

Billing and Payments with Ameren

Consulting Case Study



Key Highlights

Ameren selected E Source Management Consulting to develop a digital billing and payment strategy. Efforts thus far have helped to improve the overall customer experience and streamline operations, leading to:

- A quick-pay feature with approximately 30,000 users per month, with 91% saying it's very easy to use
- A guest-pay option with approximately 45,000 users per month, with 89% saying it's very easy to use
- An increase in monthly paperless billing enrollments of 700% in Missouri and 200% in Illinois



Challenges

Ameren recognized that it had opportunities to improve the billing and payment experience—digital interactions, in particular. The utility wanted to better understand how its customers receive, interact with, and pay their utility bill—all while getting a better understanding of the overall sentiment around customers' billing and payment experience. Ameren tapped E Source to help identify and prioritize solutions.

Solution

E Source led multiple customer journey-mapping sessions with more than 20 Ameren employees to identify pain points and potential solutions for various billing and payment journeys. The exercises resulted in over 70 recommendations to improve billing and payment interactions and products.

Next, E Source evaluated a variety of information, including Ameren's operational data, E Source's residential market research, and industry benchmarks to establish Ameren-specific adoption estimates for the various solutions. With this data, E Source led the utility through prioritization workshops where stakeholders determined which solutions had the greatest potential benefits for customers and the utility, and estimated the feasibility to implement them. E Source created a prioritized customer experience (CX) roadmap to ensure that Ameren focused on the most impactful and feasible opportunities.

Having established a roadmap for the digital billing and payment experience, Ameren entered a focused market research phase to further analyze the scope and scale of discrete pain points, validate solutions, and ensure that customers wanted the products and services when Ameren believed they needed them. This research included:

- **Customer usability tests.** Working closely with E Source, Ameren conducted 24 customer usability tests—both in person and remotely—to further define pain points identified during journey mapping, document how users interacted with and navigated new tools and interfaces, and collect feedback on additional ways to refine solutions.
- **Customer surveys.** Ameren collected 2,400 customer survey responses from its online panel to validate interest in and adoption potential of solutions identified during journey mapping.
- **Customer service representative (CSR) focus groups.** Improvements to the billing and payment experience also led to improvements in the systems that Ameren's CSRs use. To ensure that the improvements were user-friendly and improved their day-to-day processes, Ameren conducted five CSR focus group sessions to document how CSRs navigated the system and accessed the information they use most frequently.

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Using an Agile framework, E Source helped Ameren establish an internal, cross-functional, 20-employee digital billing and payment team to develop and implement digital solutions for customers and Ameren employees in Illinois and Missouri. Ameren continues to apply the Agile methodology to enhancements.

Outcomes

Using E Source's billing and payment CX roadmap, Ameren implemented a number of new payment features in 2018 and has more on tap for implementation in 2019 and beyond.

- **Quick Pay.** Customers mentioned that it was difficult to make payments because they never remember their username and password. Quick Pay allows Ameren customers to log in with their last name and last four digits of their social security number, and then to pay their bill in full with one click. What were the results? Since launch, approximately 30,000 Ameren customers use the new Quick Pay feature per month, with 91% saying it's very easy to use.
- **Guest Pay.** Customers in unique situations—such as nonservice accounts, property management accounts, or closed accounts—or even friends or family who want to pay someone else's bill can use the account number and zip code to make a payment. Guest Pay enables anyone to pay on an account without requiring (or sharing) personal details of the account owner. What were the results? Approximately 45,000 customers use the new Guest Pay feature per month, with 89% saying it's very easy to use.
- **One-click paperless billing enrollment.** Ameren wanted to increase paperless billing enrollment, but found that customers weren't willing to take an extra step to register or log in, which was a requirement to enroll in paperless billing. To make it easier, Ameren executed a one-click enrollment marketing email that enabled customers to click a button to enroll immediately in paperless billing—no login required. What were the results? The utility sent email blasts sent in February and September of 2018 and achieved 700% and 200% increases in monthly enrollments, respectively, compared to the previous months.



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