer research to bring leading practices to bill design
- Led workshops with internal stakeholders to create bill mock-ups
- Mapped billing source data and gathered requirements for bill-printing vendor

## The deliverables

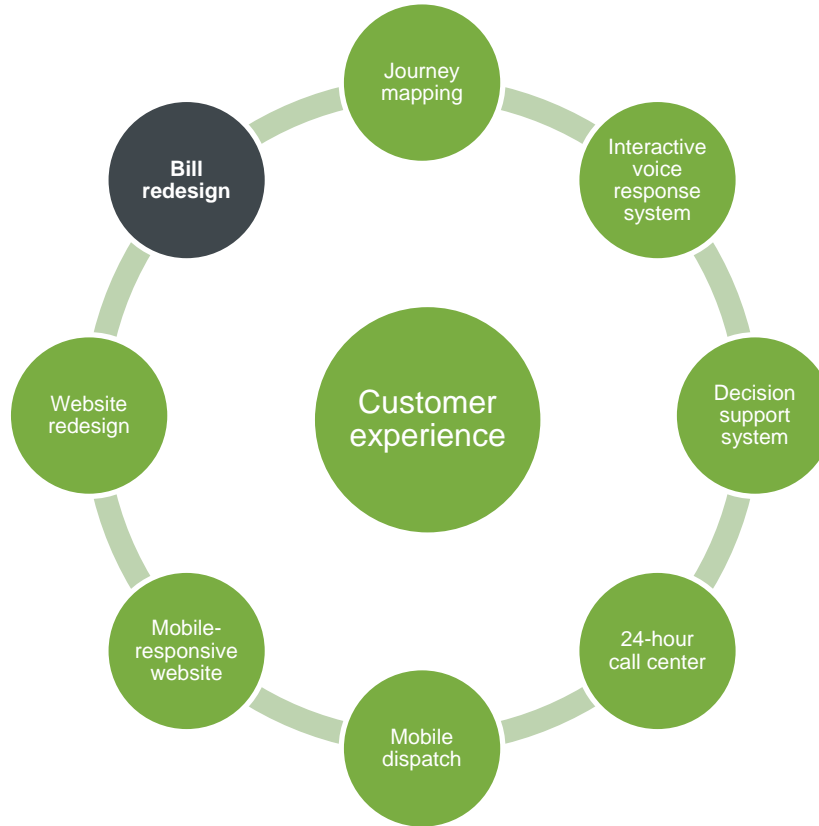
- Cross-functional alignment and agreed-to principles of new bill design
- Final mock-up of new bill design, including visual specifications
- Request for proposals (RFP) to find and select the bill-printing vendor

# Nashville Electric Service (NES)



- Public power utility located in central Tennessee
- More than 400,000 customers
- Mission: Provide safe, reliable, and cost-efficient power and energy services for the comfort and security of the community

# Customer experience at NES

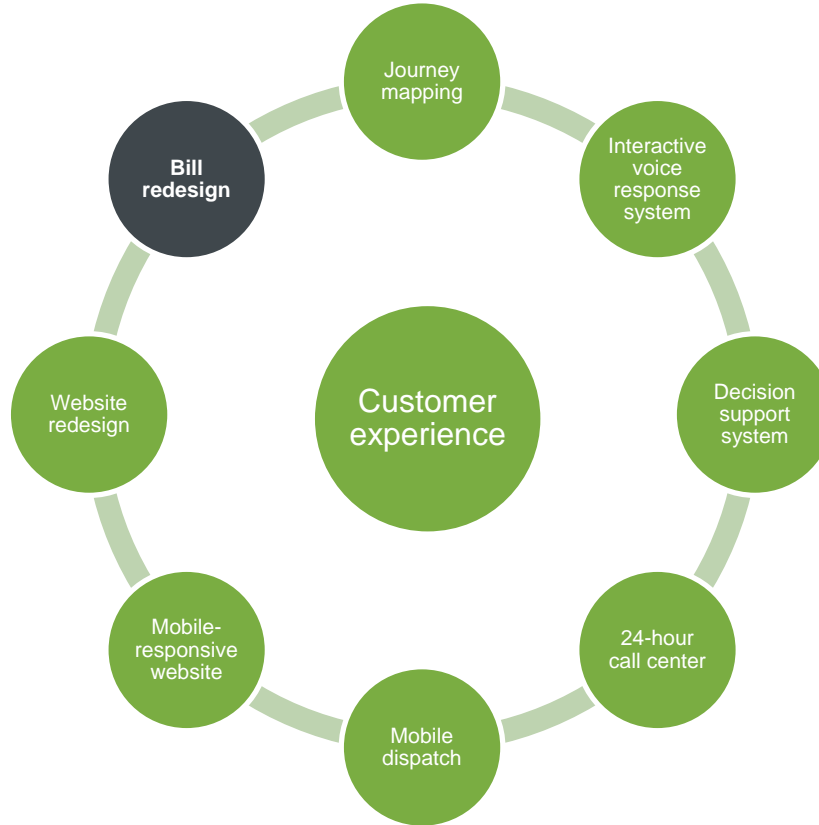


# Customer experience at NES

## Bill-redesign

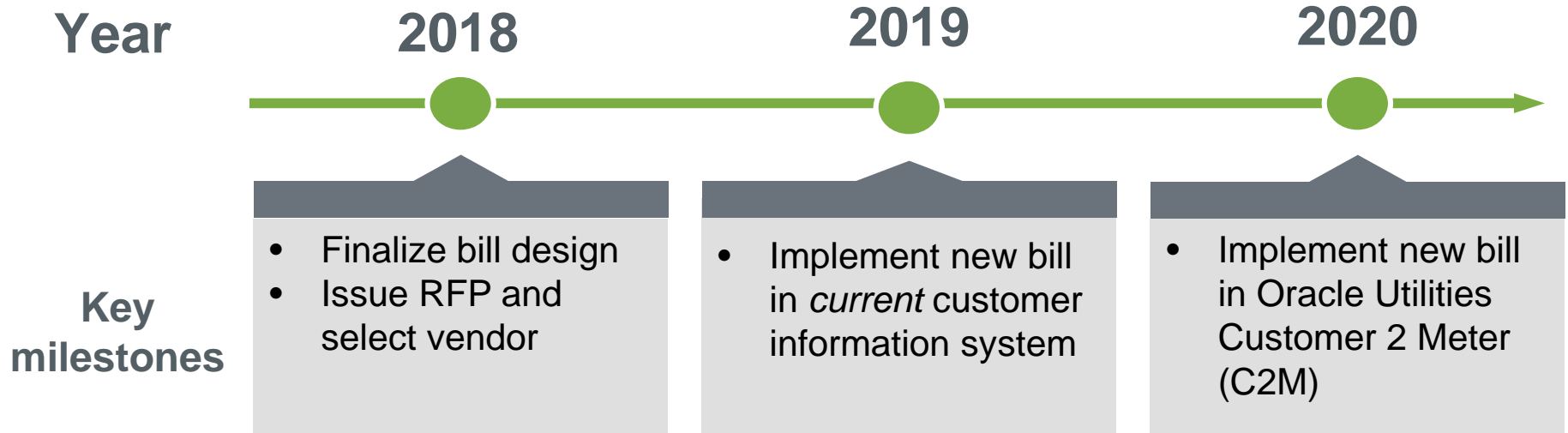
### objective:

Create a bill that's easy for customers to read and understand, and create an improved billing experience

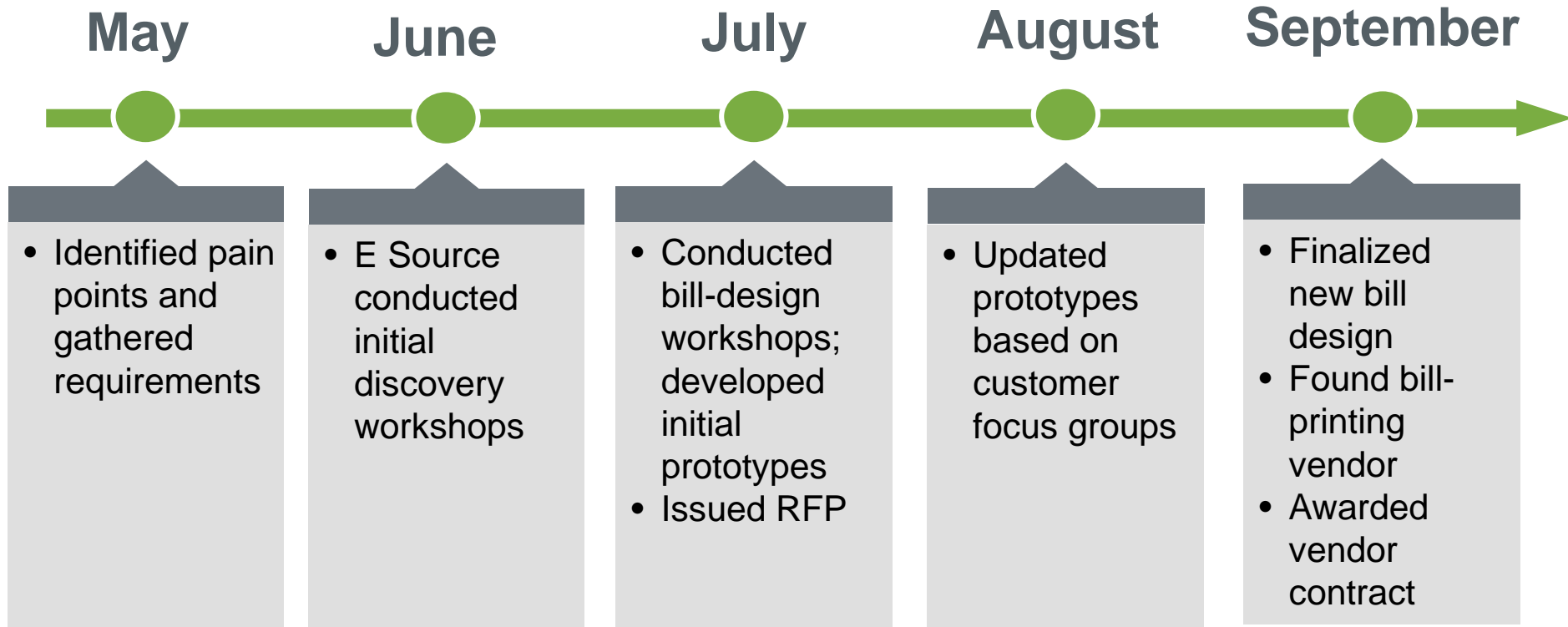




# NES bill-redesign timeline



# 2018 key activities



# Key bill pain points

No invoice  
reference number



Yearly usage graphs  
not consistent across  
all bills



1214 CHURCH STREET, NASHVILLE, TN 37246  
Customer Name: [REDACTED]  
Service Address: [REDACTED]  
Service Period: 2/13/18 - 3/13/18  
Rate Class: RESIDENTIAL  
Account Number: [REDACTED]  
Meter Number: 240415  
District Number: 3

Customer Relations 615-756-6900  
Report an Outage 615-234-0900

**TOTAL BALANCE DUE:** \$627.29  
**DUE DATE:** 4/03/18

**USAGE HISTORY**  
Current kWh Reading: 8829 read 3/13/18  
Previous kWh Reading: 6896 read 2/13/18  
Next Scheduled Reading: 4/12/18

**ACCOUNT BALANCE**  
Electric Power \* 234.35  
Return Check Charge 23.00  
Return Check Charge 250.00  
Electric Power Past Due 119.94  
TOTAL BALANCE DUE 04/03/18 627.29

The TVA Fuel Cost Adjustment this month has increased your bill by \$6.55.  
\* The Electric Power charge includes a service charge of \$31.40 and an energy charge of \$0.10499 per kWh.

**IMPORTANT MESSAGES**  
\*\* CUT-OFF NOTICE 03/20/18 \*\*  
MINIMUM PAYMENT: \$119.94  
Our records indicate that your bill is past due. Payment must be received by the date above to avoid disconnection and additional fees. If service is disconnected for non-payment and the bill is not paid within 7 days, a new deposit may be required, and the bill must be paid in full.  
We work hard around the clock to provide reliable power. But when storms hit, outages happen. While we can't control when a disaster will strike, you can take steps now to be prepared. See this month's insert for important storm safety advice.

**Your Detailed Usage by Month**

	This Month	Last Month	Last Year
kWh	1933	4128	
Billing Days	28	33	
Degree Days	355	835	
Charges	\$234.35	\$450.47	

10/15  
Account Number: [REDACTED]  
Meter Number: 240415  
Past Due: \$119.94

**TOTAL DUE BY 4/03/18:** \$627.29  
Amount Due After 4/03/18: \$639.01

NASHVILLE ELECTRIC SERVICE  
P.O. BOX 305099  
NASHVILLE, TN 37230-5099

13718580069069000011994000023435000011994000062729001

Total charges (past due + current)  
doesn't stand out



Detailed billing information is  
nonexistent or some charges aren't  
lumped into one amount



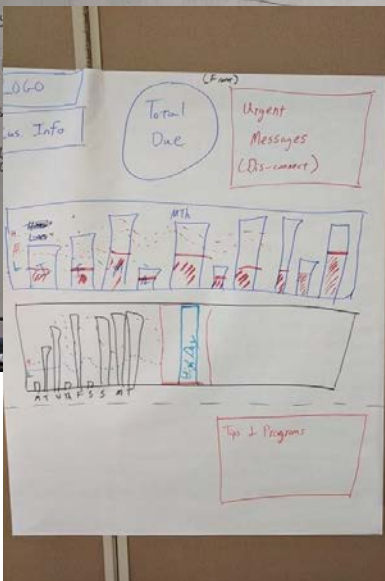
Bill-related alerts (like cut-off notices)  
get confused with general updates  
and marketing messages



Hand-drawn diagram of a 3x3 grid with handwritten notes in each cell. The grid is labeled with circled numbers 1 through 9. The notes are:

- 1. CUT WOOD / OTHER?
- 2. JES WOOD / WOOD
- 3. AMT DUE / INT IN / CASH / PAYMENTS
- 4. DUE DATE / PAYMENTS
- 5. THESE ARE THE ONLY TWO CASH / CASH / CASH / CASH
- 6. CALL OUT TO SIGN THESE REC PROCEED (INVESTMENT TIME)
- 7. ...
- 8. ...
- 9. ...

- ⑨ ACTIVITY STREAM
- ⑩ IMPORTANT MESSAGES
- ⑪ OTHER MESSAGES
- ⑫ BILL DETAILS



(Back)

Broke Dave of charges

Wish you'd have been here for Dave's wedding  
xxx xxx xxxx Love xxxxx xxx  
[© 1998 www.com](#)

Ways To Pay & More Info

Order Your Copy!!!

important for us:

Cust name & address, acct #  
amount due - bill detail too  
monthly/yearly usage charts/graphs

Algebra 1

Centered, color

Call at bill info and due

Right printed  
call info - name  
address  
acct # Whole space

important info  
example shaded

Bill Details

Rdg, bills → # & details  
Demand ← last pmt etc

graph 1

important mess  
bill info - call  
\* estimated  
\* cut off notice  
\* final bill  
\* corrected  
\* autopay C

ES contact info -  
\* Cust rel  
\* Outage (assuming  
\* tree trimming  
\* website

[illegible]

# Feedback from residential customer focus groups

- Overall strong negative reaction to receiving and opening an NES bill
- Confirmed extreme confusion around current bill (at the time)
- “Important messages” weren’t clear
- Amount is the first thing they want to see; must be front and center and large
- Best part of the bill is the usage comparison between current and previous month

# Feedback from commercial customer focus groups

- Minimal time spent looking at the bill (about one minute)
- Spend more time examining the bill if there's a big difference between previous month or if the amount due is more than expected
- Bill gets paid on schedule and without much stress
- Opening the bill isn't a positive experience

# Large commercial customer interview feedback


- Want to understand how the bill is calculated to better understand and ensure billing accuracy
- Want to use billing information to help identify operational inefficiencies, equipment issues, etc.

# Value of focus groups and interviews

- Helped solidify preferred wording
- Informed placement of important information and content
- Residential customers indicated they'd be less likely to call NES to get the information in the new bill
- Commercial customers indicated the information was what they really needed
- Feedback brought to life the differences in customer billing preferences and needs



# The new residential bill



**SMITH,DANIEL**  
 1234 COUNTRY ESTATE LANE  
 Rate class: RESIDENTIAL  
 Account # 232115  
 Invoice # 2018-08

**Total amount due** **\$200.00**  
 Current balance due 9/15/18 **\$150.00**  
**Minimum payment due** **\$50.00**  
 Pay past due balance immediately to avoid disconnection

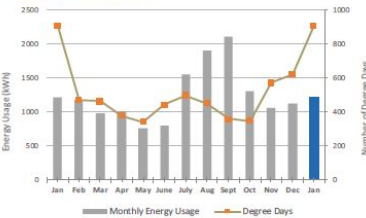
**Important messages**

**Past due balance**  
 Our records indicate that your bill is past due. If service is disconnected for non-payment and the bill is not paid within 7 days, a new deposit may be required, and the bill must be paid in full.

**Your account summary**  
 Billing period: 06/14/18 - 07/15/18


Current month charges	\$150.00
Previous balance	\$185.00
Payments received	(\$135.00)
Past due remaining balance	\$50.00
<b>Total amount due</b> (Current month charges + remaining balance)	<b>\$200.00</b>

**Your energy usage**



25% more usage than last month  
 (175kWh increase)  
 4 additional days in billing period  
 10% warmer than last month

Please detach and return this bottom portion with your payment.



**Interested in learning more about solar?**  
 Visit our website:  
[www.gosolarmusiccity.com](http://www.gosolarmusiccity.com)

**Total amount due** **\$200.00**  
 Current balance due 9/15/18 **\$150.00**  
**Minimum payment due** **\$50.00**  
 Pay past due balance immediately to avoid disconnection

Account # 232115  
 Invoice # 2018-08

SMITH, DANIEL  
 1234 COUNTRY LANE  
 NASHVILLE, TN 37230-5099

NASHVILLE ELECTRIC SERVICE  
 PO BOX 305099  
 NASHVILLE, TN 37230-5099

506502470411484000000916000018335000000000023020001

**Your meter readings**

Meter #	Service Agreement #	Meter Multiplier
647845	123456789	13
Meter read date	Meter read	Days in billing period
Current month 07/24/18	22,055	28 days
Previous month 06/21/18	21,199	32 days
Change from last month	856	+ 4 days

**Did you know?**

**Explaining degree days**  
 Degree days are a temperature based calculation and uses the average of a day's high and low temperatures and a standard temperature of 65 degrees. Presented on your bill are the total degree days for your billing cycle.




For additional information regarding degree days, please visit [nespower.com](http://nespower.com).

**Your statement details**

Type of charge	Calculation	Amount
Customer charge		\$20.00
Administrative fee		\$5.00
Energy usage	856kWh @ \$0.1087	\$93.00
Light pole rental charge		\$11.00
TVA fuel cost adjustment		\$9.00
Sales tax		\$12.00
<b>Total current month charges</b>		<b>\$150.00</b>
Past due balance		\$40.00
Past due late fee		\$10.00
<b>Total past due charges</b>		<b>\$50.00</b>
<b>Total amount due</b>		<b>\$200.00</b>

\* Payments received after due date will result in a late fee.

**How to contact us**

 [nespower.com](http://nespower.com)  
 [facebook.com/NESpower](https://facebook.com/NESpower)  
 [twitter.com/NESpower](https://twitter.com/NESpower)


**By phone:**  
 Monday - Friday, 6 a.m. to 10 p.m.  
 Saturday, 7 a.m. to 5 p.m.  
**Report an outage**  
 24 hours / 7 days


**615-736-9000**  
**615-234-0000**


**In person:**  
 1214 Church Street  
 Nashville, TN 37246

For more information about billing, rates, and charges, please visit [nespower.com](http://nespower.com).

**Other ways to pay**


 **Online**  
[nespower.com](http://nespower.com)  
 e-Check/Debit/Credit\*

 **Pay by phone**  
 615-736-6900  
 e-Check/Debit/Credit\*

 **In person**  
 Customer Lobby  
 1214 Church Street  
 Nashville, TN 37246  
 Cash/Check

\* Fees may apply

# The new commercial bill



**SMITH,DANIEL**  
 1234 COUNTRY ESTATE LANE  
 Rate class: COMMERCIAL  
 Account # 232115  
 Invoice # 2018-08

**Total amount due** **\$78,500.00**  
 Current balance due 9/15/18 **\$28,500.00**  
**Minimum payment due**  
 Pay past due balance by 08/22/18  
 to avoid disconnection **\$50,000.00**

**Your account summary**

Billing period: 06/14/18 - 07/15/18

Current month charges	\$28,500.00
Previous balance	\$88,185.00
Payments received	(\$58,185.00)
Past due remaining balance	\$50,000.00
<b>Total amount due</b> (Current month charges + remaining balance)	<b>\$78,500.00</b>

**Important messages**

**Past due balance**  
 Our records indicate that your bill is past due. If service is disconnected for non-payment and the bill is not paid within 7 days, a new deposit may be required, and the bill must be paid in full.

**Your statement details**

Type of charge	Calculation	Amount
Customer charge		\$1,500.00
Administrative fee		\$800.00
Energy usage	183,993kWh @ \$0.1087	\$20,000.00
Light pole rental charge		\$400.00
TVA fuel cost adjustment		\$3,000.00
Sales tax		\$2,800.00
<b>Total current month charges</b>		<b>\$28,500.00</b>
Past due balance		\$45,000.00
Past due late fee		\$5,000.00
<b>Total past due charges</b>		<b>\$50,000.00</b>
<b>Total amount due</b>		<b>\$78,500.00</b>

\* Payments received after due date will result in a late fee.

**Your demand data**

On peak contract demand KW	4,100
Off peak contract demand KW	4,100
KW (on peak)	1,614
KW (max)	2,132
KVA	2,974
KVA (85%)	2,528
Power factor	71.65%
Load factor	62.00%
On-peak occurred	02/20/18 08:59
Max-peak occurred	02/17/18 23:59
Total kWh usage	183,993

**Total amount due** **\$78,500.00**  
 Current balance due 9/15/18 **\$28,500.00**  
**Minimum payment due**  
 Pay past due balance by 08/22/18  
 to avoid disconnection **\$50,000.00**

Account # 232115  
 Invoice # 2018-08

SMITH, DANIEL  
 1234 COUNTRY LANE  
 NASHVILLE, TN 37230-5099

NASHVILLE ELECTRIC SERVICE  
 PO BOX 305099  
 NASHVILLE, TN 37230-5099

5065024704114840000009160000183350000000000023020001

**Your meter readings**

Meter # 647845	Meter read	Days in billing period
Current month 07/24/18	3,421,374	28 days
Previous month 06/21/18	3,237,381	32 days
Change from last month	183,993	+ 4 days

**Did you know?**

**Explaining electric charges**  
 We charge for the electric you use in kilowatt hours (kWh). 1 kilowatt is equal to 1,000 watts. For example:  
 If you used a 100 watt light bulb, it would take 10 hours of use to equal 1 kWh of energy use.

**Your statement details continued**

**How to contact us**

nespower.com  
 facebook.com/NESpower  
 twitter.com/NESpower

**By phone:**  
 Monday - Friday, 6 a.m. to 10 p.m.  
 Saturday, 7 a.m. to 5 p.m.  
**Report an outage**  
 24 hours / 7 days

615-736-6900  
 615-234-0000

**In person:**  
 1214 Church Street  
 Nashville, TN 37246

For more information about billing, rates, and charges, please visit [nespower.com](http://nespower.com).

**Other ways to pay**

**Online**  
 nespower.com  
 e-Check/Debit/Credit\*

**Pay by phone**  
 615-736-6900  
 e-Check/Debit/Credit\*

**In person**  
 Customer Lobby  
 1214 Church Street  
 Nashville, TN 37246  
 Cash/Check

\* Fees may apply

# Key takeaways

- Small things matter when designing a bill that's welcoming, delivers an innate sense of accuracy, and conveys transparency
- The RFP process was much smoother and faster with E Source's assistance and overall project approach

# Today's topics

Billing and payment trends: The wins and woes

Redesigning the bill at Nashville Electric Service

**Using Agile methodology to improve billing and payment at Ameren**

Questions, answers, and discussion

# Ameren project overview

## The challenge

- Lack of understanding of the customer's perspective of the billing and payment journey
- Needed support from new process (Agile) to implement customer experience and technology enhancements

## The E Source solution

- Led multiple journey-mapping sessions with key stakeholders
- Developed recommendations to increase alternate payment options
- Facilitated workshops to prioritize recommendation based on value and feasibility
- Developed user stories for Agile implementation

## The deliverables

- Finalized current- and future-state journey maps
- Established roadmap of prioritized recommendations
- Developed enrollment targets for billing and payment programs
- Assessed billing and payment market across utilities

A man with short dark hair and a light beard is looking down at a white smartphone he is holding in his right hand. He is wearing a dark blue V-neck sweater over a grey shirt. The background is a bright, out-of-focus window with multiple panes.

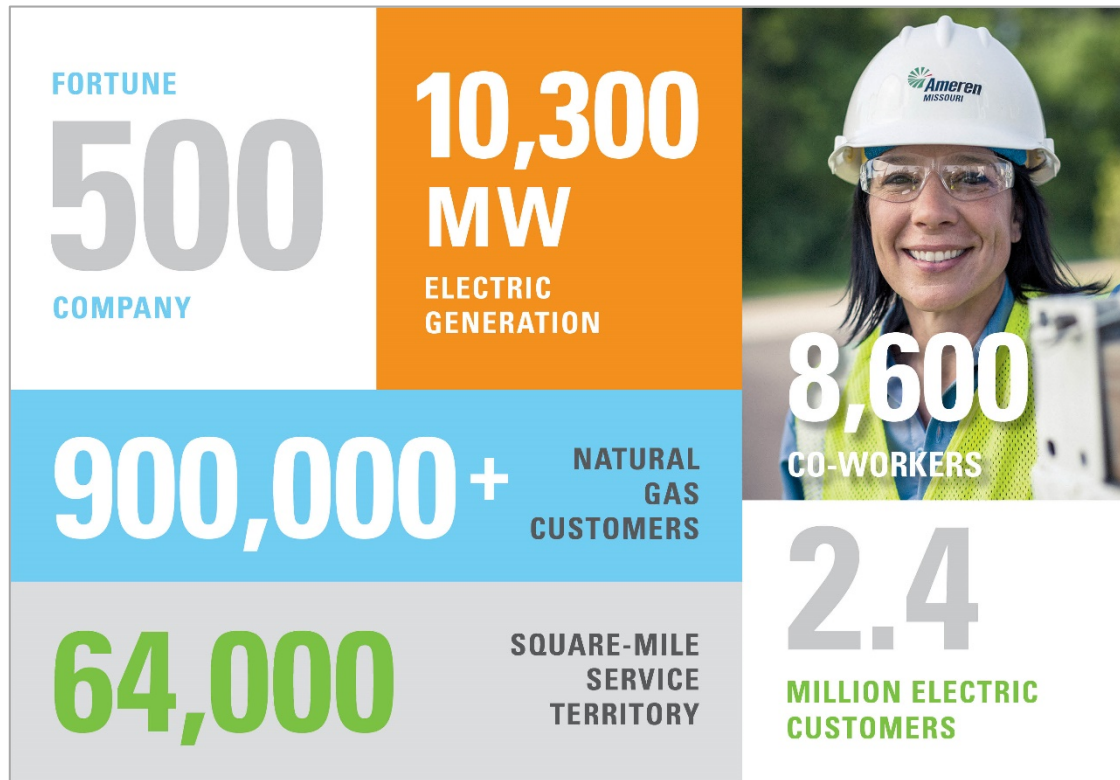
## Agile Transformation and the Digital Billing and Payment Experience

# About Ameren



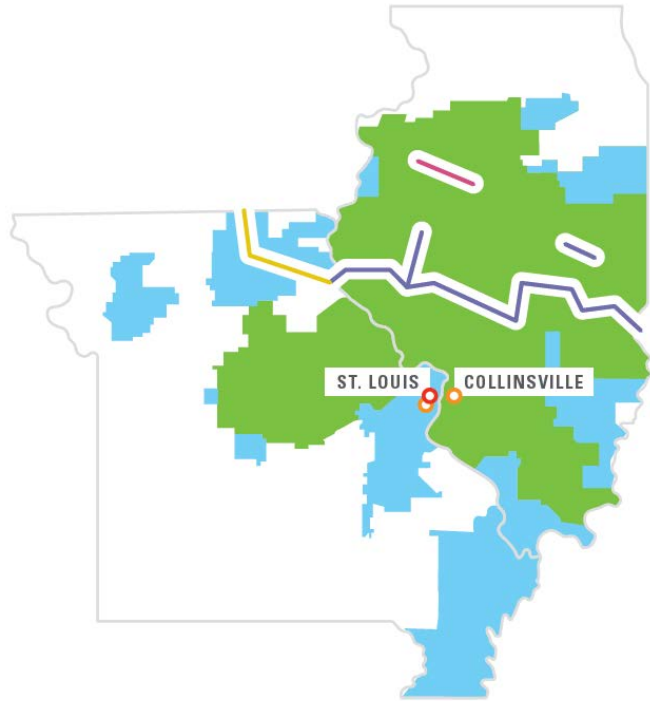
Ameren Corporation is a Fortune 500, fully rate-regulated electric and gas utility company headquartered in St. Louis.

We pride ourselves on operating safely and maintaining financial strength while providing reliable, reasonably priced energy in an environmentally responsible fashion.





# Service Territory



- Corporate Headquarters
- Subsidiary Headquarters
- Electric Service Territory
- Electric & Natural Gas Territory
- Transmission Line Projects
  - Spoon River
  - Mark Twain
  - Illinois Rivers



This integrated utility owns a mix of energy centers with 10,200 megawatts of electric generation capacity. It is the second largest gas distributor in Missouri.



This delivery-only utility is the second largest distributor of electricity and third largest distributor of natural gas in Illinois.



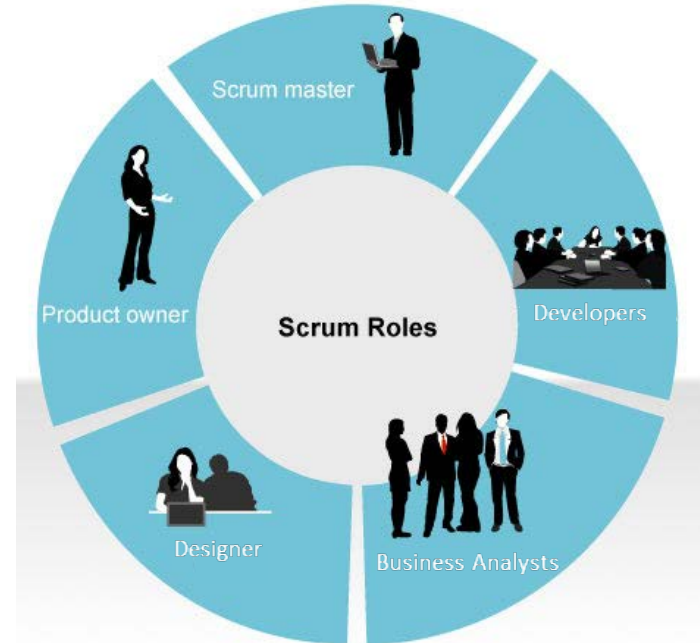
This subsidiary is dedicated to electric transmission infrastructure investment and expanding Ameren's already robust system of high-voltage lines.



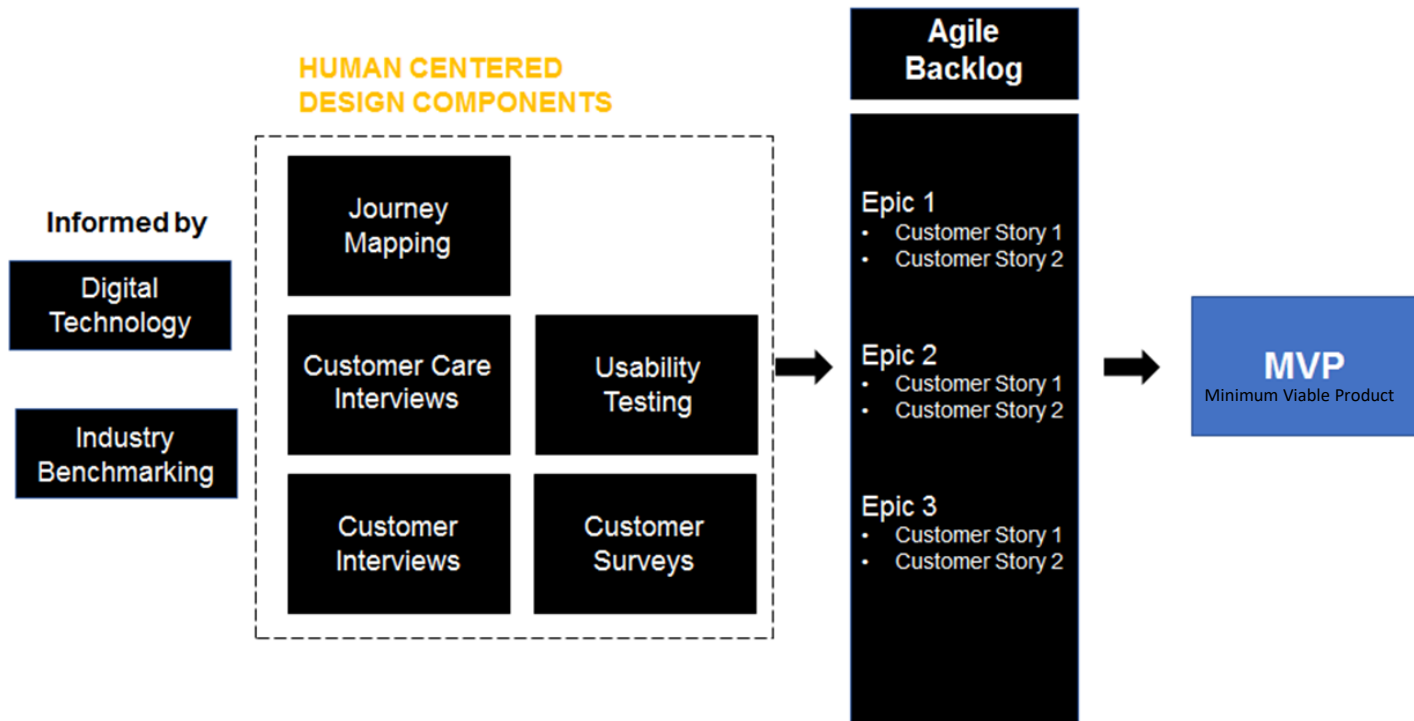
# Digital Billing and Payment Scrum Team

Agile framework (How are customer solutions developed?)

- **Journey Mapping** – 20 employee participants acting as a proxy for the customer from both Illinois and Missouri, facilitated by E Source
  - Two sessions held: one focusing on billing and one focusing on payments
  - Identified current pain points and potential solutions
  - Ideated 70+ billing and payment product ideas
- **24 Customer Usability Tests** – in person and remote
  - Identified pain points with current products
  - Collected feedback on how we can make it better
  - Gauged interest in new product offerings
- **2,400 Customer Survey Responses** – online panel
  - Gauged interest in new product offering
- **5 customer service rep focus group sessions**



# Life Cycle of Ideations



# Quick Pay

**Challenge:** Customers mentioned that it is difficult to make a payment from their monthly paperless alert. They never remember their username and password to log in and make a payment.

**Solution:** Added one-click button to all payment notices via email; allows customer to enter their last name and last 4 digits of Social Security number—no username or password required. We also provide saved banking information, if on file, so once the customer is logged in, they can pay the bill in full with one click, with the option to make smaller payments.

**Results:** Approximately 30,000 customers a month use this payment method; 91.05% say it is very easy to use.

## How can we make it even easier?

*"I think you have done it!! This was the easiest and quickest payment I have ever made. Thanks!!"*

*"Not sure it could get better; it was super easy."*

*"I guess you can't make it any easier. It was the first time I paid my bill without actually logging in to my account first. I used the Quick Pay link in my reminder email from Ameren."*

The image shows a screenshot of the Ameren Missouri Paperless Billing Statement and Quick Pay interface. The top section, titled "Paperless Billing Statement", displays the "Amount Due: \$45.00" and the "Due Date: 03/29/2019". Below this, there are two promotional banners: one for online payment ("You can make your payment online now!") and another for account access ("Access your account information online."). The main body of the statement includes the account number, service address, and a personalized message from Ameren Missouri. A prominent green "QUICK PAY" button is visible. Below the button, a blue banner with the Ameren logo states, "Welcome to Quick Pay. First, we need to verify it's you." This is followed by a form with two input fields: "Last Name on Account" and "Last 4 of Account Holder's Social Security". A "Continue" button is at the bottom of the form. A blue arrow points from the "QUICK PAY" button to the "Last Name on Account" input field.

**Ameren MISSOURI**

**Amount Due:**  
**\$45.00**

**Due Date:**  
**03/29/2019**

You can make your payment **online now!**

Access your account **information online.**

**Paperless Billing Statement**

**Account Number:**  
**Service Address:**

Dear Ameren Missouri Customer,

Your new bill from Ameren in the amount of \$45.00 is now available for viewing and payment.

**The bill is due March 29, 2019.**

**QUICK PAY**

\*Quick Pay link is valid until the next billing cycle.

You can conveniently managing your account

Thank you for choosing Ameren Missouri. If you have any questions, please [contact us](#).

Sincerely,  
Ameren Missouri Customer Service

Welcome to Quick Pay

First, we need to verify it's you.

Last Name on Account  
|

Last 4 of Account Holder's Social Security  
XXXX

Continue

# Guest Pay

**Challenge:** Customers that have non-service accounts, written-off accounts, property management accounts, or closed accounts did not have the ability to pay on our website. Also no way for a friend to pay on someone else's account.

**Solution:** Guest Pay allows customers to enter the zip code and account number to log in. Payment screen only shows the balance due and customers can proceed to pay. Protects customer privacy yet makes it flexible to make payments.

**Results:** Approximately 45,000 customers a month use this payment method; 88.75% say it is very easy to use.

## How can we make it even easier?

*"I love the option of being a guest, so I don't have to get my log in info. Don't change anything, it's WONDERFUL...Thanks"*

*"I have no ideas. For me, and I don't like using computers, it was easy!"*

*"123 and you're done"*

*"Pretty simple. I like the layout. The PDF version of the payment is nice for confirmation."*

The screenshot displays the Ameren website's Guest Pay interface. At the top, the Ameren logo is on the left, and navigation links for 'RESIDENTIAL', 'BUSINESS', and 'OUR COMPANY' are in the center. A search bar and links for 'OUTAGES', 'SUPPORT', and 'ACCOUNT' are on the right. The main content area features a large background image of a smiling man. Overlaid on this is a login form with fields for 'UserID' and 'Password', each with a 'Forgot' link. Below these fields is a 'Remember Me' checkbox and a green 'Log In' button. A link for 'Or pay without logging in' leads to a 'Pay As Guest' button. A blue arrow points from the 'Pay As Guest' button to a secondary form on the right. This second form is titled 'Welcome to Guest Pay' and includes the instruction 'First, we need to verify it's you.' It contains two input fields: 'Account Number (10 digits with no hyphen)' and 'Mailing Address ZIP Code'. Below these fields are green 'Continue' and grey 'Cancel' buttons.

# Paperless enrollment email blast

**Challenge:** Low adoption of paperless billing (11% to 14%, depending on state); customers didn't want to register or log in to website to enroll in paperless, etc.

**Solution:** Five emails created based on market segmentation data

- Proud Providers
- Digital Starters
- Eco-Aspirers
- Skeptical Savers
- Auto Pilots

Targeted:

- Residential accounts
- Not enrolled in paperless billing
- Only have one email address on their account
- Approximately 500,000 customers

Different photos and messages to enroll in paperless; when they click the email enrollment, they're prompted to confirm the email address and that's it!

**Results:** The campaign was run in March and September of 2018

**Missouri increased enrollment from 17.81% to 21.05%**

**Illinois increased enrollment from 11.75% to 14.36%**



[Log In](#)



**Saving paper is saving energy.**

Sign up for faster, safer statements with just one click.

**ENROLL ME IN PAPERLESS**

Paperless billing is free - and simple! At Ameren Illinois, we are always looking for ways to make your life less complicated. That's why we encourage you to sign up for Paperless Billing - a quick, convenient and secure way to receive and view your Ameren bill.

By clicking "Enroll Me In Paperless" you are agreeing to the [Terms & Conditions](#).

If you feel you have received this e-mail in error, please [contact us](#).

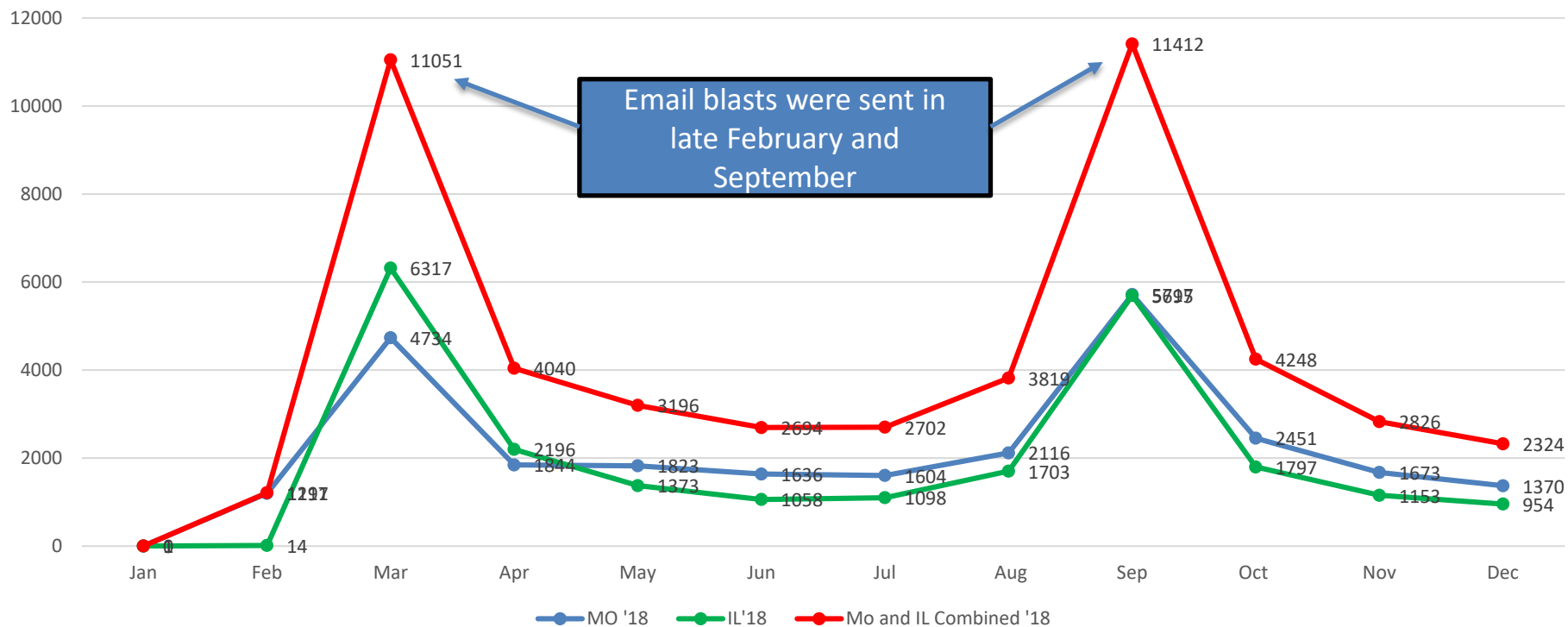
Keep up with us on [Facebook](#) and [Twitter](#).

E 6185

Ameren Illinois 6 Executive Drive Collinsville, IL 62234

# Results

2018 Paperless Billing Enrollment



Coming in 2019

## Pick a Due Date



Allow residential customers with an AMI meter to pick the day of the month they would like their bill to be due on.

## Flex Pay



Allow residential customers with an AMI meter to prepay for service and kilowatt-hours and therms to estimated days of service based on customer's balance.

# Key takeaways

- Agile is a proven approach to deliver technology enhancements in rapid succession
- Having E Source help establish a roadmap and use human-centered design to prioritize recommendations helped ensure we picked the best ideas to implement first



# Today's topics

Billing and payment trends: The wins and woes

Redesigning the bill at Nashville Electric Service

Using Agile methodology to improve billing and payment at Ameren

**Questions, answers, and discussion**

# Q&A

# For more information



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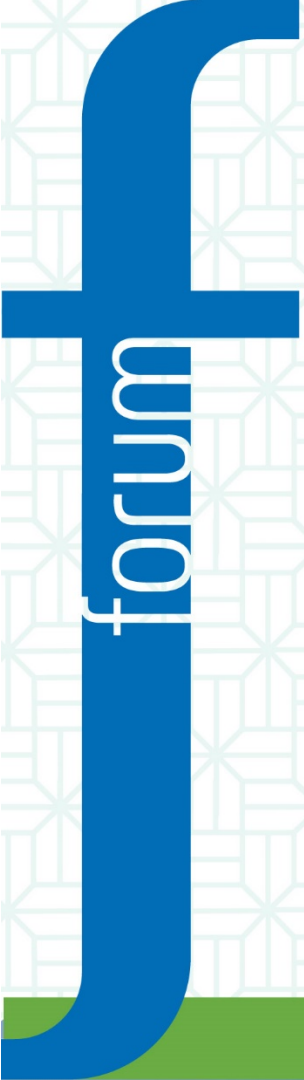


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# E SOURCE FORUM 2019

September 17-20

Sheraton Denver  
Downtown

1550 Court Place  
Denver, Colorado



[www.esource.com/forum2019](http://www.esource.com/forum2019)